

Joint Family Support Assistance Program



JFSAP Connections



Family Counseling, Who it Can Help and How

Your family may be reluctant to obtain professional help for problems at home. They may be thinking “Are we at a point that we cannot work things out ourselves?” Yet doing so can help your family identify and change communication and behavior patterns as well as improve your overall family relationship.

Special points of interest:

- Everyone needs a Vacation
- Putting Family First
- Facts for Mortgage Forgiveness
- OMK Events
- Planning a Happy Retirement

When to seek help

Sometimes, a family has trouble working through an unexpected crisis or stressful event. Or, perhaps constant family squabbling is making home life unpleasant. Often, when a family member acts out, it indicates larger family issues. Other possible reasons for seeking counseling include:

- when a child or teen is troubled, has behavioral problems or performs poorly in school
- when a family member is abusing a substance
- when words or actions are physically or emotionally hurtful or abusive
- when a physical struggle is used to settle disagreements
- during times of family transition
- when problems are recurring and never adequately solved
- when one family member has a mental illness



Finding the right therapist

You should shop around for a good therapist who specializes in working with families. Your physician, school, friends, clergy and local mental health association are good referral resources.

How therapy works

Your family can expect to see the family counselor 1 or 2 times a week. The duration of therapy varies. Sometimes, the session will include all family members. But the therapist also may request to see just one or a few family members together. He or she may listen, ask questions, reflect back and interpret what is said during the session, give advice, and make recommendations.

What to expect

As therapy progresses, the counselor will help your family uncover feelings and conflicts that underlie the problems appearing on the surface. Doing so may be painful or troubling, often resulting in a short-term worsening of how the family functions. Ultimately, however, working through tough family issues will result in better communication and improved family functioning.

For our Military Families who think that Family Counseling might be helpful but you don't know how to get started; contact any of our JFSAP team or make an appointment with the Military & Family Life Consultant today.

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Military & Family Life Consultant

10 Reasons Everyone Needs a Vacation

by: [Alvah Parker](#) for complete article, see

<http://www.evancarmichael.com/Business-Coach/107/10-Reasons-Everyone-Needs-a-Vacation.html>

Off and on over the years I have taken vacation time. It is only recently that I have been conscious of its value. There have been times when I felt too busy to leave work. Other times I thought my work was at a crucial juncture and it wouldn't get accomplished without me. All solo professionals know that the revenue generation stops while the owner is away. For me that is yet another reason not to vacation. I know I am not alone in making excuses not to take a vacation. According to the Take Back Your Time organization "43% of American workers didn't even take a solid week off." People in other countries are much better at taking their vacation time. What are the benefits of taking a vacation?



1. **Gain Perspective on Life** - During day to day work our minds are caught up with the problems and activities of the job. A great vacation might make you ask - Do you live to work or work to live?
2. **Wards Off Burn Out** - Constant stress on the job leads to burn out. Vacations give you time to de-stress and let go.
3. **Enhances Creativity** - Down time leaves room for new thinking and creativity. Vacations set the stage for letting ideas flow during and after your time off.

4. **Family or Self Time** - A vacation allows you to spend quality time with your family or by yourself. A trip to a spa or going someplace new alone can also be a renewing and exciting event.

5. **A Rest for Your Body and Mind** - How refreshing to let go of daily tasks and relax into something new! It gives your mind a rest and if you have strenuous work it gives your body a rest too. Even if your work isn't physically strenuous it allows you time to listen to your body and pay attention. Many physical illnesses come from a lack of down time and stress.

6. **Get Appreciation** - It is nice to be missed and frequently when someone is on vacation those who work with him or her suddenly realize how much that person does and how valuable he/she is to the organization.

7. **Appreciate Your Job** - Having unstructured time to do what you want to do is fun initially...but by the end you may feel energized and excited to get back to the work that you love. If you find yourself dreading going back to work, you need to find out what the problem is and get it resolved.

8. **Time to Think about Career** -The Wisconsin Medical Journal reports on a study on 1500 women between 1996 and 2001 that shows that vacations help employees do a better job. Vacations give people time to think. Some employees might contemplate how to do a better job and others might think about how to get a better job! Thinking about what constitutes meaningful work might give some criteria for a new job.

9. **Fewer Regrets** - The late Paul Tsongas who was a Senator from Massachusetts once said "Nobody on his deathbed ever said 'I wish I had spent more time at the office'. Now is the time to begin living the life you love. Vacations allow you to think about what makes you happy and what constitutes meaningful work.

10. **Expands the Mind** - Vacations give you time to see, hear or read something new. Whether you take a trip, go to concerts, or get caught up on your reading, vacations give you the space to do something that is different and new. A change in routine gives you all sorts of new possibilities.

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Child & Youth Behavioral Military & Family Life Consultant

Putting Family First; Successful Strategies for Reclaiming Family Life in a Hurry-Up World

by William Doherty and Barbara Z Carlson

For full article and more information, see http://www.puttingfamilyfirst.org/overscheduled_kids.php.

