

RISFAC NEWSLETTER

REGIONAL INTER-SERVICE FAMILY ASSISTANCE COMMITTEE

Volume 1, Issue 1

February 2014

REGION 3 (SOUTHWEST OHIO)

Guest Speaker Highlights

Greetings fellow RISFAC colleagues!!

It was our pleasure meeting with all of you! It is unfortunate that we were not able to personally speak to each of you; however we want to let you know that it would be our pleasure to meet with each of you on a one on one basis. We truly believe that all of us play an important role when it comes to serving our nations citizen soldiers as well as their families.

In addition, we want all of you to know that it would be our honor to come and speak to the veterans within your different organizations. Whether it be with your employee's, National Guard members, or some other special event; we are available to come

and speak to them and educate them on their VA Home loan benefit.

Also, we want to make everyone aware of the fact that although we specialize in VA Home Loans, we do have many other mortgage products available that could also be of benefit to veterans. One program in particular is the HARP loan program. This program allows a person to refinance a conventional loan on a property that is worth less than the amount owed on the mortgage.

Give us a call if you have any questions. We are happy to be a resource for you. Let your friends, family members, and co-workers know about us. We



gladly help those you care about. We take care of our clients as if they are family.

Geri Lynn Maples
Ph. 513-842-4596
gmaples@usavingsbank.com
&

Scott Osborne
Ph. 513-842-4588
sosborne@usavingsbank.com
Senior Loan Officers

Role Call: January 28 Meeting

LTC Ryan Ruehle, JFHQ
1SG Glenn Eucker, D 128TH
SFC Michael, Ash;ley, HHT 2-107
SGT Mark Vise, R&R
SGT Kevin Conley, 123RD
SGT Robert Woods, SPT/216TH
SSG Jarrod Kreitzer, 216th EN
1SG Tony McGraw, 216 HHC
SGT Pamela Kucinsky, 324 MP
Darryl Gaither, ODJFS

Carlos Lott, Mt Zion Bap. Church
Eddie Fyall, Mt. Zion Bap. Church
Carol Allmyer, Berk-Hath Rlt.
Fawn Dprnish, Blue St, Mothers
Marcie Longnecker, St. Treasurer
Zack Anspach, Habitat
Ned Hamson, Habitat
Steve Koper, Ohio ESGR
Curtis Foster, Lowes

Randy Grant, Artifex Financial,
Geri Maples, Union Savings
Jennifer Rose, Wornick
Caitlin Milo, Legal Aid
Jeff Purtee ODRC
Nathan Pelletier, Joseph House
Pat Clifford, Joseph House
Scott Osborne, Union Savings
Elizabeth Zak, Pro Seniors

Inside this issue:

Vets Thrive Program	2
Real Estate with Carol Allmyer	2
Operation: Military Kids	3
Tax Assistance	3
Cincinnati Legal Veteran Assistance Program	3
RISFAC in other Regions	4

Upcoming Meetings:

- April 29, 2014 (6:30-8:00pm)
- July 29, 2014 (6:30-8:00pm)

All meetings are held at
Woodlawn Community Center:
10050 Woodlawn Blvd.
Cincinnati, OH 45215

Your business tag line here.

VETS THRIVE PROGRAM

Operation Vets THRIVE is a project of Easter Seals TriState in collaboration with dozens of local organizations serving the Veteran population. During the next several months, the Vets THRIVE will compile a community report. The purpose of the report is to document the size and nature of the Veteran and military population and state of our community's readiness to both welcome them home and address their needs. We hope that the report will build support for returning Veterans. Our target audience includes a broad range of community stakeholders: policy makers, funders, the media, and Veterans and military families themselves.

Vets THRIVE workgroups have been focusing on key service sectors including education, employment, health, housing, and family support. These work groups are crucial sources of information for the community report. If you have any ideas for system improvement, relevant data, or any other helpful information; please contact Pat Clifford at pat@cliffordconsulting.org before February 17, 2014.

[http://www.homefront.ohio.gov/RISFAC/
Region3RISFAC.aspx](http://www.homefront.ohio.gov/RISFAC/Region3RISFAC.aspx)

Real Estate with Carol Allmyer

Buyers: do not pay a fee for me to help them find a home to buy. The seller of the home pays me when I sell their home.

I can email a list of homes to you in the area where you would like to live. I can sell anywhere in the state of Ohio but most of the time I work in about a 50 mile radius of Cincinnati.

I have offices all over, my company is a Nationwide Network, I work relocation all the time. I do have a list of rental homes I can send if you just want to rent a home but it is very limited.

Lenders: I can connect you with a lender to find out how much home they can qualify for before we start looking for homes, because it is now better to submit a prequalification letter with a contract to purchase when making an offer. Like Geri shared the other night, Union Savings Bank has a Military program and of course the VA loan program.

Sellers: can get free advice from me as far as a seller's net sheet on how much they should list their home for. There is a real estate commission that is

charged if I list the home. It is 6%, that would be 3% for the selling agent and 3% for the listing agent. This is a standard fee that every Real Estate Company charges for a listing.

Please contact me with any questions!

