

Family Connection



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Visit us online at:



Family Connection is a publication of
the Fleet and Family Support Program.

The Navy's Fleet and Family Support
Program promotes the self-reliance
and resilience of Sailors and their
families. We provide information
that can help you meet the unique
challenges of the military lifestyle.

The appearance of external links in this
newsletter does not constitute official
endorsement on behalf of the U.S. Navy
or Department of Defense.

If you have questions or comments,
contact the Fleet and Family Support
Program, ffsp.fct@navy.mil.

February: National Teen Dating Violence Awareness and Prevention Month

Social science researchers are learning that prevention measures directed at youth are very effective in reducing violence in relationships. For this reason, it is important to educate our children, especially adolescents, about how to foster caring, respectful and safe relationships. From a prevention aspect, **teens**

are the highest performers! They learn from prevention education better than other age groups and use lessons in their life and relationships. Teens are also resourceful at locating resources, reading information provided and taking action to make corrections in their own lives or to assist others. They epitomize the term "active Intervention."

Here is one example: A high school student showed up to class, shaken, and told her friends that her boyfriend forced a kiss on her. At first, they joked about it, but then they realized that she was upset. They encouraged her to speak with the approachable band teacher. The student was apprehensive because she feared getting her boyfriend in trouble, but her friends reaffirmed that his behavior was unacceptable. As a result, she and her two friends spoke to the teacher, who assisted the teen in finding help at the counseling office.

This example is exactly the type of action we hope to instill through our National Teen Dating Violence Awareness and Prevention Month campaign. Both teens in the story above will receive individual counseling services so that they will have healthy dating relationships in the future. Teens tend to respond well to these prevention measures. If you have a pre-teen or teen, please visit the link to learn how to address healthy dating: www.teendvmonth.org.

SPEAK UP
Against Teen Dating Violence

If you suspect teen dating violence, tell a school counselor, teacher, staff member, or medical provider. Help is available.

www.militaryonesource.mil
www.loveisrespect.org
www.ffsp.navy.mil

#SpeakUPTDV

The Center CAP CNIC

HELP IS AVAILABLE FOR TEENS EXPERIENCING DATING VIOLENCE:

- Fleet and Family Support Program: www.ffsp.navy.mil.
- Love Is Respect: www.loveisrespect.org.
- Military OneSource: www.militaryonesource.mil.
- National Teen Dating Violence Hotline: 1-866-331-9497 or text "loveis" to 22522.

ATTENTION READERS: Make *Family Connections* Interactive! Share your questions, comments, good news stories, useful resources and articles you have written or found helpful. As space allows, we will include them in future newsletters OR release on social media. Submit to ffsp.fct@navy.mil.

Tax Season Has Begun! Don't Procrastinate!

You could pay for financial counseling, tax consultations and tax software, but why? [Military OneSource](#) helps service members and eligible family members by providing access to free financial counseling, tax consultations and secure online tax preparation and filing. Get started on your taxes

now by meeting with a trained Military OneSource tax consultant for military-specific advice regarding your tax questions ... for free! Call 800-342-9647 today, or if you prefer to get face-to-face assistance, visit a [Volunteer Income Tax Assistance](#) program location near you.



Mom's Advice is Key to Managing Stress

*"Reality is the leading cause of stress."
- Lily Tomlin*

Stress is a part of life and is not all bad. Consider the tires on your car. Some friction or stress on the tires moves the car. However, excessive friction blows the tire out. Maintaining healthy levels of stress is key to maintaining peak levels of performance. According to the American Psychological Association, 75 percent of health care costs are associated with chronic stress. Maintaining optimal levels of stress is important for mental and physical health.

It turns out Mom was right all along. Practices such as eating right, exercising, talking with others and keeping a positive attitude keeps us in peak mental and physical condition, fortifying us against the stressors of life. Maintaining a healthy lifestyle is vital to managing stress. Faced with overwhelming stress, our tendency is to reject the very practices that can ease what afflicts us. There are very good reasons, though, to follow Mom's advice.

Mom's stress management practices include:

Eat your vegetables: Eat two or three cups of vegetables a day along with protein and plenty of water and avoid sugary, carb-filled treats. A healthy diet helps maintain healthy blood sugar levels which sharpens focus during stressful times.



