



**Survivor Outreach Services**  
Serving Survivors of Illinois' Fallen Soldiers  
*"Never Forgotten.....Never Alone"*  
October 2011 Bulletin – 18th Issue

**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

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Robert Sheahan, SOS Support Coordinator  
East St. Louis Armory, 2931 State Street, East St. Louis, IL 62205-2233  
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# Change in Seasons— Kelly Farley

From [www.grievingdads.com](http://www.grievingdads.com)

Not sure what it is, but I really dislike the transition from summer to fall. It's not so much the weather; it's the change in the weather. The days are getting shorter and cooler and I know that winter is right around the corner. There is this thick blanket of gray clouds that starts to settle in around early November and hangs around until about April. Yeah, there are a few days of sunshine thrown in over the next 6 months, but nowhere near enough for me.

I have always hated the long bitter cold winters of the upper Midwest, but they have become a lot harder for me over the last 6 years. Ever since the loss of my children, I find it much more difficult to ignore. It seems to magnify the reality that they have died. I am not sure why, but every day is a battle this time of year to fight off the dread and sadness that lurks beneath the surface. I refuse to let it get the best of me, so I keep fighting. Early mornings are especially rough. It seems to be at its worst first thing in the morning when I wake up to the reality of the trauma that I have been through and what my life has become. I use to be naïve to what people go through in life. I was blessed to have never felt the blunt impact of trauma until the loss of my first child.

Yes, I am a grieving dad and I will be for the rest of my life, but I refuse to let it define me or destroy me. I am constantly setting and reaching new goals in order to find some sort of hope for the future. I don't do this to run from the pain of losing a child; I do this so I don't get stuck in the depths of despair. I spent a lot of time there early in my grief journey, but I refuse to allow myself to go back there. So, I continue to challenge myself to live a life that would make my children proud. Much like the change in seasons, I too must find ways to make changes in my life.

I know what despair feels like, but I also know what hope feels like after the despair starts to lift. My promise to all grieving dads out there is that "I will continue to work hard to bring awareness to what dads go through and I will continue to reach out to help you escape the grips of despair and to once again find hope in this life"

**If you are feeling despair, there is help available! Contact your SOS Coordinator for more information**

**Our Military Kids** – (See attached application)

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

Our Military Kids is a non-profit organization that provides grants to children of deployed and severely wounded service members. The grants are used to provide enrichment activities intended to help children cope with the deployment or injury of a parent. We recently received a donation from the employees of Alion Science & Technology to test-pilot an expansion which will temporarily provide availability of our grant program to children of fallen service members.

We are rolling out this pilot program with modest initial start-up funds.

The test-pilot will allow us to provide approximately 100 grants to children of service members killed in action while serving overseas in 2011.

Our application process is very simple. The child's caregiver must complete our one-page grant application (one application for every child) and attach the following documentation:

\*A copy of the form DD 1300 (Report of Casualty Statement) OR a copy of the Certificate of Death;

\*A form of ID for each child identifying them as a military dependent;

\*A brochure or registration form showing fee information from the organization providing the activity

Because our funding is limited, the availability of this program will be restricted to the children of fallen service members who lost their lives while serving overseas in support of OEF/OND in the calendar year of 2011

**Check out the Illinois Families of Fallen Service Member Task Force  
“Community Connections” Resource Guide!**

[http://www.nchsd.org/libraryfiles/HDAFiles/Veterans%20Project/IN7511\\_Resourcesguide.pdf](http://www.nchsd.org/libraryfiles/HDAFiles/Veterans%20Project/IN7511_Resourcesguide.pdf)



**MOVING SOON?**

**Please update your address with  
your local SOS Coordinator.**

## **Spring 2012 Scholarship Application**

**Hope For The Warriors®**, as part of its effort to ensure that the sacrifices of servicemen and women and their families are not forgotten, nor their needs unmet, awards scholarships to U.S. military spouses of Wounded Service members and Fallen Warriors as defined below. The purpose of the scholarships is to identify, recognize and reward exceptional spouses for their strength, fidelity and resolve despite adversity and to aid in their continued education at a reputable, accredited college or trade school as they assume critical roles in the financial well being of their families.

Scholarship awards are **\$5,000** to be made co-payable **to the scholarship recipient's institution** for payment of tuition, books and supplies and may be reapplied for up to four years for a maximum of \$20,000. *The application process is the same for new applicants and renewals.*  
**(SEE ATTCHED APPLICATION)**

## Questions About SBP & DIC From [www.va.gov/SURVIVORS](http://www.va.gov/SURVIVORS)

### What is the difference between DIC and SBP?

Dependents Indemnity Compensation (DIC) is an entitlement benefit paid to eligible survivors (Spouse, unmarried child) of certain deceased service members and veterans. The DIC benefit is managed by the Department of Veterans Affairs and is dispersed to surviving family members that meet specific criteria. For further details, please visit:

<http://www.vba.va.gov/bln/dependents/dic.doc>

The Survivor Benefit Program (SBP) is voluntary annuity program offered for purchase to service members as a retirement benefit for family members. This program is managed by the Department of Defense (not the Department of Veterans Affairs). As noted, participation in this program is voluntary and not all service members opt to participate. To learn more about SBP, please visit: <http://www.dfas.mil/rapay/rafaqs/sbpfaqs.html>

### What is the SBP / DIC offset?

DIC is a payment made by the Department of Veteran Affairs (DVA) to the spouse of a member who dies due to a service-connected illness or injury. The DVA determines entitlement to and the amount of the DIC award. If DIC is awarded, the SBP annuity must be reduced by the amount of the DIC award. The SBP annuity is terminated if the DIC is greater than the SBP. However, if an annuitant receives DIC based on a member other than the one providing SBP, there will not be a DIC reduction.

