



Focusing On The Family

9th Marine Corps District, Kansas City, MO 64147

Volume 3, Issue 3

Special points of interest:

- How to Smile on Recruiting
- Meet the Goodwin Family
- A Day and Life of a Recruiter
- Hints and Tips when using United Concordia
- MARFORRES Credo Retreats
- Helpful Web Sites

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I Forgot How To Smile: By Julie Clark, UFRP Volunteer

I have to admit that I was happy when my husband's orders arrived. After all, we were going home. The timing seemed perfect. I was expecting our first child in March and I was thrilled that my mother and Rob's parents would be close by during those first formative years. I was not even fazed when our move coincided so closely with the birth of our son. Just fifteen days after his delivery we began the PCS.

I was almost giddy with the idea that my husband would not be deploying or leaving for 30 day training missions with names like Steel Night and DESFIREX. Finally, we would have the kind of marriage that my civilian friends spoke about. I anticipated evening meals together and weekend trips. Obviously, I was not very informed about recruiting duty.

During the first few weeks at RS St. Louis, I realized that Rob's schedule was not going to live up to my fantasy. 14-hour days and extended visits to local recruiting substations were common.

My spirits fell. I began to feel sorry for myself. Why did I have to be, for all intents and purposes, a single mother? Why did I have to mow the lawn? Why did I have to find a doctor that would accept TRICARE? In my misery, which looking back was aided by a mild case of postpartum depression, I forgot how to smile.



When Rob returned home at night, I was quick to complain about my day. I found myself listening for his car so that I could meet him at the front door with my problems. As the weeks went by, I became angrier and angrier. My anger needed a scapegoat and my husband was the perfect candidate. After all, it was his fault that we were living this life, anyway.

Then one night I heard Rob enter the front

door around eleven o'clock. His footsteps padded through the house and into our son's bedroom. "He better not wake that baby up," I thought to myself.

Over the baby monitor I heard his voice whisper, "Hi John, remember me?"

Suddenly, I felt the guilt of the world on my shoulders. I realized that while my days were filled with the sometime monotonous tasks of a homemaker. His days were hard and long, too. When I was mowing the lawn or eating dinner alone, he was working. But, when I was playing with our son, watching with pride as he learned a new skill or showing him off to ladies at the grocery store, Rob was still working. So, as he entered our bedroom, I turned on the light and with a smile asked, "Hi, how was your day?"

Since then, I have realized a very important life lesson. Each of us is responsible for our own personal happiness. I now belong to a stay at home mother's club, volunteer as the RS Family Readiness Advisor and have found the joys of biking along the

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I Forgot How To Smile - Continue from page 1



beautiful Katy Trail. Sure, there are still times when I wish my husband was around more -- like when there is a huge spider making itself comfortable in our bathroom. On the whole, however, I am happy and fulfilled. Now when Rob arrives home we talk about his day as well as mine.

We commiserate about the little time we have together as a family, but we also make the most of those precious hours.

If you find yourself identifying with my story, then I hope that you will utilize the Family Readiness Program. Your Unit Family Readiness Advisor or volunteer has access to valuable information about stress management, Tri-care and United Concordia benefits, a great book entitled "Resource Guide to Recruiting for Marines and

families," as well as a multitude of other information. The book alone is bound to make you feel better about your situation. The Unit Family Readiness Program also needs volunteers. It is a great way to help your fellow spouses and gain valuable life skills. I know that the Unit Family Readiness Program has helped me many times and I guarantee that it will improve your outlook on being married to a recruiter.

