



# SURVIVOR OUTREACH SERVICES



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Since 1986, the third Monday in January has been a federal holiday in observance of the birthday of Martin Luther King Jr., a Baptist minister, Nobel Peace Prize winner, and civil rights leader dedicated to nonviolence.

Martin Luther King, Jr. was an influential leader during the Civil Rights Movement. He was also a great speaker and his powerful words resonate with us today.

*Our lives begin to end the day we become silent about things that matter.*

**- Martin Luther King, Jr., (1929-68)**



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## **Tips to help resolutions stick so you can better yourself this year.**

**By Whitson Gordon**

**10. Focus on *One* Resolution:** One of the first mistakes people make is planning too many resolutions. The fewer things your brain has to deal with, the better, and you'll be able to focus all your motivation on one resolution, increasing the chances you'll succeed.

**9. Get Someone to Hold You Accountable:** Having an "accountability buddy" is an old, yet tried-and-true tip for sticking to your resolutions. Tell your goals to a few close family and friends who will be honest with you and keep you on the right track.

**8. Set Ultra-Specific Goals:** New Year's resolutions are often big and general, making them hard to attain. The more specific you can be, the easier it will be to reach that goal. "Lose weight" or "get in shape" is a bad resolution; "Lose 15 pounds by March" is a good one.

**7. Piggyback Your Resolution with Existing Habits:** If your resolution involves building small habits—like, say, flossing every day or taking daily vitamins—you can "piggyback" these habits with other, already-established ones. Stick your dental floss in your shower and floss during your shower, or put your vitamin jar inside your kitchen cupboard so you always remember to take them when you eat breakfast.

**6. Give Yourself a Trial Run:** Not every resolution is perfect out of the gate, so don't hold yourself to a poorly-formed goal if it just won't work. Give yourself a 30-day trial run to work out the kinks, where you can let yourself stumble a bit and tweak your goals to something better suited for success. .

**5. Trick Your Mind:** To stick to your resolutions play some mind games with yourself. The placebo effect can be pretty useful in keeping you motivated, even if you know you're using it on yourself. Focus on anything that makes you feel like you're succeeding. If you're trying to lose weight, eating from smaller plates will make you "feel" fuller, even if you're eating the same amount of food, for example. Do whatever you need to do to trick your mind and you'll be well on your way to success.

**4. Visualize the End Result:** "focus on the carrot, not the stick". If you're having trouble staying motivated, focus on what you'll get from your end goal—whether that's feeling better at a lower weight, being able to impress your friends with your new guitar skills. Staying positive seems like common sense, but it can be hard when you're in the middle of a big plateau.

**3. Closely Measure Your Progress:** If you've created specific goals, then getting positive reinforcement should be easy. Every time you reach one of those goals—even if it's just a daily goal—mark it off on a checklist or calendar.

**2. Remind Yourself of Your Goals Every Day:** If you're having trouble keeping your goals at the forefront of your mind, you can use one of any number of tricks to constantly remind yourself. Set an alarm on your phone with a message of why you're doing this, record yourself on a webcam every day, or use dry erase markers to write your goals on your bathroom mirror.

**1. Start Right Now:** Whether you're reading this in January or at the end of December, start right now—even with small changes to prepare you for the big push—and you'll be one step closer to achieving your goals. There's no reason your goals need to start on January 1st, so call up those accountability buddies, jot



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# SCHOLARSHIPS

## HONORING SACRIFICE WITH OPPORTUNITY.

Costly tuition, textbooks, room and board, tutoring and an untold assortment of school-related fees can seem daunting to anyone. But thanks to the ongoing generosity of our donors, we continue to provide scholarships and educational opportunities to the children and spouses of those killed or disabled while in service to our nation. Dreams and ambitions are realized and we help ensure that no family is left behind on the field of battle.

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### IMMEDIATE USE

The Immediate Use Scholarship is intended for spouses and children who are currently attending or have been accepted into a two or four-year degree program at an accredited, post secondary institution: university, college, technical school or certification program.

