



Survivor Outreach Services ...keeping the promise

27th Edition—July 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



Early Fourth of July Celebrations

In the pre-Revolutionary years, colonists had held annual celebrations of the king's birthday, which traditionally included the ringing of bells, bonfires, processions and speech-making. By contrast, during the summer of 1776 some colonists celebrated the birth of independence by holding mock funerals for King George III, as a way of symbolizing the end of the monarchy's hold on America and the triumph of liberty. Festivities including concerts, bonfires, parades and the firing of cannons and muskets usually accompanied the first public readings of the Declaration of Independence, beginning immediately after its adoption. Philadelphia held the first annual commemoration of independence on July 4, 1777, while Congress was still occupied with the ongoing war. George Washington issued double rations of rum to all his soldiers to mark the anniversary of independence in 1778, and in 1781, several months before the key American victory at Yorktown, Massachusetts became the first state to make July 4th an official state holiday.

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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 Group for Family Members of Fallen Service Members-

Saturday, June 30th, 2012 — 10:00-12:00 p.m.

Please bring a covered dish. (Pot Luck)

****NEW MEMBERS WELCOME****

Springfield VET Center

1227 Ninth Street

Springfield, IL 62703

RSVP to Bobby Gillmore (217) 761-3382 or bobby.gillmore@us.army.mil

4th Annual — PFC Wyatt D. Eisenhower Memorial Ride

Saturday, June 30th, 2012

****ALL VEHICLES AND MOTORCYCLES ARE WELCOME TO PARTICIPATE****

REGISTRATION: 8:00—10:00 AM at the Fairgrounds in Pinckneyville, IL

Music/Dinner/Dancing & More

www.wyatt-eisenhauer.memory-of.com

Rockie Lynne Performing Live

Westchester Fest — <http://www.westchesterchamber.org/fest-schedule.cfm>

Gold Star Families invited as Rockie Lynne's guest

Sunday, July 15, 2012 — Arrive at 7:00 pm performance begins at 8:00 pm

RSVP to Craig Belk vwrockford@comcast.net no later than Friday, July 6, at 8:00 pm

Gold Star Wives of America

67th Annual Convention

July 10—July 15, 2012

Holiday Inn

2800 Presidential Drive

Fairborn, Ohio

(937) 426-7800

RSVP:

Audrey Easterling at (937) 836-9005 or 4uadrey@yahoo.com

Or Madie Tillman at (937) 258-2905 or gtillm56@aol.com



Snowball Express VII

Dallas, Texas — Friday, 30 November through Tuesday, 4 December.

Contact b.kern@snowballexpress.org or call Buck Kern at 214-334-1710 or go to

www.snowballexpress.org.



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*On Behalf of
Governor Pat Quinn
&
Director Erica Borggren
You are Cordially Invited to a
Veterans' Day Ceremony at the Illinois State Fair
Please Save the Date for August 12, 2012*

Lincoln Stage:

- 10:30am: Memorial Service Begins
- Noon: Official Program Begins
- 1:00pm: Lunch Served
- 1:00-3:00pm: Entertainment
(Air Force Band of Mid America)
- 3:15pm: Parade Line Up
- 4:00pm: Parade Begins

**This year's honored Grand Marshals are
Gold Star Families of all Wars
&
Iraq War Veterans and their Families**

**3rd Annual VET Center
5K Fun Walk/Run**
Walk/Run in honor
of our Fallen Service Members
September 8 1-5pm
Washington Park
Springfield, IL
Registration 1-2pm Run starts at 2pm
Food & Entertainment
Pets welcome

Preregistration available
Contact Christine or Sean
217 - 492 - 4955



**Run
for the
Fallen**



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”

Key AFAP / Key Gold Star Wives Issues

The Army Family Action Plan, known as AFAP, is about military families and the work the delegates are doing to help military families. Recently members of the four working groups met in private to decide the priority of the top eight issues. The top priority issue was “Survivor investment of military death gratuity and Service Members' Group Life Insurance. (Currently under the HEART Act, or Heroes Earning Assist and Relief Tax, the survivor receiving the death gratuity and SGLI funds has the opportunity to place up to the full amount received into a Roth Individual Retirement Account or Coverdell Education Savings Account within 12 months after receipt of funds. The recommendation is to amend the HEART Act to extend this to 24 months.) As for what are the current issues from the perspective of Gold Star wives, the following link results makes interesting reading [Hearing on 03/22/2012: Joint House and Senate Committee on Veterans' Affairs Hearing to Receive Legislative Presentation of Veterans Service Organizations](#)



Time Sensitive Issues

Survivors' & Dependents' Educational Assistance

The period of eligibility for spouses of Service members who died on active duty **expires 20 years** from the date of death. http://www1.va.gov/opa/publications/benefits_book/benefits_chap12.asp

Dependency and Indemnity Compensation

The application for accrued benefits must be filed within one **(1) year of the death** to minimize the possibility of having back benefits retro to only 1 year.

