



FAMILIES IN FOCUS

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Marriage Enrichment Retreat for Returning Soldiers

All across our great commonwealth families are celebrating the safe return of their loved ones from serving in Iraq. Our staff at the State Family Programs Office sends a huge warm welcome home to soldiers of the 654th MP Company and the 2-224th Aviation Battalion. These homecomings are very special times for the soldiers and their families, and mark the final stage of both deployments. As with the other stages of deployment, Family Programs will be there to provide support and assist in many different ways. One program that is specially designed for returning soldiers and their spouses is the Marriage Enrichment Retreat. Through partnership with the State Chaplain's office, this program offers tips and guidance on keeping a marriage strong and nurturing a lasting love after a long deployment. The retreat will serve as a

platform for couples to communicate and spend time together in a very comfortable setting. The 2 day retreat will include the Prevention and Relationship Enhancement Program (PREP®) as well as other lessons that concentrate on knowing your soul mate, disciplines of a healthy family, stress reduction and much more. Don't think of it as therapy, because that is not what this retreat is about! Think of this as a way to enhance what already is good in your individual relationship!

There are currently 2 retreats scheduled: the first is 24-25 February 07 and the second 24-25 March 07. The February retreat is at the Sofitel Hotel, in Washington DC. The deadline to register for this retreat is 9 February 07. The March event will also be in the Washington DC area. You may be asking why the

Washington DC area? We wanted a location that is a true getaway, and offers many different historical and educational attractions and other places of interest for retreat attendees to visit during their "together time".

Even though priority will be given to those service members who have recently returned from deployment, if you are a married soldier that has previously deployed and has not yet attended a Marriage Enrichment Retreat, you and your spouse are also invited to register. For more information on how to register or if you have questions please contact Dana Ivory via email dana.ivory@us.army.mil or by phone 1-888-483-2682 ext 5330

We look forward to seeing many of you in Washington DC.

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Inside this issue:

NEW LAW EXPANDS IRA OPTIONS FOR MILITARY	2
BANK OF AMERICA SCAM ALERT	2
TAXCUT BY H&R BLOCK FREE TO MILITARY	3
YOUTH SUMMER CAMP 2007	4
YOUTH SUMMER CAMP FORM	5
FAC LOCATIONS	6

Family Programs Office is looking for Volunteers

Volunteers (military or civilian) are needed to participate in a committee being formed for the 2007 Youth Summer Camp. If interested, please contact me to be included at the next organizational meeting. You must be able to pass a criminal background check. Organizational and planning meetings will begin in March 2007.

Contact: Kay Baber
(434) 298-6129
kay.baber@us.army.mil



New Law Expands IRA Options for Military

Members of the military serving in Iraq, Afghanistan and other combat zone localities can now put money into an individual retirement account, even if they received tax-free combat pay, according to the Internal Revenue Service.

Under the Heroes Earned Retirement Opportunities (HERO) Act, signed into law on Memorial Day, taxpayers can now count tax-free combat pay when determining whether they qualify to contribute to either a Roth or traditional IRA. Before this change, members of the military whose earnings came entirely from tax-free combat pay were generally barred from using IRAs to save for retirement.

In addition, the HERO Act allows military personnel who received tax-free

combat pay in either 2004 or 2005 to go back and make IRA contributions for those years. Eligible military members will have extra time, until May 28, 2009, to make these special back-year contributions.

Taxpayers choosing to put money into a Roth IRA don't need to report these contributions on their individual tax return. Roth contributions are not deductible, but distributions, usually after retirement, are normally tax-free. Income limits and other special rules apply.

On the other hand, contributions to a traditional IRA are often, though not always, deductible, and distributions are generally taxable.

Deductible or not, contributions to a traditional IRA must be reported on the

return for the year made. Deductible contributions are claimed on Form 1040, 1040A or 1040NR. Nondeductible contributions are reported on Form 8606, which is normally attached to one of these individual return Forms.

If a return has already been filed for a particular year, contributions should be reported on an amended return, Form 1040x. Depending upon the circumstances, military personnel who choose to put money into a traditional IRA for 2004 or 2005 may qualify for additional tax refunds.

Source: IRS website, IR-2006-129, Aug. 18, 2006
<http://www.irs.gov/individuals/military/article/0,,id=161266,00.html>

Bank of America Phishing Scam Alert

A known e-mail scam targeting military Bank of America customers is actively being circulated throughout the Internet. If you receive any e-mails appearing to be from the Bank of America, be suspicious. Do not click any links contained within the e-mail. If you suspect that you have been a victim of this scam, contact the Bank of America immediately. Attacks of this nature are referred to as "phishing" attacks. For more information about "PHISHING" please visit "Inside Army Knowledge Online (AKO)" - Security Tips and review the linked document - <https://>

www.us.army.mil/suite/doc/4850346&inline=true .

Additional information on how to protect yourself from phishing and other internet hazards can be found by visiting "My Security" on AKO. As a reminder, legitimate organizations should never ask for your personal information via e-mail. Security experts recommend users never supply personal and/or financial information to websites linked via e-mail.

