Barnes Family Flyer

Supporting Military Members, Families & Veterans



February 20, 2018

URGENT TRICARE EAST Region update - HIGH Priority issue



Do you use TRICARE Reserve Select (TRS)?

This information is for you!







IMPORTANT: Effective January 1, 2018, due to the contractor change from Health Net Federal Services (HNFS) to Humana Military, all Soldiers and Retirees formally in the TRICARE North Region, paying their premiums/fees by auto-payment from a banking account using Recurrent Credit Card (RCC) or Electronic Funds Transfer (EFT) to Health Net Federal Services MUST set up a NEW auto-payment with Humana Military. By law, the contractors cannot exchange credit card or banking information. Even if you already have auto-payment from your bank account to Health Net Federal Services, you MUST re-establish a NEW payment with Humana Military.

* This does <u>NOT</u> affect Soldiers or retirees in the South Region or who currently have an Allotment (PRIME ONLY) set up with DFAS. These allotments were transferred and do not have to be re-establish to a new allotment.

IF IN DOUBT, please check the Humana Military website at www.humanamilitary.com/provider-east (which will change to www.tricare-east.com in the near future) or call to verify at: 800-444-5445

2018 ANG/AFR Teen Leadership Summits in GA & CO

Classic Teen Leadership Summit - 8-13 JUL @ Wahsega 4-H Center: Dahlonega, GA

Adventure Teen Leadership Summit - 6-11 AUG @ Cheley Colorado Camps: Estes Park, CO



The Air Force Reserve/Air National Guard Teen Leadership Summits are FREE week-long camp for 14-18 year old dependent teens of current or retiree AFR or ANG members. Teens will focus on leadership development and self-confidence, learn about programs and services available to AF dependents, and build an appreciation for and sense of belonging to the AF community. They will be given a voice to inform AF senior leadership of their top issues as AF dependents.

The camp is FREE, including flights, however parents will be responsible for: to/from the airport; baggage fees; spending money for snacks or souvenirs & Meals during airline travel.

For more information, please contact Casey Mull, Laura Goss or Marilyn Huff-Waller at 706-542-4444 or milcamps@uga.edu

Get Your Body Moving

VA Boston Healthcare System in partnership with New England Healing Sports Association (NEHSA) proudly announces:

Welcome Home Veterans Ski Appreciation Day

THU 15 MAR @ Mount Sunapee, NH - NEHSA Lodge

This event is free to all PRE-REGISTERED VETERANS Space is limited; registration deadline is THU 05 MAR or until slot are filled.

For more info or to register contact <u>Jenny</u> 774.826.1955 or Angela 603.763.9158





2018 Annual Military Family Fun Day Pats Peak Ski Area Valley Lodge

SAT 25 FEB 2018

Check-In @ the "Group Shack" located on the right side of the parking lot.



User name: military Password: funday

All Mountain Lift: Adult \$49/ Jr (6-17) \$39

Combo 1 Lift & Rental: Adult \$69/ Jr (6-17) \$59

Combo 2 Lift, Rental & Lesson: Adult \$89 / Jr (6-17) \$79 Combo 3 Lift & Lesson: Adult \$69 / Jr (6-17) \$59

Starter Special: Lower Mt Lift, Rental & Lesson: Adult \$79/Jr (6-17) \$69

Snowtubing: Adults: \$15/ Juniors: \$15 (9a-11, 11-1p, 1-3, or 3-5)

Adults: \$17/ Juniors: \$17 (9a-1p or 1p-5p)

Adults: \$32/ Juniors: \$32 (9a-5p)

The Starter Special is for the first time skier or rider and includes: rental, lesson and limited lift ticket for the Beginner's Area, Bluster and Valley Chairlift only. The Starter Special is not an all mountain lift.** The Rental is a choice of ski equipment or snowboard equipment. ** Snow Tubing requirements are 5yrs old and 44" in height

New England Adventures

14-16 September 2018 Family Retreat

Email todd@Newenglandadventures.org for details

Financial Readiness





Why Save Money?

Saving money can actually save you money! Check out these four good reasons to save!

Reason 1: Life happens

Reason 2: To avoid unnecessary fees and interest charges

Reason 3: For down payment on big purchases

Reason 4: Stress relief

MILITARY SAVES WEEK

February 26 - March 3, 2018

Free Tax Software: MilTax

Get a Head Start on Your Taxes

Taking command of your taxes is easy with Military OneSource MilTax, a suite of free tax services provided by the DoD.





