



Survivor Outreach Services ...keeping the promise

31st Edition—November 2012

SURVIVOR OUTREACH SERVICES



**Delivering the Army's
Commitment to Survivors**

Survivor Outreach Services
provides support services for
Active, Reserve and
Army National Guard Families.



**ARMY FAMILY COVENANT:
Keeping the Promise**

ARMYOneSource.com

THANKSGIVING

The time draws near
And the calendar says
Thanksgiving is really here.

Time to reflect and time to gather
Thoughts of what to be thankful of.

Thankful? I think not.
My life is not full these days
And to be thankful is beyond my grasp.

But to give thanks? This, I believe, can be done.
Searching my soul deep within
Reasons to give thanks surface to the edge

Yes, I give thanks

- For the memories of yesterdays,
- The love, the laughter, the joy of each day when James was with us
- The trials & tribulations of being an active parent,
- The rewards & challenges of raising a child,
- The days of blissful ignorance when I thought tragedy would never visit our home,
- The days when life was normal, even though I took it for granted.
- For the treasures of today,
- The sunrise, sunset, the changing of the season,
- The new found friends along this journey I reluctantly travel
- The tried & true friends who stand by me still,
- The strong and everlasting love of my husband
- The warmth of wet kisses from my canine companion & feline friend,
- The encouragement & support, compassion & caring I give & receive as I survive and help others survive.
- For the hopes and possibilities of a peaceful tomorrow,
- With faith, love & perseverance as I struggle to move on
- With James in my heart forevermore, spiritually guiding me with his new presence,
- With sorrow and reluctance, each new day,
- To yet, somehow, be open and loving,
- Not to forsake what I've learned Because of what I've lost.

You see, it's not about keeping up with the Jones' having and SUV or two in the garage, having the largest beanie baby collection having so many CD's, video games, or the newest, most improved, latest and greatest new gadgets, not even being up to date with state of the art technology -

It's about love—it's about the gifts of yesterday, blended with the blessings of today to make meaning for tomorrow.

Meg Avery (James' mom)
TCF Lawrenceville, Ga

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UPCOMING EVENTS:

The below is for informational purposes only, and is not intended to imply endorsement by the Illinois National Guard or Survivor Outreach Services Program of any event, organization, corporation, or product.

EMAIL UPDATES

If you received this Newsletter by regular mail, consider sending us your email address so that information can be sent out quickly and at no cost. Send an Email to: bobby.gillmore@us.army.mil and be added to our confidential distribution list for future newsletters and timely email updates about news, benefits, and events.

SUPPORT GROUPS



ICFF Support Group

NEW MEMBERS WELCOME

November 3, 2012 — 10 AM — 12 PM
Springfield Vet Center, 1227 S. Ninth Street,
Springfield, IL 62703
(Pot Luck — Please bring a covered dish)
RSVP to: Bobby.gillmore@us.army.mil
or (217) 761-3382

ICFF Support Group — NEW GROUP — FIRST MEETING

November 10, 2012 — 10 AM — 12 PM
American Red Cross, 404 Ginger Bend Drive, Champaign, IL 61822
(Pot Luck — Please Bring a covered Dish)
(Free Onsite Licensed Childcare available)
RSVP to: bobby.gillmore@us.army.mil or (217) 761-3382

ICFF Support Group — NEW MEMBERS WELCOME

November 17, 2012 — 10 AM — 12 PM
One Counseling & Wellness, 1003 North Cummings Lane, Washington, IL 61571
(Pot Luck — Please bring a covered dish)
RSVP to: Bobby.gillmore@us.army.mil or (217) 761-3382

ICFF Support Group — NEW MEMBERS WELCOME

December 1, 2012 — 10 AM — 12 PM
Springfield Vet Center, 1227 S. Ninth Street, Springfield, IL 62703
(Pot Luck — Please bring a covered dish)
RSVP to: Bobby.gillmore@us.army.mil or (217) 761-3382



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“Sgt. JoJoe the Elephant OPEN HOUSE”

When: Saturday, Nov. 17th, 2012 from 10 am to 2 pm
Where: Damen Building, 2nd Floor Conference Room
Jesse Brown VA Medical Center, 820 South Damen, Chicago

Our event is set aside to validate children/teens’ grief and to honor Veteran families who have lost a loved one or whose lives have been changed by the emotional or physical injury of service.

