



DVEM  
ATTN: Family Program Office  
State House Station #33  
Augusta, ME 04333

CH (COL) Andrew Gibson  
Director, Deployment  
Cycle Services

MSG Barbara Claudel  
Director, Family Program

SFC Jeffrey Bickford  
NCOIC Yellow Ribbon  
Reintegration Program

## Chain of Concern Newsletter January/February/March 2014

Family Program Office Buker Center  
#33 State House Station Augusta, ME 04333

### Recent Events



Talk about Citizen/Soldiers, some of these kids are Citizen/BSA/Military kids sitting in front of 170 plus cases of popcorn from the Pine Tree Council..... all for our military families! Thank you BSA!



Over 100 Maine Military families were in attendance at the Stevens Ave Armory in Portland Saturday, 7 Dec, to get their Polar Express tickets, Red Claws Tickets, have their photo taken, see Santa, and enjoy the Christmas festivities. Thanks to Operation Homefront New England for their support of this fantastic family event.



Ornament created for the White House Christmas Tree. See if you can find it on the tree on page 4.

## CONTENTS

Recent MENG Events	1
The Chaplain's Word	2
State Family Program Director	2
Free Red Claws Tickets	2
Upcoming Events	3
Marriage Enrichment	3
Family Assistance Center Coordinator	3
Travis Mill's Documentary	3
Youth Program Events	4-5
House in the Woods Fishing Derby	5
MFLC Locator	6
Sexual Assault Awareness	6
ME Guard Magazine	6
VAST	7
Military OneSource	7
NH disabled teens adaptive adventure	7
MM&CN	8
PFC Compound Interest	8
Collins Center Events	9
FRG Notes	9-11
Kieve Wavus Veterans Camps	10
Joining Community Forces	12
Christmas Across Maine Thank-you	12

## The Chaplain's Word

"God has yet more light and truth to break forth out of His Holy Word." John Robinson, Pastor to "The Pilgrims"

A group of scientists came before God and said, "we no longer need you, God; we have discovered how to create life." God answered, "very well, but of course I won't just leave it to you without some proof that this is true." "Way ahead of you God; we have learned how to take the very soil of the planet and break it down into its base atomic structure and then build it up again as a full-grown human being." "Okay," said God, "let's see you do it." With that, the lead scientist bent down and grabbed a handful of soil; but, before he could do anything with it, God said, "Whoa, Whoa, Whoa! You have to use your own dirt!"

Sometimes we may think we have all the answers only to find out that there was so much we didn't know in the first place. I have often said, "I don't think anything could surprise me anymore" and I am always proven wrong!

The Christian Holiday of Epiphany is just at the close of Christmas, the darkest point of the year, and yet, it is a celebration of light. This is not by mistake! Every day from 24 December on, the days get slowly but surely brighter and brighter. I always like looking at the almanac to measure the days when I am feeling the darkness too much it really makes a difference! In other words, what is true today about the darkness, will change tomorrow – there is always something new!

As we go through the winter months, seek out the light in all things; count your blessings, and watch the light break forth!

God Bless You,  
CH Andy Gibson  
Joint Forces, Headquarters – Maine  
Chaplain

## State Family Program Director MSG BARBARA A. CLAUDEL

Happy New Year all!

On behalf of our entire team, I would like to say THANK YOU - the Family Program staff has been very blessed in 2013 in so many ways working with and for our Military Families! First, I would like to thank the Family Program team for their tireless efforts and dedication to our Families. Second, A sincere thank you to the Volunteers who work at the unit level, where they work hand in hand with the leadership and Families to become a mission ready unit. Thirdly, we couldn't do what we do with the Great State of Maine community - individuals, businesses and professional organizations. There are too many people to try to thank individually, but please know that there is a lot of work being done statewide to foster relationships to provide services to Military members and their families. Because of these people events would not be happening without them - from Christmas and Thanksgiving baskets, homecomings and send offs, many youth events, concerts, sporting events, school supplies, popcorn, unit holiday and summer picnics and so much more. This just DOES NOT happen everywhere! Be proud to be part of this organizations and be proud to part of the Maine Motto - The Way Life Should Be!



**Tickets are available for currently serving military members and their immediate family.**

## FREE RED CLAWS TICKETS

2 Jan. 7pm	1 Feb. 7pm	9 Mar. 1pm
4 Jan. 7pm	7 Feb. 7pm	16 Mar. 1pm
5 Jan. 5pm	27 Feb. 7pm	23 Mar. 1pm
18 Jan. 7pm	28 Feb. 7pm	28 Mar 7pm
25 Jan. 7 pm	2 Mar. 2pm	30 Mar. 1pm
31 Jan. 7pm	6 Mar. 7pm	31 Mar. 7pm

**10 Tickets are allotted per game.**

**Email [kyra.e.darling.ctr@mail.mil](mailto:kyra.e.darling.ctr@mail.mil) for a availability.**

## Family Assistant Center Coordinator:

HAPPY NEW YEAR from the FAMILY ASSISTANCE CENTER (FAC):

Well here we are, time for another Chain of Concern. Wow, where did the fall season go? By the time you all read this, Christmas and New Years will have passed us by and we will be in 2014. I hope everyone had a safe and Happy New Year. I want to thank UNUM for providing 41 Thanksgiving Baskets for military families. I want to take a moment and thank all the organizations, companies, and individual families out there that sponsored a military family for Christmas this year.