Meet the Goodwin Family

It all started at the end of 2004, my husband (Sgt. Nicholas Goodwin) and I (Erin Goodwin) started writing our lives together and as many of you would agree, being a military family isn't easy,

but it gives us a sense of pride among others, and brings upon strengths in having a relationship that many people will never get to experience. I met my husband through my

best friend in high school, his sister. I was only a sophomore at the time. Time had passed, and Sgt. Goodwin would soon break the news to me that he had decided to join the Marines. 2005 rolls by, Sgt. Goodwin graduates boot

camp and right there by his side I stood. My junior and senior year of high school consisted of writing letters and sending care packages to him, instead of focusing on school work, but I knew what I wanted. Dur-



ing my senior year Sgt. Goodwin received orders for his first deployment to Iraq from March to October of 2006, he was with the 3rd Amphibious Assault Battalion, stationed at Camp Del Mar, Camp Pendleton, CA., but he went as infantry because the

AAV's weren't being used. It would become the toughest 7 months of my life, but through everything else, there I stood half a world away waiting patiently for his safe return. As I got the news he was on his way home, I did everything I had to do to get my parents to let me fly out to welcome him home. To California, I flew! I knew as soon as we got back together that we had to get married. I couldn't see not being by his side.

November 2006 we had the Marine Corps Ball in Las Vegas, what a perfect place to get married and fast, I giggled inside from excitement. November 04, 2006, Chapel of the Bells, Las Vegas, Nevada our journey officially began. What a great way to celebrate a marriage around a bunch of Marines celebrating the 231st birthday of the Marine Corps. The only downfall is a lot of us have no memory of how great that night was. Need I say more...

2006 rolled through, Sgt. Goodwin and I had packed our be-

Meet the Goodwin Family - Continued from page 2

longings up after his post deployment leave and headed to Camp Pendleton, CA where he would be stationed for the rest of his first enlistment. We celebrated our 2007 New Years driving down I-40 West somewhere in the heart of New Mexico. We stopped and stared at the blanket of stars, gave our New Years kisses and wishes and continued our 24 hour journey. We got a home in Stuart Mesa Housing and all I remember during that time was what more of a dream could I ask for to have the man at my side that I wanted for so long and living in California!

We would soon learn that I would be expecting our first child in July. My baby shower consisted of a BBQ with about 15 Marines and thankfully they blessed us with more than what we needed. Our baby's first bottle was a bottle of Jack Daniels, which still sits on a shelf patiently awaiting his 21st birthday to come before it's opened! On July 31st, 2007 at the Naval Hospital, Camp Pendleton we welcomed our daughter Dakota Leigh Goodwin, another blessing in our lives. As she turned 3 months, Sgt. Goodwin would receive orders for his 2nd deployment.

He would deploy with the 11th MEU for 7 months, November 4th, 2007 (Our 1 year anniversary) to June 2nd, 2008. I found myself writing letters and sending care packages. My time consisted of filming all 7 months of my daughter as she was changing day to day and I would send him video's of her. I think I sent approximately 40-50 videos, but as any deployed spouse with children would say, it stinks having to watch your child grow up through videos.

We were glad to have Sgt. Goodwin back safely from his second deployment. February 18th, 2009 Sgt. Goodwin re-enlisted for another eventful 4 years in the Marine Corps. Soon after that, we learn we would be going on recruiting duty, and I found myself kissing the eventfulness goodbye.

Oh, the difficult struggles of recruiting. We arrived here at RSS Gladstone, Kansas City, MO. September 2009, and what a wakeup call that was. We were glad to be somewhere new for once and closer to our family who are in Wichita, Kansas.

The past year has been more of a test than anything we've endured together, but we plan to make it just another chapter in our lives. I find it easier on me and my family to not let myself be the naggy wife, that recruiting seems to make us spouses out to be. I do my best to help support Sgt. Goodwin in anything he needs. I find myself mostly cooking dinners and bringing him food, meeting him for lunch or stopping by to hang out at the office for a bit and Dakota likes the attention and it helps not being stuck at home all day every day.

I would say there are more dislikes, than likes about recruiting for me and I don't feel that I'm alone in saying that. If there was anything to say about "liking" this duty, it would have to be meeting new people and creating new friends. That is something so huge in making it as a spouse on this duty is having friends that you can go and talk to that can relate to the same things you are experiencing and not just through the years you are here because every day is different on this duty.

