

SD Family Focus

FEBRUARY



Valentine's Day



Dreamstime.com



Every Member Counts
SOUTH DAKOTA NATIONAL GUARD 

In this issue:

- SDARNG Psychological Health Coordinator new contact information
- Chaplain's Focus
- Military OneSource
- Veterans Corner
- Dollars and Cents
- Skyforce Invitation
- Strong Bonds events
- Youth Program
- Got Your 6 information

Disclaimer: The announcements that appear on this page(s) or attached are intended to inform Soldiers, Airmen, veterans, and their families of special offers provided to Service Members, veterans and their families and are not intended to constitute an endorsement by the South Dakota Army and Air National Guard, the United States Army, the United States Air Force, or the Department of Defense. It is strictly intended to be used for informational purposes only.

PLEASE Note New Contact information:
Amy LaBay
Psychological Health Coordinator,
SDARNG Contractor
605.786.2922

Chaplain Focus:

“LOVE”

If you had the chance to visit the world’s most famous missionary, and asked what was the greatest thing of all, what would they say? Perhaps they might say “all the converts” or “the beauty of the place we serve.” But would it surprise you if the answer was simply: “love”? The world-famous missionary Paul said “Now abideth faith, hope, and love, these three, but the greatest of these is love” (I Corinthians 13:13).

February is a month we think of love, as we celebrate Valentine’s Day February 14. There actually was a scholar/philosopher named St. Valentine, who was imprisoned for refusing to obey all of the Emperor’s laws, and eventually put to death February 14, around 270 AD. Certain lessons about love can be learned from St. Valentine . . .

1 Love shows itself by how we honor others. Valentine was willing to even die for the love of Christ and others. A selfless concern for others is mentioned as one of our core values of leadership in the Guard.

2 Love is not dependent on others love for us. The Greek definition for love indicates a concern for other’s welfare that isn’t called forth by any quality of lovable-ness in the person loved.

3 Love is defined not only by what it “is” but “isn’t.” Paul says love is not proud, rude or delights itself in evil. He also describes love by what it is: patient, kind, bears all things, endures all things.

Let me close with a story that shows the kind of love we should have . . . Chad was a young boy whose handicap made other kids shun him. One year he painstakingly made 35 Valentine cards to give all his classmates. His mother worried, as she knew Chad never got cards in return. After school he arrived home and said “Not a one! Not a one!” Her heart sank to the floor until she heard him say excitedly: “I didn’t forget a one, not a single one!” This is the kind of selfless concern for our Soldiers, Airman and Families that we should have. Love shows itself by how we honor others. Love is not dependent on others love for us. Love is defined not only by what it “is” but “isn’t.” It is the kind of love exemplified by Chad, by St. Valentine, and by St. Paul’s words: “Now abideth faith, hope & love, these three, but the greatest of these is love”!

Chaplain Lynn Wilson
Full-time Support Chaplain
737.6009 O/431.5182 C
lynn.j.wilson.mil@mail.mil

**Military OneSource****1-800-342-9647**

Free Tax Services Available Through Military OneSource

Why pay for tax preparation and filing software when you don't have to? Managing your finances or getting help filing your taxes doesn't cost you a dime through Military OneSource. Military OneSource provides free tax preparation and filing services and tax consultations.

Military OneSource tax preparation and filing services

Military OneSource tax preparation and filing software walks you through a series of questions to help you complete your tax return. This self-paced tax software allows you to:

Complete and electronically file your federal and up to three state tax forms

Check your electronic filing status

Rest easy knowing the tax software vendor is by your side if you get audited

Get 100 percent accurate calculations or the tax software vendor will reimburse you up to \$10,000.

Terms and conditions apply.

This online software product is easy to use, and free technical assistance is available if you need it. For technical assistance, such as login issues, using the software, printing returns, etc., call 855-897-8639 and follow the prompts. If you have any personal tax-related questions, call 800-342-9647 to speak with a Military OneSource tax consultant.

Remember, these consultations are free.