Art and comfort stations will provide opportunities to engage your child/teen
Light refreshments will be served

For more information about this Open House please call Lynne O’Donnell at 312-569-7842 or Kathy Jarman at 708-409-3040.

Gold Star Families Luncheon

Saturday, December 1, 2012 at 12:00 pm
VFW Hall, 8844 W Ogden Ave., Brookfield, Ill

American Gold Star Mothers Meeting

Saturday, December 1, 2012 at 11:00 am
VFW Hall, 8844 W Ogden Ave., Brookfield, Ill

Gold Star Dads of America Meeting

Saturday, December 1, 2012 at 11:00 am
VFW Hall, 8844 W Ogden Ave., Brookfield, Ill

RSVP to Bill or Jean Harris BEFORE the 28th of NOVEMBER

harris.bill@comcast.net or harrisjean@comcast.net



SOS Financial Counseling Services “Financial Corner”

Jon Cook
Rock Island, IL
(309) 782-0815

Mark Dunlop
Ft. Leonard Wood, MO
(573) 596-0153

“MARK MY WORDS”

This month’s column is an expanded one that features information compiled by Christopher Morrow, AFC of Coraopolis, Pennsylvania, who is also part of the Survivor Outreach Program, on a topic that many Survivors have asked for more details on: **Credit Scores**.

What is a Credit Score?

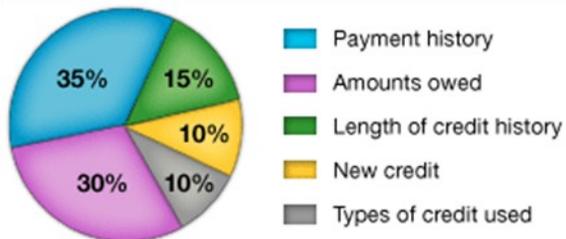
A Credit Score is a number formulated based on your credit history. It helps lenders evaluate your credit risk and determine credit offers and interest rates. Businesses that check credit scores are: Landlords, employers, insurance companies, cell phone companies, and utility companies. Because your credit score has a large impact on your daily life, monitoring and managing your FICO score is very important.

History:

The FICO scoring system was created in the 1960’s by the Fair Isaac Corporation, and has been the standard for lenders since the 1980’s. FICO credit scores typically range between a low score of 350 and a high score of 850. Under the FICO system, securing credit becomes less expensive and time consuming for borrowers with higher scores. For borrowers with lower scores, credit comes at higher interest rates and often takes longer to gain approval.

What’s in your FICO score?

FICO Scores are calculated from a lot of different credit data, which is grouped into the five categories. As you can see from the ratios below, the percentages reflect how important each category is in determining your FICO Score.



Payment History: (35%)

- Account payment information on specific types of accounts (credit cards, retail accounts, installment loans, mortgage, etc)
- Severity of delinquency (how long past due)
- Number of past due items
- Amount past due

Amounts Owed: (30%)

- Amount owed on accounts
- Number of accounts with a balance
- Portions of credit lines being used
- Portion of installment loan still owed

Credit Scores

Length of Credit History: (15%)

- Time since accounts opened
- Time since account activity

New Credit: (10%)

- Number of recently opened accounts
- Number of recent credit inquiries
- Time since recent account openings
- Re-establishment of positive credit history following past payment problems

Types of credit used: (10%)

- Number of various accounts (credit cards, retail accounts, mortgage, etc)

Note:

- Your FICO score only looks at information in your credit report
- Your score considers both positive and negative information in your credit report
- A FICO score takes in all the categories listed above, not just one or two

What's not in your credit score?

The items listed below are not considered in your FICO score:

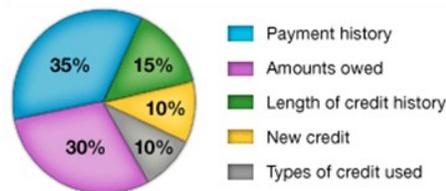
- Your race, color, religion, national origin, sex, marital status.
- Your age.
- Your salary, occupation, title, employer, date employed or employment history.
- Where you live.
- Interest rates being charged on particular accounts
- Any items reported as child/family support obligations, or rental agreements.
- Whether or not you are participating in credit counseling of any kind.