Source: Family-News@MyArmyLifeToo.com

NMFA Joanne Holbrook Patton Military Spouse Scholarship Program

The National Military Family Association's Joanne Holbrook Patton Military Spouse Scholarships are awarded to spouses of Uniformed Services members (active duty, National Guard and Reserve, retirees, and survivors) to obtain professional certification or to attend post secondary or graduate school. Scholarships range in amount from \$500 to \$1,000.00, and the number awarded each year varies depending on funding. Scholarship funds may be used for tuition, fees, and school room and board.

Scholarship selection is based on your completion of some survey questions that will help NMFA advocate for education changes on your behalf, short-answer questions, and an essay question that will help us get to know you better. To be considered, your application must be completed by **mid-night March 15, 2007**.

Source: NMFA website
<http://www.nmfa.org/site/PageServer>





MILITARY ONESOURCE BRINGS BASIC ONLINE®

TAXCUT BY H&R BLOCK FREE TO MILITARY

Free Tax Help Available to Military Families: Once again Military OneSource is offering free tax assistance to all active duty, National Guard, and Reserve members, as well as their DEERS-enrolled spouses and children. Family members who are filing returns for a deployed or severely injured service member can also use this free service for the service member's tax return. Authorized users may prepare and electronically file one federal and one state return at no charge. The most notable change to the program for this year is that the software is H&R Block TaxCut Online rather than TurboTax Online.

The TaxCut software is very user friendly and leads you through a series of interview questions to ensure that you receive all of the deductions and credits for which you qualify. Prior to logging into TaxCut, be sure to visit MyPay (<https://mypay.dfas.mil/>) to print your W-2. In addition, you will need W-2s for any non-military employment. Don't forget to gather in-

terest income statements (1099-Int) from your bank or credit union as well as the details of any expenses that may qualify for a deduction or credit such as mortgage interest, tuition, childcare or charitable contributions. Once you have collected your supporting documents you are ready to file.

To access the free filing offer you must enter TaxCut through the link on the Military OneSource website; <http://www.militaryonesource.com/>. You will be required to register with Military OneSource if you are not already a registered user. After login the site will redirect you to the H&R Block TaxCut website where you can begin entering information for your return. Accessing the H&R Block website directly, rather than through the OneSource link, will result in regular charges for preparation and filing.

Military members and families that used last year's TurboTax Online through Military OneSource will have to enter manually personal information in

TaxCut. Prior year information entered into TurboTax Online cannot be uploaded into TaxCut Online. Users may want to print copies of their 2005 returns for reference. To access 2005 returns from the TurboTax Online website, <http://turbotax.intuit.com/> click on "Access Your Prior Year Returns". Once logged in, you will be able to print PDF files of your 2005 returns. Taxpayers who used TaxCut Online or purchased TaxCut or TurboTax software that was loaded to their hard drive can upload personal and prior year information directly to TaxCut online.

As always, Military OneSource has qualified tax consultants available to assist service members and their families with tax questions. While they cannot prepare your return for you, they are able to assist you with questions that you may have as you work through the TaxCut filing process. To contact a OneSource Tax Consultant, use the toll free OneSource tax resource number: 1-800-730-3802.



COMPLIMENTARY ADMISSION FOR ACTIVE MILITARY

Valid for one complimentary single-day admission per person, per year, to one of the following Anheuser-Busch Adventure Parks: SeaWorld Orlando, San Diego, or San Antonio, Busch Gardens Tampa Bay or Williamsburg, Sesame Place, Water Country USA, Adventure Island.

Any active duty, activated or drilling reservist, or National Guardsman is entitled to free admission under the Here's to the Heroes program. He or she need only register, either by visiting http://commerce.4adventure.com/store/os_application.asp

and submitting his or her information or in the entrance plaza of participating parks, and show a Department of Defense photo ID. As many as three direct dependents of military personnel also

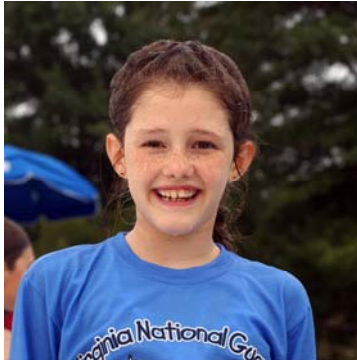
are entitled to free admission. Dependents may take advantage of the offer without their service member, though an adult must accompany minor dependents.

Busch Gardens Williamsburg and SeaWorld San Antonio are seasonal operations that will remain closed until spring 2007. Military personnel interested in visiting those parks should check operating schedules.

Virginia National Guard

Youth Summer

Camp 2007



- * **When:** 24-29 June 2007
- * **Where:** Camp Pendleton, Virginia Beach
- * **Ages:** 8 -15 years
- * **Who:** Dependent children or siblings of the Virginia Army and Air National Guard
- * **Cost:** \$75.00 per child

The Virginia National Guard Youth Program is offering it's 2nd annual Youth Summer Camp during the week of 24-29 June 2007 at Camp Pendleton, VA Beach. The camp will be packed with interactive classes, Guard Youth Team Building activities, and day trips! So bring your beach towels and suntan lotion for some fun in the sun! Complete the attached form on page 5 for more information about the Summer Camp.