Carol Allmyer
513-227-3758
7311 Tyler's Corner
West Chester, OH
callmyer@bhhspro.com
www.ohiohomesandrealestate.com

Operation: Military Kids

Camp Kelleys Island Counselors Wanted

August 4-8, 2014

Application Deadlines:

Unit Leader-February 28
New/Returning Counselor-May 30
Counselor-In-Training-April 30

Unit Leader selection Criteria:

-Previous Camping Experience
-Application
-Performance at one OMK activity during March or April

Lifelong Learning: Volunteering /
College Applications/Resume:
-Good Communication

-Initiative
-Resiliency
-Flexibility
-Problem Solving
-Creative Thinking
-Leadership
-Team Player
-Strong Work Ethic

Apply today!

<https://www.surveymonkey.com/s/NJJFWRK>

Call Amanda! 614-336-4241

Hero Camp: March 15
Oak Opening Preserve-Toledo
Metroparks
Open to Military Youth Ages 5-12

Get in the touch with the wild outdoors!
-Join a local park naturalist in discovering an enchanting natural habitat!

-Explore plants, animals, and their natural habitats!
-Enjoy meeting other local military families and encounter the wild outdoors.

Cost is \$20.00, To register, visit:

www.regonline.com/HeroCampToledoMetroParks

FREE Tax Assistance from our Partners!

It's that time of year again and we wanted to let you know that we have some amazing community partners that offer free services for tax prep. Be sure to check out the fliers in the resources section of the website!

MyFreeTaxes.com

o Taxpayers earning \$58,000 or less can prepare and file their federal and state taxes online for FREE through the MyFreeTaxes Partnership

Visit www.MyFreeTaxes.com to take advantage of this offer!

Ohio Benefit Bank

With the Ohio Benefit Bank, you can file your federal, state, and school district taxes on your own or with a trained counselor. Our service is:

- o Completely safe and secure, thanks to a direct link with the IRS e-file.
- o Simple step-by-step instructions
- o extremely accurate, connecting you with all potential tax credits
- o Free for households with adjusted gross income less than \$60,000.

For more information, go to www.ohiobenefits.org.freefile.php or call 1-800-648-1176.

Military OneSource

Offers FREE Consultation & eFiling

- o Maximize your refund
- o Simple, easy process
- o Use your tax refund wisely, save money and payoff debt

Visit MilitaryOneSource.mil to file your federal and state taxes.

****Service Members:** If you would like financial advice, please contact

Bruce Nieman,

Personal Financial Counselor for the Joint Family Support Assistance Program. He can be reached at 614-325-0537 or by email, bnieman@mflc.zeiders.com

Community Partner:
Caitlin Milo, Attorney at Law, works with low-income veterans who need help applying for VA benefits or help with housing matters.

cmilo@lascinti.org
(513) 362-2833

Cincinnati Veterans Legal Assistance Project

Attorneys Available with Specialties in:

- Eligibility for Veterans Benefits
- Long Term Care
- Public Benefits (Medicaid, Medicare, and Social Security).

Meetings held second Monday of every month.

Cincinnati VA Outreach
Division Office
909 Vine Street
Cincinnati, OH

Bring Important Papers with you!

Questions? Call 513-266-1733

Agenda for April 29 Meeting

- 6:30-6:35 Welcome/Region 3 Updates
- 6:35-6:50 Military Personnel Introductions
- 6:50-7:05 Guest Speaker, TBA
- 7:05-7:35 Open Floor Announcements
- 7:35-8:00 Closing and Networking

RISFAC in Other Regions

Region 1 (Northeast Ohio) April 17 (6:30-8:00pm)

New Horizons Computer Learning Centers of Cleveland
1 Infinity Corporate Centre Drive, Garfield Heights, OH

TFACS: Joyce Stingel 614-336-6337
joyce.e.stingel.ctr@mail.mil
Rita Stahl 614-336-4310
rita.a.stahl.ctr@mail.mil

Region 2 (Southeast Ohio) April 16 (6:00-7:30pm)

Clarence E. Miller Armory
4497 Hawk Drive, McConnelsville, OH

TFACS: Jennifer Moore 614-336-6973
jennifer.l.moore2.ctr@mail.mil
Joseph Hanood 614-336-4311
joseph.l.hanood.ctr@mail.mil

Region 4 (West Central Ohio) April 29 (6:30-8:00pm)

American Legion Post #217, 1265 Fourth Ave Sidney, OH

TFACS: Ashten Houseman 614-336-4483
ashten.o.houseman.ctr@mail.mil
Phyllis Miller 614-336-6357
phyllis.a.miller31.ctr@mail.mil

Region 5 (Northwest Ohio) April 8 (6:30-8:00pm)

Richland Chapter of the Red Cross
39 North Park, Mansfield, OH

TFACS: Margret Szymanski 614-336-4312
margret.r.szymanski2.ctr@mail.mil
Patricia Markowski 614-336-6615
patricia.markowski.ctr@mail.mil

Region 6 (Central Ohio) April 9 (6:30-8:00pm)

OSU 4-H Youth Development Building
2201 Fred Taylor Dr. Columbus, OH

TFACS: Heather Smith 614-336-7358
heather.d.smith106.ctr@mail.mil
Syreeta Long 614-336-4232
syreeta.d.long.ctr@mail.mil

Please feel free to spread the word about other regions to your friends and colleagues!

If you have any information that you would like shared in our next newsletter, please contact Lauren Martinez (contact information below)

The Ohio ISFAC and RISFAC serves all Military Families and is sponsored by: Ohio National Guard family Readiness and Warrior Support Program.

Meeting Facilitator:

Lauren Martinez, Contractor
Troop And Family Assistance Center Specialist
2002 South Main
Middletown, OH 45044
614-336-6550
lauren.a.martinez14.ctr@mail.mil