Steps to Repair Your Credit and Improve Your FICO Credit Score

It is important to know that it takes time to fix a credit score, and there is no quick fix. In fact, quick fix efforts are most likely to backfire and put you in a worse situation. Always be aware of any advice or claims to improve your credit score fast. In order to rebuild your credit you need to begin managing it responsibly. Below are tips that have been divided up into the categories used to calculate your credit score.

Payment History:

Because 35% of your score calculation is based off of this category, it has the greatest effect on improving your score. It is important to note that past problems like missed or late payments are not easily fixed.



Pay your bills on time

Delinquent payments (even a few days late) have a major negative impact on your FICO score.

If you have missed payments, get current and stay current

Older credit problems count for less than new ones, so paying your bill on time should slowly increase your score.

Paying off collection accounts

Some collection accounts are willing to withdraw reporting from credit bureaus. Request a letter stating their agreement to delete the account upon receipt of your payment. If they are unwilling to clear the collection account, it will stay on your credit report for 7 years.

Credit Scores

Amounts Owed:

Keep balances low on credit cards and other “revolving credit”

High outstanding debt can affect a credit score

Pay off debt rather than moving it around

The most effective way to improve credit score in this area is by paying down your revolving debt.

Don't close unused credit card accounts to raise your score.

The magic number of credit card accounts to have in order to enhance your score is between 3 and 5.

Don't open new credit cards that you don't need.

While this will increase your available credit, this approach can backfire and actually lower your credit score.

Length of Credit History:

Don't open a lot of new accounts too rapidly

This will decrease the average age of your accounts, and have a large effect on your credit score. This can also look risky to new credit users.

New Credit:

Complete rate shopping for a given loan amount in a focused time period

FICO scores distinguish between a search for a single loan, and a search for many new lines of credit, by the length of time over which the inquiries occur. Multiple inquiries over a short period of time are typically treated as a single inquiry, and have little effect on your credit score.

Re-establish your credit history if you have had problems

Opening new accounts responsibly and paying them off on time will raise your credit score in the long term.

Request and check your credit report yearly

Each person receives a free credit pull from the three major credit agencies per year. Be sure to check for any errors on your account.

Types of Credit Use:

Apply for and open new credit accounts only as needed

Don't open accounts just to have a better credit mix

Have credit cards, but manage them responsibly

Having credit cards and installment loans (and making timely payments) will rebuild your credit score. Someone who has no credit cards is considered a higher risk than someone who has managed credit cards responsibly.

Remember:

Don't get discouraged by setbacks. Your credit score may drop unexpectedly as you go through credit repair. This doesn't necessarily mean that you have done something wrong. Continue adding positive information to your credit report and your credit score will improve over time.

If debts are overwhelming and creditors aren't willing to work with you, Consumer Credit Counseling or your local Survivor Outreach Financial Counselor is an option for education for getting back on track.

They might be able to help you come up with a payment plan the banks will work with. Additionally, they can assist in notifying the credit services of a recent death or even assist authorized Survivors in ordering a credit report on a recent deceased individual.

Contacts and Resources:

Equifax

www.equifax.com

PO Box 105069

Atlanta, GA 30349

800 525 6285

TransUnion

www.transunion.com

PO Box 6790

Fullerton, CA 92634

800 680 7289

Experian

www.experian.com

PO Box 9701

Allen, TX 75013

800 493 1058

For more information on credit reports as well as information on ordering your Annual FREE Credit Reports available to you go to <http://www.ftc.gov/bcp/edu/microsites/freereports/index.shtm>

Vet Center—Free Bereavement Counseling



Bereavement Counseling is assistance and support for people with emotional stress after the death of a loved one. Bereavement counseling includes a broad range of transition services including counseling, outreach and referral services for family members.

The Vet Centers offer bereavement counseling to parents, siblings, spouses and children of Armed Forces personnel who die in service to our country. Also eligible are family members of reservists and National Guardsmen who die while serving on federally activated duty.

Vet Center Bereavement Counseling is provided at the 207 community-based Vet Centers located nationally and can even be provided in the families home when necessary. There is no cost for these services.