Each annuitant signs a DIC authorization statement when they submit their annuity application. This allows DFAS to establish their SBP annuity prior to notification from the DVA regarding their entitlement to DIC. This prevents delays in SBP payments.

If DIC is awarded, the following conditions apply:

- If the monthly DIC benefit exceeds the SBP monthly annuity, the amount of the SBP annuity paid prior to notification of the DIC award, not including the month of death, is an over-payment. If the DIC monthly benefit does not exceed the SBP monthly annuity, the amount of SBP overpayment will be the amount of DIC awarded prior to notification. See number 3 for more information on overpayments.
- Once Defense Finance and Accounting Services (DFAS) receives all of the necessary information from the DVA, the annuitant will be due a refund of all or part of the SBP costs paid into the plan by the member (SBP cost refund) if the DIC award is made retroactive to the date of death. The SBP cost refund will be applied to any SBP overpayment or other indebtedness, and a check for the remaining balance, if any, will be forwarded to the annuitant. The SBP cost refund may be taxable if the retiree paid the SBP costs from the re-tired pay taxable income. Any taxable portion of the cost refund will be included as tax-able income on the TD Form 1099-R annuitants receive at the end of the year.

- Depending on the amount of the overpayment, it will either be collected from the SBP cost refund, referred to the DVA for collection from the annuitant's DIC payment, or combination of both. Annuitants will be advised of the method of collection and sent an account statement showing the SBP cost refund less any overpayment collected when the SBP cost refund is processed.
- Annuitant's taxable income will be increased by the taxable portion of the cost refund and reduced by the amount applied to the overpayment. The taxable income will be adjusted when the overpayment is collected. An annuitant may receive a tax deduction or tax credit, as appropriate, if the overpayment occurred.
- Since SBP costs are not paid by members who die while on active duty, or by Reservist who dies before retirement, there will be no refund of costs. The overpayments will be referred to the DVA for collection from the annuitant's DIC.
- Annuitants can reduce the amount of the SBP overpayment by notifying DFAS at once when DIC has been awarded. Please furnish DFAS a copy of the award letter from the DVA.
- Since DIC benefits are nontaxable, VA encourages annuitants to apply for DIC if they have not done so
- If the DIC effective date is past the first day of the month after the member's death and the annuitant has received benefit from receipt of the SBP, no cost refund is due.



## SOS Financial Counseling Services

John Cook  
Rock Island, IL  
(309) 782-7400

Mark Dunlop  
Ft. Leonard Wood, MO  
(573) 596-0153  
[mark.dunlop1@us.army.mil](mailto:mark.dunlop1@us.army.mil)

## Tax Preparation for 2011 returns

### **HEROES ACT AND OTHER TAX ISSUES FOR SURVIVORS:**

Many professionals are aware of Publication 3 when they assist survivors, but the less common 559 and 590 are publications often overlooked since they are not used as much.

Publication 3: [http://www.irs.gov/publications/p3/ar02.html#en\\_US\\_publink1000176324](http://www.irs.gov/publications/p3/ar02.html#en_US_publink1000176324).

#### [Forgiveness of Decedent's Tax Liability](#)

- [Combat Zone Related Forgiveness](#)
- [Terrorist or Military Action Related Forgiveness](#)
- [Claims for Tax Forgiveness](#)

Publication 559, Survivors, Executors, and Administrators includes information on Tax Forgiveness for Armed Forces Members, Victims of Terrorism, and Astronauts

<http://www.irs.gov/publications/p559/index.html> <http://www.irs.gov/publications/p559/ar02.html>

Publication 590 describes DG (Death Gratuity which can be up to 100K) and SGLI (up to 400K) which according to the IRS as noted in the attachments can be treated like rollover Roth IRA monies (there is a one year time limit for the election) as noted in the section on Military Death Gratuities and Service members' Group Life Insurance (SGLI) Payments:

<http://www.irs.gov/publications/p590/ch02.html> and as noted in VI. Section 109 of the HEART Act [http://www.irs.gov/irb/2010-06\\_IRB/ar09.html](http://www.irs.gov/irb/2010-06_IRB/ar09.html) which clarifies some of the Heart provisions as does: [www.jct.gov/x-44-08.pdf](http://www.jct.gov/x-44-08.pdf); [www.irs.gov/irb/2010-50\\_IRB/ar15.html](http://www.irs.gov/irb/2010-50_IRB/ar15.html); <http://www.govtrack.us/congress/bill.xpd?bill=h110-6081>; and [www.irs.gov/pub/irs-drop/n-10-15.pdf](http://www.irs.gov/pub/irs-drop/n-10-15.pdf);

The following information and instructions are provided to ensure that your visit is as efficient as possible when you meet with a tax preparer.