**24/7 Availability**  
**For the information you need**  
**when you need it,**  
**Reliable, Free, Confidential**  
**Serving All Military Families**  
**1-888-365-9287**

It is just simply amazing of the community support that is out there and is doing all they can to help military families when they need it. I hope all the families that received some assistance will certainly send a card and thank the sponsor. If the sponsor did not include a

card and you need to know who they were, please email me at [mark.a.cater.ctr@mail.mil](mailto:mark.a.cater.ctr@mail.mil) and I will let you know. Stay tuned in and watch for information in your email and weekly *Stall Talk* flyers for events. Keep in mind on 6 March 2014 there will be a Red Claws Military Family

Appreciation Day Game. Information will be coming out on how and when to register for tickets. I also want to welcome our newest Family Assistance Center person. Michelle Ouellette moved on the to become the State Lead FRSA, and we hired Denise Thompson, who is also located in Augusta. Denise is jumping in with both feet and doing a great job. If you have a chance stop by and say hi, I am sure she would love to meet you. Remember, the FAC is always here for you and we can be reached at 1-888-365-9287.

Mark Cater  
FACC

## UPCOMING EVENTS

For More Information on these events and more  
<http://www.me.ngb.army.mil/family/events.php>

### JANUARY

- |       |  |    |  |
|-------|--|----|--|
| 10    | Military Child Education Coalition Helping military children discover their SPARC (p. 4) | 25 | 4th Annual House in the Woods Fishing Derby at Great Pond (p. 5) |
| 16    | Travis Mills Documentary (p. 3)  | 25 | USO Crystal Lake Fishing Derby                                   |
| 18    | Youth Over-Nighter (p. 4)  |    |  |
| 24-26 | Attitash's Free Military Appreciation Day Ski Weekend                                    |    |  |

### FEBRUARY

- |       |                            |
|-------|----------------------------|
| 14-16 | Marriage Enrichment (p. 3) |
| 15-16 | Teen Over-Nighter (p. 4)   |

## Travis Mill's Documentary



January 16, 2014 at 7pm  
 Cony High School - Viles Auditorium

\$10 plus event fee  
 Travis: A Soldier's Story has finally made it's way to Maine! Tickets are available for purchase online at <http://www.eventbrite.com/e/travis-a-soldiers-story-screening-augusta-maine-tickets-9716244549>

Doors open at 6:45 and the screening will begin at 7pm. Tickets MUST be purchased online. NO TICKETS will be sold at the door.

## Maine Military Couples Marriage Enrichment

FREEPORT

14-16 February 2013 (register by 4 February)

Fri.: Travel Day • Sat.: 8 a.m.-4 p.m. • Sun.: 8 a.m.-1 p.m.

Register: [www.JointServicesSupport.org](http://www.JointServicesSupport.org). keyword: Marriage MEARNG: Lodging Friday & Saturday evenings at no cost—we will book it, 3 Meals provided for weekend  
 MEANG: Couples with questions about lodging and other per diem and/or expense questions, please contact the A&FRPM, Drew Matlins at 207.404.7494.

- A toolbox of good educational communication skills!
- What is NOT provided:
- Army Guard-Mileage not available • Childcare.

### Other Maine Military Couples:

- Check with unit of assignment to see if there is funding for Strong Bond events. You are most welcome, but attendance must be approved and budgeted through your specific service branch.

PREP is an educational program designed to help couples communicate and build a stronger connection to each other. It is a research-based approach to helping couples prevent divorce and preserve a lasting love. Developing and keeping open communication lines is key to maintaining a successful marriage especially after experiencing long separations associated with deployment.

Registration questions contact [Michelle.l.ouellette2.ctr@mail.mil](mailto:Michelle.l.ouellette2.ctr@mail.mil) or call 207.430.5779. Questions about curriculum can be directed to Chaplain (CPT) Earl Weigelt @ [earl.e.weigelt@mail.mil](mailto:earl.e.weigelt@mail.mil) or at 430-5898

A FREE Service provided by National Guard Bureau Family Program & Chaplain Services



## Youth Over-Nighter

Saturday to Sunday, 18-19 January 2014, Buker Community Center, Augusta. This Over-Nighter (not to be confused with an All-Nighter - we will be sleeping on the gym floor) is open to children ages 6-12. It will begin at 1 pm on Saturday, and children must be picked up by 8 am on Sunday. We will have some personal self-defense/safety training, making a visit to the Maine State Museum, activities, bounce house, movies, games and Pizza. Breakfast will be served Sunday morning. Bring your sleeping bag, pillow, and a mat to sleep on. Teens can sign-up to help as volunteers. To register, visit [www.jointservicesupport.org](http://www.jointservicesupport.org) (don't log in), and search events using keyword: Youth Over-Nighter. Register NLT 13 Jan 2014.

