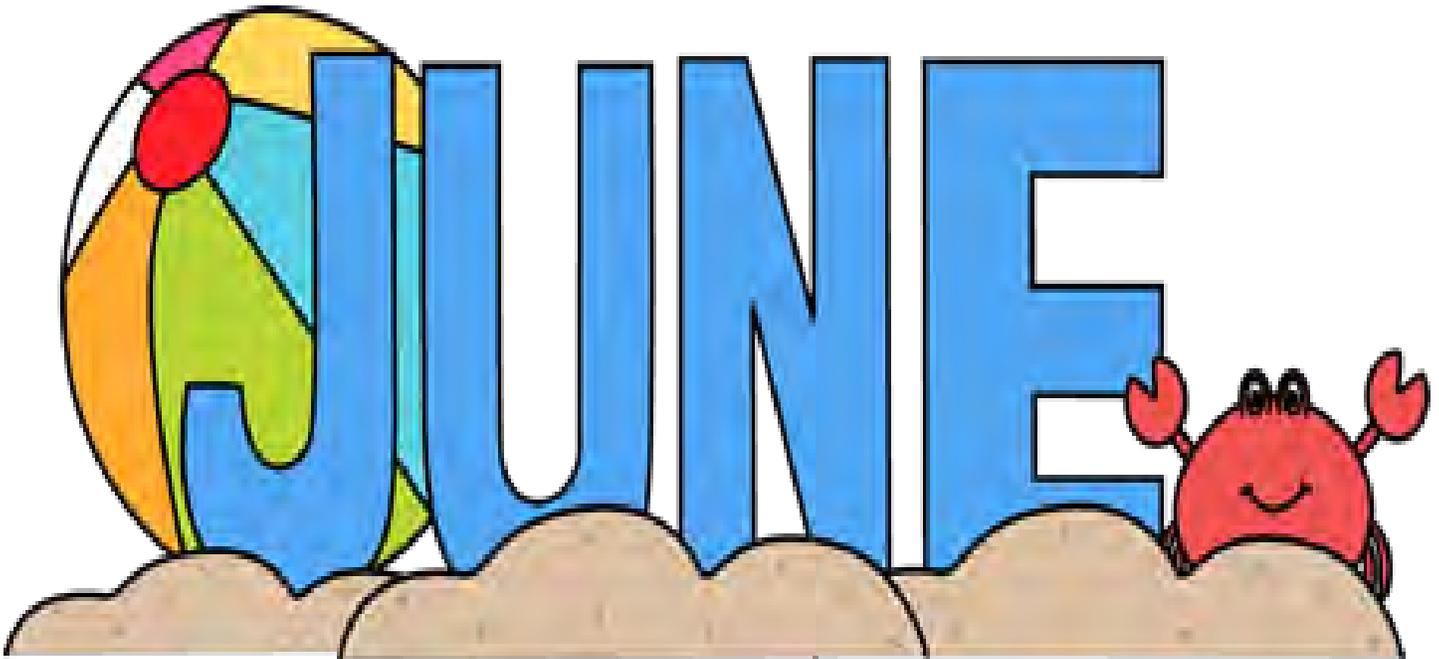


# SD Family Focus



*Every Member Counts*  
SOUTH DAKOTA NATIONAL GUARD

## In this issue:

- Chaplain's Focus
- Youth Camps Save the Dates
- Black Hills Veterans Job Fair
- Veterans Corner
- Military One Source Teen Camps
- Military Funeral Honors Training
- Dollars and Sense
- Youth Council Recruiting Poster

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.

## *Chaplain Focus:*

June is a month we honor Father's. It also happens to be the month that many of us will be at annual training called Golden Coyote. But whether we're training in the Black Hills or at home with our family, Father's Day is a day worth celebrating and remembering for the following reasons:

1 Its history. It's significant to know that we owe the celebration of Father's Day not to a man but to a woman. In 1909 Mrs. Sonora Dodds campaigned for a Father's Day after being inspired by a sermon on the virtues of Mother's Day. Her father raised her & her 5 siblings after her mother's death. The 1<sup>st</sup> Father's Day was celebrated in 1910, and in 1972 President Richard Nixon signed a congressional resolution that Father's Day be celebrated on the 3<sup>rd</sup> Sunday of every June.