I like meeting the new poolee's and feeling inspired by such young men and women wanting no more than to serve their country. I enjoy giving them morale support from a spouse's point of view. I like to inform them that just because you are joining the military doesn't mean you can't have a successful career without a family. I like being the example of showing them that that is something you can have. I wouldn't trade anything in the world for what I have and what I have been through the past 7 years with my husband and daughter. My major dislike on recruiting is, of course, the hours. But I find it easier on myself and family when I involve myself in things that go on in recruiting. I enjoy going and watching the activities of poolee functions and taking pictures, capturing just the start of each individual's career of becoming a Marine. I'm hoping when our time is up here, that the next spouse will pick up a camera and continue capturing the moments, which I've been thankful to be a part of while I was here.

Nobody ever stood by my side and told me what I couldn't do. I stood for what I wanted and made my own decisions, knowing that along the way I would learn from mistakes I have made and I believe that is why we, as a family, have made it this far. I was never told that being a military spouse was easy, but I enjoy having that sense of pride and learning to stand for what I want and believe in. My advice to other families on recruiting duty would be to take it day by day, get involved in what your spouse is doing and let he/she know that you are there for morale support, and most of all enjoy every minute of the free time that you have together.

Semper-Fi, Erin Goodwin

Focusing On The Family

Choose Sweet-Potatoes for Health: By Susan Grey-Mills, Nutrition Specialist



“Instead of being overly concerned with counting calories or measuring portion sizes, think of your diet in terms of color, variety and freshness.”

One of the most nutritious and beneficial foods that you can add to your diet is also a favorite fall comfort food...sweet potatoes. Sweet potatoes have only 180 calories per one cup cooked potato, while providing a whopping 7 grams of soluble fiber, which is crucial to a heart-healthy diet, as soluble fiber has been shown to lower LDL (bad) cholesterol levels.

Regular white potatoes average just 2 grams of fiber per cup, and even cooked oatmeal packs only 3 grams in a cup. Sweet potatoes are also a rich source of potassium, foliate, vitamin c, and beta carotene – all nutrients which have been proven to

beneficial to preventing chronic disease.

Sweet potatoes can be found in a range of colors, from pale orange to deep red and purple. This



makes them a good source of anthocyanins, a type of physiochemical that gives fruits and vegetables a red or blue color.

Anthocyanins have been shown to have a protective effect against diseases ranging from diabetes to neurological degeneration to various cancers.

Sweet potatoes are also naturally fat-free, so be careful of the toppings

you add and try to keep them healthy choices.

Spice –Crusted Sweet Potato Oven Fries

Preheat oven to 400° F. Pan spray a large baking sheet. Peel 1 lb sweet potatoes. Cut in half crosswise, then lengthwise into ½ - ¾ - inch wedges (or sticks). Place wedges in medium bowl and sprinkle with ¾ tsp paprika, ¾ tsp ground cumin, ½ tsp ground coriander, 1/8 tsp salt and a pinch of cayenne pepper, if desired. Toss to coat well. Add 2 tsp canola oil and toss again. Spread sweet potatoes on prepared baking sheet. Bake in center of oven, turning wedges over several times, until golden brown and tender, about 30 minutes. Yield: 3 (2/3 cup) servings.

For more information contact your local University of Missouri Extension Center or this faculty member directly at mills-grays@missouri.edu

Childcare Safety

Top Five Questions to ask on a Sitter Interview:

1. What type of safety training (CPR, First Aid, Etc.) do you have?
2. What care-giving roles have you had in the past?
3. Tell me about a time you faced a crisis on the job. How did you handle it?
4. What has been your proudest moment in care-giving and why?
5. What do you think is the most challenging part of care-giving?



Choosing a Dentist with United Concordia, Inc.

Participating dentist: While you may receive dental care from any licensed/authorized dentist, you can save money and time by choosing a United Concordia participating dentist. Participating dentists have agreed to accept United Concordia's allowances for covered services. They do not require full payment at the time of services – only the applicable cost-share. Additionally, they will submit your claims for you.

To find a participating dentist, call United Concordia at 800-866-8499 or visit the Web site at

www.TRICAREdentalprogram.com and click on "Find a Dentist." You can search for a dentist by last name, specialty, city, county or Zip code. The online directory is updated weekly.

