

In Touch

Idea update for military families facing separations

Based on the books "I'm Already Home" and "I'm Already Home...Again"



Elaine Dumler ♦ 6460 W. 98th Ct. ♦ Westminster, Colorado 80021 ♦ 866-780-0460 toll free
www.ImAlreadyHome.com ♦ Elaine@ImAlreadyHome.com

Order at www.ImAlreadyHome.com

March 2009

Issue 18 - Spring



The Road Home was released March 26, 2009!

Money, Sex and Happiness...

What's up at:
www.ImAlreadyHome.com

1. **Readiness Training** tab for program descriptions currently available.
2. **Blog link** directly to a blog where you can read and comment on ideas.
3. **Flat Daddy™** page to bring you photos and status of the program.
4. Access all archived issues of the **InTouch** newsletter.

Research shows that people are motivated by those things or ideas that bring them more money, more sex or more happiness. It's true...think about it. I decided that what I write or speak about should address at least one of those things! Ok, I don't know how much more sex I can get you, but if you and your loved one listen to something I've said that helps you relate to each other better, then who knows?! This concept also goes for my new book **"The Road Home—Smoothing the transition back from deployment"**. We include stories and ideas designed to make you laugh, smile and be grateful for your life (happiness), help you communicate, love yourself and each other better (sex) and discover how to earn or save more of your finances (money).

Speaking of money, we're going to begin to theme the newsletters and this one, since it's April is mostly about MONEY. You'll find ideas and programs designed to help you make or save more money. Many of these are taken from **The Road Home** to give you a sampling of what you'll find.

Inside this issue:

Money, Sex, Happiness	1
The Road Home and We Serve Too 2 bundle	1
Tax Tips	2
Feeling the Credit Crunch?	2
Deals for 2009—Disney And Home Improvement	3
Websites to Bookmark	3
VA Loans	3
New children's book	3
Red Cross Classes	3
Budget is not a Dirty Word	4
Tools to build and protect your resources	4
Book your Trainings	4
NEW! Recipe Corner	4

This new book has taken more than a year to write and opens an exciting new phase of working with you—welcoming you home and helping with your reintegration as much as possible. Over the next few months we'll be updating the website to integrate with more social networks including my Facebook page, blogging and even Twitter! I want "followers" who will continue to share new ideas and resources on message boards and in "Tweets." I'll keep you informed through this newsletter as things get up and running. We've added a website address. You will always find our website at www.ImAlreadyHome.com and now you can also access it through the new book's site: www.TheRoadHomeMilitary.com. Don't forget to put the word "Military" after the title.

Coming Soon!

We Serve Too, 2 by Kathleen Edick and Paula J. Johnson. This sequel to their wonderful children's book about deployment will focus on the challenges of reunion and reintegration from a child's perspective. It is such a great compliment to *The Road Home* that we will be offering a bundle deal to save you money! Visit ImAlreadyHome.com for more details.



Tax Time Tips 2009: With tax time just around the corner don't overlook these mistakes and deductions. Always consult a tax professional if you are unsure which deductions you are eligible for.

11 Tax Filing Errors to Avoid

- Failure to claim all income (interest income and dividends are often overlooked)
- Using standard deductions when itemized would save money
- Overpaying social security
- Forgetting to claim carry-overs and credits from previous years
- Not having correct documentation for charitable donations
- Making math miscalculations
- Forgetting to attach required documentation (like W-2's, 1099's, schedules and forms)
- Failing to calculate the alternative minimum tax
- Incorrectly recording filing status and or social security numbers

10 Commonly Overlooked Tax Deductions

Don't miss these deductions if you're eligible!

- Earned Income Credit
- Child's Tax Credit
- Saver's Credit
- Education Tax Benefits
- Medical Expenses
- State and Local Taxes
- Charitable Deductions
- Out-of-Pocket Job Expenses
- Self-Employed Tax Deductions
- Alternative Minimum Tax (AMT) Credit



Military One Source offers free tax consultation for military members and their immediate families. Visit MilitaryOneSource.com for details.

