FROM THE HONEFRONT

A Quarterly Newsletter to Keep Families Connected JAN/FEB/MAR 2024

WE WANT TO HEAR FROM YOU!

Do you have a story to tell? Photos from a National Guard event? A question you want answered? Send us a message on Facebook (VTNGFamilyPrograms) and you could be featured in the next issue.



New Year, New Goals

In this edition, we kick off 2024 by offering tools and information to get your family, finances, and future goals in order. We have tips on how to manage holiday debt as well as what you should be doing to keep yourself and your family happy and healthy over the next 12 months.

COMING SOON!

WINTER & SPRING BREAK DAY CAMPS FOR YOUTH AGES 6-17, FOLLOW VTNGFAMILYPROGRAMS FACEBOOK PAGE FOR DETAILS AND UPDATES.

- WINTER BREAK DAY CAMP 2/26-2/29
- SPRING BREAK DAY CAMP 4/22-4/25







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2024 is a New Year!

Take some time to reflect on 2023, the joys, triumphs, lessons, and struggles. Having the opportunity to learn and grow from the past year is a wonderful opportunity. With the New Year, one of the things you may want to make a priority is your individual health and well-being. These are vitally important for building an overall healthy life. One way to do this is to make sure that you and your families are attending your annual checkups with your primary care providers, optometrists, and dentists. Many people set these appointments for their birthday month, summer or school vacations for their children, or the beginning of the New Year.

If you need assistance accessing your individual insurance benefits, Tricare, or the Veteran's Health Administration for your healthcare and eligibility, please reach out to the Vermont Veterans Outreach Team at (888) 607-8773. They are available 24 hours a day, 7 days a week.





Here are some helpful links and telephone numbers to get you started:

Vermont Health Connect:

https://info.healthconnect.vermont.gov/ (855) 899-9600

Tricare:

https://www.tricare.mil/

TRICARE East Humana Military (East Region) (800) 444-5445

Martin's Point:

https://martinspoint.org/ (800) 574-8494

Veteran's Health Administration:

<u>www.va.gov</u>

White River Junction, VT (802) 295-9363 VA Health Benefits Hotline (877) 222-8387

Suicide and Crisis Hotline 24/7:

Call or Text 988



Heather Lafont Veteran Outreach Specialist Office: (802) 338-4325 Cell: (802) 399-6250

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Chaplain's Reflection

Winter is a great time to reflect on one's marriage or significant other. The fun activities of summer can mask problems. The winter months sometimes reveal one's problems because we are not as busy. This song by Sanctus Reel, "We Need Each Other" challenges us to take time and examine ourselves and our relationship.



The most difficult task each person faces is to acknowledge their problem. It is easier to blame the other person or close the door instead of coming together to discuss the problem and work towards a solution. I encourage you to share your feelings and invite your spouse or partner to share their feelings without interrupting or judging. Listening conveys to the other person that you value what the other person says regardless of how it may hurt my feelings. It's worth it! - CH (COL) Brett Charsky



We Need Each Other

Oh, oh, we need each other so what's the fighting for? Oh, oh, we need each other, please don't close the door Oh, oh, we need each other through all the highs and lows Oh, oh, we need each other 'cause no one's meant to be alone Life revolves around the need of having someone Causing every complicated feeling Oh, and I don't want to lose you so there is nothing wrong with Telling me what you need to keep our love strong Oh, it's just a part of being a family Taking the good with the bad and the ugly If we could only learn to love

- Sanctus Reel



LAUGHTER - DO MOREOF IT!

Professionals say that laughter is the best medicine to improve your overall health

Some of the many benefits of laughing

- Laughter causes you to gulp in large portions of air, thereby oxygenating your blood.
- Laughter decreases stress hormones in the body such as cortisol and adrenaline, thus helping to stave off illness.
- · Laughter strengthens the immune system.
- Laughing releases hormones and chemicals that have positive effects on our bodily system. One of these chemicals is endorphins, the feelgood hormone.
- One minute of laughing burns the same number of calories as 6 to 10 minutes on a treadmill.
- Laughing raises your mood; joyfulness through laughter is the fastest way to create a positive state of mind.
- Laughing is good for the heart and improves blood circulation.
- · Laughter can reduce pain and aid the healing process.
- Laughter creates and strengthens human connections.
- · It feels good.



Bringing more laughter into your life

- · Set the intent to laugh more
- · Include laughter in your morning routine
- Smile
- · Read the funnies or a favorite comic strip
- · Find a funny friend
- · Find a favorite comedian or a funny sitcom
- · Do something fun on date night
- · Read a funny book
- · Pet a pet
- · Play fun games with friends
- · Laugh at yourself

- · Take up something new that is enjoyable
- Find something funny on Pinterest or start a Pinterest Board
- Start a funny scrapbook, for instance, "The funniest things my children have said and done."
- · Pin up laughter quotes
- · Do the things that make you laugh
- · Follow funny people on Twitter
- Start a joke jar
- · Try laughing yoga or meditation



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WELCOME TO THE NEW YEAR AND THE NEW POSSIBILITIES IT BRINGS!