You also can contact your local Beneficiary Counseling and Assistance Coordinator (BCAC) for assistance in finding a participating dentist. Visit the BCAC directory online at www.tricare.osd.mil/bcac.

NOTE: Participating dentists only are available in the CONUS service area.

NOTE: Non-Participating Dentists:

You also can access care from non-participating dentists. However, non-participating dentists may require payment at the time services are received. In addition, you will pay any difference between United Concordia's allowance and the dentist's usual charge, as well as the applicable cost-shares. You also may be required to file your own claims.



"To avoid paying extra for your dental care...stay within the network—use participating network dental providers."



When You Need Urgent Care

Urgent care services are medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately. However, urgent care requires professional attention and should be treated within 24 hours.

Urgent care differs from emergency care in that the condition is not life threatening but cannot wait for you to

visit your PCM upon return from your trip. You must coordinate with you PCM or regional contractor before receiving urgent care. A beneficiary counseling and assistance coordinator (BCAC) can assist with obtaining out-of-area care.

If you do not receive a referral from your PCM and an authorization from your regional contractor for care obtained out of area, you may be cov-



ered under the TRICARE Prime Points of Service (POS). In other words, it will be very expensive to you and your pocket book. So, if you find yourself in this situation, please call your TRICARE PCM/Region and obtain an Authorization and Referral prior to seeking care in an urgent care office.

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An Average Day of a Recruiter

Have you ever wonder what an "Average" day consist of for a Marine Recruiter? Well, here is what is an average schedule for a Marine Recruiter while assigned to the 9th Marine Corps District.

0730 – 0800 NCOIC In-Brief

1. Who is shipping/contracting?
2. Prospecting objectives – Telephone calls (TC)/ Area canvassing
3. Review/Scrutinize daily plan
4. Interview debriefs
5. Appointments reviews
6. Review the day's prior's objectives

0800 – 1000 Prospecting – 2 Appointment Obtained

1. 40-50 telephone calls a day
2. Personal applicant card (PAC): PPC/Lists from high schools/leads from applicants
3. Current school year plus two
4. Logbook – schedule & results

1000 – 1100 Letters To Recruits In Boot Camp

1. 3 letters within the first 6 weeks
2. 1st week compassion letter
3. 10 days later – hang in there letter
4. 30 days later – motivational letter
5. See your recruiter when you come home on boot leave

1100 – 1230 Area Canvassing (AC) – 1 Appointment Obtained

1. Meeting young people face to face
2. Mall/Wal-Mart/restaurants/high schools/ athletic fields
3. Area canvass contact sheet
4. Name & phone number
5. Follow up/set appointment

1230 – 1400 Lunch/PT (As Approved By NCOIC)

1400 – 1430 Appointment At The Office

1. show up – must meet the below

initial screening

2. Mentally – graduate high school
3. Enlistment screening test (EST) – take and pass the EST
4. 30 Minutes test involving vocabulary and algebra (if they fail – no interview)
5. Morally – police/drug involvement
6. Physically – asthma, surgeries,



ADD/ADHD, medication, tattoos, weight
7. If the applicant meets the above prerequisites, now the recruiter makes an interview

1430- 1630 Interview – Professional Selling Skills (PSS)

1. Opening – propose agenda and state purpose
2. Probing – asking questions about what the applicant might want to do, what's important to them, what would satisfy their needs
3. Support – provide information on how the Marine Corps could help them reach goals/satisfy their needs
4. Job skills after the service
5. Closing – review benefits
6. Explain what recruiter/applicant does now
7. If underage – advises applicant meeting with parent (s)
8. Check for acceptance
9. New working applicant (NWA) – approved by NCOIC
10. Contract

1630 – 1700 Wind Down Time From The Interview And Secure 1700 - ????

NOTE: If a recruiter does not have 3 appointments for the next day, they stay at work and prospect for the following day. Sometimes, this may take a recruiter up until 10:00 PM.