Get your rest: Most adults fall short of the seven to nine hours of sleep recommended by the National Sleep Foundation. Sleep is essential for the body to heal itself and for the brain to problem-solve and move items from short-term memory to long term memory. Make your bedroom sleep-friendly by lowering the temperature, eliminating outside light and electronics and adjusting cell phone notification settings to eliminate noise. Make sleep a priority.

Go outside and get some exercise: Getting optimal levels of exercise and vitamin D from the sun help burn stress hormones and ensure optimal energy levels. Commit to an active lifestyle for mental and physical health.

Tell Mom your problems: Our bodies want us to share our burdens with others. A good conversation with someone causes the body to release oxytocin which binds with receptors in the heart and has an anti-inflammatory effect on it. Share your burdens with a trusted friend, clergy, a clinical counselor, spouse or Mom.

Laugh your cares away: According to the Mayo Clinic, humor enhances your intake of oxygen-rich air. It also stimulates your heart, lungs and muscles, and increases the endorphins released by the brain resulting in a good, relaxed feeling. Laughter also soothes tension by stimulating circulation and aiding muscle relaxation, reducing some of the physical symptoms of stress. Watch a humorous clip on YouTube or Netflix and laugh your stress away.



Pursue mindfulness: Find an enjoyable activity, one that captures interest and takes the mind off the stressors. Hobbies such as reading, cooking, fishing, art or music are examples of activities that help with relaxation. Focus your mind away from stress.

Have a positive attitude: Maintaining a positive attitude amid stressful situations is difficult. Our beliefs regarding stressors affect our body's physical response to the stress. Deciding a stressor is bad or a threat to our welfare raises the body's "fight or flight" alarm, flooding the body

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with stress hormones. Commit to using resources and remain positive despite the situation. Keep focused on the positives throughout stressful events.

Use your resources: If an issue causes ongoing stress, seek resources to alleviate

For stress management tips and classes contact your Fleet and Family Support Center, medical provider, chaplain or [Military OneSource](#).

Preparing for a Chemical or Nuclear Emergency



As we approach the six-year anniversary of the Deepwater Horizon oil spill in the Gulf of Mexico and the five-year anniversary of the nuclear disaster in Japan, we are reminded that large-scale chemical or nuclear emergencies do occur.

A nuclear power plant emergency can result in dangerously high levels of radiation, especially within 10 miles of a plant. Exposure to high levels of radiation is extremely dangerous to you and your family. Radiation also can contaminate the water and soil within a 50-mile radius.

A major chemical emergency is an accident in which large amounts of hazardous chemicals are released into the surrounding environment. Accidents may happen anywhere, including chemical and manufacturing plants, highways, railroad tracks, underground and even in the ocean.

the stressor. If money is a struggle, for example, speak to a financial educator and take financial education classes. If children's behaviors cause frustration, take a parenting class or consider enrolling in New Parent Support at the Fleet and Family Support Center for new strategies to eliminate stress.

Chemical or nuclear emergencies also may result from deliberate attacks targeting such facilities. Although you cannot smell or see any evidence of radiation and may not smell or see evidence of chemicals, this does not diminish the high level of danger if they are released.

HOW TO PREPARE

To prepare for a chemical or nuclear emergency, learn about the local facilities in your area that could affect you, create a family emergency plan that includes evacuation routes and have an emergency kit.

If a chemical or nuclear emergency does occur, you will be notified through local and Navy media. Stay tuned to the radio or TV, listen for instructions and follow them carefully. Specific actions will vary based on the type of release.

For low levels of a radiation or chemical release, you may be told to shelter-in-place. Sheltering-in-place means seeking temporary protection in a structure or vehicle—typically your workplace, residence or car. Do not go outside. Keep windows, fireplace dampers and vents closed. Turn off air conditioners, ventilators, furnaces and any other air intakes.

WHERE TO FIND ADDITIONAL INFORMATION

If a disaster is declared, be sure to muster with your command or through the [Navy Family Accountability and Assessment System](#). For more information on how to prepare for emergencies caused by a chemical or radioactive release, visit <https://ready.navy.mil>.

U.S. NAVY INDIVIDUAL AUGMENTEES

IA Discussion Group Schedule
View the Fleet-wide list of classes, support groups and events.

Returning Warrior Workshops (RWW)

Returning Warrior Workshop Schedule and IA Family Events — www.ia.navy.mil.

Click "Resources" then "IA Services."



WWW.jointservicesupport.org

JSS Dial-in Access 24/7?
1-877-JSS-NOW1
(577-6691)



DOWNLOAD THE FREE NFAAS APP TODAY.