Every year seems to go by faster than the last and no matter how hard we try; another holiday season is upon us. In fact, with the New Year, it will inevitably take some of us a month to write the date correctly. With this change from 23 to 24 on our calendars, we are offered the opportunity to set goals for ourselves, our organizations, and our families. It is important to remember that the goals you have in mind may be challenging but can provide a tremendous opportunity for improvement.

This idea seems daunting but proper implementation can mean the difference between success and frustration. Your goals may include improving your physical fitness, learning a new skill, improving your workplace, connecting more with a loved one, etc. Whatever the goal, it is important that it is S.M.A.R.T. Having a plan in place that is Specific, Measurable, Attainable, Realistic, and Time-Bound will help to make the outcome successful.











Following the five-step S.M.A.R.T. goal-setting plan prevents unrealistic goals from being set, can prevent the frustration of not achieving a goal, and not setting yourself up for failure if you do not meet a goal in too short a timeframe. If you would like more information or assistance in setting goals, please reach out to your Family Programs staff and they can assist.



Mike Shackford Military & Family Readiness Specialist Lead Office: (802) 338-3076 Cell: (802) 338-0563 Email: michael.l.shackford.civ@army.mil

GREEN MOUNTAIN BOYS!

I wanted to ensure all our families were aware Army, Navy, Air Force, about a benefit that can get your family outside and moving for FREE. The US National Parks Service offers 2 different types of passes our VTNG members are eligible for. The Military Annual Pass is for current US military members and

their dependents in the Marines, Coast Guard. and Space Force, as well as Reserve and **National Guard** members. If you are a separated veteran or Gold Star Family, the Lifetime pass is free for LIFE. These passes are good for admission of the occupants of the



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car but will be issued in the service member or veteran's name. Passes are available for free at a federal recreation site (you can find a list of these on the NPS website).

Passes can also be ordered at www.store.usgs.gov/ MilitaryPass



The above option costs \$10 for processing and shipping. You can expect to receive your pass in the mail in about two weeks!

MARCH TAX CHANGES Your tax filing may be changing. The Family Programs Staff is here to help you navigate all the changes to your taxes and get you the most out of your return. TAX CHANGES A UPDATES TO THE STATE OF THE STA

FOLLOW VTNGFAMILYPROGRAMS ON FACEBOOK TO LEARN MORE ABOUT THE UPCOMING WEBINAR



Are you looking for a chiropractor but due to insurance not covering it you're reluctant to go? The Patriot Project is a grassroots movement to provide chiropractic care to all active duty, Tricare Families, Gold Star Families, and Wounded Warriors at no cost to them. All you need to do is register with www.patriot-project.org and search based on your zip code. For example, there are seven chiropractic offices involved in the Patriot Project here in Vermont. Each practice will determine how many patriot project clients they will accept. For more information, please reach out to me and I will assist you.

Wanting to start your own business but not sure on where to start? Boots to Business(B2B) is an entrepreneurial education and training program offered by the Small Business Association (SBA) and it's open to all transitioning service members including Guard and Reserves as well as their spouses. B2B provides an overview of business ownership and goes over the process of starting up a business. They also offer other courses that dive deeper into business ownership (revenue readiness, military spouse pathway to business) They also offer a two-day virtual course on starting up a farming/ranching business as well. If you are interested in starting up a business, please reach out and we can assist you in getting started with these classes or get you in contact with your Veteran Business Outreach Center (VBOC) office.







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HOLIDAY DEBT, NOW WHAT?

FOLLOW
VTNGFAMILYPROGRAMS
FACEBOOK PAGE FOR
UPDATES AND LINKS TO
JOIN THE WEBINAR
JANUARY 30 AT 12PM



The holidays are over, and the credit card bills are starting to come in the mail. What is the quickest and best way to pay off your holiday debt? There are 4 steps to organize and pay off your debt in the shortest amount of time.

When it comes to paying off your debt, the first step is always the hardest. Start by making a list of all your debts, including their balances, monthly payments, and interest rates.

If you don't already have a budget, create one to see how much you can afford to put towards paying off your debt faster. Be honest with yourself and identify areas where you can cut back to make larger payments than just the minimum amount.

