

MN Military Family Assistance Centers

Getting the Most out of 2018

Volume 5, Issue 5

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Happy New Year! This issue will focus on personal wellness.

As we move into a new year it is the perfect time to reflect on personal, financial, and professional goals.

Change can be challenging, but there are support networks in place to assist. To see what is specific to your area, please reach out to your local FAC office. We are happy to match you with the resources that will benefit you the most.

A great thing to include

in your up coming goals is personal care. Taking care of your self will help you to be more happy, centered, and better able to care for those you love. Included in this issue are lists that can be used to guide you in setting goals.

Another way to set yourself up for success, is investing in your financial health. There are many tools available to help plan for unforeseen events, life changes, and retirement. Visiting with a financial counselor can help provide stability no matter the changes that arise.

Start with attainable goals and build on those to invest in yourself. Celebrate your successes, kindly redirect yourself if you stumble. This applies to fitness, mental health, and financial wellness. Have a great 2018!

For more information on military discounts and events which are updated daily, visit our FAC Facebook page:

Military Family Assistance Centers of Minnesota

<https://www.facebook.com/mn.militaryfamilyassistanc>

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State of MN Family Assistance Center Coordinator

With every new year, brings opportunity for change. Some of us make new resolutions, set goals, vow to do better than the year before. The Family Assistance Centers are not excluded from change. Change for us continues to happen throughout the year on an on-going basis. For example, in 2018 we will begin with filling two office vacancies in the Mankato location and in Montevideo. These offices are going to have new staff in them mid-January. We are also looking at moving one of our offices from the Bemidji location to a new office space in the Cambridge Armory. We are very excited for this as it will be a great asset to the armory as well as to the community and surrounding areas. Not to worry, however, if you are in the Bemidji or surrounding areas you will be covered. We have staff available to continue to assist you with whatever issue you have. Please contact the Detroit Lakes FAC or the Duluth FAC for assistance.

Being a contractor, we also deal with change from NGB and contract negotiations. We will hopefully be starting a new contract in March and I will touch more on that next month as news continues to develop. Our team wants to assist you with whatever we can, the best we can. That's our resolution for 2018.

Happy New Year!

Special points of interest:

This months focus is on:

Personal Wellness

Financial Readiness

Good self care can make all the difference in daily and long term happiness and success. Did you know that military families have many support systems at no cost? If you have questions on local resources also available to you, please contact your local FAC Office.



Military OneSource offers Non Medical Counseling That is confidential at no cost to you. You have 12 sessions available per issue.

MN National Guard Family Programs also has many professional available:

Psychological Health Coordinator:

Psychological Health Coordinators (PHC) support Soldiers and their families in times of crisis, provides educational briefs to units, provides consultation to leadership, and addresses mental health issues within the ranks. **To connect with a PHC call 651-282-4029.**

Behavioral Health Officer:

Behavioral Health Officers (BHO) provide prevention, remediation, and support services aimed at improving and sustaining the psychological health of the MNARNG military members, providing consultation to leadership, and the planning, coordination and education for community outreach. **To connect with a BHO in the Camp Ripley area call 320-616-3182.**

Licensed Alcohol and Drug Counselor:

Licensed Alcohol and Drug Counselors (LADC) provide service members with Rule 25 Chemical Health Assessments, referrals to and follow-up treatment, case management, and is a direct liaison for commanders that have a service member facing a substance use related circumstance. **To connect with a LADC call 651-268-8909.**

Transition Assistant Advisors:

Transition Assistant Advisors (TAA) provide assistance to Service members and their families to help them understand and utilize federal, state and local benefits and resources. They also provide referrals and follow-up for Service members who are transitioning from military service to civilian life and those who need assistance with education, employment or medical issues. **To connect with a TAA call 651-282-4234 or 651-282-4667.**

Psychological Health Coordinator:

Ms. Darlene Wetterstrom, MSW, LICSW

Ms. Wetterstrom is the Psychological Health Coordinator (PHC) for 2-135INF, 2-136CAB, 1-94CAV, 1-125FA and 1-151FABNs and supporting companies. As the PHC she, supports Soldiers and their families in times of crisis, provides educational briefs to units, provides consultation to leadership, and addresses mental health issues within the ranks. **Ms. Wetterstrom can be reached at 651-282-4288 or by email at darlene.f.wetterstrom.ctr@mail.mil**