## Teen Over-Nighter

Saturday to Sunday, 15-16 February 2014, Buker Community Center, Augusta. This Over-Nighter (not to be confused with an All-Nighter - we will be sleeping on the gym floor) is open to children ages 13-18. It will begin at 2 pm on Saturday and teens must be picked up by 8 am Sunday. We will start the event with some Teen Program Training and some Personal Self-Defense/Safety training. We will be going Ice-Skating, then coming back for movies, Play Station, music, games, and Pizza. Breakfast will be served Sunday morning. Teens can register by visiting: [www.jointservicesupport.org](http://www.jointservicesupport.org) (don't log in), and search events using keyword: Teen Over-Nighter. Register NLT 10 Feb 2014.

Scan to The  
QR code to  
reach the  
Youth Program  
Website



## Youth Camp 2014

15th Annual Maine National  
Guard Youth Camp 2014

Week 1: 13 - 19 July 2014

Week 2: 20 - 26 July 2014

Registration is open  
Campers Ages 9-15  
Junior Counselors 16-18  
Adult Volunteers  
Camper Registration deadline 9 May 2014  
Volunteer & Junior Counselor Application  
Deadline: 11 April 2014

For Registration Please visit  
[www.jointservicesupport.org](http://www.jointservicesupport.org)  
Search Keyword: Campers,  
Junior Counselor, and Adults  
Questions can be directed to the  
Youth Program office 207-430-5773/5953



*Save the Date!*

**Helping Military Children Discover Their SPARC:**  
Strength, Potential, Aspiration, Resourcefulness, Confidence™

Register today to attend the upcoming *Helping Military Children Discover Their SPARC™ Institute (SPARC)*. The Military Child Education Coalition® (MCEC®), a nonprofit organization addressing the educational needs of children in military families, presents the training. This 1 day institute provides participants with the knowledge needed to prepare young people to develop hardiness skills to meet personal and professional goals through identification of their sparks and interests while developing a growth mindset. Upon completion of this course, participants will be able to define the role of caring adults in helping children reach their full potential, interpret current research on Thriving, develop a specific four-step process to help adults support youth, network with colleagues to develop strategies for promoting thriving attributes, and analyze and identify professional and personal practices and strategies as related to the components of Thrive. The impact of mindset on the ability, resilience, and stamina of children and youth when tasks or life events pose challenges will also be explored.

### *Helping Military Children Discover Their SPARC Institute™*

**Date and Time:**

January 10, 2014  
Registration & Breakfast: 8:00 to 8:30  
Institute Training: 8:30 am - 4:00 pm  
Including a working lunch

**Place:**

York Harbor Inn  
Yorkshire Ballroom  
480 York Street  
York Harbor, ME 03911

**Sponsor:**

Funded by US Navy; No Cost to Participants

**Learning Outcomes:**

- Explain what it means to thrive and the role of caring adults in helping children reach their full potential.
- Interpret current research on Thriving, and examine a specific four-step process to help adults support youth.
- Network with colleagues to develop strategies for promoting thriving attributes in children and youth.
- Analyze professional and personal practices as related to components of thrive and identify strategies and methodologies for application.

**Credit Options:**

Upon completion of training, participants may apply for Continuing Education Unit (CEU) credit up to .6 CEU (6 hours = .6 CEU) for a fee of \$25.00. Completion requirements are:

- Attendance at 95% of the training
- A score of 80% or higher on an end-of-course assessment
- Completion of an end-of-course evaluation

CEU credit applications must be received with 12 months and graduate credit applications within 6 months from completion of the training.

**Contact Information:**

For more information about this training, other professional development opportunities, or learner support, please contact Joe Clever at 254-953-1923 x 1110 or [joe.clever@militarychild.org](mailto:joe.clever@militarychild.org)

\*Military Child Education Coalition™, "MCEC™" and associated trademarks and design elements are owned by the Military Child Education Coalition, ©2013 Military Child Education Coalition. All Rights Reserved

Log on to [militarychild.org/training](http://militarychild.org/training) to register!

## Recent Youth Events



## Find Maine's Youth Ornament on the White House Christmas Tree



Each Family Program office across the nation provided an ornament representing their state for the White House tree. Dr. Jill Biden decorated the tree with military families.



### 4th Annual House in the Woods Ice Fishing Derby & raffle tickets and 50/50

On sale Now at Great Pond Outdoor Adventure Center.

\$5 a piece

25 January 2014 • 0600-1500

FOOD WILL BE AVAILABLE IN

THE REC CENTER.

(207)584-2000 • greatpondoac@rivah.net

[www.navsea.navy.mil/shipyards/portsmouth](http://www.navsea.navy.mil/shipyards/portsmouth)

9 Dow Pines Road, Great Pond, ME



**THE AMTRAK DOWNEASTER SALUTES OUR TROOPS & VETERANS WITH \$11 FARES**

The Amtrak Downeaster will offer active military personnel and veterans \$11 one-way fares on the 11th day of each month.

\*This promotion is valid for travel on the 11th day of each month. From November 11th, 2013 through December 11, 2014. Tickets must be purchased at least 3 days in advance of travel. Reference promotion code V159 to receive this discounted fare. This offer is valid for active duty military personnel and veterans only. Valid I.D. is required.