The Immediate Use Scholarship, if awarded, is applicable for one year; applicants must re-apply each year they wish to receive funding.

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### FUTURE USE

Children, birth through 11th grade, are eligible for the Future-Use Scholarship, pending standard eligibility requirements have been met and required documentation has been provided. Once awarded, the recipient will not apply for this scholarship again.

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### CHILDREN'S FUND

Dependents enrolled in grades K-12 for the 2015-2016 academic year are eligible to apply for private school tuition or educational tutoring.

**APPLY NOW**



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## **Does your child need to file a tax return and should you be doing tax withholding on any SBP now in anticipation of it?**

One of the common questions related to taxes is whether or not a child\* receiving benefits from DFAS or the VA or Social Security needs to file a tax return?

One thing we can say right away is that DIC (Dependency Indemnity Compensation) and DEA (Dependents Education Assistance) are not taxable, so do not need to be included in any of the calculations below.

Let's look at the following situations:

### **A. Your child received Social Security income only**

If the only income your child is receiving is Social Security, a tax return does not need to be filed. Social Security income only becomes taxable when the sum of other taxable income and half of the Social Security is more than \$25,000. If your child has additional forms of income, jump to the appropriate section below.

### **B. Your child receives SBP (Survivor Benefit Plan)**

The first \$1,000 is tax free, and does not need to be reported. However, receiving more than \$1,000 means your child will have to file a separate return. Some forms of child 'unearned income' qualify for being reported on your return, but SBP is not one of them.

### **C. Your child receives other forms of income**

A separate return for the child must be filed if:

- a) there was 'earned' income (including taxable scholarship money) greater than \$6,100;
- or b) there were net earnings from self-employment of more than \$400;
- or c) the income consisted only of interest, dividends and capital gains distributions (for example, from investing SGLI benefits) of more than \$10,000.

However, you have the option of including your child's unearned income from these sources on your (parent) return if the amount is less than \$10,000. You will need to file Form 8814 with your return to detail the child's income.

- or d) the sum of 'unearned', 'earned' and self-employment income is more than the earned and self-employment income plus \$350, or more than \$6,100.

It is this last case (d) that probably determines whether or not your child needs to file a return. If the child had any earnings or self-employment income at all, then the unearned income (including interest, dividends, capital gains and SBP, but not Social Security or DIC) cannot be more than \$350 or a separate return is needed.

For example, your child earned \$200 and received \$800 of SBP and \$100 in interest. Although none of these incomes by itself is sufficient to be taxed, the total of \$1,100 is more than the sum of the earnings of \$200 plus \$350, so a separate return is needed.



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**Having to file a child return does not mean that any tax will be due**

The tax due on your child's return depends on a number of factors, including:

- a) the amount of taxable income;
- b) whether the 'Kiddie Tax' applies: a child's unearned income is over \$2,000 will be taxed at the parent's tax rate unless there is an unusually high amount of earned income;
- c) whether part of the Social Security benefit is taxable (unlikely for a child unless there was a sizable lump sum payment during the tax year);

and d) whether or not the child's personal exemption is taken on the child's return or on the parent's return. A child who has a relatively high income can qualify for taking their own exemption by providing more than half their own support. Usually, the overall tax bill is lower if the parent takes the exemption, especially if you qualify for a child tax credit, EIC tax credit, health insurance tax credit, or another tax benefit based on having the child as your dependent.

However, there are cases where it works out better for a child who is a college student to take their own exemption and qualify for the American Opportunity Credit if you don't due to the income phase out.

You should ask your tax preparer to calculate your return and your child's return both ways to see which produces the lower overall tax bill (Federal and State combined). Modern tax software makes this an easy task, so don't be shy in asking.

In summary, many of you should expect that a separate tax return will be necessary for children who receive SBP annuity payments. Make sure to provide the SSA and SBP 1099 forms for your child(ren) to the person preparing your taxes.