Psychological Health Coordinator:

Ms. Mary Gales-Wenz, MSW, LICSW

Ms. Gales-Wenz is the PHC for 334BEB, 134BSB, 1-194CAB, BNs and HQ BCT, 175 RTI, RTSM, 257 MP, and 34 ID units. As the PHC she, supports Soldiers and their families in times of crisis, provides educational briefs to units, provides consultation to leadership, and addresses mental health issues within the ranks. **Ms. Gales-Wenz can be reached at 651-282-4238 or by email at mary.m.gales-wenz.ctr@mail.mil**

21 TIMELESS STRATEGIES TO Lower Your Daily Stress

- 1 Take off your mask.
- 2 Trust your intuition.
- 3 Let go of the thoughts that aren't serving you.
- 4 Decide what matters and what doesn't.
- 5 Take a deep breath when you need one.
- 6 Keep sanity in your schedule.
- 7 Practice gratitude.
- 8 Detach yourself from the habit of taking things personally.
- 9 Realize you likely need a lot less than you have.
- 10 Fill your life with lots of experiences, not lots of things.
- 11 Just do your best and appreciate it.
- 12 Focus on the positive.
- 13 Let go of what's no longer there.
- 14 Be humble. Be teachable.
- 15 Take small daily steps.
- 16 Embrace self-discipline.
- 17 Practice patience as you work for your desires.
- 18 Exercise your love.
- 19 Spend time with supportive, loving people.
- 20 Walk away from drama gracefully.
- 21 Sleep on it.

BY MARC CHERNOFF | MARCANDANGEL.COM

THE healthy living CHECKLIST

- Go for a walk
- Make your own green juice
- Drink more water
- Laugh more
- Give a compliment to a stranger
- Wear sunblock
- Eat a large salad
- Stretch
- Travel with healthy snacks
- Surround yourself with positive people
- Take a group fitness class
- Keep a journal
- Express gratitude

simply-nicole.com

HEALTHY LIVING CHECKLIST

For the week of: _____
PIECESINPROGRESS.COM


DAILY ITEMS

WEEKLY ITEMS

	M	T	W	R	F	S	S
Drink 10-12 cups of water per day							
Always walk the long way							
Record food intake online or on paper							
Pack or prepare at home at least 2 meals							
Eat a balanced protein filled breakfast							
Sleep 8-9 hours							
Plan & prep foods for tomorrow							
Pack a healthy snack							
Say at least 2 positive things about myself							
Follow my fitness plan							

- Write out goals both big picture and day to day
- Try at least 3 new healthy food / recipe
- Track my progress and share accomplishments with others
- Plan, shop, & prep next week's meal plan

GOALS & NOTES



Here are some lists that you can use to start setting healthy goals for your upcoming year. Start slowly and be realistic to ensure your success.

Helpful Links:

FamilyIQ <http://www.familyiq.com/>

11 self-help books to make 2018 your best year yet: <http://metro.co.uk/2017/12/28/11-self-help-books-to-make-2018-your-best-year-yet-7017393/>

3 Reasons Self-Care Should Be A Priority: <http://militaryspouse.com/health/3-reasons-self-care-should-be-a-priority/2/>

Financial Health is also important for well being. Here are some resources that can help you map out your 2018 financial success

10 Point Checklist for Personal Financial Wellbeing

Are you setting aside some amount of your income for a “rainy day” fund in the event of an emergency or unemployment?

Are you setting aside income to pay yourself first every month before you pay your bills? When do you pay yourself – first or last...each month? Financial experts recommend setting aside anywhere from 10% to 20% of your income for long range financial goals such as retirement.

If your employer offers a retirement plan are you participating at the level you should be? Could you survive financially during 25 or more years of retirement?

Have you recently reviewed your disability protection to ensure adequate coverage of your paycheck if the unthinkable happens? What if you are self-employed? How would you pay your bills if you couldn't work?