Here is are some other factors to consider what a Marine Recruiter is responsible for. Also as a Marine Recruiter they are faced with other pressures along with today's economy:

1. Obtains all required records/documents
2. Completes initial paperwork and helps applicants complete the paperwork
3. Discuss potential ship dates
4. Schedules date to take AS-VAB/physical at the MEPS
5. Drives applicants to MEPS or put them on a shuttle
6. Waits for green light for "applicant is off & qualified" or "permanently medically rejected" (PMR)
7. Pick up the applicant from the MEPS
8. Pool cards – working file for the delayed entry program (DEP)
9. DEP in-brief/expectations
10. Within 30 days of acceptance – DEP in-brief with parents
11. Initial strength test
12. Weekly contact with DEP
13. Once a week or month mandatory pool function
14. Assist the NCOIC with scheduling 30 day and 96 hours pre-shipment screening
15. Takes applicant to MEPS for shipping

Recruiter's pressures

1. Negative press from the war
2. Concerned parents
3. Emotional teenagers
4. Demanding staff non-commissioned officer in charge (SNCOIC)
5. Demanding command group

Making Mission: Factoring in Family Success

The “successful” recruiter’s week is Monday through Friday, with one Saturday each month dedicated to the monthly pool function. They may have a poolee shipping to recruit training on Monday, but they

will have previously arranged transportation to MEPS.

Their work day will likely start at 7:30 a.m. and end as early as 6:00 – 7:00 p.m., with an occasional meeting with parents in the evening beyond

7:00 p.m. They will make 500 Telephone Calls (TC), 25-30 Area Canvass (AC) contacts, conduct 9-10 interviews, and process 3-4 new working applicants at MEPS just to get 3 contracts.

Depending on the circum-

stances, the work day can easily start at 4:00 a.m. and end as late as 11:00 p.m. or beyond. The Marine recruiter will drive over 1200 miles, work in excess of 320 hours, make 1000 phone calls, conduct 15 interviews, and process 6 new working applicants at MEPS just to get 3 contracts for the month.

Each Marine’s ultimate destiny on recruiting duty will be the result of a personal decision on their part. Whether they choose to be a highly successful recruiter who

excels and delivers more than the required minimum, or a recruiter who works hard, but not smartly, and just obtains his quota (or misses his mission) is a decision for which they are fully responsible.

As a result, the “successful” recruiter is also ultimately responsible for the meritorious promotions, personal awards, meritorious time off and other rewards for his efforts. The “average” Marine will leave early and come home late, missing dinner, anniversaries, birthdays, sporting events, and school functions. The “successful” Marine will spend more time with their family, be selected for positions of leadership, and most likely compete for meritorious promotion. The choice, and ultimate responsibility, is THEIRS.

Here on recruiting duty, as it is in the Fleet Marine Corps, the support and understanding of a caring family system is paramount. Whether these Marines end up being successful or average recruiters is directly influenced by the quality of support they receive from their families.



“Recruiting duty (like any duty) is what you make of it, and honestly I think it gets a bad rap, and can actually be a lot of fun!” The Hamilton Family

An Average Day of a Recruiter - continued from page 6

- (staff level)
6. Solid job market
 7. Plentiful college money
 8. Other services incentives (more recruiters, bonuses, etc.)
 9. Family responsibilities
 10. Time for physical training (pt)
 11. Marine entrance processing stations (MEPS) – applicant PMR
 12. High marine corps standards



Focusing On The Family

Helpful Web Site

9th Marine Corps District

<http://www.9mcd.usmc.mil>

9th District information

9th District Face Book

www.facebook.com

In the search engine type

jennifer.jacobson@marines.usmc.mil

And request Jennifer Jacobson, the LINKS & LifeSkills Trainer as your friend.

Basic Allowance for Housing (BAH)

www.dtic.mil/perdiem/bahfaq.html

Contains answers to frequently asked questions

Childcare in your neighborhood

www.naccrra.org/militaryprograms/

Childcare assistance for Recruiter Families

LIFELines

<http://www.lifelines.navy.mil>

DOD quality of life services

Marine Corps Community Services

<http://www.usmc-mccs.org>

MCCS services, catalogue, links to other sites

Marine Corps Home Page

<http://www.usmc.mil>

Marine Corps information

Marine Corps One Source

<http://www.militaryonesource.com>

(User ID: military; Password: onesource)

Answers to any almost any question you have!