*Further information on this topic can be found in IRS Publications 17, 915, 929, and 970.*

*\* For the purposes of this article, a 'child' is under age 19 (or under age 24 if a student), is not blind or disabled, and whose parent(s) can take the child's personal exemption.*

*(Special thanks to David Beck , CFP for his insight in this article)*



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### **Rock Island Arsenal Tax Center**

Income tax filing season is here, and Rock Island Arsenal will again host a free tax assistance center. Appointments will be available weekdays from 8:00 a.m. to 3:00 p.m., January 28th through April 15th. Most appointments can be expected to take about an hour, with more complex returns taking longer.



In accordance with IRS guidelines, the tax center may prepare and submit most - but not all - federal and state income tax returns. For example, we cannot prepare returns for a home-based business. If you expect your return to be complex, please discuss that with us when you call, and we can advise as to whether we will be able to prepare your return.

To schedule an appointment please call **(309) 782-8457**.

Please bring the following to your appointment:

- a photo ID;
- your social security card (or official SSA correspondence with your SSN on it) documents showing income of any type (W-2s, 1099s, etc.)
- documents to support any deductions/credits
- copy of last year's return
- direct deposit information
- dependents' birth dates.

The Tax Center is located in Building 390, First Floor. Please call the number above for further questions and guidance.



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## FAMILY HORSE CAMP - BUILDING RESILIENCY



Activities includes horseback riding and horse care. Sessions focus on strengthening family bonds, communication and teamwork.

Pre - Registration is required and is open to Army National Guard Families.

Bravehearts is a therapeutic riding center and will require a Medical Release prior to arrival.

Sessions are located at the BraveHearts Facility in Poplar Grove, IL.

Applicants will be selected by priority placement:

1. Wounded Warrior / Gold Star
2. Returned from Deployment (within the past 18 months)
3. Multiple OIF/OEF Deployments (2 or more)
4. All others

Open to youth ages 6-17yrs  
with thier service member  
(or parent/guardian)  
Please bring a sack lunch.  
Meals are not provided

Limited number of available seats per session

### Available Camp Dates:

January 3, 2015    January 24, 2015

February 7, 2015    March 7, 2015

April 4, 2015    April 15, 2015

From 9am-4pm



To register or obtain additional information, contact

Sara Lesko  
Child & Youth Program Coordinator  
Cell: 512-791-4833  
Office: 708-824-6062  
Email: sara.e.lesko.ctr@mail.mil



Join our Facebook page to hear out about other great opportunities for military kids. Friend request us at: **Illinois Military Youth Program**



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## **Dine and Dial Financial Educational Call for Survivors**

**Financial “Dine and Dial” (1-626-677-3000 access code 7681905#); January 21<sup>th</sup> 7:00 PM Central**

Facilitated by Mark Dunlop, CFP, Survivor Outreach Financial Counselor,  
Fort Leonard Wood: 573-596-0153; [mark.j.dunlop2.civ@us.army.mil](mailto:mark.j.dunlop2.civ@us.army.mil)

**Who:** Military Survivors and friends are invited to dial into the next quarterly Financial “Dine and Dial” call. The call is called “Taxes, Scholarships, and Financial Strategies” The call will be on two topics which are “Tax Preparation for the Past and Tax Planning for Future.” and “Budgeting for College :The Scholarship Process- How to apply for Scholarships and the Processes involved”

**What:** This quarterly 75 minute call in program will provide a forum for Military Survivors and friends to ask questions on education tools to better understand investing, estate planning considerations, tax issues and budgeting concerns in creating financial success.

**Where:** The Call number is (1-626-677-3000 access code 7681905#); the call originates from Ft. Leonard Wood Survivor Outreach Services.

**When:** January 21 7:00 PM Central



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## Illinois Connections For Families of the Fallen & Survivor Outreach Services

**Save the Date**  
**19 April, 2015**

**Location: Bloomington, IL**

**More information coming soon!**



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## TAPS Chicagoland Care Group

**4th Saturday  
Every month  
10:00 a.m. to 11:30 a.m.**

Adult group  
AND Children's group for ages 5+

Let's gain comfort and support from our TAPS family.