Frantic families with well-intentioned parents are acting like recreation directors on a turbo-charged family cruise ship. Children are involved in soccer, hockey, piano, Boy Scouts and Girl Scouts, baseball, football, karate, gymnastics, dance, violin, band, craft clubs, foreign language classes, academic enrichment courses, and religious youth activities. Family life today revolves around children's activities rather than these activities revolving around the family's schedule.



According to a national survey conducted by the University of Michigan's Survey Research Center, since the late 1970's, children have lost twelve hours per week in free time, including a 25 percent drop in playing and a 50 percent drop in unstructured outdoor activities.

Something is out of whack in American family life, but it's not because parents are enrolling their children in bad activities. We know from common sense and a lot of research that extracurricular involvement is good for kids – they contribute to a rich life for a child. The

issue is one of balance. And balance requires setting priorities.

Parents seem all too willing to pay for equipment, registration fees, traveling expenses, coaches' salaries, than to be content with low-key family activities like hanging out together on a Sunday afternoon or playing a board game on a Friday night. It's the same with children's playtime: we don't easily assign ourselves "parents points" for providing our children with time to daydream and make up games to play with the neighbor kids. Parenting has become a competitive sport, with the trophies going to the busiest. How can you bring balance back into your life? Start by making an evaluation of your family's involvement by filling out the Family Activity Planner. (see website)

Questions to Ponder: What are the cherished and absolute priorities for our family – those things that we won't give up? How can we keep these cherished times? Should we make decisions that won't interfere with these cherished times? Are there other considerations? What do we wish we had more time to do? What can we change so this happens? What are we willing to give up so we have more time together?



- Strategies to finding balance:
- Drop one activity
- Reduce intensity of involvement
- Take a sabbatical from outside activity for a period of time
- Eliminate television and other media from activities where you want family conversation
- Add more meals together, a special "family night", schedule a vacation
- Reduce crowded schedules and create conversational spaces not dominated by television and other media.
- Before you say yes, make sure everyone knows how much time is required for an activity.
- If you find an empty space on the calendar, leave it alone.

You have to say no to lots of good opportunities because they will interfere with the best opportunity you can give your child, and that is, a close family. Even parents with the best intentions strive to micromanage every detail of their kid's lives. Childhood is a preparation, not a full performance!

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Personal Financial Consultant

Facts for Mortgage Debt Forgiveness

From Jack Wier

If you are a homeowner whose mortgage debt is partly or entirely forgiven during tax years 2007 through 2012, you may be able to claim special tax relief and exclude the debt forgiven from your income.

Below are listed 10 bullets that the IRS wants you to know about Mortgage Debt Forgiveness.

- Normally, debt forgiveness results in taxable income. However under the Mortgage Forgiveness Debt Relief Act of 2007, you may be able to exclude up to \$2million of debt forgiven on your principal residence.
- The limit is \$1million for a married person filing a separate return.
- You may exclude debt reduced through mortgage restructuring, as well as mortgage debt forgiven in a foreclosure.
- To qualify, the debt must have been used to buy, build or substantially improve your principal residence and be secured by that residence.



- Refinanced debt proceeds used for the purpose of substantially improving your principal residence also qualify for the exclusion.
- Proceeds of refinanced debt used for other purposes—for example, to pay off credit card debt – do not qualify for the exclusion.
- If you qualify, claim the special exclusion by filling out Form 982, Reduction of Tax Attributes Due to discharge of Indebtedness, and attach it to your federal income tax return for the tax year in which the qualified debt is forgiven.
- If your debt is reduced or eliminated you normally will receive a year-end statement, Form 1099 C, Cancellation of Debt, from your lender. By law, this form must show the amount of debt forgiven and the market value of any property foreclosed.
- Examine the Form 1099-c carefully. Notify the lender immediately if any of the information shown is incorrect. You should pay particular attention to the amount of debt forgiven in Box 2 as well as the value listed for your home in Box 7.
- Debt forgiven on second homes, most rental property, credit cards or car loans do not qualify for the tax relief provision. In some cases, however other tax relief provisions, such as insolvent, may be applicable. IRS Form 982 provides more details about these provisions.

If you have questions, please contact the JFSAP Personal Financial Counselor at 508-233-7951 or MAfinancialreadiness@gmail.com

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Operation: Military Kids Massachusetts (OMK)

Military Family Bowling Day!

AMF Lanes, 291 Burnett Road in Chicopee
 Sunday, September 9th from 2 – 4 PM.

Registration limited to 32 so please contact Paula Burgielwicz at
paulab@umext.umass.edu



Operation: Military Kids
Creating Community Connections and Touching Lives...
Before, During and After Deployment

Free Family Fun Day for Military Families at the Discovery Museum in Acton



OMK is once again hosting a Family Evening at The Discovery Museums, 177 Main Street in Acton on Saturday, October 20th from 5:30 to 8:30 PM.