2 Its honor. Father's Day is a day to honor the contribution of fathers to our lives but also to the lives of others. With the transformation of the American family, this holiday was expanded to include honoring not only fathers, but also stepfathers, uncles, grandfathers, men that serve in the role of "big brothers", and other significant male role models.

3 Its hope. Father's Day to me is always a time of hope, because even if one didn't have a good earthly father, we have a good Heavenly Father that more than makes up for it. Secondly, it is my hope that we can learn even from bad examples of fathers. If your father was never there for the important events in your upbringing, make a promise that you will not do the same! "Change your future" so that your own children's memories are that you supported them during times of struggle & during times of success!

Father's Day is a day that you may miss because of annual training, but it is still a day we can remember the history of Father's Day, honor our fathers, and be a day that gives us renewed hope that by the grace of God we can be the kind of fathers, mothers, grandfathers and grandmothers, that the future generation can look at and say: "Thank God for Father's Day"!

Chaplain Lynn Wilson  
Full-time Support Chaplain  
605.431.5182 / [lynn.j.wilson.mil@mail.mil](mailto:lynn.j.wilson.mil@mail.mil)

## *SD Military Youth Camps*

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

25-29 July and Location TBD (Black Hills area)

Contact Taryn Broomfield for Registration information!!

Camps fill quickly

If you are interested in volunteering for Youth Camp, please contact Taryn Broomfield for further information.

Taryn Broomfield, Lead Child & Youth Program Coordinator, Contractor  
[taryn.m.broomfield.ctr@mail.mil](mailto:taryn.m.broomfield.ctr@mail.mil) / 605-737-6919



**"Every Member Counts"**

Are you ready for the Black Hills Veterans Job Fair on June 29? Last month we talked about preparing for a job search or a job fair and here is an opportunity for you to use those skills. If you missed that article or aren't prepared yet, don't worry, there is still time to prep and great resources are available to assist you.

Registration for this event can be obtained at <https://blackhillsveteransjobfair.eventbrite.com>. There is also a job fair preparation class on June 22 that you can register for that will provide assistance and information on the job fair. Subject matter experts in resume preparation, interview techniques and job fair strategy will be available at the class. Those who register for either event will be able to receive a list of registered employers and obtain exclusive access to employers 30 minutes prior to the rest of the non-registered job seekers.

Now let's look at how to "work" that job fair to your advantage. Preparation is a key part in success. Research the employers that will be at the fair. Be able to discuss what that company does and how the positions you are looking for fit in with their plans for success. Identify employers that match your career goals and prepare targeted resumes for those companies. Prepare and practice a 30 second sound bite or "elevator speech" that introduces yourself in such a way that it is relevant to their company's needs. Most likely they will want to learn more about you. Prioritize which employers you want to meet and have a plan to make sure you visit them. Prepare your wardrobe a week before the fair. That way you have time to get to the dry cleaners if needed.

On the day of the job fair make sure the picture you present is the best it can be. Dress for success is not just a saying. You want to project a clean, professional appearance that a prospective employer would think they could put you out in front of customers as a positive image for the company. Unless you are applying for a position with a sports team, leave the ball caps, logo shirts, etc. in the car or better yet, at home. After hours party clothes have their place but not at a job fair. No colognes or perfumes. Your prospective employer may be allergic or just really dislike the scent you're using.

Plan for child care. Employers do not want to deal with children during a discussion with you or have them running from booth to booth scooping up the company advertising materials like Halloween candy. It's not just what you say but how you present the whole picture. From the time you enter the parking lot, people are watching you...your interview has already started. Have small breath mints with you but NO GUM. You do not want anything in your mouth when talking with a prospective employer. Start with an employer that is not high on your list or possibly one that is not even on your list. This will get you in the swing of things and help get the initial nervousness under control. Introduce yourself with confidence. Establish good eye contact and have a good firm (but not crushing) handshake. Make sure you remember their name and use Mr. or Ms. unless they tell you to use first names. Showing respect is a sign of a professional. Get points of contact and business cards from everyone you talk with. Leave a resume and your business card. Thank them for their time and ask about being able to follow-up with them. This is where those 30 minutes of early entry can pay off by having quality time with an employer. Always remember, you are in the interview mode until you physically leave the job fair. You don't want to be the one people talk about for inappropriate behavior or unprofessional attire.