Check out the amazing things that the MENG has been accomplishing lately with the newest edition of

# GuardME Magazine

*published by the 121st Public Affairs Department*

[www.joomag.com/magazine/november-guardme-nov-20130888840001384529808](http://www.joomag.com/magazine/november-guardme-nov-20130888840001384529808)

## Looking for the Personal Financial Counselor, Military Family Life Consultant or Military OneSource Representative?

*Make an appointment by calling, texting, or emailing or stop in when they are in your area. Appointments can be made for other areas.*

	Personal Finance Counselor	Military OneSource	Military Family Life Consultant
CONTACT	Gayle-Rose Martinez gmartinez@mflc.zeiders.com 207-274-3987	David M. Duehring david.duehring@militaryonesource.com 207-232-8710	Janyce Beck janyce.beck@ahsg.us 207-210-3365
Augusta	Tuesdays 0800-1600	Tuesdays 0630-1500	Tuesdays 1000-1600
Bangor	Most Thursdays 0900-1500	Most Thursdays 0900-1500	Every other Thurs. 1000-1600
South Portland	SPANG - One or Two Fridays a month 0900-1200		

## Sexual Assault Prevention and Response



Live 1-on-1 Help Confidential Worldwide 24/7

*When you don't know what to do or with whom to talk, contact Safe Helpline for confidential sexual assault support...24/7, worldwide access to sexual assault experts.*

Click [www.SafeHelpline.org](http://www.SafeHelpline.org)  
 Call 877-995-5247  
 Text\* 55-247 (INSIDE THE U.S.)  
 202-470-5546 (OUTSIDE THE U.S.)  
\*Text your location for the nearest SARC



# MCEDV.

Maine Coalition to End Domestic Violence

The 45 Members of the Maine Army & Air National Guard Sexual Assault Response Team are dedicated people who are ready to respond. If you have any questions do not hesitate to click, call or text, You have options!

National: [safehelpline.org](http://safehelpline.org) • 877-995-5247 • Text 55-247

**State Wide 24hr Domestic Violence Helpline From Area code (207) 1.866.834.HELP**

**CPT Jasmine Cain**  
 Maine National Guard  
 Sexual Assault Response  
 Coordinator  
 Domestic Violence Program  
 Manager  
 Suicide Prevention Program  
 Manager  
 207-430-5824  
[jasmine.a.cain.mil@mail.mil](mailto:jasmine.a.cain.mil@mail.mil)

**Lt Col Debbie Kelley**  
 101st Air Refueling Wing  
 Wing SARC  
 207- 404-7604  
[deborah.kelley@ang.af.mil](mailto:deborah.kelley@ang.af.mil)

[http://www.facebook.com/pages/Maine-National-Guard-Sexual-Assault-Prevention-and-Response-Program/149128341805240?ref=tn\\_tnmn](http://www.facebook.com/pages/Maine-National-Guard-Sexual-Assault-Prevention-and-Response-Program/149128341805240?ref=tn_tnmn)

Elizabeth Munsey has joined the MEARNG as the Suicide Prevention Program Manager (SPPM). Elizabeth has taken on the responsibilities of suicide prevention within the Army and Air Guard, managing of the ASIST and ACE-SI programs, as well as, coordinating trainings with the State, developing staff policy and conducting suicide surveillance. Any questions or concerns should be directed to Elizabeth at 207-430-5762 or 207-520-0277 or emailed at [elizabeth.munsey@accenturefederal.com](mailto:elizabeth.munsey@accenturefederal.com) and [elizabeth.m.munsey.mil@mail.mil](mailto:elizabeth.m.munsey.mil@mail.mil)



The following article is taken from the Military OneSource eNewsletter for the month of December under the "Personal & Family Readiness" section. To subscribe to receive this eNewsletter each month, please click on the following link or paste it into your browser.

<http://apps.militaryonesource.mil/MOS/f?p=AMS:SUBSCRIBE:0>

## Preparing for tax season

In recognition of the complicated nature of filing taxes as a military service member and in support of financial readiness, the Department of Defense offers tax consultation and e-filing services through Military OneSource at no cost to service members and their eligible family members. These valuable tools and resources are provided as part of the Family Readiness System.

Eligible service and family members have access to a no-cost tax preparation filing service, which allows users to complete and electronically file federal and up to three state tax returns with the support and experience of professional tax experts. The tax preparation software is easy to use, and filings are backed by a 100 percent accuracy guarantee.

In addition to filing services, Military OneSource tax consultants provide specialized support to help service members and their families understand the unique tax requirements related to military personnel. Consultations can also help service members maximize their refunds and get connected to additional resources and services of benefit to them, such as no-cost financial counseling services, which can include basic budgeting, money management debt consolidation and housing issues (being behind on mortgage payments or facing potential foreclosure). Tax consultants are available to service members and their families at no cost by calling Military OneSource at 800-342-9647.

