



# Survivor Outreach Services ...keeping the promise

**21st Edition—January 2012**  
**Happy New Year!**

*"They [Soldiers] will cross the border out of Iraq with their heads held high. One of the most extraordinary chapters in the history of the American military will come to an end. Iraq's future will be in the hands of its people. America's war in Iraq will be over."* - President Obama, 14 December 2011

## **ARMY CHIEF OF STAFF - [Personal Note to Gold Star Families](#)**

December 20, 2011

Army Gold Star Families,

As we pause to observe the end of Operation Iraqi Freedom/New Dawn, I want to extend my deepest gratitude to those who have borne the enormous burden of sacrifice on behalf of our Nation.

The Secretary of the Army, Sergeant Major of the Army and I have sent [the attached letter](#) to the force. I feel compelled, however, to address our Gold Star community personally.

No one knows the acute cost of war better than our Gold Star Families and as we close this chapter of our history, our Gold Star Families will always be honored and remembered by a grateful Nation.

I know that words will never fully express the sense of loss that you feel, but I assure you that our Army and our Nation will never forget those that bravely gave their last full measure in defense of our freedom.

I humbly thank all of you on behalf of the Soldiers, Civilians and Families of the United States Army.

Sincerely  
//Original Signed//  
Raymond T. Odierno  
General, United States Army

## 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**

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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.

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:**

**Support Group for Family Members of Fallen Service Members**—an ICFF initiative  
Saturday, January 14<sup>th</sup>, 2012 — 10:00-12:00 p.m.  
Please bring a covered dish. (Pot Luck)

**\*\*NEW GROUP\*\***

Springfield VET Center  
1227 Ninth Street  
Springfield, IL 62703

RSVP to Bobby Gillmore (217) 761-3382 or [bobby.gillmore@us.army.mil](mailto:bobby.gillmore@us.army.mil)  
<http://www.il.ngb.army.mil/family/survivoroutreach/resources/Support%20Group%20-January%20Vet%20Center.pdf>

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**Support Group for Family Members of Fallen Service Members**—an ICFF initiative  
Saturday, January 28, 2012 — 1:00-2:30 p.m.

A light lunch will be served

**\*\*NEW MEMBERS WELCOME\*\***

Institute for Psychoanalysis  
122 South Michigan Avenue  
Room 1323  
Chicago, IL 60603

RSVP to Polly Everett\* 312-922-7474, ext. 309  
or Judy Schiffman\* 312-922-7474, ext. 310

<http://www.il.ngb.army.mil/family/survivoroutreach/resources/Support%20Group%20-%20January%20-%20Chicago.pdf>

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### **Estate and Tax Considerations:**

Wednesday, January 18th, 2012 — 6:00 - 7:00 p.m.

Call in to talk with Mark and other SOS Financial Counselors about estate and income tax issues, tax advantage tools and techniques made available to Survivors. Contact Mark Dunlop (573-596-0153) or your local SOS team member if you wish to participate.

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### **Financial Strategies for Recent Survivors:**

Wednesday, April 4th, 2012 — 6:00—7:00 pm

Call in to talk with Mark and other SOS Financial Counselors about tax and financial opportunities/issues of which Survivors, especially those that are within 1 year of receiving the death gratuity/SGLI, can potentially take advantage. Contact Mark Dunlop (573-563-3004 or your local SOS team member if you wish to participate.

(Each call is deliberately limited to 25 participants; if the scheduled session fills up an additional one will be offered; the teleconference call in number is (573-563-3004) for both calls. Note: This is not a toll free call.



## SOS Financial Counseling Services

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

[Jon.c.cook.civ@mail.com](mailto:Jon.c.cook.civ@mail.com)

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

[mark.dunlop1@us.army.mil](mailto:mark.dunlop1@us.army.mil)

Jim Brunner  
Darien, IL  
(800) 315-6327 ext. 313

[James.d.brunner2.ctr@us.army.mil](mailto:James.d.brunner2.ctr@us.army.mil)

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### Tax returns May be needed for Minor Children

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Often we come across situations where the child of a deceased Service member 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. There is the possibility that a Local, State and Federal tax return may not only be **advisable** to file on behalf of the minor children, but, in some cases, may be **required** to be filed on behalf of the minor child. Additionally, the minor child may be subject to what is called a Federal alternative minimum tax. <http://www.irs.gov/instructions/i8615/ch01.htm>

Being a minor child does not exempt 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 a local VITA tax center, some families use other preparers. Whoever you use to do the taxes, there are three suggestions that the preparer should be aware of.