After the fair, follow-up with thank you notes to those employers who took time with you. The vast majority of job seekers do not and quickly melt into the background. Those who take the extra effort to do a professional closing to the fair do get remembered in a good way. If you are fortunate to have an on the spot hire, immediately follow-up with an e-mail rather than a hand written note. These are just a few tips for you. You can get more details at the June 22 class. Please let Tim Ries, Employment Coordinator, Hero-2-Hired, or Scott MacDonald, ESGR Program Support Specialist, know if you have any questions on getting ready for the next job fair. Good luck!

Tim Ries, DOD ESGR FEPP Contractor  
Employment Coordinator Hero 2 Hired  
Office: 605-357-2913  
Cell: 605-592-0667 Cell  
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## **VETERANS CORNER**

This is an excellent resource for gaining more information on VA Benefits for which you may qualify.

### **What is the National Resource Directory?**

The National Resource Directory (<https://www.ebenefits.va.gov/ebenefits/nrd>) is a federal government website that connects wounded warriors, Service Members, Veterans, families and caregivers to thousands of services and programs at the national, state and local levels to support them during recovery, rehabilitation and reintegration. Visitors to the site can find information on topics such as post-traumatic stress disorder, military and Veterans' benefits, health care, educational opportunities, homeless assistance, employment and more.

### **Who operates the National Resource Directory?**

The National Resource Directory (NRD) is a tri-agency initiative among the Departments of Defense, Labor and Veterans Affairs. It contains information from federal, state and local government agencies; Veterans service organizations; non-profit, faith-based and community organizations; academic institutions, and professional associations that provide services and assistance to support the military and Veteran communities.

### **Why was the National Resource Directory created?**

The NRD was created as a result of an increased focus within the federal government to improve wounded warrior, Veteran and family care coordination and centralize access to information on related services. It provides a central place online where wounded warriors, Service Members, Veterans, families and caregivers can obtain comprehensive and up-to-date information about the services and programs available to help them, both nationally and in the communities where they live and work. As a critical part of this commitment, the NRD is continuously adapting and seeking the most current and highest quality resources available to support those who have served.

Bill

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**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, outreach services and partnerships with community organizations.*

**Family Assistance**

**Phone: 1-800-658-3930**



"Like" us on Facebook

[www.facebook.com/sdfamilyassistance](http://www.facebook.com/sdfamilyassistance)





## Department of Defense Summer Camp Experiences

When school's out for summer, it's helpful to have some activities planned to keep your kids busy, engaged and having fun. Department of Defense summer camps may be a great addition to your child's summer lineup. Make it a summer to remember by checking out these potential camping experiences:

### Teen adventure camps

These camps can be a great option for a teen interested in adding some excitement to their summer.

Teens ages 14-18 can enjoy adventure camps partnered with universities around the country.

There are multiple camps to choose from.

Camps include fantastic wilderness excursions like sailing, kayaking and survival camp.

Camps aren't just for summer anymore. There are winter camps, too, if your summer schedule is already slammed.

### Deployment support camps

The camaraderie of deployment support camp might be just what your children need to deal with having a deployed parent. Deployment can be an adjustment for military kids, so deployment support camps can provide a safe space while teaching skills to navigate the ups and downs. Your child can build a support network of other military youth who may have similar experiences. These camps support all military youth, regardless of service branch, whose parents are deployed, deploying or recently returned from a deployment.



### Installation camps

However, you may not have to go far to give your children a positive camp experience. In fact, camp fun may be just around the corner on your local installation. To find a camp or summer activity on your installation, visit [Military INSTALLATIONS](#) and select Youth Programs/Centers from the drop-down menu.

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Modified 6 - 9 Man Full Honors training for current Funeral Honors team members

Date: 17- 18 September 2016

Location: Pierre, SD

For more information please contact MSG Mary Mallow at 737-6945.