Military OneSource tax consultation and e-filing services promote the financial readiness of service members and their families by providing confidence that their taxes are completed accurately, by helping them to successfully meet financial obligations and by assisting them with their savings goals. To learn more about the Military OneSource tax consultants and the tax preparation and filing program service members and their eligible family members can review the Frequently Asked Questions [http://www.militaryonesource.mil/counseling?content\\_id=267031](http://www.militaryonesource.mil/counseling?content_id=267031) found on the Military OneSource website at <http://www.militaryonesource.mil/>

## About Military OneSource

This free 24-hour service from the Department of Defense is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. Free face-to-face counseling in the local community (up to twelve sessions per issue) is also available to service members and family members. To reach the program call 1-800-342-9647 or access the Web site at [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil)



## 2014 NH White Mountain Winter Adventure Overnight Camps for Teens (ages 14-18) with Disabilities in Military Families!

January 3-6, 2014: Camp for teens with physical disabilities  
January 11-13, 2014: Camp for teens with developmental and cognitive disabilities

Activities include: Alpine Skiing, dog sledding, ice skating, a winter campfire, snow tubing, and more!

ALL INCLUSIVE! A \$20 registration fee

Transportation assistance is available, including airfare for teen and a companion from anywhere in the U.S.!

[www.nhomk.com](http://www.nhomk.com) or contact Charlotte Cross, UNH Cooperative Extension at 603-862-2495 or [militaryteen.camp@unh.edu](mailto:militaryteen.camp@unh.edu)



## VAST opportunities for VETERANS

### Veterans Adaptive Cross-Country Skiing Program

Every WEDNESDAY from 9am-12noon  
starting JANUARY 8, 2014 through MARCH 2014

- Free to all Veterans with physical disabilities, TBI and Post Traumatic Stress
- No experience is necessary
- Ski instructions and equipment are provided free of charge
- We also welcome Veterans who are interested in volunteering
- Snow shoes are available for those who prefer to snow shoe

RSVP by Sunday of each week to:  
[ksabaste@maine.rr.com](mailto:ksabaste@maine.rr.com) or (207) 310-8694

Located at the Outdoor Center at Pineland Farms  
15 Farm View Drive, New Gloucester, ME 04260

Learn a new activity or practice your skills with Army Veteran, two-time Olympic Biathlete, and Occupational Therapist, Kristina Sabasteanski  
Contact Kristina at [ksabaste@maine.rr.com](mailto:ksabaste@maine.rr.com) (207) 310-8694

Program hosted by the Pineland Farms  
Veterans Adaptive Sports & Training (VAST)  
For more information visit: [www.pinelandfarms.org/VAST](http://www.pinelandfarms.org/VAST)



Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.

Pineland Farms is a 501(c)(3) non-profit organization. All proceeds from the sale of products and services are used to support the program. For more information, please contact the Pineland Farms office at (207) 310-8694.



## MAINE MILITARY & COMMUNITY NETWORK

The Maine Military & Community Network is a community organization made up of Federal, State and local military advocates; all coming together to identify unmet needs of Maine's Military, Veterans and their families. Throughout Maine, regional groups meet regularly to develop local solutions to problems facing local Military, Veterans and their families.

### Regional Groups:

**York County MMCN**- Leaders: Amy Marcotte/ Pam Payeur. Group meets the fourth Tuesday of each month from 11am-12:30pm at the Springvale Vet Center located at 628 Main St, Springvale, ME 04083 (207) 490-1513.

**Lewiston & Auburn MMCN**- Leaders: Rich Oberg/Jerry DeWitt. Group meets on the fourth Wednesday of each month at 1pm at Tri-County Mental Health located at 1155 Lisbon St Lewiston, ME 04240 (207) 783-9141.

**Portland MMCN**- Leaders: Cliff Trott/ Rob Liscord/ Phil Allen. Group meets the second Monday of the month at 4:30-6pm at Alexander Hall, UNE, Stevens Avenue, Portland, ME. For more information, contact Rob Liscord at rlicord@ptla.org or by phone at 207-400-3232.

**Mid- Coast MMCN(Brunswick Area)**- Leaders: Paul Lovell/ Don Spann/Rob Crowe. Group meets on the first Tuesday of the month: Oct 1st from 5pm-7pm at the Southern Midcoast Maine Chamber of Commerce office 2 Maine Street, Topsham, ME. For more information call 207-725-8797 ext. 5.

**Kennebec County MMCN**- Leader: Randy Liberty. Group meets quarterly; next meeting is Dec 18th from 10 -11:30am at 25 State Street, Augusta, ME. For more information contact Katie Hutchings at 207-623-3614.

**Bangor MMCN**- Leader: Paula Burnett: Group meets on the second Tuesday of the month from 4:30-6pm at Camden Hall of UMA Bangor Campus located at 25 Texas Avenue, Bangor, ME. For more information, contact Paula Burnett 207-262-7926.

**Aroostook County MCN**- Leader: Jean Henderson. Next meeting is Jan 17th from 12:30pm-2pm at the Houlton Higher Education Center located at 18 Military Street, Houlton, ME 04730. For more information, call 207-532-3100 ext 3103.

**Washington County MCN**- Leader: Bobbi Ann Harris. Newly forming group will meet on the third Friday of the month at WHCA at 1pm-2:30, 7 VIP Lane, Machias, ME 04654 For more information, call 207-610-5916.

**Hancock County MCN**- Leader: Lucy Barnhart. Newly forming group will meet on the third Friday of the Month at 248 Bucksport Road, Ellsworth, ME 04605. For more information, call 207-664-2424.