Please feel free to bring a picture or memento of your loved one, and stories to share with the group.

**4th Saturday of every month  
10 - 11:30 AM**

**We meet at the Chicago School of Professional  
Psychology  
325 N. Wells  
Chicago, IL 60654**

Special thanks to Jill Glenn and the Chicago School  
Andy and Julianne Weiss  
and to Brittany Trauthwein, MA, Doctoral Student (for our children's group)

To RSVP email [Andy@blueplanetfoods.com](mailto:Andy@blueplanetfoods.com) or call 630-235-7260  
for other questions contact Zaneta M. Gileno at [zaneta@taps.org](mailto:zaneta@taps.org) or call 800-959-8277

We look forward to seeing you.  
Remember, TAPS is here for you!

Visit us on   



Survivor Outreach Services was created to embrace and reassure Survivors that they are continually linked to the Army Family through a unified support program that enables them to remain an important part of the Army for as long as they desire.

The SOS program continuously strives to provide the highest quality of services to surviving Family members of fallen Warriors. As such, we want to provide you with information on the SOS program in your area. We stand ready to serve you and answer your questions.

**Survivor Services Available:**

- Provide Expertise on State & Federal Survivor benefits
- Arrange for estate and financial advice
- Connect Survivors with mental health support/counseling
- Provide assistance in obtaining military reports
- Provide Survivors with resource referrals for:
  - Peer Support
  - Bereavement Counseling
  - Emergency Financial Services
  - Military Legal Assistance
  - TRICARE
  - Educational Benefits
  - Benefits Assistance

Check us out online at:

<http://www.il.ngb.army.mil/family/survivoroutreach>

Don't like waiting for the monthly newsletter? Be sure to like us on Facebook:

<http://tinyurl.com/IllinoisSOS>

# Helpful Contacts and Resources:



**ILLINOIS CONNECTIONS FOR  
FAMILIES OF THE FALLEN (ICFF)**

**Check out the Illinois Connections for Families of the Fallen (ICFF)  
“Community Connections” Resource Guide!**

[http://d3n8a8pro7vhmx.cloudfront.net/ilcff/pages/17/attachments/original/1397143619/  
ICFF\\_Community\\_Resource\\_Guide\\_2014\\_IN14013\\_FINAL2.pdf?1397143619](http://d3n8a8pro7vhmx.cloudfront.net/ilcff/pages/17/attachments/original/1397143619/ICFF_Community_Resource_Guide_2014_IN14013_FINAL2.pdf?1397143619)



U. S. A R M Y  
**SURVIVOR  
OUTREACH  
SERVICES**

*Helping Survivors cope with their loss for as long as they desire.*

Visit your local SOS Office.

Christine Cooper, SOS Support Coordinator

Joint Forces Headquarters, 1301 N. MacArthur Blvd, Springfield, IL 62702-2399

(217) 761-3382 office, (217) 316-1191 cell,

email: [christine.m.cooper10.ctr@mail.mil](mailto:christine.m.cooper10.ctr@mail.mil)

Keith Rogers, SOS Support Coordinator

3702 New Era Road, Murphysboro, IL 62966

(618) 457-5686 office; (217) 725-4100 cell, email: [keith.e.rogers.ctr@mail.mil](mailto:keith.e.rogers.ctr@mail.mil)

Jim Frazier, SOS Support Coordinator

Woodstock Armory, 1301 Sunset Ridge Road, Woodstock, IL 60098

(708) 646-5933 cell, email: [james.l.frazier61.ctr@us.army.mil](mailto:james.l.frazier61.ctr@us.army.mil)

Jack Wilson, SOS Support Coordinator

Building 110, East Avenue, Rock Island, IL

(309) 782-8253 office, email: [jack.wilson2@us.army.mil](mailto:jack.wilson2@us.army.mil)

Dawn Sands, SOS Support Coordinator

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