**To access Bereavement Counseling Services please call 202-273-9116
or e-mail at
vet.center@va.gov.**

For more information:

www.vetcenter.va.gov

IL Dept. of Veterans Affairs—Education Programs



Educational Opportunities for Children (Age: 10-18)

The Illinois Department of Veterans Affairs provides Financial aid annually to each child between the ages of 10 and 18 years of a veteran who died or became totally disabled as a result of service in the Armed Forces during World War I, or II, the Korean and Vietnam Conflicts (beginning February 1, 1955), the Gulf War, Operation Enduring Freedom or Operation Iraqi Freedom, until such individuals are no longer eligible for induction under the Universal Military Training and Service Act. The financial aid applies to a state educational institution of elementary grade, high school or vocational training school.

To apply: <http://www2.illinois.gov/veterans/Documents/childred-educational-opportunities.pdf>

MIA / POW Scholarship

Dependents of a veteran who has been declared by the Department of Defense or US Department of Veterans Affairs to be a prisoner of war; missing-in-action; to have died as the result of a service-connected disability; or be permanently disabled from service-connected causes with 100% disability; and, who was an Illinois resident or was an Illinois resident within six months of entering service may be eligible for the scholarship. Eligible dependents are entitled to full payment of tuition and certain fees to any state-supported Illinois institution of higher learning consisting of the equivalent of four (4) calendar years of full-time enrollment including summer terms (i.e., 120 points).

[MIA / POW Scholarship application form \(PDF, 150 KB\)](#)



Children of Veterans Scholarship

Each county in the state shall be entitled, annually, to one honorary scholarship at the University of Illinois, for the benefit of children of veterans of WWI, WWII, Korean War, the Vietnam Conflict and any time on or after August 2, 1990 and until those persons in service are no longer eligible for the Southwest Asia Service Medal. Preference is given to the children of deceased and disabled veterans. Such children shall be entitled to receive, without charge for tuition, instruction in any or all departments of the University for a term of at least four (4) consecutive years. Details may be obtained from the University of Illinois' Financial Aid Office.



Survivor Outreach Services (SOS)

SOS 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.

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

Bobby Gillmore, SOS Support Coordinator
Joint Forces Headquarters, 1301 N. MacArthur Blvd, Springfield, IL 62702-2399
(217) 761-3382 office, (217) 316-1191 cell, email: bobby.gillmore@us.army.mil

Jim Frazier, SOS Support Coordinator
Woodstock Armory, 1301 Sunset Ridge Road, Woodstock, IL 60098
(708) 646-5933 cell, email: james.l.frazier.ctr@us.army.mil

Robert Sheahan, SOS Support Coordinator
East St. Louis Armory, 2931 State Street, East St. Louis, IL 62205-2233
(618) 558-4196 cell, email: robert.sheahan@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

Latanya Yarbrough, SOS Support Coordinator
10 S 100 South Frontage Road, Darien, IL
(630) 910-3213 ext. 224 office, email Latanya.r.yarbrough.ctr@us.army.mil

Check us out online at:

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

Helpful Contacts and Resources:



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

http://www.nchsd.org/libraryfiles/HDAFiles/Veterans%20Project/11_11_Resourcesguide.pdf

Military & Family Life Consultants

Central/South (217) 720-0268

North: 708-638-2068

Providing free, confidential problem solving to all service members and their families. MFLC's travel to your home town. (12 free sessions)

Military OneSource

12 free sessions per issue from a counselor in your area (no cost)

1-800-342-9647 or www.militaryonesource.com

Department of Veterans Affairs

Free counseling for all family members including spouses, children, parents and siblings (no cost) 1-800-827-1000 or <http://www.va.gov>

TRICARE

Health and Dental Insurance

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

Tragedy Assistance Program for Survivors (TAPS)

1-800-959-TAPS (8277) or www.taps.org

Social Security Administration

1-800-772-1213 or <http://www.ssa.gov>

Defense Finance & Accounting Office

1-800-321-1080 or www.dfas.mil

National Military Families Association (NMFA)

<http://www.militaryfamily.org>

Gold Star Wives of America

1-888-751-6350 or <http://www.goldstarwives.org/>

American Gold Star Mothers

202-265-0991 or <http://www.goldstarmoms.com/>

Gold Star Dads

951-833-2935 or <http://goldstardads.org/>