1. Ensure that you bring the following forms before seeing a tax preparer:

- All W-2's (If you do not have your W-2 yet, contact your employer).
- IRS Forms 1099's stating interest, dividends, capital gains, distributions from pensions & IRA's
- Unemployment compensation and other income information.
- All information regarding any credit or deduction you wish to claim.

- Social Security cards/ numbers for you and all dependents you will claim.
- A copy of last year's return, if itemizing.
- A Power of Attorney, if required.
- If claiming the child/dependent care deduction, you must have proof of payment and the caregiver's SSN or Employer's (employee identification number) EIN.
- To claim adjustments, credits, or itemized deductions, have receipts & totaled amounts.
- To claim a dependency exemption, a non-custodial parent should have IRS Form 8332 (Release of Claim to Exemption for Child of Divorced or Separated Parents), Separation Agreement or Divorce Decree.

2. **Social Security Numbers (SSNs) and names must match exactly Social Security cards or processing of your return and any refund will be delayed.**

3. Amended returns cannot be electronically filed.

4. Ensure that you sign and date the return and that or spouse does so also, if filing a joint return. Keep a copy of your tax return for at least three years. Remember that your return must be in the US mail no later than 16 April 2012 or it is late. If possible, use the label and envelope sent to you from the IRS. Your refund, if any, will arrive within 4-6 weeks. **To check on your refund call the IRS at 1-800-829-1040.**

5. Your tax return is ultimately **your responsibility**. Be sure to review your tax return before signing it.

**LINKS TO ALL 50 STATES TAX FORMS** <http://www.50states.com/tax>

**IRS WEBPAGE** <http://www.irs.gov>

**GENERAL INFORMATION TAX SITES** (inclusion of these sites does not constitute and endorsement by the U.S. Government or the SOS Program) <http://govspot.com/tax/> ; <http://taxes.yahoo.com> ; <http://1040.com>

Those eligible (with military identification cards) to get their taxes prepared through the Tax Assistance Center may receive some tax preparations survives at their nearest military installation. Alternatively, for tax preparation, eligible Survivors can use via the Military One Source link [www.militaryonesource.com](http://www.militaryonesource.com) or by calling Military One Source: 1-800-342-9647 for this service.

## **Scholarships, Grants and other Educational Resources potentially available for Military Widows/Widowers and their Families**

Below is a list of Scholarships, Grant and other Educational Resources that we have come across for Military Survivors and their families. We are not endorsing nor are we linked to the below but hope that you find the information valuable.

<http://www.ausa.org/resources/familyprograms/resources/InternetResources/Pages/ScholarshipInformation.aspx>

<http://www.goldstarwives.org/resources-military-family.htm>

<http://www.americanwidowproject.org/resources/scholarships/>

[http://m.nationalresourcedirectory.gov/education\\_and\\_training/additional\\_scholarships\\_tuition\\_assistance\\_and\\_financial\\_aid/scholarships\\_and\\_grants\\_for\\_spouses\\_and\\_dependents?sort=title&state=&topic=&cityOrCounty=&county=&city=&folderName5=&folderName6=&folderName7=&offset=0&max=10](http://m.nationalresourcedirectory.gov/education_and_training/additional_scholarships_tuition_assistance_and_financial_aid/scholarships_and_grants_for_spouses_and_dependents?sort=title&state=&topic=&cityOrCounty=&county=&city=&folderName5=&folderName6=&folderName7=&offset=0&max=10)

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*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.*

**UPCOMING EVENTS:**

**Please feel free to email me at [bobby.gillmore@us.army.mil](mailto:bobby.gillmore@us.army.mil) with any comments, information, or events that may benefit other Survivors. If you know other Survivors that would like to receive future additions of this bulletin, please have them send me an email with the following information:**

**Name:**

**Fallen Heroes Name & Branch:**

**Relationship:**

**EMAIL Address:**

**9th Annual Ssgt Jacob Frazier Memorial Golf Outing** (See attached flyer for Details)

Saturday October 1, 2011  
Hughes Creek Golf Club  
1749 Spring Valley Drive  
Elburn, IL 60119

**Peer Connections – Luncheon** (See attached flyer for Details)

Saturday October 8, 2011  
VFW Post 905  
O'Fallon, IL

**Gold Star Families Support Group of Northern Illinois** (See attached flyer for Details)

Saturday, October 22, 2011  
11:00 am – 3:00 pm  
VFW Post 2868  
8844 Ogden Avenue  
Brookfield, IL 60513-2149  
(708) 485-9670

**Connections in Southern Illinois** (See attached Save the Date Card)

Saturday November 5, 2011  
Southwestern Illinois College  
2500 Carlyle Avenue  
Belleville, IL

**National Wreaths Across America Remembrance Ceremony**

December 10, 2011; 12 Noon EST

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

877-385-9504

## **Helpful Contacts and Resources:**

### **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](http://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](http://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](http://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/>