MA Guard Youth Saves

Take the Pledge to Save! Get your kit in the mail!



Receive weekly emails to keep you on track!

Watch your money GROW! Questions or to register email MASSNGYouth@aol.com



Kids Corner









IRAVEL

EVENTS

February 15

Calendar of Events

February 15 - Fathers and Family Network Meeting: Let's Talk Dads, Pittsfield, for details, call 413.422.5333 X268

February 15 - Week 6: Cape Cod Free 8 week parenting course (six years and under.) 5:30 Info: Tina at <u>Ttoran@Falmouth.k12.ma.us</u>

February 16 - Cape Cod Children's Museum Play it Forward 7-10:30 AM <u>Link</u>

February 16 - Military Appreciation, Blue Hills Ski Area. Special pricing for Service Members, Veterans, and Families. 781.828.5070

February 19 - 22 – FREE Faneuil Hall Marketplace Movie Nights. 6:30 pm, Monday, "The Iron Giant"; Tuesday, "Moana"; Wednesday, "Despicable Me 3"; Thursday, "Beauty & the Beast."

February 20-23 - Winter Vacation Fest @ ewport Naval Station MWR. Information, call MWR Special Events at (401) 841-3142. Tuesday, Star Wars Movie Marathon Wednesday, Darth Vader Xtreme Bowling Thursday, Star Wars Jedi Training Friday, Star Wars Character Event Winter Break Secret Agents
Younger Military Kids are invited to
participate in Secret Agent Field
Training and work on missions during
snow days and vacations!
Military Youth Saves

Learn about saving money with other Guard Youth. Grades K-12 welcome.

🗪 Register @ <u>MassNGYouth@aol.com</u>

Free Military Family Roller Skating Party from Shoulder to Shoulder, Hudson, MA. March 3 – but advance REGISTRATION IS REQUIRED: http://bit.ly/MilitaryRollerSkating

PS: We can't fit everything here. Check with us for information about different discounts, scholarships, and Youth benefits!

Follow us:

Facebook: Youth Program Massachusetts National Guard Instagram: @MassGuardYouth Twitter: @MA_NG_Youth

Have questions? Contact:

Debra Wilder, Contractor Lead Child & Youth Program Coordinator 339-202-4809, 781-698-1432 debra.a.wilder.ctr@mail.mil Susan LaFlame, Contractor Child & Youth Program Coordinator 339-202-4810, 781-698-1433 susan.l.laflame.ctr@mail.mil

**All Events and Dates are <u>Tentative: Subject to</u> <u>Funding and Availability</u>









Email Debbie or Susan to get Calendar e-mailed to you weekly!

104FW: Free Child Care for Drill Weekends

The Military Kids Club operates every drill weekend thanks to the Westfield Boys and Girls Club.

Children can be dropped off at the Base Chapel between 0630-0715 in the mornings to take the bus to the club. Children will be dropped back off at the Base Chapel around 4:00. Free to all members! Please send an email to Lisa Potito at lisa.m.potito.civ@mail.mil to register for each drill!





Vacation Bowling

February 22nd
11:00 am
Westover AFB
Contact Beth to
Register at 413245-6615 or

stc737@charter.net

EASTER EGG HUNT

Hosted by the 104th Fighter Wing FRG

March 24, 2018
1PM-3PM
Pioneer Valley NCO
Club
Children 0-10 Year
Old to participate in
Egg Hunt

Register:

lisa.m.potito.civ@m ail.mil or 6981183

You Outta Know...on Barnes ANGB

Financial Counseling

Daily * On Demand
One-on-Ones * Group sessions

Walk-in or by appointment

POC: Gil Guilford 480-403-1086 PFC.Westover.USAFR@Zeiders.com



Yoga

February 23rd

* Free Class

Noon- in DFAC

All branches welcome!



Are you deploying for 90 days or more? Contact Melanie for your Yellow Ribbon Opportunities!

413-568-9151 x 6982044 melanie.j.casineau.ctr@mail.mil

Keith Roberts



State Career Readiness Counselor Western Mass

This new position provides employment and educational support and services to military members, their spouses, to veterans and to retirees.



Retiring? ETS'ing?? Med Board???

It's time to sign up for Pre-Separation Counseling

Classes are held in the LRS Classroom

0900-1030

Sunday of RSD Weekend

March 4th

This class is for anyone who is retiring with 20+ years, separating due to a Med-Board or going on Title 10 orders for 180+ days!



