



# JANUARY/ FEBRUARY 2016

UNITED STATES ARMY

SURVIVOR OUTREACH SERVICES

## SNOWBALL EXPRESS X

A ten year tradition.

Five days of fun.

Two way airfare.

One experience they will never forget.

Everyday, many of the men and women of the armed forces return to their families and their civilian lives. But not everyone will have that chance, and the families left behind are forever changed.

Snowball Express, founded in 2009, remembers those fallen heroes who will never return, and honors the supreme sacrifice their families have made. Snowball Express offers Surviving families an all-expense paid, much needed getaway, and a

chance to connect with other Survivors.

At the beginning of December, American Airlines flew over 1,700 Surviving spouses and children to Dallas, Texas, to participate in this year's event. Several Illinois families were able to attend, with their Survivor Outreach Support Coordinators, Jim Frazier and Chris Milchuck, giving them a fun filled send-off at the Chicago and St. Louis airports.

“At the end of our 5 days together, I was so sad to have to say goodbye to my Snowball family. The only place on earth where talk of our loved ones and their final resting place involves pride, tears and hysterical laughter

all at once. A place where there are no fifth wheels, but only belonging and understanding. A place to remember our heroes and the families they left behind. Nothing can compare to everything you have given to us this weekend. I love my Snowball Family!”

-Patty, Surviving Spouse



### Inside this issue:

Snowball Express X	1
Springfield Vet Center	2
Operation Love Letters	2/3
Tax Returns for Minor Children	4
January Dine and Dial Invitation	5
Helpful Resources	5
ICFF	6
Living Legacies	7

## Springfield Vet Center

The Springfield Vet Center will be hosting a bereavement luncheon that is scheduled to meet on Saturday, March 5, 2016 from 10 am to noon. They meet in the conference room at the Vet Center. The group brings a side dish and they have a potluck style lunch during the group meeting. The Springfield Vet Center is located at:  
 1227 South 9th St.  
 Springfield, Il. 62703  
 Please contact Christine Glanert for further information at  
 (217) 492-4955

## Quote of the Month

And once the storm is over you won't remember how you made it through, how you managed to survive. You won't even be sure, in fact, whether the storm is really over. But one thing is certain. When you come out of the storm you won't be the same person who walked in.

## Operation Love Letters - Dawn Sands

I'm excited to announce the next SOS event, Operation Love Letters. This will be held on February 6, 2016 at the Rhine VFW Post 2729 in Chicago, 1/2 mile off I-55 (near Midway Airport). See the attached flyer for details. So, what is this event you ask? This is a time to gather and talk about your Soldier. This is a time to tell us about your loved one, what he/she enjoyed, a favorite memory or special occasion. This is a time to reflect on their lives. We all want to talk about the person we lost as our son, daughter, husband, wife, brother or sister, but often those opportunities are no longer there. We will always honor and be grateful for your Soldier's sacrifice, on this day we want to honor the life he/she lead. We want to learn whatever you want to share. So, how do I participate? Well the answer is easy, just attend and do whatever you feel comfortable with. All we ask is that you bring a picture, a letter, story, poem, memento, or anything that you might want to share with the group. Tell us about your Soldiers first day of school and how as a parent you followed the bus to make sure he/she made it! Tell us about the first trophy you're Soldier won, and bring it with you! Maybe your Soldier enjoyed writing poetry and you can share one of his poems. We will take time during this event to learn about each other's Loved one. Of course all are welcome to come and just listen to others or attend to meet other families and not have to share anything in the group. We want everyone to feel comfortable.

What about kids? We will have a cool hands on activity for kids to enjoy if they do not want to take part in the sharing of the stories. They will be busy making something they can take home. We will also have a valentines/card making table where adults and children can make a special card in memory of their Soldier. The VFW will also be providing wonderful desserts for us to enjoy and we plan on having a cookie decorating station as well. This is something kids and adults enjoy!



Join us for Operation Love Letters, a patriotic celebration of the Fallen, honoring them through stories, letters, poems, photos, or a memento you share. There will be a special children's activity and letter writing time.

This celebration of Love takes place during the month of February to commemorate our Soldiers "Love for Country" by paying tribute to our Love for them.



## United States Army Reserve Darien, IL Survivor Outreach Services

Cordially invites you to

# Operation: Love Letters

Date: February 6, 2016

Time: 1:00pm - 3:00pm

### Location:

Rhine VFW Post 2729

5858 S. Archer Ave.

Chicago, IL 60638

(1 mile south of I-55 near Midway Airport)

Parking available across the street at the Shop N Save.