To Join your business with MMCN follow link to [http://www.mainemcn.org/POC\\_Form.php](http://www.mainemcn.org/POC_Form.php) For more information call 207-430-5651.

## Scan to visit the Family Program Website



## The Power of Compound Interest

The best way to ensure your future financial success is to start saving today. Time is the primary ingredient to the power of compounding.

Starting young is very lucrative. If you contribute \$5,000 annually to your retirement for 45 years, and if you leave the money to earn an average 8% return, your retirement savings will total over \$1.93 million. You will have more than eight times the amount you contributed. This is the power of compounding interest. If this investment was in a Roth product the interest you earned is not taxed.

A little is a lot over time. Saving regularly and reinvesting your interest income can turn even modest amounts of money into sizable investments through the remarkable power of compounding. If you save \$200 a month and receive a 5 percent annual rate of return, you will have more than \$82,000 in 20 years' time. <http://www.saveandinvest.org/SaveForFuture/Investments/Bonds/SmartBondInvesting/BondBasics/P133232>

Time is important but also is interest rate. If you are in the TSP (sign up on MyPay) and you never moved your money out of the "G" fund, which is where all investments go unless you direct them to another fund, you are making approximately 2% interest. Consider look-

If You Start at Age 21  
Deposit \$3,000 a year  
Or \$250 a month  
For 6 years = \$18,000  
Total Investment  
At Age 65  
If annual return = 10%  
\$952,371.18  
If annual return = 6%  
\$203,055.17  
If you Start at Age 30  
Deposit \$3,000 a year  
Or \$250 a month  
For 35 years = \$105,000  
Total Investment  
At Age 65  
If annual return = 10%  
\$897,408.52  
If annual return = 6%  
\$357,362.60

ing at some of the other fund options, go to: [www.tsp.gov](http://www.tsp.gov), explore the fund comparison matrix and fund performance -summary of returns. Research shows that some diversification in investments always has a better long term performance than investing in just one fund. To make compounding work for you start saving now, make regular investments, and choose a fund that makes at least 5% annual return. Be Patient! Most of the magic of compounding interest comes at the end.

Gayle Rose Martinez  
Joint Family Support Assistance Program  
Personal Financial Counselor  
207-274-3987  
[gmartinez@mflc.zeiders.com](mailto:gmartinez@mflc.zeiders.com)

## Why is a Family Readiness Group (FRG) Important?

An FRG can help families and service members face the possibility of mobilization and deployment.

- During Normal National Guard duty an FRG provides the opportunities for families to meet and form a strong network. This network of families and military personnel makes facing mobilization and deployment more manageable.

- During Mobilization or Deployment your FRG network will work together to help each other get what they need. A ready family makes it easier for the service member to concentrate on his duties and less time on worrying about his family.

What can a FRG do for me?

An FRG can help strengthen your relationship with the military family through COMMUNICATION which provides a forum to ask questions and share ideas and concerns, SHARING which provides the opportunity to share volunteer work together and plan activities that make military life easier and more rewarding and SUPPORT the link is family supporting each other. People who understand the military life are a source of strength and comfort to one another.

How do I find out if my service members unit has an FRG? How do I get involved?

Contact one of the following people listed below.

### Joint Forces

Michelle Ouellette: michelle.l.ouellette2.ctr@mail.mil

### 52d Troop Command

Jill Thibeault: jill.a.thibault.ctr@mail.mil

### 120th Regional Support Group

Maureen Hickling: maureen.e.hickling.ctr@mail.mil

## 120th RSG FRG



Hello 120th RSG Families; We made it through the Christmas Party without bad weather! I want to Thank You all for participating and taking part in the event. Special Thanks to our Volunteers and support from -Sherry, Diana, Sarah, Janie, Suzie, Dave, Priscilla, Andrea, Amy, Steve, Ted, SFC Umble, 1SG Pinkham PFC Baker. Tentative plans for the following months are Jan(training for Youth Initiative), I will send out info in

an email. If I do not have your email, please forward it to us so we can get information out to your family. Feb and March -pictures and phone tree training, Youth Initiative and Family Day Planning. HEADS UP! May is a Bake Sale which we could use goodies from all.

Congratulations and Happy Retirement to MAJ Cousins.

See you all next year,

120th FRG

Dottie/Sherry/Sarah/Janie/Diana

## Happy 2014 Guard Family!

As we prepare to ring in the New Year, many of us will make resolutions; perhaps some want to lose weight, some want to get in better shape... Research has shown those that are successful about their resolutions have chosen something that they are passionate about. As the Senior Family Readiness Support Assistant, I want to challenge you to be more involved with your unit Family Readiness Group (FRG), and VOLUNTEER! The FRG Volunteers work directly with the Unit Commander on the Commander's Family Readiness program to ensure families are prepared for separations due to training, State, or Federal call up. Family readiness cannot be achieved through "catch-up" activities conducted just before or during training or a unit deployment. Instead, family readiness must be continuously promoted through a well-planned and thoughtfully executed program, and the only way this can happen is through the use of volunteers.