Military OneSource tax consultations

Military OneSource provides assistance in making informed decisions about your tax situation. This assistance includes:

Sharing information on tax requirements and other military-related issues

Identifying tax regulations

Providing printed and electronic tax forms and helping you understand how to complete them

Reviewing your options for using a refund

Explaining additional tax services available

Helping you access the Military OneSource free tax preparation and filing software

**Military OneSource****1-800-342-9647****Accessing Military OneSource tax services**

If you reside in the United States, Canada, Puerto Rico, United States Virgin Islands, Guam or Saipan call 800-342-9647 to speak to a trained tax consultant. To receive tax services in Spanish, call 800-342-9647, and a third-party translator will facilitate the call. If you're hearing impaired and

require a telecommunications device, call 866-607-6794. All services are free to eligible service members and their families. More information about Military OneSource tax preparation and filing service

You don't have to complete your return all at once. By using the self-paced tax preparation software, you can create a secure user identification and password to save, close and return to your filing later.

You can file an amended return if you filed electronically. If you need to make changes after the Internal Revenue Service has accepted your return, you can file a Form 1040X to make changes. Use the tool available through the Military OneSource software. To prepare an amended return, click File an Amended Return under Tax Filing Resources on the Overview screen.

You can now include charitable deductions, mortgage interest and rental property in your tax return.

You can transfer your tax information from last year when preparing this year's tax return. The Military OneSource-provided online tax preparation and filing software allows you to access last year's information free even if you didn't use the service last year.

You may be able to file your federal and state tax returns at the same time. Hawaii and Arkansas require residents to file their federal and state returns at the same time, while all other states allow filing both tax returns together or separately.

You can get the status of your return within 72 hours. However, it can take up to an additional 48 hours before the program updates the status. Once you've filed your return, you can check its status by logging in to your online account.

You can use compatible browsers. Browsers include Google Chrome version 16 and above, Internet Explorer 8 and above, Mozilla Firefox version 11 and above, and Safari version 5 and above.

Your information will never be sold for marketing purposes.

The system protects the security and confidentiality of personal information by using industry-recognized security safeguards. These safeguards include firewalls coupled with carefully developed security procedures to protect your information from loss, misuse or unauthorized alteration.

Free tax services are available to those eligible. If you receive a request for payment, you should immediately call 855-897-8639 or the Military OneSource Call Center at 800-342-9647. There should be no charge for these services.

VETERANS CORNER

LETTER TO YOUR LOVED ONES

DD Form 214 is the capstone military service document, as it represents the complete, verified record of a service member's time in the military, awards and medals, and other pertinent service information, such as promotions, combat service or overseas service, and record of training and schools completed.

This document is the official record of all your service in the military, for this reason it is very important to keep it safe and protected. It is important to take the document to your county's Register of Deeds and have them file it and to give you two certified copies. By doing this act, that will take about ten minutes of your time, you have safeguarded the document for the future. Most of the benefits that you have earned through your service on active duty require the DD 214 for verification.

I, personally, recommend that you take one further step and write your family a "Love Letter". This letter will be the place where the family members can go and find out the location of the important information that they will need if something would happen to you. It is a good idea to put a copy of your DD 214, will, and insurance information in the letter. This "Love Letter" will help to reduce the stress on your family that will be there if they need this information. Take the few minutes that this action will take and show the love you have for your family.

Bill Meirose, Ed. D
Transition Assistance Advisor (TAA)
South Dakota National Guard
2823 West Main Street
Rapid City, SD 57702
Office- 605-737-6669
Cell - 605-490-1246



SOUTH DAKOTA NATIONAL GUARD
Service Member & Family Support

2823 West Main St
Rapid City SD 57702

Every Member Counts
SOUTH DAKOTA NATIONAL GUARD

Mission: The mission of our program is to promote healthy Military Families who are self-reliant during both deployment and non-deployment. We do this through education, out-

Family Assistance
Phone: 1-800-658-3930



"Like" us on Facebook

www.facebook.com/sdfamilyassistance





Dollars \$ Cents

Bonnie Spain, Consumer Credit Counseling of the Black Hills

How to help a relative who is always borrowing money from you

Q. My brother is always running short on cash and asking to borrow money. I've decided I can't lend him any more money, but I still want to help him. Any suggestions?

A. As you've already learned, lending your brother money isn't helping him. Instead, it allows him to avoid dealing with the real financial issues he has. Your brother needs to find his own solutions, but as long as you give or loan him money, he has no reason to get to the root of his own problems.