ANDROID



IOS

If you or your family have been affected by a declared emergency, visit <https://navyfamily.navy.mil> or call 1-877-414-5358 or 1-866-297-1971 (TDD) to report your needs.

New Blended Retirement System

The new Blended Retirement System (BRS), enacted under the FY-2016 National Defense Authorization Act, will become effective Jan. 1, 2018.

If you have not already done so, visit the Department of Defense military pay website and view their short, nine-slide presentation about the new BRS at: <http://militarypay.defense.gov/Portals/107/Documents/Blended%20Retirement/Introduction%20to%20Blended%20Retirement%20System%2008.08.2016.pdf?ver=2016-08-08-101538-827>.

Eligible service members have already begun receiving notification from the Navy about opting into the Blended Retirement System. Additional notifications

throughout calendar year 2017 will remind members that they will be able to opt in beginning in January 2018. You should remind your spouse to closely monitor their email for any information coming from Defense Finance and Accounting Service (DFAS) and also to review their leave and earnings statement (LES) closely. If they are eligible to opt into the Blended Retirement System, they will be required to complete the opt-in training course. After completing the opt-in course, those who wish to remain under the legacy retirement system do not need to take any action. As a reminder, no one will be automatically moved to the Blended Retirement System. For service members that use DFAS, they will utilize MyPay to

opt in to the Blended Retirement System anytime between Jan. 1, 2018 through Dec. 31, 2018. Service members joining on or after January 1, 2018 will be automatically enrolled in the Blended Retirement System.

This is an extremely significant, irrevocable decision. You and or your spouse may have questions or concerns about it. Rest assured the personal financial managers (PFMs) at your local Fleet and Family Support Center are standing by to answer questions and provide further information. For more information, contact a PFM at your earliest convenience to schedule a counseling appointment. For the location nearest you, go to: www.ffsp.navy.mil.

Navy HHG Webinars: Make Moves Go Smoothly

Naval Supply Systems Command Global Logistics Support (NAVSUP GLS) Household Goods (HHG) has scheduled a series of interactive live webinars to assist Sailors and their families in facilitating military moves. These webinars, which cover moves associated with a permanent change of station (PCS), a retirement or separation orders, are part of an ongoing effort to help educate Sailors on the HHG process in order to make moves go smoothly.

Webinars are available via personal phone, tablet and personal or government computer. They are scheduled from February to May, when the peak HHG season begins. The schedule below includes a short description of the type of move covered in the webinar. *Note that the schedule is Pacific time.*

- **First-time movers:** Basic terminology, what can be shipped, your responsibilities, moving company responsibilities and more. Second Tuesday of the month at 7 a.m. and 6 p.m. PST (Feb. 14, March 14, April 11, and May 9).
- **Retirees:** Final move preparation, storage and more. Third Tuesday of the month at 7 a.m. and 6 p.m. PST (Feb. 21, March 21, April 18, and May 16).

- **Moving overseas:** What can and cannot be shipped, shipping or storing a vehicle, storage and more. Third Wednesday of the month at 8:30 a.m. and 11:30 a.m. PST (Feb. 15, March 15, April 19, and May 17).
- **Separating from the military:** Final move entitlement, storage and more. Fourth Tuesday of the month at 7 a.m. and 6 p.m. PST (Feb. 28, March 28, April 25, and May 23).
- **Moving questions and answers:** Opportunity for any mover to ask any move question. Fourth Thursday of the month at 7 a.m. and 6 p.m. PST (Feb. 23, March 23, April 27, and May 25).

The webinars will be hosted by the online video conferencing service, GoToMeeting. To access, follow the guidelines provided:

- **Personal phone or tablet users:** Download the online GoToMeeting web application, launch the application and use session ID number 166349037.
- **Personal computer users:** The URL is <https://global.gotomeetings.com/join/166349037>.
- **Government computer users:** Google Chrome is the recommended browser. The URL is <https://global.gotomeetings.com/join/166349037>.



RELOCATION TIP

In today's fast paced world, getting up-to-date information about your next duty station is as close as your smartphone, tablet or laptop. Go to the [Military Installations](http://MilitaryInstallations) website as soon as you have your orders in hand. You will find valuable information about DoD installations worldwide. You can download personalized information and even prepare a personal moving calendar.



Planning for Financial Management Success

Getting the budget under control tops many New Year's resolution lists, but the best laid plans fail when we fail to make a plan that meets our needs.