# Dates of upcoming Camps

## June 2016

Dates	Title of Camp	State
June 13-24, 2016	<a href="#">Florida Water Adventure Camp</a>	Georgia
June 19-24, 2016	<a href="#">Joint Reserve Component Teen Leadership Summit</a>	Georgia
June 19-26, 2016	<a href="#">Ross Lake Canoe &amp; Backpacking Adventure</a>	Washington
June 24-29, 2016	<a href="#">Teens of Fallen Warriors Resiliency Excursion</a>	Kentucky
June 26-July 1, 2016	<a href="#">Mountains to Sea</a>	Maine
June 26-July 1, 2016	<a href="#">Blueberry Cove Sailing &amp; Ocean Discovery</a>	Maine
June 27-30, 2016	<a href="#">Colorado Rocky Mountains Adventure Camp</a>	Colorado

## July 2016

Dates	Title of Camp	State
July 8-13, 2016	<a href="#">Whitewater Rafting and Outdoor Quest</a>	Kentucky
July 11-14, 2016	<a href="#">Colorado Rocky Mountains Adventure Camp</a>	Colorado
July 18-21, 2016	<a href="#">Colorado Rocky Mountains Adventure Camp</a>	Colorado
July 22-25, 2016	<a href="#">Red River Gorge Rock Climbing, Rappelling, &amp; Canopy Excursion</a>	Kentucky
July 24-29, 2016	<a href="#">Blueberry Cove Sailing &amp; Ocean Discovery</a>	Maine
July 25-29, 2016	<a href="#">Pacific Ocean Wilderness Beach Adventure</a>	Washington
July 31-August 5, 2016	<a href="#">Blueberry Cove Sailing &amp; Ocean Discovery</a>	Maine

## August 2016

Dates	Title of Camp	State
August 7-12, 2016	<a href="#">North Country Adventure</a>	Maine
August 7-12, 2016	<a href="#">Primitive Skills: Order of Survival</a>	Maine
August 8-12, 2016	<a href="#">X-treme Adventure Week</a>	Washington
August 22-26, 2016	<a href="#">Pacific Ocean Wilderness Beach Adventure</a>	Washington

## September 2016

Dates	Title of Camp	State
September 9-11, 2016	<a href="#">Cutty Sark Sailing Adventure</a>	Washington
September 23-25, 2016	<a href="#">Cutty Sark Sailing Adventure</a>	Washington

## October 2016

Dates	Title of Camp	State
October 21-23, 2016	<a href="#">Extreme Wilderness Survival Outdoor Expedition</a>	Kentucky
Dates	Title of Camp	State
March 3-6, 2017	<a href="#">Mammoth Cave Ultimate Adventure</a>	Kentucky

Click on Camp Title for Information

# Dollars \$ Cents

By Bonnie Spain, Consumer Credit Counseling Services of the Black Hills



## The hidden cost of payday loans

**Q:** I'm struggling with a payday loan. I couldn't pay off my first payday loan, so I went to another company to borrow more funds to pay it off. Now I can't pay off the new, larger loan. What can I do?

**A:** Getting caught in a cycle of debt is a common problem with payday loans. Given the circumstances, you have a few options to consider.

First, if you got your payday loan from a local company, go in and talk to the manager. See if the manager would be willing to set up installment payments on your loan. **If he or she doesn't agree to new payment arrangements, don't take out another payday loan, which will only compound your problems. Instead, seek another option for repayment.**

Second, you could consider visiting your nearest non-profit credit counseling agency and see if they can assist you. They will review your financial situation and can advise you on the best way to pay off your payday loan. Oftentimes, a fresh perspective can help you get a better handle on your finances. You may realize that

reallocating some of your money will be enough to repay your loan.

Third, you could consider borrowing money from a friend or relative to pay off what you owe. If you pursue this option, you need to be clear about how you will repay what you borrowed and then make good on your promise. Your friends and relatives work just as hard for their money as you work for yours, so be diligent.