- Bring your favorite stories, poems, photos, or memento to share.
- Children's Activities
- Valentine/love letter tribute
- Cookie decorating
- Refreshments

**RSVP:** Please RSVP to Dawn Sands, by February 4

Dawn Sands, Survivor Outreach Services Support Coordinator,  
630-739-7287, or [dawn.m.sands.ctr@mail.mil](mailto:dawn.m.sands.ctr@mail.mil)

## TAX RETURNS MAY BE NEEDED FOR MINOR CHILDREN

Often we come across situations where the child is receiving Social Security as well as, for the active duty deaths, Survivor Benefit Plan (SBP). Additionally, some children are receiving interest and dividends on the investments of SGLI and or the DG (See footnote) as well as other income.

There is some information that is a surprise for many of the guardians or parents of the children, and there is the potential that a Local, State and Federal tax return may be advisable to file on behalf of the minor child. Being a minor child does not immune the child from tax reporting if they are earning over a certain amount. Likewise, just because a return was not needed in a prior year, does not mean that a return is not needed for the current year. It may be advisable to have a tax preparer review the current situation. While many survivors may use the tax center on post or local Vita tax center, some families use other preparers. Whoever you use to do the taxes, there are three suggestions that the preparer may want to be sensitive to.

First of all, be sure your tax preparer has the latest Federal references including IRS Pub 3 (Armed Forces' Tax Guide), IRS Pub 17 (Your Federal Income Tax), and IRS Pub 559 (Survivors, Executors, and Administrators). If your preparer does not do returns for military families and survivors regularly, the preparer may welcome a gentle suggestion to have the publications accessible.

Second, be sure your preparer is aware of some of the principals of the Survivor Benefit Plan (SBP). SBP is often paid for active duty deaths. It is different the familiar Dependency Indemnity Compensation (DIC) which is paid by the Veterans Administration (and is a non-taxable benefit) in that the SBP is a taxable annuity payment.

The SBP can go to a surviving spouse or the spouse can elect (thru the military service) to choose child only SBP. In this case, the spouse would receive DIC and the child would receive SBP up until the age of 23 (longer if the child is mentally or physically disabled and unable to care for themselves). If a child is receiving SBP it is potentially taxable on the child's return. It is not interest or dividend income that can be claimed on the parent's or guardian's return. Especially in cases where there is a sole child, this benefit may be enough to trigger a tax due on a Local, State or Federal level.

Third, be sure that the preparer has information on the Social Security Survivor Benefits that was paid since other the deceased's child under the age of 18 (or any age if disabled before the age of 22) receive SS Survivor Benefits. Social Security benefits may be taxable. Generally, SS benefits for singles are not taxable on the Federal Level if the individuals income is under \$25,000, but that does not always hold true for State and Local taxes. The child is the one who could have to be taxed since the child is the person who has the legal right to receive the benefits. It is important to double check to see if the child is the person who has the legal right to receive the benefits. It is important to double check to see if the child receiving the SS benefits owes taxes on this which is on top of being potentially taxed on the SBP (and any other income, interest, dividend, trust income, etc.). In summary, the parent or guardian may also want to be mindful that the child may have taxable SS benefits if they are also receiving SBP and/or other income.

Footnote: For Survivors who are within the 365 days of receiving the DG or SGLI, there are some potentially favorable Tax provisions contained in the HEROES (HEART) Act. Your SOS office will be able to provide you with resources to gain more information on this.

## JANUARY 20, 2016 - DINE AND DIAL FINANCIAL EDUCATIONAL CALL FOR SURVIVORS

Facilitated by Mark Dunlop, CFP, Survivor Outreach Financial Counselor, Fort Leonard Wood  
573-596-0153 or [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.
- **What:** This quarterly 75-minute call in program provides a forum for Military Survivors and friends to ask questions on education tools to better understand identity theft minimization, saving and investing, estate planning considerations, tax issues, potential financial resources and budgeting concerns in creating financial success.
- **Where:** The Call number is (1-218-944-1930 access code 7681905#); the call originates from Ft. Leonard Wood Survivor Outreach Services.
- **When:** January 20, 2016, 7:00 pm Central
- **Why:** Many Survivors have asked for assisting in navigation of potential resources including how to better grasp potential projected cash flow. Note: some of the specifics will be based on Missouri/Illinois issues as this conference call originates from Ft. Leonard Wood, Missouri but the concepts are non-state specific. Survivors and friends are invited to join in on this educational presentation. The focus of this call will be taxes, potential scholarships and financial resources.