NEW! Follow me on Twitter! My name is: QuilterElaine



Feeling the credit crunch? *Take this quiz*

Many of you are probably feeling the stress of this uncertain economy. It seems you can't turn on the TV or radio without hearing about the U.S.'s recession and economic downturn. If you wonder about the health of your own finances, this True or False quiz can help.

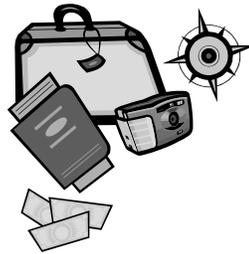
1. You hide your monthly credit card statements, or the things you buy, so your family won't discover them.
2. You spend more than 20% of your take home pay on credit card payments.
3. You put off paying other bills so that you can pay your credit cards on time.
4. You've applied for a second bank credit card. This new card is from a different bank and has a higher credit limit.
5. You usually pay only the minimum monthly payment on your credit card.
6. You charge more each month than you make in payments.
7. You've used the cash advance on one credit card to make payments on other credit cards.
8. You've seriously thought about getting a consolidation loan to pay off your credit cards.
9. You really believe that someday you'll get the money to pay off all your debts.
10. You've received a phone call about your delinquent account.
11. You pay your bills on time, but you're forced to continue using your credit cards because you quickly run out of cash.
12. The balance on your savings account is shrinking.
13. You usually borrow from friends or relatives to make ends meet each month.
14. Life would be difficult if you lost all your credit cards.

If you answered True to six or more of these questions, you could be facing serious financial problems affecting both your personal and professional life.

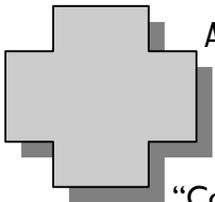
—adapted from U.S. Air Force Fact Sheet: Personal Financial Management Program

Deals for 2009

With the Disney Armed Forces Salute offer, active and retired U.S. military personnel can enjoy complimentary multi-day admission. Offers vary for Disneyland and Disney World but both include a multi-day park hopper pass. Tickets must be purchased in advance from participating U.S. military base ticket offices. Contact your military base ticket office or visit www.disneyworld.com/military for more information.



Home Depot and Lowe's both offer a 10% military discount during Memorial Day, Fourth of July and Veterans Day weekends. Just mention "military discount" at checkout!



American Red Cross offers free classes to military families

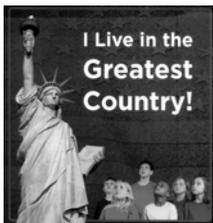
"Coping with Deployments: Psychological First Aid for Military Families" is a new course offered by the American Red Cross. This course is available free of charge to military family members.

The course focuses on strategies to build

resilience as well as the steps to psychological first aid. Subject matter and mental health experts are utilized for all portions of the 4 hour program.

Interested families and individuals can sign up to take the course at their local red cross chapter. Local chapters can be located by visiting www.redcross.org.

New Children's Book



I met Fred Atkins, the author of this new book and here's what he says about writing it: *"I believe that **Love of Country** is a value that children should learn, and I couldn't find*

anything that taught that to them. I think that's sad and wrong, and they grow into adults who take America for granted. I decided to do something about it! As parents and grandparents you can build a love of, loyalty to and pride in their country."

Fred has a parent's teaching guide on his website too. This is an 18 pg, softcover, full color guide that sells for \$9.80 and includes shipping. For details, visit:

www.patriotkidsUSA.com

Home Sweet Home with a VA Loan



The Department of Veteran Affairs will raise loan ceilings on its no-down payment home loans. The increases are effective immediately depending on your location. The new legislation also improves the VA's specially adapted housing program raising primary grants from \$50,000 to \$60,000 towards the construction of a new home to meet adaptive needs of veterans or active duty service members with some service connected disabilities. For more info contact the VA at 877-827-3702 or at

www.homeloans.va.gov



*Bookmark
These
Websites*

Need resources?