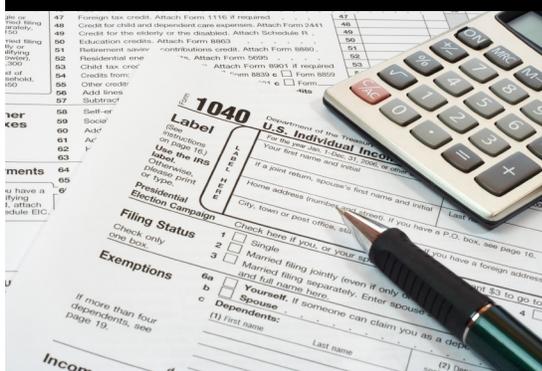
First of all, be sure your tax preparer has the latest Federal references including IRS Pub 3, (Armed Forces' Tax Guide), IRS Pub 17 (Your Federal Income Tax) and IRS Pub 559 (Survivors, Executors, and Administrators). If your preparer does not prepare returns for military families and Survivors regularly, 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 than 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 (SS) Survivor Benefits that was paid since often 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 individual's total income is under \$25,000, but that does not always hold true for State and Local taxes.

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## Tax returns May be needed for Minor Children—Continued



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 receiving 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.)

It may be beneficial for the child to file a return for their income instead of having it on their parent's return, depending on the numbers; but they are required to file if their income is over \$9350 for single under the age of 65. Additionally, it is

helpful for the preparer to compare outcomes with the survivor guardian/parent ( or even the recent deceased) of taking the deduction for the dependent to having the child using the advantage.

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 and also mindful that SBP needs to be reported – there really is no way around it.

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 Survivor Outreach Services

## Benefit/Program Updates



**The TRICARE Young Adult (TYA) Prime** option is available for purchase on Dec. 1, 2011, with coverage beginning Jan. 1, 2012. TYA Prime will offer young adult beneficiaries TRICARE Prime coverage for monthly premiums of \$201.

To purchase TYA Prime, dependents must be under age 26, unmarried and not eligible for their own employer-sponsored health care coverage.

TYA Prime is a managed health care option with low out-of-pocket costs. Care is delivered through military clinics and hospitals and the TRICARE network of civilian providers. Uniformed services dependents may qualify to purchase TYA Prime if they live in a designated Prime Service Area and their sponsor's status makes them eligible for Prime coverage.

In addition to TYA Prime, young adult dependents may also be eligible for TYA Standard, which has been available since May 2011. With monthly premiums of \$186, Standard offers eligible dependents the flexibility to see TRICARE-authorized network and non-network providers of their choice, wherever they live or travel. The Standard monthly premium is dropping to \$176 on Jan. 1, 2012.

Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya). Sponsors and their adult dependents are encouraged to explore both commercial and military health care plan options and costs when choosing a plan that best meets their needs.

Young adults considering TYA should determine if they are eligible before completing and sending in an application. Eligible dependents may drop off the application and payment of three months of

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## Benefit/Program Updates

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### The TRICARE Young Adult (TYA) - Continued

premiums at a TRICARE Service Center or send them by mail or fax to their regional health care contractor.

Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

TYA Prime enrollment will follow the TRICARE Prime “20th of the month rule.” As long as the TYA enrollment application is received by the 20th of the month, coverage can begin on the first day of the next month. For example, if an applicant wants TYA Prime to start Jan 1, 2012, the application and initial three-month payment must be received by Dec. 20, 2011. If it’s received after Dec. 20, TYA Prime coverage begins Feb.1, 2012.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time students. Similar to provisions in the 2010 Patient Protection and Affordable Care Act, TYA offers eligible young adults up to age 26 the option to continue TRICARE Standard or Prime coverage, as long as their sponsor is still eligible for TRICARE. Unlike employer sponsored health plans, TYA is available only to unmarried young adult dependents.

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## Articles

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### **Fewer Of Us Can Relate To Military Life -- And Death Meaning of a Gold Star is often lost on public**

USA Today—January 4, 2012—Pg. 1  
Cover Story—By Gregg Zoroya, USA Today

COLLINSVILLE, Okla. -- Jane Horton wears a small Gold Star pin honoring her husband, Christopher, who was killed by Taliban gunfire four months ago.

"It's like an outward expression of a burden carried deep inside," Jane says of the emblem Congress created after World War II for those who lost loved ones to war.

Except that few today seem to know what it means. "I've never been asked about it. Ever," she says.

As the 26-year-old widow of an Oklahoma National Guard soldier killed in combat, it is another reason Jane says she feels a world apart from other Americans.

She sensed it standing on an airport tarmac as her husband's body was unloaded from the belly of an aircraft. She could see the faces staring down from the jetway windows above, parents holding children and pointing. "I definitely feel there's a disconnect," she says.

National leaders and advocacy groups say they see a widening rift between a military at war and a public at peace, distracted by a sputtering economy and weary of hearing about Iraq and Afghanistan.