Today's volunteers are professionals, some with and some

without children, some are parents of soldiers, some are neighbors... but they all have one thing in common: they are all passionate about military families and they want to ensure that these families are educated in the benefits available to them, as well as the many services that exist to assist them. The more these families are aware of these services, the healthier they become, and healthy families are extremely important to the success of our Soldier's mission with the Guard. Stress is cumulative, soldiers who come to drill stressed with personal and family problems are more at risk for distraction, and despair, and not prepared to do the unit mission.

So, I challenge you this New Year to search out YOUR unit's Family Readiness Group. Volunteer, get connected, get informed and do your part for your family's readiness.

Michelle Ouellette  
Senior Family Readiness Support Assistant, JFHQ  
PH: 207.430.5779

Michelle.L.Ouellette2.ctr@mail.mil



The Collins Center for the Arts is offering free tickets "up to 10 per show" (2 max per show per service member) for currently serving military families for the following select shows:

### SHOW

SHOW	Date/Time
Dinosaur Train	Sun. Jan. 12 at 3PM
Gryphon Piano Trio	Sun., Feb. 2 at 3PM (Minsky Hall)
Elias String Quartet	Fri., Mar. 14 at 7PM (Minsky Hall)
Alessio Bax, Piano	Fri., Mar. 21 at 7PM (Minsky Hall)
Calidore String Quartet	Sun., Apr. 27 at 3PM (Minsky Hall)
Rainforest Reptiles	Sun., May 4 at 3PM
Ani DiFranco	Wed., May 7 at 7PM
Spencer's: Theatre of Illusion	Wednesday, May 14 at 7PM

All requests email to [laura.b.williams19@mail.mil](mailto:laura.b.williams19@mail.mil) no later than 1 week from the scheduled show requested. 2 ticket max per show

# 126th FRG



Have a Happy New Year!

126th FRG  
Heather  
Trainer

# 488th FRG



The 488th MP CO. FRG would like to thank all of you who attended our Annual Christmas Party this year.

What an eventful day! It started off with some FRG basics training then a nice brunch provided by Jeff's catering, pictures with Santa for everyone to take home, holiday crafts, letters to Santa and a special mailbox to put them in, and ended with some fun competitive games between soldiers and kids alike. Who knew they loved competition so much? We also want to thank our volunteers who make it possible. We could not do it without you!

January-No meeting Happy New Year! Be safe and remember to set attainable goals.

In February we plan to host a Valentine's event so mark your calendars for the 1st and check the unit newsletter for more information.

In March we will be taking a month off as well. Happy St. Patty's Day!

April-We will be holding our first Annual Easter egg hunt.

We are excited to be bringing this to our MP kids this year. You just never know who might show up! Check the unit newsletter for more information.

From our Military Family to yours have a prosperous and Happy New Year!

Amanda & Alexis  
FRG Leaders  
488th Military Police Company  
488thmpfrginfo@gmail.com




## KieveWavus

**Upcoming Free Veterans Camps**  
**2013-2014 Season:**  
 Jan 13-17 2014 - Women Only  
 April 21-25 2014 - Family Camp  
 May 16-18 2014 Family Camp

**Register today at:**  
[www.kieve.org/veterans/](http://www.kieve.org/veterans/)



**MILITARY DISCOUNT**  
**FREE 8x10**  
 with free sitting fees & traditional portrait sheets, **sale \$3.99 ea.** reg. \$10 ea.  
**30% OFF PORTRAIT COLLECTIONS**

We support our troops! Receive a free 8x10, all free sitting fees, \$3.99 traditional portrait sheets plus 30% off portrait collections when you present your Military ID and the printable coupon. Download Coupon at: [www.jcportraits.com/offers/military-discount-coupon](http://www.jcportraits.com/offers/military-discount-coupon)

# BEHIND THE BOOTS BLOG



<http://behindtheboots.blogspot.com>

## 133rd /1035th FRG

Season's Greetings to the Families of the 133RD & 1035TH!

Well it's been more than 120 days since our loved ones departed Maine and we have so much to be proud of! We are proud of our soldiers, of course, but be proud of yourselves for managing through the challenges life has presented us over the past 4 months. In a few short weeks we can go from saying he/she will be home "next year" to they will be home "this summer"! The New Year will bring many things to look forward to but we must still carry on until that time. Be sure that you reach out to the Family Assistance Center (FAC) should you have any questions, concerns, challenges that are proving to be more than you can manage or are unexpected. They are a wonderful group of people who are available 24-7 at 1-888-365-9287 with an abundance of resources available to you.

It was a great turn out for our first Yellow Ribbon Event - During Deployment in Augusta last month. We hope that you walked away with

some valuable information or at least some feeling of ease that you are not alone. There were many shaking their head in an understanding manner when a family member spoke, as if to say "I know what you're going through" or "wow, I'm glad I'm not the only one with this struggle" or "what a great idea, I will try that". It's times like these where we can bounce thoughts, emotions and ideas off of each other. Please be sure to join us for our next Yellow Ribbon Event coming up the first weekend of February. More details will be available sometime next month. We want to thank the Family Programs Office for putting these events together.

Our next monthly FRG meeting will be the first Saturday in January, the 4th at the Portland Armory from 1:00PM-3:00PM. If you would like to bring a light snack to share feel free to. Maybe you will have some left over Christmas / New Year's baked goods you just don't want to look at another day! Ha-ha! Coffee, tea and water will be provided as well as paper goods will be available.