The National resource directory provides a very comprehensive site full of answers for your benefit, family support, education and health questions.

It is simple to search for local resources for anywhere in the United States!

nationalresourcedirectory.org



The Department of Labor is focusing on the employment challenges of returning service members. For more information on educating your employer on the challenges of an employee with PTSD or TBI, visit:

AmericasHeroesAtWork.gov



I like jewelry, and since Military Spouse Appreciation Day is May 8th, check out this site. AttaGirlGifts is home of the original military spouse and military family ribbon awards. Atta Girls' honors our home front heroes for their military life achievements. Build a bracelet or create a pendant from many choices...each particular to your accomplishments. I like the fact that there is even one for civilian service to the military family! The links are beautiful. You have to check it out at:

www.attagirlgifts.com

ELAINE DUMLER "I'M ALREADY HOME"

6460 W. 98th Court
Westminster, Colorado 80021

Phone: Toll Free 866-780-0460
Colorado 303-430-0592
Elaine@ImAlreadyHome.com
Elaine@ElaineDumler.com



We're on the web:
www.ImAlreadyHome.com

NEW! - Recipe Corner

This issue has mostly been about money, and that can be stressful. If you're so inclined, it might be time for a drink! I want to share one of my favorite drink recipes with you.



Chocolate Cherry Martini

*In a shaker over lots of ice, combine and shake well:
2 oz good quality vodka
1 oz white choc. liqueur
A splash of cherry juice*

Rim a martini glass with powdered cocoa or drizzle chocolate syrup (or Magic Shell®) down the inside of a cold glass and drop in a maraschino cherry. Pour in your martini and relax.

"The military recruits...the family retains."



Tools to Build and Protect your Finances



Military Saves: Build Wealth Not Debt

This comprehensive website offers many money management resources for individuals as well as military units.

MilitarySaves.org

The Credit Road Map: A practical guide for navigating your way to good credit by Patrick Ritchie

This book provides a detailed plan to progress towards high credit scores. Also available as a DVD.

TheCreditRoadMap.com

Stolen Lives: Identity Theft prevention Made Simple by John Silio

This guide can help you learn to protect your private information and empower you to take charge of your identity at home and at work.

ThinkLikeASpy.com



...to reserve Elaine to present and train at your State Readiness Conference, training, or briefing. Call 1-866-780-0460 toll free or visit www.ImAlreadyHome.com

Review descriptions of trainings and programs at the website under the **Readiness Trainings** tab on the home page. You can also view media clips and request to review videos from past programs for all branches of the service. Most trainings **include** copies of the book of your choice!

Budget is Not a Dirty Word: Money tips from *The Road Home*

One of the biggest financial pitfalls post deployment is the treat syndrome. Avoid the temptation to spend big money to reward yourself or your family members. The treat syndrome comes when service members and families spend money because "the kids have had it so hard but they were amazing, so now I want to treat them" or "I was alone and did everything by myself while he/she was gone so now I want to buy..." or even "I deserve to do something nice for myself since I was in the 'sandbox.'" While this is true, you need to approach it sensibly. Avoid this potential danger zone by implementing these ideas:

- During deployment, set aside some "play money" on the first of each month, so you can afford to treat yourself and the family to small individual indulgences. In the book "*The Millionaire Mind*," T. Harv Eker suggests putting this money in a jar with the requirement that it must be spent by the end of the month on something pampering and special for you and/or your family so you don't feel totally deprived—maybe a movie. It's not a reward, but rather the acknowledgement that you deserve special care. Maybe it's only \$30/month, but it's yours!
- Instead of giving material things to your family, understand that they really just want to spend time with you. They do not want to share you with the world. Try to make time with just your immediate family, and then one-on-one with each member. This time isn't expensive...it's priceless!

By planning your budget carefully, money related stress can be avoided. Most importantly, remember that you and your spouse should make large financial decisions together.