"Not every American knows what a... Gold Star family is," first lady Michelle Obama said recently when she unveiled a Gold Star Christmas tree at the White House.

"Americans... often don't realize that these people are right here among us," says Ami Neiberger-Miller of Tragedy Assistance Program for Survivors (TAPS), a non-profit that helps military families who lose loved ones.

Public displays of gratitude and generosity can be seen throughout the country: the lines that greet deploying troops at an airport in Bangor, Maine; initiatives to build specially adapted homes for the severely wounded; campaigns to encourage hiring veterans. Non-profit groups, such as the Wounded Warrior Project and Semper Fi Fund, that assist injured troops have sprung up.



But much of what the military endures is lost on the public, then-chairman of the Joint Chiefs of Staff and now-retired admiral Michael Mullen told a West Point graduating class this year. "I fear they do not know us," he said.

Fewer than 1% of Americans are in the military today, compared with 10% during World War II. "Things were so different then," says Marie Speer, 90, whose husband, Pvt. Edward "Eddie" Jordan, was killed in Germany in 1944, when she was 23.



Gold Star banners hung from countless homes and Americans were keenly sensitive to the meaning, says Speer, who founded Gold Star Wives of America in April 1945. "Everybody was involved in the war, and it was something uppermost in everyone's mind."

War syncopated the rhythm of life back then: victory gardens in backyards, scrap drives, gasoline rationing and celebrities selling war bonds.

Today, 83% of Americans say veterans and military families "have made a lot of sacrifices since 9/11," while 43% of Americans say the same of the public's sacrifices since the attacks, according to a recent Pew Research Survey.

However, the survey shows that fewer than half (47%) say the military has sacrificed more than the public; of those 71% say the sacrifice of servicemembers is part of being in the military.

And while a majority of Americans say they have expressed their admiration for veterans directly, 84% of veterans say the public does not understand the problems faced by servicemembers or their families; the public (71%) agrees.

To have a family member serve in the military, much less be wounded or killed in combat, is a growing rarity in American society. Pew Research found that among Americans ages 18 to 29, only a third say they have an immediate family member in the military. Researchers attribute the trend to the nation's shrinking forces, as a smaller share of Americans serve in uniform than at any time since the peace era between World Wars I and II.

Last month, when an intercollegiate "legislature" met at the Oklahoma state Capitol to honor Christopher Horton, delegate Philip Jackson noticed Jane's pin after it was pointed out to him.

"That's the Gold Star," he said. "I had no idea."

### **A shocking death with few details**

From the moment there was a hard, double rap on the door of Jane Horton's home in this Tulsa suburb the night of Sept. 9, her life roiled in ways that her civilian friends could not possibly comprehend. One instant she was churning brownie batter in a mixer and the next she was plunged into shock and bewilderment.

Christopher, Jane was told, died from a bullet wound to the head. She wondered how this could be. He was the skilled sniper -- how could he have been the target? He was so certain he would survive the war, and now he was gone.

When Jane entered a room at the Floral Haven Funeral Home in nearby Broken Arrow and caught sight of her husband's profile in a casket, she first recognized the eyelashes, and wept.

"He had the longest eyelashes I've ever seen, and he had the most beautiful eyes."

When average Americans experience a death in the family, answers about what happened are commonly quick. The Army told Jane it would take up to 60 days before she received an investigative report on her husband's death. She has yet to receive an official report.

Yet stories swirled within the Guard community about how he died. "Everyone's calling home telling their wives," Jane recalls. "I just wanted to know what the heck happened to him."

She did what war widows do -- piece together rumor, media reports, a mortician's observations and what soldiers who served with Christopher would confide, some by phone from Afghanistan.

A story emerged: Christopher, 26, was part of a nine-member squad that set up for hours in a mud-walled outpost near the Pakistani border. A small number of Taliban managed to sneak up, round a corner and open fire with automatic weapons. Christopher was shot through the left eye. He was not on watch and may have been dozing when it happened. Two other soldiers also died. Attackers were killed trying to flee.

After prodding the Army for more information, Jane received a copy last month of the autopsy report. She learned he had been shot four times in the attack, including a wound to the head.

The information was strangely comforting. "He was instantly gone," Jane says. "I'm very thankful he had no chance to think about what happened."

### **Artifacts of an Army life**

The body of Jane's husband arrived in the United States within 72 hours at Dover Air Force Base in Delaware on Sept. 12. But the full arc of Christopher coming home -- the sacrament of laying him to rest, the ritual of receiving all the artifacts of his life at war from the Army -- felt like forever.



It would be four weeks before Arlington National Cemetery had a time slot open for the funeral. As months passed, Christopher's belongings trickled home -- mementos left by other soldiers at a memorial in Afghanistan, a black bag containing what he had with him when he died, foot lockers filled with clothing, souvenirs, snacks.