Many begin to pursue their goal by setting a tight budget without considering their attitudes and knowledge of money. This guarantees friction in execution. The ideal combination for achieving financial wellness is a balance of financial education, attitude adjustment and action.

Our families, friends and even advertising play into our attitudes and perception toward money, which can make keeping a plan difficult. We all know that we should have a plan for financial wellness, but what does financial wellness mean to us? What does reaching this goal mean to me? Answering those questions before setting a goal is important to setting and keeping your plan.

"How did I get there?" is frequently heard from clients when they see their financial status laid out for the first time. In many instances, the answer is because they acted on their feelings. Successful financial planning and budgeting relies on taking the emotion out of buying. Advertising purposely influences our spending habits by convincing us that we will look younger,

healthier or be seen as a better parent if we purchase a product. The hedonic treadmill theory helps us understand and manage those emotional decisions. The hedonic treadmill theory states that people tend to remain at a relatively stable level of happiness despite a change in fortune or the achievement of major goals. In other words, we buy things because they perceive that they will make us happier but that happiness lasts for a short time, and then we return to previous levels of happiness or unhappiness, leading us to seek another "high" and sending us on the endless search for fulfillment in things. Reducing our exposure to advertising influences removes us from the hedonic treadmill, making budgeting easier.

A successful financial plan begins and ends with discipline. Can you sacrifice what you want now for what you most want? Putting a plan in place and following it involves challenging old habits and attitudes. Faced with a difficult choice, it helps to ask, "What is my goal? Am I making a decision based on emotion? What have I learned that would help me make a better decision, such as comparison shopping for a better deal or lower interest rates or using coupons? Do I need this, or can it wait?" Making and keeping your resolution for fi-



ancial wellness might seem overwhelming at first, but with resources, planning and self-awareness, it is achievable.

Financial wellness is not taught in schools. Most know they should save for retirement or a rainy day, but have not learned how to manage money. Developing and following a plan based on your family's goals begins with a visit to your local Fleet and Family Support Center, Consumer Credit Counseling Services or Accredited Financial Counselor and taking an honest look at your assets, debts, spending habits and goals. Contact your Fleet and Family Support Center financial educator or [Military One Source](#) for assistance in finding a reputable financial counselor to begin your plan.

Free Scholarship Search Tool for Military Families



This year Fisher House Foundation has partnered with AdmitHub to add a new online search engine, Scholarships for Service, to their line of scholarship programs. This new tool is free, easy-to-use and accessible from a mobile phone, tablet or computer. It provides access to

the thousands of scholarships available to active-duty, National Guard and reserve military, veterans, retired personnel or their families.

Students enter brief background information and educational goals and the search tool will identify military-affiliated scholarships based on student input. Once the search is complete, students receive a list of scholarships, complete with a summary of eligibility requirements, points of contact and links to the scholarship provider's website. Students can elect to have a PDF file of the results immediately emailed to them for use in selecting scholarships to apply for.

To learn more about Fisher House Foundation's scholarship programs, visit www.militaryscholar.org, <http://search.militaryscholar.org> or www.fisherhouse.org. For more on AdmitHub, please visit www.AdmitHub.com.



Remembering the Golden Thirteen

Those who have served in Navy may remember hearing about the Golden Thirteen at Recruit Training Command (Navy boot camp). At the time, the story of the Golden Thirteen may have been just one of those interesting factoids of history among many a recruit files away during training. It is difficult for many of us to remember a time when Americans were divided not only as a social matter of course, but by the law of the land as well.

In the early 1940s, segregation created two separate and unequal Americas. At the same time, World War II loomed on the horizon. Many African-American men (more than 10,000) served in the Navy during this period primarily as messmen and stewards. None of them were officers. In 1944, then-Assistant Secretary of the Navy Adlai Stevenson wrote a memo to Secretary of the Navy Frank Knox urging him to consider commissioning qualified African American Sailors. Responding to political pressure from the White House, in 1944, the Navy opened the doors of Camp Robert Smalls at Great Lakes to African-Americans seeking to become commissioned officers. A two-month officer training course was



initiated for 16 African American enlisted men. Twelve were commissioned in March 1944 as line officers and one was made a warrant officer.