Housing Programs

You are also authorized one relocation move at government expense. The movement of household goods must be completed within **three years following** the death of the Service member. A request may be made for an extension if necessary.

Heroes Earnings and Assistance and Relief Act of 2008

If you received a military death gratuity or SGLI payment with respect to a death while on active duty from injury that occurred after October 6, 2001, you can contribute (roll over) all or part of the amount received to your Roth IRA. The contribution is treated as a qualified rollover contribution.

The rollover must be completed before the end of the **1-year period beginning on the date you received the payment.**

“MARK MY WORDS”

Tax Forgiveness for Combat Deaths

Prior Years: Section 692(a) abates tax liability for any tax year ending on or after the first day the person served in a combat zone. Because it says “a combat zone” rather than “the combat zone” if a Service member served in more than one combat zone or in the same combat zone in different years tax will not be imposed for years preceding the death, beginning with the tax year that the individual first served in any combat zone. However, tax abatement claims under section 692(a) are claims for refund which are subject to the statute of limitation provisions for refunds which means claims for refund must be filed **within 3 years from the date the return** was filed or two years from the date the tax was paid, whichever is later.



Converting Spouse SGLI Coverage

Spouses who are insured under the Family SGLI program have the option to convert Spousal Coverage to an individual policy of insurance within **120 days from the date of the Service member’s death**. Spouses covered under Family SGLI may convert their coverage to a commercial policy at standard premium rates, without having to provide proof of good health. The conversion policy must be a permanent policy, such as a whole life policy. (Other types of policies, such as Term, Variable Life, or Universal Life Insurance are not allowed as conversion policies. In addition, supplementary policy benefits such as Accidental Death and Dismemberment or Waiver of Premium for Disability are not considered part of the conversion policy.) Most Participating Companies have many office locations. In order to find the office, individual agent or insurance agency closest to you, please check the Participating Company’s website or your local telephone directory. If you contact the Participating Company directly, ask for the “Reinsurance or Conversion Department.” If you contact a local representative (individual agent or insurance agency), the agent needs to know that you are converting Servicemembers’ or Veterans’ Group Life Insurance coverage. If you are not able to reach a Participating Company, please direct your questions to the Office Of Servicemembers’ Group Life Insurance (OSGLI): OSGLI Attn: Conversion, Unit 80, Livingston Avenue, Roseland, NJ 07068; Email: gi.osgli.conversion@prudential.com; Phone 800-419-1473; Web www.insurance.va.gov Your Survivor Outreach Services Financial Counsel can explain some of the options to you.



W4P and other tax issues that have recently come up

Spouses and Children receiving SBP are encouraged to withhold an appropriate amount to not owe too much or get too much of a refund on their taxes. Many Survivors appreciate accessing the tax center for their returns and that of their children who in most cases need to be filing a return. Some Survivors are being shown investment solutions with fees from a broker plus a relatively high 12(b)1 fees. Education on how to figure out total fees is a service Survivors appreciate. Your local Survivor Outreach Services Financial Counselor can assist you in understanding the fees.

Making Stress Work for You



What is Stress?

Stress is the physical response to upsetting or threatening events. It is the body's way of protecting you by initiating the "flight or fight" response. Even though stress is present to protect you, it can be harmful after a certain point. This "tipping point" is different for every person. Stress can be internally or externally caused.

Internal causes include:

- Inability to accept uncertainty
- Pessimism
- Negative self-talk
- Unrealistic expectations
- Perfectionism
- Lack of assertiveness

External causes include:

- Major life changes
- Work
- Relationship difficulties
- Financial problems
- Being too busy
- Children and family

**Please note that having these symptoms does not necessarily mean that you are stressed; there may be other medical or psychological causes. Your doctor can help fully determine whether the symptoms you may be experiencing are stress-related.*

Making Stress Healthy

- 1) Network with a support system. This can be friends, family, co-workers, church congregations, or community activities. These can be buffers against your stressors.
- 2) Have a sense of control: if you're confident in your ability to change things and persevere, you're more likely to take things in stride
- 3) Maintain a positive attitude: optimistic people are more likely to embrace challenges while maintaining a sense of humor.
- 4) Learn about your stressors: the more you know about stress—such as how long it may last and how it can affect you—the easier it is to respond.
- 5) Recognize and avoid unhealthy ways of dealing with stress. You may feel better after engaging in these activities, but they're bad for you in the long run. These include:

Smoking; excessive drinking; under- or over- eating; withdrawing from friends, family, or activities; using pills or drugs to relax; sleeping too much or too little, filling up every minute of the day to avoid facing problems; and taking your stress out on others by angry outbursts or physical violence.