## HELPFUL RESOURCES

### **Military One Source:**

[www.militaryonesource.com/MOS/Tools.aspx](http://www.militaryonesource.com/MOS/Tools.aspx)  
or 800-342-9647

### **American Widow Project:**

[americanwidowproject.org/](http://americanwidowproject.org/)

### **National Alliance for Grieving Children:**

[www.childrengrieve.org](http://www.childrengrieve.org)

### **American Foundation for Suicide Prevention:**

[www.afsp.org](http://www.afsp.org)

### **Gold Star Mother:**

[www.goldstarmoms.com](http://www.goldstarmoms.com)

### **Gold Star Dads:**

[www.goldstardads.org](http://www.goldstardads.org)

### **Gold Star Wives:**

[www.goldstarwives.org](http://www.goldstarwives.org)

### **Survivor Outreach of Illinois Facebook Page:**

<https://www.facebook.com/Survivor-Outreach-Services-of-Illinois-154933114669947/>

### **Army Survivor Outreach Services Official Site:**

<http://www.sos.army.mil>

### **Gold Star Pins:**

[www.goldstarpins.org](http://www.goldstarpins.org)

### **SBP Pay Inquires:** 1-888-332-7411 option 1 or

<http://www.dfas.mil>

### **VA Benefits - DIC:** 1-800-827-1000 or

<http://va.gov>



# ILLINOIS CONNECTIONS FOR FAMILIES OF THE FALLEN (ICFF)

in partnership with Army Survivor Outreach Services

## Save the Date!

Illinois Connection for Families of Fallen is a collaborative effort of representatives of over 25 different local and national agencies dedicated to helping Illinois Families of Fallen Service Members. Helping families being to find a new normal, which can be empowering to families after a catastrophic loss. The ICFF connects families of the fallen through events and workshops. In addition,

they work with families to define and coordinate resources that meet each family's unique needs. They believe that by recognizing that everyone grieves differently and that each person's struggle to find strength is unique, we can support families by providing them access to resources. These resources cover a wide range of issues to address issues from many different perspectives and walks of life.

## ICFF 2016 Events

### ICFF Connections at the Museum

When: April 17, 2016

Where: Bloomington Children's Museum

### ICFF Connections at the Zoo

When: August 28, 2016

Where: Chicago Brookfield Zoo



## National Military Family Association - Scholarships

<http://www.militaryfamily.org/spouses-scholarships/scholarships.html>

The National Military Family Association offers Scholarships and professional funds awards range from \$500 - \$2500. The award is a one-time payment that must be used within 12 months.

100% of military spouses with a valid military ID are eligible.

You can apply online at the website listed above.



**Columbia Southern  
EDUCATION GROUP**

Changing Lives Through Education  
[CSEGroup.com](http://CSEGroup.com)

## HONORING THOSE WHO GAVE ALL

Fallen service members leave behind more than spouses and children. They leave behind parents and siblings.

CSEG is proud to honor the memory of those who made the ultimate sacrifice by changing the lives of these family members through the Living Legacy Scholarship. CSEG wants to support the families of the fallen by empowering them to achieve their educational dreams.

## LIVING LEGACY SCHOLARSHIP

*THE BEST THING WE CAN DO TO HONOR OUR LOVED ONE IS LIVE LIFE!*

The Living Legacy Scholarship is open to spouses, children, parents and siblings of fallen service members.

Applicants must demonstrate how receiving the scholarship would honor their loved one, what their education and degree aspirations are, and how the scholarship will help them live their lives.

The scholarship will cover up to \$16,500 in one online degree program (associate, bachelor or master) at either Columbia Southern University or Waldorf College. The scholarship will be directly applied to the recipient's tuition for up to 60 semester hours or 24 consecutive months in the selected online degree program, whichever comes first. This scholarship covers tuition only. Textbooks and fees are the responsibility of the scholarship recipient.

The scholarship application is open **January 8** through **April 8, 2016**. Please visit [CSEGroup.com/LLS](http://CSEGroup.com/LLS) for application materials and additional information. If you have questions or would like to learn more about the educational opportunities available through Columbia Southern Education Group, please call 888.520.5836.



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

*Never Forgotten...Never Alone*

Provide Expertise on State & Federal Survivor benefit

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

---

## Illinois Survivor Outreach Services Coordinators

Chris Milchuck

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

(217) 761-3382 office

email: [christine.a.milchuck.ctr@mail.mil](mailto:christine.a.milchuck.ctr@mail.mil)

Breanna Lehman

3702 New Era Road, Murphysboro, IL 62966

(217) 725-4100 cell

email: [breanna.p.lehman.ctr@mail.mil](mailto:breanna.p.lehman.ctr@mail.mil)

Jim Frazier

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

(708) 646-5933 cell

email: [james.l.frazier61.ctr@mail.mil](mailto:james.l.frazier61.ctr@mail.mil)

Dawn Sands

10 S 100 South Frontage Road, Darien, IL

(630) 739-7287 office

email: [dawn.m.sands.ctr@mail.mil](mailto:dawn.m.sands.ctr@mail.mil)