Next, decide which method you want to use to pay off your debt. There are two primary methods: the debt snowball and the debt avalanche. The debt snowball approach is where you start by paying off the smallest balance first and then continue rolling that payment over to the next smallest balance. This method is ideal for people who need to see results quickly to stay motivated. The debt avalanche approach, on the other hand, targets the debt with the highest interest rate first, potentially saving you more money in interest. Ultimately, the choice is yours, and you know what will help you stick to the plan.

Finally, consider adding a side job to your budget to help pay off your bills faster. While it may mean sacrificing some of your free time, remind yourself that it's only temporary until you pay off your debt.

There is a great free website that can help you see how fast you can pay off your debt. If you go to www.powerpay.org and enter all your debt information, it will show you how the two different debt repayment plans will take you from debt to debt-free. It also allows you to print a debt repayment schedule for the fridge, you can see each month how much of your payment goes to the balance and how much to interest.

As always if you want to sit down and talk through creating a budget or a debt repayment plan, please get in touch with your Veteran's Personal Financial Counselor, Megan J. Sather.



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PLEASE WELCOME FRANK LEFEBVRE TO THE VT ESGR TEAM!

Frank has prior service to the Active Duty Army, Navy, and the Vermont Army National Guard. Frank lives in Essex. all VT ARNG members will have the chance to discuss any civilian job issues with VT ESGR representatives during the unit's annual Soldiers Readiness Process.

As always, you can contact ESGR with any questions or concerns at (802) 338-4187.







MILITARY HOMECOMING:

THINGS TO CONSIDER AS A FAMILY MEMBER OR FRIEND

Homecoming brings many feelings. It is understandable that you may be anxious, excited, or even worried. As a family member or friend, you are a key supporter!

Remember your service member is likely feeling a range of emotions. There are adjustments needed to coming home. Whether they are clear or vague in what they want or need, the goal is to support them. Listen to their wants and needs, and be patient.

THINGS TO CONSIDER AFTER DEPLOYMENT

When returning they'll need time to adjust and settle into the changes that occurred while away. Which is why time to process and reintegrate is critical.

Each service member differs in how they manage reintegration. Consider these upon return.

POST-DEPLOYMENT CHECKLIST

When your service member first arrives, they will have operational requirements. For short or long deployments, they will undergo debriefings, health evals, and sometimes, counseling; all expected before leave.

REST AND RELAXATION

Most deployments, service members work 12-hour shifts, six days a week. They are tired, trying to readjust to the time zone and might not want visitors. Ask them?

COMMUNICATION

While some have no issues, others find it hard to communicate with loved ones. If you're having trouble connecting to them, give them time and respect their boundaries.



Remember they must give their time and attention to multiple people, spouse, partner, significant other, kids, friends, and more. Avoid misunderstandings, ask them about expectations.

Help your service member, self, their spouse or children get the support they need. Military OneSource is free and available 24/7 to support active-duty, National Guard and reserve service members to deal with all aspects of military life. Call 800-342-9647 or visit militaryonesource.mil for more information.



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National Hobby & International Creative Mational Hobby



"I'M BORED!" " Have you heard these words lately? Guess what? January is National Hobby Month and International Creative Month, which makes it a great time for you and your child to discover a new hobby and beat the boredom blues! Every January, during National Hobby Month, thousands of Americans celebrate their favorite hobbies and try out new ones. From outdoor activities like swimming or hiking, to artsy projects like painting or knitting. The library is the perfect place to explore new interests and check out materials on different types of activities. Check out the diagram to the left for ideas.

For military families who don't live near a library or are unable to get to their local one, check out the DOD MWR Online Libraries: https://dodmwrlibraries.org This resource is a digital collection that includes e-books, audiobooks, movies, academic support, test prep, professional development, career transition and a vast array of learning resources and online content for all ages and interests. Check out the Children's Corner, Do It Yourself, and the Science & Technology sections to boost your creative side!





The Seven Seals Award is the broadest and most inclusive award given by ESGR and is presented at the discretion of the State Chair or by ESGR senior leadership. The Seven Seals Award is presented in recognition of a significant individual or organizational achievement, initiative, or support that promotes and supports the ESGR mission. Service members wishing to have their employer or other deserving individuals considered for the Seven Seals Award should email their ESGR State Committee via our State Pages:

<u>www.esgr.mil/About-</u> ESGR/Contact/Local-State-Pages.aspx



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Do you have a question about your benefits? Are you looking for financial resources? We cover these and many more topics on the first Wednesday of every month at 7 PM during our Kitchen Spoons & Combat Boots broadcasts.

<u>Upcoming Topics Include</u>

Managing Your Mental Health Youth Activities Over School Break Holiday Bills, Now What? Tax Season!

Follow us on Facebook: kitchenspoonsandcombatboots



Scan the QR Code to pre-register.

Zoom is not authorized on government/military devices. Please use a personal device to access.

Survivor Outreach Services

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