Are your credit card and consumer debts too high? Is it possible to start reducing or eliminating some of these bills each month?

Do you have adequate life insurance coverage to provide for your family? If your life insurance is primarily through your job, is it convertible if you leave or retire? If you own term life insurance, have you checked to see when your coverage runs out? Is there a need for longer term “lifetime” protection?

Have you had a heart-to-heart talk with your spouse and/or children to discuss your desires with them about the distribution of your estate when you die?

Are you protected against catastrophic medical expenses in the event of an injury or illness?

Do you have a will? Do you have any type of healthcare provisions to your will? Is your will current in light of constantly changing tax laws? Have you considered advanced estate planning utilizing trusts?

Have you spent the time to review your comprehensive financial plan to ensure you're not missing opportunities, paying too much for your insurance or too much in taxes, or not saving enough for short and long term needs? If not, this is a critical step to do at least once per year.

Author: Mackenzie Martin, Financial Advisor with McCoy Foat Wealth Management Group.

NEED HELP WITH FINANCIAL MATTERS?



A Personal Financial Counselor (PFC) helps you and your family manage finances, resolve financial problems and reach long-term goals such as getting an education, buying a home and planning for retirement.

SUPPORT AND COUNSELING SERVICES

- Confidential financial consultations for individuals and families
- Referrals to military and community resources
- Support for family members during deployment
- Help with credit management and budgeting
- Help navigating benefits

TOPICS OF INTEREST

- Money Management
- Budgeting and Developing Spending Plans
- Consumer Rights and Obligations (dealing with creditors)
- Financial Readiness and Economic Security
- Transitioning to Civilian Life
- Understanding Mortgages
- Kids and Money: Raising Financially Savvy Kids
- Military Benefits, Pay and Entitlements
- Retirement Planning
- Taxes
- Debt and Credit Card Management
- Financial Planning: Reaching Life Goals
- Financial Readiness for Deployment
- Home Buying
- Preventing Foreclosure
- Life after Deployment
- Savings and Investments
- Estate Planning

PFC SERVICES ARE NO COST, PRIVATE AND CONFIDENTIAL.

Craig Hovland, AFC®
Personal Financial Counselor
(612)-297-0295
PFC.FortSnelling.USAR@Zeiders.com

Molly Sullivan AFC, CFP
Personal Financial Counselor
612-352-8504
PFC.MN.NOSC@zeiders.com

Daniel Kuske, CFP®
Personal Financial Counselor
612-297-2826
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What are the Family Assistance Centers (FACs) and what do they do?

Military Family Assistance Centers (FACs) are dispersed throughout the state to offer resources, referrals, and support to all Service members and their families. FACs are confidential and available 24/7 to ALL branches regardless of status.

State Office Coordinator

Nancy Launderville
8180 Belden Blvd
Cottage Grove, MN 55016
Phone: 612-618-6927 or
651-282-4209



**You make the Call...We
make the difference**

Contact for Information & Referrals on:

- *Crisis Intervention
- *Financial Resources and Counseling
- *Community resources & Support
- *Parent & Youth Resources
- *DEERS/ID Cards
- *TRICARE
- *Legal
- *And Much More!

MN Military Family Assistance Center Locations

Arden Hills

1536 Ben Franklin Dr
Arden Hills, MN 55112
651-282-4055
Yolonda Von Itter

Camp Ripley

15000 Hwy 115
Little Falls, MN 56345
320-616-3119
Savannah Polzin

Duluth

4015 Airpark Blvd
Duluth, MN 55811
651-282-4053
Angelina Hager

Montevideo

711 S 17th St
Montevideo, MN 56265
651-268-8475

Bloomington

3300 W 98th St W
Minneapolis, MN 55431
651-282-4748
JP Wagle

Detroit Lakes

1220 Rossman Ave
Detroit Lakes, MN 56501
651-268-8884
Kristin Helmers

Mankato

100 Martin Luther King Jr Dr
Mankato, MN 56001
651-268-8413

Rosemount

13865 S Robert Trail
Rosemount, MN 55068
651-282-4749
Cindy Dilley