Under the circumstances, I'd recommend two things. First, you should suggest that he contact a non-profit accredited credit counseling agency. An appointment should be free of charge. The counselor will review his monthly income and expenses and will be able to offer your brother advice to help him take control of his finances. It could be that your brother just needs some suggestions on how to make his money go further, or it could be that he has an addictive behavior that he needs to address. A trained, certified credit counselor will be able to help uncover the real issue and provide him with the steps he needs to move forward.

Second, I'd suggest that you encourage your brother to enroll in a financial education program. While most people think they know how to manage money, many do not. It's not surprising that so many people lack the financial skills they need since so few have ever taken a course on personal finance, money management or credit. A financial education program can help your brother understand ways to manage his money more effectively.

We want to help those we love, but you should avoid coming up with solutions for your brother, including co-signing on loans for him. If he takes out a loan that you've cosigned on and he can't repay it, your credit will suffer, too. What's more, if you try to find other solutions for your brother and they don't work out, you might be blamed for his situation getting worse. If he ends up with a high-interest payday loan, he may get caught in a vicious cycle that perpetuates his problems. If he pawns something of value and loses it, he may try to hold you responsible for his loss.

Best options for a small, short-term loan

Q. I need a small, short-term loan, but I'm not sure how to choose the best option. Any suggestions?

A. What may be a small loan to one person could be a large loan to another. The same is true for what constitutes a short-term loan; this could mean anything from a month to half a year, depending on who you ask. For purposes of your situation, let's assume you want to borrow \$500 for a year or less.

If you have reasonable or good credit, you will typically qualify for the best rates from banks and credit unions. Nevertheless, not all banks and credit unions offer such small loans. The only way to find out is to call and ask. If your bank or credit union can offer you the loan you're seeking, you need to ask what fees will apply and the interest rate you can expect to pay.

If you are unable to get a loan from a bank or credit union, but have a credit card, then a cash advance may be your next best option, assuming an advance won't put you over your credit card limit. Be aware that a cash advance carries a higher interest rate than a typical credit card charge.

Payday loans are another option people often use when they need a little extra cash, but I do not recommend this kind of loan. That's because payday loans carry an annual interest rate that can range between 200 to 400%. Unfortunately, many people who take out payday loans are unable to repay what they borrow within the two-week repayment period, and subsequently roll their loans over and over again. Rather than solving a financial problem, this can create a larger one.

Since you need such a small amount, you could also consider selling something of value. With so many online selling communities available, you can list your item for free.

If none of the options I've offered will work for you, then I recommend that you look at your monthly expenses. Are you overspending on small purchases? Do you have any expenses that you can cut back on? Alternatively, you may be able to free up a little cash if you've paid ahead on an account. Or if you have never skipped a car payment, you could contact your bank or credit union to see if this might be an option for you. You must gain approval to take advantage of this option; if you don't, you can damage your credit.

Yoga for Veterans

At the Sioux Falls VA:

- * Gentle yoga is offered Tuesday afternoons from 3:30-4:30pm in the auditorium
- * Chair Yoga is offered Thursday afternoons from 3:30-4:40pm in the auditorium

Local Resources:

- * Yoga classes are offered at the Sioux Falls Vet Center (3200 W. 49th Street) Tuesdays
- * 5:30-6:30pm. Classes are taught by Mary DeJong, MS, RYT certified in Mindful Yoga Therapy & Ann Burrish, M.Ed., RYT. Classes are free for veterans.
- * East Bank Yoga – offers yoga classes to veterans for \$5 per class - contact them at: 605.334.5292, find them at 401 E. 8th Street, Suite 220 for more information
- * Santosha Hot Yoga offers a military discount. Prices for veterans are: a single class for \$14, 10 classes for \$100, 1 month of unlimited classes for \$95, or a monthly membership for \$65. Contact them at 605-275-YOGA; find them at 5003 S. Bur Oak Place, Sioux Falls, SD 57108 for more information
- * Soul Movement Studio offers a military discount. Prices for veterans are: a single class for \$15, 10 classes for \$120. Contact them at 360-6070; find them at 3612 S. Southeastern Avenue for more information