Marine Corps Mom

<http://www.geocities.com/Pentagon/Bunker/3957/index.html>

Lots of good interesting info and links

Marine Corps Recruiter Wives Site

[http://groups.yahoo.com/group/](http://groups.yahoo.com/group/MCRecruitersWives/)

[MCRecruitersWives/](http://groups.yahoo.com/group/MCRecruitersWives/)

Site set up by Recruiter spouse – good info and sharing

Military.com

<http://www.military.com>

General military information site

Military Assistance Program

<http://www.dod.mil/mapsite/>

DOD sponsored FSC information

Military HomeFront

<http://www.militaryhomefront.org>

Portal to military family quality of life issues

SITES

<http://www.dmdc.osd.mil/sites>

Info on DOD installations

TRICARE: Military Health Services

<http://www.tricare.osd.mil>

Military health affairs information

TRICARE Region North

<http://www.healthnetfederalservices.com>

North Region providers, questions, etc.

TRICARE Region South

<http://www.humana-military.com/south/home.htm>

South Region providers, questions, etc

TRICARE Region West

<http://www.triwest.com>

West Region providers, Questions, etc.

United Concordia

<http://www.ucci.com>

Your dental plan information

Military Spouse Magazine

www.milspouse.com

Buy Veteran

www.buyveteran.com

G. I. Jobs: Your Guide to Military Success

www.gijobs.com



MARFORRES Credo RETREATS FY-11

MARFORRES Credo RETREATS FY11



MARRIAGE ENRICHMENT RETREATS

- 28-30 JANUARY, DELRAY BEACH FLORIDA
- 25-27 FEBRUARY, DALLAS TEXAS
- 8-10 APRIL, ATLANTA GEORGIA
- 13-15 MAY, HARRISBURG PENNSYLVANIA
- 20-22 MAY, AURORA COLORADO
- 10-12 JUNE, MINNEAPOLIS MINNESOTA
- 17-19 JUNE, BALTIMORE MARYLAND
- 24-27 JUNE, FAMILY WELLNESS (TBD)
- 24-26 JUNE, PALM SPRINGS CALIFORNIA
- 8-10 JULY, KANSAS CITY, KANSAS
- 5-7 AUGUST, CHICAGO ILLINOIS
- 12-13 AUGUST, GULF SHORES ALABAMA
- 26- 28 AUGUST, NEW YORK
- TBA FAMILY RETREATS TBA

* All retreats are tentative based on registration and availability of facilitators.

➤ **To attend a MARFORRES Credo Retreat participants need to pre-register:**

- By Email – forward a request for a registration form or schedule to MFR_Retreats@usmc.mil
- By Phone - call the MARFORRES Credo Coordinator at 504-678-7751
- Registrations are taken as soon as retreats are scheduled
- Participants must be within 350 miles (one way) of the retreat location for POV reimbursement.
- All Participants should request “no cost” TAD orders from their unit to cover their travel to and from the retreat.

** Credo has recently launched a Facebook Page at

<http://www.facebook.com/navycredo>
In the future MFR Credo will have a link on this page for registration, posting of current retreats and feedback from participants.

Focusing On The Family

Get A Jump On The I. R. S. ; *Start your year with smart tax moves*

By Ellie Kay, Army spouse;
"Reprinted with permission from
the January 2011 issue of Military
Spouse magazine

When I first launched my writing and speaking business, I made an average of 50 cents an hour for the first five years! Twelve years later, my business is thriving and the proceeds are helping to put our seven children through college with no student loan debt. You may think that it wasn't worth it to work so hard for so long for so little — but I'd beg to differ.

Something that helped in those early years was the fact that I could write off a lot of the equipment, writer's conferences and other expenses. Consequently, we got several thousand dollars back on our income tax each year. You may qualify for more deductions and tax credits than you think.