* Registration Required *

Email Lisa at lisa.m.potito.civ@mail.mil

Tax Answers

What are Exemptions, Deductions, and Credits?

It is easy to lump exemptions, deductions and credits together, but they are different!

Deductions and **exemptions** both will reduce your taxable income, credits reduce your taxes.

Exemptions and deductions reduce your taxes proportionally to your tax bracket, but credits reduce your taxes dollar-for-dollar regardless of your tax bracket. For example, if you are in the 25% tax bracket a \$1,000 deduction will save you \$250 on your taxes. However, a \$1,000 tax credit will save your \$1,000 on your taxes.

Exemptions are concerned with people and the relationship you have with them. **Deductions** are related to expenses you incur over the course of the tax year. **Credits** generally are incentives aimed at influencing behavior.

A higher number of **exemptions** reduces your taxable income. For tax year 2017 the personal exemption allows you to reduce your taxable income by \$4050 per person. The Tax Cuts and Jobs Act of 2017 eliminates personal exemptions for tax years 2018-2025.

Deductions are related to your expenses. A distinction in deduction is whether they are itemized or a standard deduction that you can apply. The standard deduction is based on your filing status and has nothing to do with your actual expenses. For tax year 2017, the standard deduction starts at \$6350 for filers who are single or married filing separately.

Beginning in 2018 the standard deduction is almost doubled to \$12,000, 24,000 for married filing jointly. This higher standard deduction will make itemizing unattractive for many. Also, under the new law several of the itemized deductions have been eliminated while limits on other have been changed.

Credits are generally an incentive aimed at a goal to influence behavior, such as education credits and residential energy credits or to address a concern of society, such as the Child Tax Credit.

To help offset the loss of the personal exemptions, the Child Tax Credit will be doubled to \$2,000 for each qualifying child (2018-2025) and a new \$500 tax credit will be added for non-child dependents. Many families with children will come out ahead under the new law for 2018, especially if they took the standard deduction in the past. But, some others won't – especially if their children are 17 or older.

How About This!





Register NOW!

Escape the darkness of PTSD and other life struggles with clear goals and a solid plan. This Ladder UPP retreat will help you figure out where you are going and how to use your traumas and trials as fuel to live.

You will learn tools for recovery, PTSD and depression, or just a difficult trial or transition in life. Join us on this retreat and take a step toward living free. The Ladder UPP is a data-driven program that has been proven effective and might just be the step up you need.

The creator of The Ladder UPP, Silouan Green, survived a tragic jet crash as a US Marine only to face the demons of PTSD and a whole host of other medical conditions. Shattered and hopeless, staring into the abyss, he was given a choice, continue down the same devastating path, or live free. He chose to live free.

Learn more about Silouan and The Ladder UPP at www.silouan.com.

These retreats are about peace, calm, healing and just getting back to basics. There is ample time for quiet reflection, hiking, biking, kayaking or sitting around the camp fire. Lodging and meals are provided at no cost. Everything is FREE. Our retreats are a 100% alcohol and drug free. Transportation to or from retreat not included.

ATTENTION VETERANS!!!

The American Job Centers of Framingham and Norwood presents:



VETERANS' CAREER BOOT CAMP

THU 22 MAR from 9 - 12:30, Rte 9 Framingham

You will network with other job-seeking vets and learn how to:

- Develop and Improve your self-marketing pitch,
- Work a job fair,
- Use the Recruit Military Job Fair to your advantage All in preparation for...

Greater Boston Veterans Iob Fair



This tremendous event is very popular and space is limited so register today by calling: Charlie Duquette at 781.269.5494 x113, or Darren Bradshaw at 508.861.7993 x732

104 FIGHTER WING

Airman & Family Readiness Barnes - Westfield, MA



Office Hours

Monday – Friday 7:00 a.m.—3:00 p.m.

Saturday - Sunday vary by events

Program Manager Lisa Potito 413.568.9151 x 698-1183

Personal Financial Counselor Gil Guilford - 408.

Yellow Ribbon Program Melanie Casineau 413.568.9151 698-2044





Barnes Airman & Family Readiness Program

MASSACHUSETTS NATIONAL GUARD

State Family Program Office SPC April Lane, 339.202.4805



<u>Massachusetts</u> <u>National Guard</u> Family Program



It's Simple to Save Energy and Money

Mass Save® offers a full lineup of rebates, incentives, and special offers to help you become more energy-efficient and save money. Qualifying individuals can also get no-cost efficiency services.