Finally, you might choose to sell something you own at a pawn shop, second hand store, or online and use the money you make to pay off your loan. **However you choose to repay your debt, I'd encourage you to break the cycle of using payday loans.**

The Consumer Financial Protection Bureau (CFPB) recently reported that payday loans have a ripple effect for many people. The CFPB revealed that half of online borrowers incur additional banks fees averaging \$185. These fees are a result of penalties when an online lender attempts to debit the borrower's account.

This happens when lenders collect payments by sending an

online request to your bank or credit union. Even when the funds are not available, they make repeated attempts to collect the money. Each time this happens, the bank or credit union assesses an overdraft or insufficient fund's fee. Meanwhile, online payday lenders charge a fee if they are unable to collect payment. These fees quickly add up.

According to the CFPB, a third of those who incur extra fees also end up having their account closed involuntarily. It can be a significant hardship to live without an account at a bank or credit union.

You've already seen how problems with payday loans can snowball. I encourage you to meet the situation head on; look at all of your options and pay off your loan as soon as possible.



# Dollars \$ Cents

By Bonnie Spain, Consumer Credit Counseling Services of the Black Hills



## Finding the right help when you are struggling

Q: I have a daughter who lives in another state, and she is having financial problems. I suggested that she contact a credit counseling agency in her area to see if she could get some help. She did contact someone, but the organization wanted her to sign a cease and desist order and some other unusual forms. This didn't sound right to me, so I told her not to sign any of the forms. Given the situation, I don't know what other advice to give her.

A: You advised your daughter well. Based on your reference to a cease and desist order, your daughter probably contacted a debt settlement company. Unfortunately, many credit repair and debt settlement companies call themselves credit counseling agencies. They pay large amounts of money to search engines to have their businesses listed at the top when people search for credit counseling agencies.

When I refer to credit counseling agencies, I'm referring to

and many are also United Way agencies. These agencies would not provide credit repair or debt settlement services.

Non-profit credit counseling agencies offer debt management programs for those who are struggling with their debt, but who can pay their creditors if they are able to make reduced payments. The non-profit agency seeks reduced interest and fees from the creditors **on a client's behalf. In turn, the individual makes a monthly payment to the credit counseling agency, which the credit counseling agency sends each month to the client's creditors.**