Online Resources:

- * Veteran's Yoga Project: A library of stream-able and downloadable audio files instructing breathing exercises and yoga poses led by Veterans Yoga Project Ambassadors and Teachers) <http://www.veteransyogaproject.org/practice.html>
- * Give Back Yoga: Go to: <http://www.givebackyoga.com> and go to “projects”, then “yoga for veterans” and “resources for vets” to find 3 different packages of CDs and materials free to veterans.
- * Vets Yoga – an instructional DVD with yoga and relaxation poses led by veterans. Available in the Give Back Yoga Foundation online store for \$19.99, veterans can get 50% off by entering the coupon code THANKYOU at checkout.
- * Green Tree Yoga offers short video and audio recordings that lead you through breathing exercises and short yoga sequences at: <http://www.greentreeyoga.org/freestuff>



MILITARY NIGHT

Friday, February 19, 2016 – 7:00 pm
Skyforce vs. Erie Bayhawks

Special Ceremony to Recognize All New
Recruits for the United States Military.

Free tickets for all recruiters, enlistees and families.
You may also bring your Military ID to the table in the front lobby of the Pentagon to
receive your tickets.

New enlistees will swear in during halftime.



SAVE THE DATE

2016 Strong Bonds Events

February 27-28
Speartfish Canyon
Married Couples Getaway

March 12-13
Sioux Falls
Family Fun

FOR ADDITIONAL INFORMATION

Contact your SDARNG Chaplain
Call the Chaplain's Office 605.737.665

April 30
Black Hills
Mountain Biking for Singles



Military Youth outreach program

What does, "I got your six mean?" It is a military term that is equivalent to, "I got your back." I Got Your Six is an outreach program dedicated to helping military youth. The Youth Council is a group of peer mentors that have been trained in different programs such as; ASIST Suicide Prevention, Building Healthy Teen Relationships, additionally every member has firsthand experience with Deployment. If one of your parents are deployed, have been deployed, or you just want to connect with other military youth, we are your connection. The SDNG Youth Council has developed this program, and we are all dedicated to meeting your needs.



The I Got Your Six program is run by the South Dakota National guard Youth Council.

The Youth Council acts as the voice for military youth.

You will be connected to a teen in your area who is more than willing to help

CONTACT CHILD AND YOUTH PROGRAM COORDINATOR TO GET CONNECTED

Candice Tvinnereim
(605)882-9376
Candice.l.tvinnereim.ctr@
mail.mail



SDNG Child & Youth Program



13 February - Military Kids Adventure Day in Brookings - ages 6-10 - Join us!

Join the fun at the Children's Museum of South Dakota. You'll have the opportunity to explore and learn through hands-on activities in each of the Children Museum's seven galleries. Adventure Day participants will have the opportunity to explore Kid's Street, learn about prairie life, discover how people in other cultures live, eat and play, experiment with sand, water, sounds and rhythm, hear from a guest speaker about the Adventures of Being a Military Child, as well as meet and connect with other Military Youth their age.

Contact: Candice Tvinnereim, Child & Youth Program Coordinator, CTR
candice.l.tvinnereim.ctr@mail.mil / 605-882-9376

12 March - Military Kids Adventure Day in Rapid City - ages 6-10 - Currently full

Join us as we explore our artistic side with Canvas 2 Paint! After painting, we'll participate in a service project of making fleece blankets for Veterans staying at the Cornerstone Rescue Mission. This is a wonderful opportunity to connect with other military youth, to serve local Veterans, and to enjoy a day of fun!

Contact: Taryn Broomfield, Lead Child & Youth Program Coordinator, CTR
taryn.m.broomfield.ctr@mail.mil / 605-737-6919

April - Celebrate military youth during Month of the Military Child!

SD Military Youth Camps - Save the Date - further information to follow...

The Way West! - Campers ages 9-11 / Junior Counselors ages 15-17 (application process)
 27 June - 1 July at Storm Mountain

Explore! - Campers ages 12-14
 Date and Location TBD

Contact: Taryn Broomfield, Lead Child & Youth Program Coordinator, CTR
taryn.m.broomfield.ctr@mail.mil / 605-737-6919