"It's kind of like a mystery," she says.

They met at King's College in New York City, two conservative kids with a passion for politics. They worked together on Mayor Michael Bloomberg's 2005 re-election campaign.

She was from Cleveland, the youngest of three. He was from Tulsa, the oldest of three born to an evangelist and his wife and spent his adolescence in a military academy in Missouri.

Christopher joined the National Guard in 2008 and was surprised at the strength of his growing affections for Jane. "This is a little scary for me," he wrote in a letter home from basic training. "Although my love, dedication and commitment to my country is unchanged. You are my life's number one dedication."

They married in 2009. They both dreamed that after the Army he would run for public office, perhaps even Congress.

Instead, she now sifts through his belongings: a tiny Stalin figurine he bought at a flea market in Kyrgyzstan on the way to war; a log he kept of missions he couldn't discuss on Facebook instant-messaging; a Sony camera he carried with him.

There were nine pictures dated Sept. 9, the day he died. Most show young GIs lounging or dozing in the enclosure where the attack occurred. Jane believes they were taken by her husband hours -- if not minutes -- before he died.

The Army will return a dead soldier's clothing washed or unwashed. The widow decides. Jane wanted them unwashed. She wanted everything as it had been with Christopher, even to smell him one last time. "But it doesn't smell like that," she says now. "It just smells like dirt."

'People don't know what to say'

Jane chose the seven-story, vaulted interior of the majestic First United Methodist Church in Tulsa for the funeral. For the burial, she arranged commercial flights back East with her husband's body in baggage. She

asked Oklahoma Sen. James Inhofe, a Republican for whom she had worked as an intern, to deliver a eulogy at an Arlington Cemetery chapel. She got Mullen and Army Gen. James Dempsey, the new chairman of the Joint Chiefs of Staff, to attend cemetery services.

She toiled over phrasing for Christopher's headstone, searching for the perfect epigrams that could fit on two lines of 15 spaces each. She settled on "Valiant Warrior/Fearless Sniper."

Through it all, there were as many kindnesses as there were setbacks. A neighbor Jane didn't know solicited the city to rename their street in honor of Christopher. Inhofe's legislative assistant, Anthony Lazarski, stayed at her side during the early hours of Sept. 12 at Dover waiting for Christopher's body. Bloomberg called to express condolences. Cleveland friends sent her specialty ice cream -- salted caramel and poached pear.

Southwest pilots on the flights carrying her and Christopher to the burial paid homage over intercoms. One gave her the wings off his uniform.

But she had to ask for a new Army casualty officer after she found the first one "not a good fit." The cemetery put the wrong death date on a temporary grave marker. The airline lost her luggage. These annoyances Jane can weather. What's difficult is the way people outside the military react, or fail to react on a personal level, to the sacrifice her husband has made.

Whether it's awkwardness or indifference, the mention of his name at social gatherings or political events elicits silence or a change of subject.

"People don't know what to say, or they don't say anything at all," she says.

She could not be prouder of how Christopher gave his life for his country, but she feels many people are uncomfortable with the topic.

TAPS spokeswoman Neiberger-Miller, whose brother, Christopher, was killed in Iraq in 2007, says Jane's reaction is common among families whose loved ones died in Iraq or Afghanistan.

The Gold Star is a precious commodity among them, she says. They wear it "because we're proud of our loved ones and what they gave this country and we want people to know it."

Jane thought the Gold Star pin would be a conversation starter. But it isn't.

"This is like code: 'My husband was killed in the war.' But nobody knows what it means."

## **War and sacrifice**

Views of Americans on a military-civilian gap in war.

Military and their families have made "a lot" of sacrifices: 83%

Military sacrifice higher than the public's sacrifice: 47%

Source: Pew Research Center

<http://ebird.osd.mil/ebfiles/e20120104861442.html>

<http://www.usatoday.com/video/news/1281781693001>



**SURVIVOR**  
OUTREACH SERVICES



## 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](mailto: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](mailto: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](mailto:robert.sheahan@us.army.mil)

TBD, SOS Support Coordinator  
Building 110, East Avenue, Rock Island, IL  
(877) 882-0523 office

Latanya Yarbrough, SOS Support Coordinator  
10 S 100 South Frontage Road, Darien, IL 60561-1780  
(404) 784-1603 cell, email: [latanya.r.yarbrough@usar.army.mil](mailto:latanya.r.yarbrough@usar.army.mil)

Check us out online at:

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

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# Helpful Contacts and Resources:

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

[http://www.nchsd.org/libraryfiles/HDAFiles/Veterans%20Project/IN7511\\_Resourceguide.pdf](http://www.nchsd.org/libraryfiles/HDAFiles/Veterans%20Project/IN7511_Resourceguide.pdf)

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## **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/>

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