Save Money and Time

The first thing to remember is to not procrastinate. Rushing increases your risk for making an error. The next step is to consider e-filing that return. Before you e-file, it's a good idea to gather documents ahead of time, including:

- Any W-2s and 1099s
 - A copy of last year's return for comparison and for your Adjusted Gross Income (AGI) that's required to e-file this year. For 2009, this information can be found on Line 38 of your Federal Form 1040.
 - For e-filing: If you e-filed last year, the PIN you used last year. This five-digit number would have been entered at the time you e-filed last year.
- For e-filing: Checking or savings account information if you want to direct deposit your refund or request a direct withdrawal of your tax payment.

After you've filled out your return, then print a copy of it and review the information for errors. Look for the most common errors on your return, which include duplicate W-2s or 1099s, spelling errors

and transposed numbers — these are all items that a do-it-yourself tax-prep solution won't necessarily catch.

Can You Do it Yourself?

Beware of the misconception that a tax extension is an extension to pay taxes; this is a myth. If you can't pay all the taxes you owe, you should still file and pay as much as possible by April 15 (April 18, 2011, for tax year 2010 returns) in order to avoid penalties and interest. The IRS will work with you to arrange monthly installments if you can't pay the entire amount you owe, but you need to call them. Don't pay to prepare or e-file your federal return if you don't have to. DIY tax prep solutions like TaxACT or H&R Block allow you to e-file free and include a maximum refund guarantee.

Peruse the IRS's website at irs.gov. You'd be surprised how easy the information can be to understand. Sign up to receive IRS tax e-mail updates that can help you reduce your taxes throughout the year. (Taxes should be included as part of your year-round financial planning.)

Don't assume you should just take the standard deduction. If you had the following, consider itemizing:

- Medical expenses (7.5 percent of AGI)
- Personal property taxes
- Investment taxes
- Real estate taxes, city/county/property taxes

Cash and non-cash charitable donations.

Remember that you can still reduce your taxes until April 15 (April 18, 2011, for tax year 2010 returns): Taxpayers have up until the deadline to contribute to an IRA.

Tax Preparation Tips

- File on time and pay as much as you can by the deadline to avoid penalties and interest. The deadline for 2010 returns and taxes owed is April 18, 2011, due to a federal holiday on April 15.
- Members of the military serving in a combat zone, deployed outside the U.S. away from their permanent duty station, qualify for an automatic extension for filing returns, paying taxes, filing claims for refunds. For extension lengths and other situations that deem an automatic exten-

sion of deadlines, see IRS Publication 3 at irs.gov.

- 2010 and previous tax liabilities are forgiven if a member of the U.S. Armed Forces dies in 2010 as an active member; during combat, military action or terrorist action; or as a result of wounds inflicted in combat, military action or terrorist action.
- If filing a joint return and your spouse is on duty and unavailable to sign the return, you can use a power of attorney to sign for your spouse.
- Keep receipts and detailed documentation, especially for any deductions and credits you're claiming.
- E-file your return. It's safe, and you'll receive e-mail confirmation from the IRS that your return has been received, usually within 48 hours of filing. If you're getting a refund and choose direct deposit, you can have your refund in as few as eight days. Use TaxACT Online Free Federal Edition at taxact.com to estimate your taxes. You can import key information from many PDF 2009 returns and add bookmarks with your own comments so you can return to questions later. You can then finish, print and e-file your return for free in early January when the 2010 IRS forms are released.

Ellie Kay is a national radio commentator, a regular expert on ABC NEWS NOW Good Money Show, a popular international speaker and the best-selling author of 14 books, including her newest release, The Little Book of Big Savings (Waterbrook, 2009). For money savings links, or to view Ellie's blog, go to elliekay.com.

Tax information for military families is available in IRS Publication 3, Armed Forces' Tax Guide, at irs.gov. Additional tax tips and information about the above tax breaks can also be found at taxact.com.

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<http://www.marines.mil/UNIT/MCRC/9MCD/Pages/home.aspx>



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