Each of their careers presented challenges and their assignments often did not reflect their training and earned rank. Still, whether working as junior officers of the day, personnel officers, instructors or shore-side work crew leads, they took extreme pride in serving their country. The commissioning of the Golden Thirteen had an historical and lasting impact on the Navy. Their service opened up opportunities within the Navy for all Americans, and led to further desegregation of the armed forces.

Information Source: *The Golden Thirteen: Recollections of the First Black Naval Officers*. Book Review by Lt. Candace Holms, *JAG Magazine*, 2011(2), 30-31.

In Gear Career

In Gear Career provides military spouses with career development and networking opportunities in military communities around the world. Now a part of Hiring Our Heroes' military spouse program, In Gear Career's growing network empowers military spouses at a grassroots level all year-round.

About 80 percent of jobs fill by referral. Military spouses start from scratch each time they move, building new career networks in new locations every couple of years. To redress this disadvantage, In Gear Career has more than 22 local chapters throughout the U.S. and Europe. Chapters connect military spouses with established networks, giving military spouses access to local business leaders,

peers and mentors, and support in their career development.

In Gear Career also provides military spouses with online career development resources. Military spouses in similar occupations support each other in online communities and share career advice to enhance the career prospects of members of the community.

Check them out on Facebook or via their website:

Facebook: <https://www.facebook.com/InGearCareer>.

Website: <https://www.uschamberfoundation.org/in-gear-career>.

LIVE WELL: RESILIENCY WEBINARS FOR SAILORS AND FAMILIES



These one-hour webinars provide Sailors and families with various resources, tools and tips that can help service members and family members overcome adversity and thrive in their personal development.

Participants may register by sending an email request to livewellresilientweb@navy.mil. Be sure to include the webinar for which you are registering for in the subject line.

Upcoming webinars:

- *Parenting Tips* (Feb. 7, 4 p.m. EST)
- *Habits of Happy People* (Feb. 23, 2 p.m. EST)

For a full list of topics or more information, visit <http://www.cnic.navy.mil/ResiliencyWebinars>

RESOURCE FOR COLLEGE-BOUND EFMS

Do you have a family member with special needs planning to attend college or university?



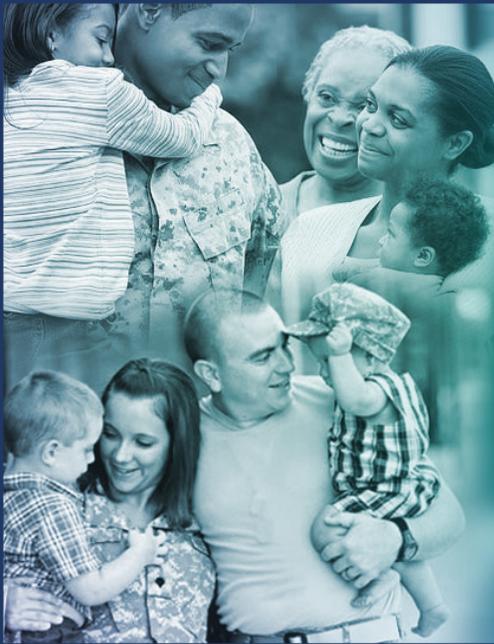
Visit: www.washington.edu/doit/college-funding-students-disabilities for information on college funding for students with disabilities.



The Uniformed Services Blended Retirement System

for Military Spouses

MILITARY SPOUSE?



What You Should Know About the New Blended Retirement System...



Does this affect my spouse?

- Perhaps. First, no one will be automatically moved to the new Blended Retirement System; AND
- If your spouse is serving as of Dec. 31, 2017, they are grandfathered in the current retirement system.
- **HOWEVER**, if your spouse is in the active component with fewer than 12 years of total service or in the Reserve component with fewer than 4,320 retirement points as of Dec. 31, 2017, they will have the choice to opt into the new Blended Retirement System.

What is my role?

- This is an important decision for eligible service members. You should discuss the decision with your spouse and a Personal Financial Manager.
- Know what resources are available to help make an informed decision.

When is the decision made?

- Service members have all of calendar year 2018 to make a decision.
- Once a decision is made to opt into the Blended Retirement System that decision is irrevocable.

EDUCATION IS KEY!

Installation Personal Financial Managers

www.militaryinstallations.dod.mil

Military OneSource

www.militaryonesource.mil

Thrift Savings Plan

www.tsp.gov

Blended Retirement Website

[http://militarypay.defense.gov/Blended Retirement](http://militarypay.defense.gov/Blended%20Retirement)