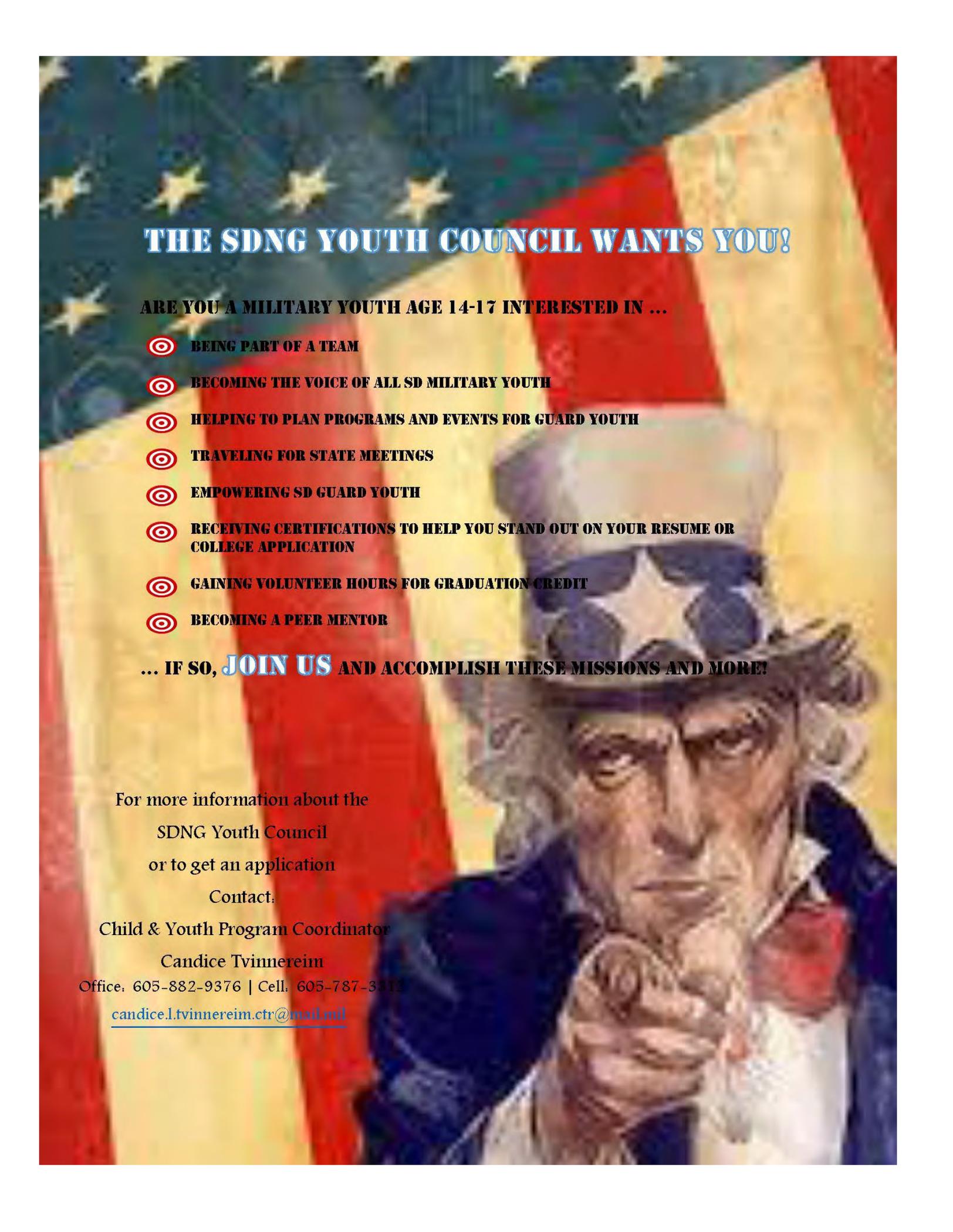
On the other hand, in a debt settlement program, an individual sends a monthly payment to the debt settlement company. The company does not send it to a **person's creditors each month. As a result, each month that creditors don't get paid, they add on late fees and interest. When the debt settlement company has collected enough money, they will make a settlement offer to creditor. Meanwhile, the other creditors still don't get paid. A settlement is recorded on an individual's credit report. In addition, the IRS**

will tax a person based on what is written off in a settlement.

With a credit repair service, a company offers to help a person improve his or her credit for a fee. They prey on a **person's desire to have their credit wiped clean, but laws dictate how long negative information stays on person's credit report. While credit repair companies make big promises, they are generally limited to helping a person remove incorrect information. This is something people can do on their own, without having to pay any hefty fees in the process.**

With so much confusion and misleading information in the marketplace, what can a person do? I encourage you to contact a non-profit credit counseling organization in your area. Ask for a referral to a credit counseling agency that is a part of this agency's network and that serves the state where your daughter lives.





# **THE SDNG YOUTH COUNCIL WANTS YOU!**

**ARE YOU A MILITARY YOUTH AGE 14-17 INTERESTED IN ...**

- 🎯 **BEING PART OF A TEAM**
- 🎯 **BECOMING THE VOICE OF ALL SD MILITARY YOUTH**
- 🎯 **HELPING TO PLAN PROGRAMS AND EVENTS FOR GUARD YOUTH**
- 🎯 **TRAVELING FOR STATE MEETINGS**
- 🎯 **EMPOWERING SD GUARD YOUTH**
- 🎯 **RECEIVING CERTIFICATIONS TO HELP YOU STAND OUT ON YOUR RESUME OR COLLEGE APPLICATION**
- 🎯 **GAINING VOLUNTEER HOURS FOR GRADUATION CREDIT**
- 🎯 **BECOMING A PEER MENTOR**

**... IF SO, **JOIN US** AND ACCOMPLISH THESE MISSIONS AND MORE!**

For more information about the

SDNG Youth Council

or to get an application

Contact:

Child & Youth Program Coordinator

Candice Tvinnereim

Office: 605-882-9376 | Cell: 605-787-3312

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