We want to send a shout out to our Phone Tree Manager, Katie, for her hard work in getting the Phone Tree Team up and running. If you have not received a call from one of our team members please let us know so we may update your contact information.

We are looking to the Family members to share their ideas or thoughts for future meetings. These meetings are for you, so we want to make sure we are providing you with what you need/want. Contact the FRG at 133rd.HHC.FRG@gmail.com.

Please remember to drive safe as the snow, ice and cold are upon us. We can think positive and hope for a white Christmas! It will be dif-

ficult I'm sure for all of us to muddle through the upcoming holidays, but hold on to the positive thoughts of what we have to be thankful for and for whom we are able to share this holiday with either physically or in spirit. We could always do Christmas in July!!!

May each and every Family be blessed not just during the holidays but the whole year through!

Merry Christmas and Happy New Year!!!



**Freedom Award  
Nomination Period  
1 Nov 2013-  
20 Jan. 2014  
The Freedom Award  
is the Department  
of Defense's highest  
honor presented to  
civilian employers for  
exceptional support  
of their National  
Guard and Reserve  
employees. ESGR  
encourages Guardsmen  
and Reservists, or  
family members acting  
on their behalf, to  
submit nominations at  
[www.FreedomAward.mil](http://www.FreedomAward.mil)**

## Oh No! I Broke my ...

One of life's unexpected events can be an accident. Winter weather has begun and with it storms, snow and ice, which can increase your chance of a fall or a car accident. Be safe, and if you do have an accident you will be glad you have insurance. Health insurance is key to keeping your finances stable. If you are building wealth and or striving for financial stability an unexpected expense from an accident can set you back for many years.

If you are a member of the military you may be eligible for TriCare; TriCare Reserve Select cost \$51.68 for an individual and \$204.29 for a family. If you have questions about TriCare call Wendy at 207-430-5778.

If you do not have access to a company health plan or are in the military, shop around for the best deal and pay attention to what you are purchasing. Some insurance policies are inexpensive because they offer poor coverage. The University of Maryland Extension offers a great tool in helping you decide and understand what you are getting in a health insurance policy. [http://extension.umd.edu/sites/default/files/\\_images/programs/insure/My%20Health%20Insurance%20Comparison%20Worksheet%203-30-13.pdf](http://extension.umd.edu/sites/default/files/_images/programs/insure/My%20Health%20Insurance%20Comparison%20Worksheet%203-30-13.pdf)

Try comparing at least two (three is better) different companies or plans to see how they compare in price and service. Be wary of offers that come to you on the phone or e-mail. You can find out about the different plans offered in Maine on the state website: <http://www.maine.gov/pfr/insurance/index.shtml> click on insurance options for individuals.

JFSAP MFLC PFC Gayle Rose Martinez 207-274-3987 [gmartinez@mflc.zeiders.com](mailto:gmartinez@mflc.zeiders.com)

The Chain of Concern is a publication of the Maine Family Program Office located at The Baker Center, in Augusta, Maine.

**Editorial Director**  
MSG Barbara Claudel

**Editorial Assistant**  
Kyra Darling

### Editorial Policy

The Chain of Concern Newsletter may edit the length and content of articles submitted. The Deadline for next quarter March 10, 2014

Please send comments or articles to  
kyra.e.darling.ctr@mail.mil



## A Huge Thank You To All The Sponsors And Elves Assisting Us With Christmas Across Maine



## Joining Community Forces Best Practice Highlight for Nov. 2013 The Maine Military & Community Network

Source: <https://www.jointservicesupport.org/Announcements/AnnouncementsDetails.aspx?Mode=ReadOnly&Id=b82c6d17-f634-42d1-9351-54645e7f5c67>

Maine Military and Community Services is a grass roots, "handshake" organization, that connects Service Members, Veterans, and their Families with organizations and individuals in the civilian community who are seeking to perform or provide services at low or no cost to Military connected people. MMCN exist both on a statewide and a local level, operating with a budget of zero, providing resources through web sites, facebook, printed materials, conferences, and by word of mouth. Services run the gamut of Behavioral and Physical Health through professional building and repair services, through volunteer activities. MMCN is not an officially incorporated entity, is not recognized as a non-profit for the IRS, and does not collect

or distribute money.

This Network is a community effort to understand, prevent, and help deal with the lingering aftereffects of war on service members, their families, and their communities.

Together, we work to raise awareness about:

- Challenges faced by service members and their families
- Resources that exist to help them
- How we can help connect service members and their families to their Maine communities

How does the Network work?

- The MaineMCN consists of:
- An entire Network across the state that wants to help veterans and their families
  - A Network core consisting of Regional Groups across the

state of Maine,

- And the statewide Steering Committee

By joining the Network (signing up to get an email no more than once per month) you become connected to information about veterans and become better equipped to help. You can also join a Regional Group and learn more, attend a film or training event that you find out about.

MMCN's Regional Groups:

Aroostook  
Bangor  
Kennebec  
Lewiston/Auburn  
Portland  
South Mid Coast  
York

For information on MMCN and/or their Regional Groups, visit their website at <http://mainemcn.org>