The mission: to inspire enduring curiosity and love of learning. Here, children discover open-ended, interactive exhibits that encourage exploration and imagination.

The Discovery Museums is comprised of two buildings on a 4-plus acre campus.

At the [Children's Discovery Museum](#), younger children (toddlers through early grades) learn while they play.

At the [Science Discovery Museum](#), children and adults of all ages explore scientific concepts and hands-on creativity.

For more information on this upcoming event, please contact Paula Burgielwicz at paulab@umext.umass.edu



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Visit our website
www.operationmilitarykids.org
 for all the up to date OMK
 information

Military OneSource Consultant



For a Happier Retirement

Instead of a gold watch and a plaque, many retirees would now find a travel diary, hiking boots or a cell phone useful parting gifts. Millions of Americans are close to or at retirement age and each class of retirees seems to get even younger and more energetic. Most people live for decades after retirement, and many use their newfound freedom to start another career, pursue a hobby, travel, volunteer or return to school.



Retirement can be an exhilarating time, but it also is a life-changing transition. Researchers at the Cornell University Retirement and Well-Being Study studied the psychological effects of retirement among a sample of 762 men and women between the ages of 50 and 72. This major study offers some guidelines for making retirement an even happier experience. For example, the Cornell researchers emphasize the value of engaging in paid or unpaid work after retirement, so you might consider a post-retirement job or volunteer position. Here are a number of ways to enhance the retirement experience and increase satisfaction with this new phase of life.

Plan for this phase

You probably started financial planning decades ago, but give some thought to preparing yourself mentally and physically for retirement in the years before leaving work. The first time you wake up on a Monday morning and don't have to be somewhere, you may feel a bit disoriented.

Start making lists of activities you always wanted to try, hobbies you'd like to pick up again, places you'd love to visit or skills you've dreamed of learning. Talk to recent retirees and ask about their experiences. Envision your new life and try to re-discover who you are outside of your job.

Maintaining physical health also is essential, so talk to your doctor about an exercise program or improved diet long before you retire. Knowing that you have prepared financially, physically and emotionally will help you cope with the transition.



Stay connected

The Cornell study found that having an active social network was an important component for happiness after retirement. Working or volunteering is one way to use your talents and still connect with other people. About 30 percent of all retirees and older workers volunteer in their communities, while one-third of retired men and one-fifth of all women continue to work.

The research of Dr. Phyllis Moen, co-director of the Cornell Gerontology Research Institute, suggests that retirees who volunteer regularly enjoy higher levels of psychological and physical well-being. Resuming paid employment seems to provide greater satisfaction for men than women, but both sexes benefit from regular social interaction with others.

Prepare loved ones

Chances are, domestic relationships will change substantially after retirement. If you'll suddenly be home after years serving in the military or at a civilian job, talk to your spouse about establishing a new routine. Retirement is a major transition for the whole family, so discuss your concerns and dreams before your first Monday morning at home.

Seek support

Even the best-laid retirements may present emotional challenges. Talking to a professional counselor may be helpful. You also should consider building an informal support group with other retirees. Any radical life-change takes some adjustment, but with planning and a strong social network, your retirement could be the most fulfilling job you ever have!

Upcoming Military OneSource Webinars!

Compassion Fatigue

Wednesday, August 22, 2012,
1:00-2:00 p.m. Eastern Time

<https://www2.gotomeeting.com/register/694801978>

IEP On the Move

Wednesday, August 29, 2012,
1:00 - 2:00 p.m. Eastern Time

<https://www2.gotomeeting.com/register/326585170>



Joint Family Support Assistance Program

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The mission of the Joint Family Support Assistance Program (JFSAP) is to provide mobile, high quality, effective and efficient Family assistance and services to augment current Family Programs staffing levels in order to meet the needs of Families of active duty and Guard and Reserve members. The primary focus of support will be Family members who are geographically dispersed from a military installation, including spouses, children, and parents of Military members.

The American Red Cross

Serving the Community-Based Military Members and Families



ALL MILITARY EMERGENCY CALLS: Toll Free: 1-877-272-7337

Eastern MA Office 978-372-6871 x213

Western & Central MA Office 413-737-4306 x1929

1. During times of mobilization and deployment today's American Red Cross is keeping pace with the changing military. The Red Cross sends communications on behalf of Family members who are facing emergencies or other important events to members of the U.S. Armed Forces serving all over the world. These communications are delivered around-the-clock, 7 days a week, 365 days a year.
2. The Red Cross can help you send emergency messages regarding the death or serious illness of a Family member, the birth of child, or other related Family emergencies to your loved one overseas.
3. You are an integral part of the military Family. Consider the American Red Cross a close relative who's just a phone call away. For more information on their programs and

services provided for Military members and their Families or to locate your local chapter log on to www.redcross.org



American Red Cross