If you are interested in becoming a junior camp leader (ages 16-18) or an adult volunteer for the Summer Camp please contact:

Kay Baber
 Virginia State Youth Coordinator
 1-888-483-2682 Ext 6129
 Fax: 434-298-6268
kay.baber@us.army.mil





Virginia National Guard

Youth Summer Camp 2007

Child Name: _____ Age: _____

Last First Middle

Child Name: _____ Age: _____

Last First Middle

Child Name: _____ Age: _____

Last First Middle

Child Name: _____ Age: _____

Last First Middle

Parents Name: _____

Last First Middle

Address: _____ Home Phone: _____

_____ Work Phone: _____

E-mail: _____ Cell Phone: _____

_____ Yes, I am interested in the Summer Camp and would like more information.

_____ No, I am not interested in the Summer Camp, but would like more information on other upcoming Youth Activities.

Please complete this form and return it no later than 1 March 2007. If you have any questions, please contact Kay Baber at 1.888.483.2682 ext. 6129. Please fax your completed form to 434.298.6268 or mail to:

Virginia National Guard

Attn: Kay Baber

BLDG 316, Fort Pickett

Blackstone, VA 23824

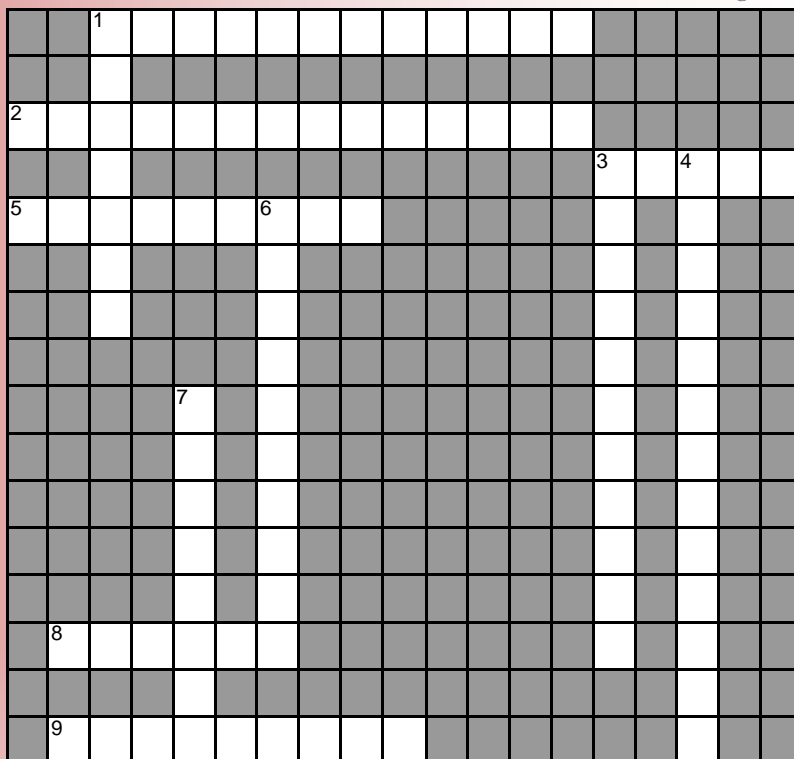


Cross Word Puzzle

Theme: February

Across

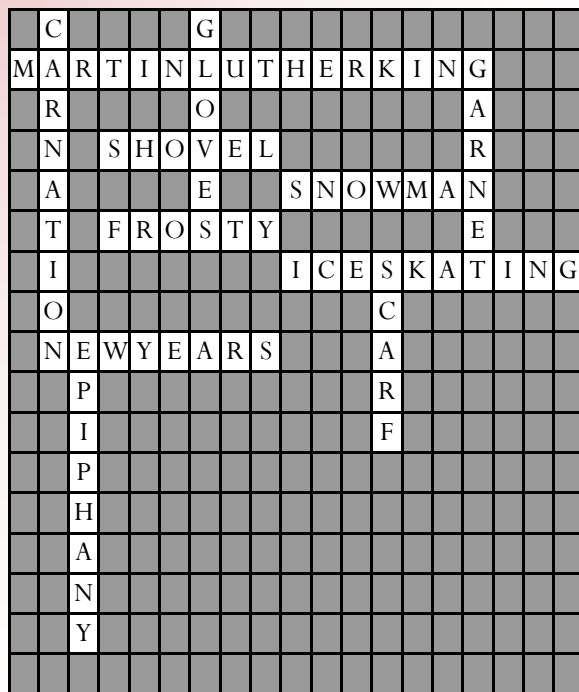
1. traditional day on which lovers express their love for each other
2. occurs on the second day in February
3. the god of love in Roman mythology
5. February's birthstone
8. typical flower given on Valentines
9. Black history month



Down

1. February's flower
3. a sweet treat given on Valentines
4. 3rd Monday of February
6. first Sunday in recent years; one of the most-watched U.S broadcasts
7. occurs every four years

Last Issue's Answers



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