Making Stress Work for You

How can you start reducing your stress?

Cope with your loss

- 1) Communication is key to coping with your loss. Don't be afraid to share how the family dynamics have changed, but also about how the family is working through these changes. It's okay to smile, laugh, and enjoy things in front of others.
- 2) Celebrate important holidays and functions; do not put them on hold.
- 3) Talk to others outside the family about your thoughts and feelings; be sure that this is someone you can trust.
- 4) Create a plan for honoring or celebrating a loved one's passing. Consider who should be included: immediate family members, or extended family and friends as well?

Permanently reduce your stress

- 1) Use a stress journal to identify stressors in your life. Patterns will eventually emerge that will allow you to identify and take control of your thoughts and feelings. Remember, you can't control the stressor. You can, however, choose how you respond to it. Consider:

What caused your stress? Your best guess is fine.
How did you feel physically and emotionally.
How did you act?
What did you do to feel better?



- 2) Think of the four as: Avoid, Alter, Adapt, or Accept. No one size fits all! You will have to experiment and see what works for you.

- a. Avoid unnecessary stress
 - i. Learn how to say "no"
 - ii. Avoid people who stress you out
 - iii. Take control of your environment
 - iv. Avoid hot-button topics
 - v. Pare down your to-do list
- b. Alter the situation you can't avoid it.
 - i. Express your feelings instead of bottling them
 - ii. Be willing to compromise
 - iii. Be more assertive
 - iv. Manage your time better
- c. Adapt: if you can't change the stressor, change yourself.
 - i. Reframe problems
 - ii. Look at the big picture
 - iii. Adjust your standards
 - iv. Focus on the positive
- d. Accept things you can't change
 - i. Don't try to control the uncontrollable
 - ii. Look for the upside
 - iii. Share your feelings
 - iv. Learn to forgive



Making Stress Work for You

3) Physically create a stress-free zone at home.

- a. Entertaining. Prevent pre-party jitters by playing lively music. Light candles. The flicker and scent will stimulate your senses. Wear clothes that make you feel relaxed and confident instead of stiff and uncomfortable.
- b. Kitchen. Cool the kitchen commotion by breathing in the scent of every ingredient you use — even if you're just opening cans. Delight in the delicate texture of an eggshell. Appreciate the weight of an onion.
- c. Children and relationships. Prevent losing your cool during a spousal spat by breathing and squeezing the tips of your thumb and forefinger together. When your toddler tantrums, rub lotion into your hands then breathe in the scent.
- d. Sleep. Too stressed to snooze? Try using a white noise machine for background sound or a humidifier with a diffuser for a light scent in the air.
- e. Creating a sanctuary. If clutter is upsetting, spend 10 minutes each day to tidy and organize. Paint the walls with a fresh coat of your favorite color. Display photos and images that make you feel happy. Throw open the curtains and let in natural light whenever possible.



4) Physically create a stress-free zone at work



- a. Meetings. During stressful sessions, stay connected to your breath. Massage the tips of your fingers. Wiggle your toes. Sip coffee.
- b. On the Phone. Inhale something energizing, like lemon, ginger, peppermint or coffee beans. While talking, stand up or pace back and forth to burn off excess energy. Conduct phone business outside when possible.
- c. On the computer. Work standing up. Do knee-bends in 10-minute intervals. Wrap a soft scarf around your neck. Suck on a peppermint.
- d. Lunch Breaks. Take a walk around the block or in the parking lot. Listen to soothing music while eating. Have a quick chat with someone you love.
- e. Your workspace. Place family photos on your desk and display images and mementos that remind you of your life outside the office.

5) Start a long-term memorial project



- a. Make a collage, poster, or scrapbook
- b. Balloon release: write a message or favorite memory on a piece of paper. Place this paper inside the balloon, and release it outside. You can involve others in this activity, too.
- c. Make CD or DVD of favorite songs, clips, or memories that anyone in the family can play when they miss their loved one.

Making Stress Work for You

6) Engage in healthy ways to relax and recharge. Remember to set aside relaxation time and do something you enjoy everyday.



- a. Go for a walk
- b. Spend time in nature
- c. Call a good friends
- d. Sweat out tension with a good workout
- e. Write in your journal
- f. Take a long bath
- g. Light scented candles
- h. Savor a warm cup of coffee or tea
- i. Play with a pet
- j. Work in your garden
- k. Get a massage
- l. Curl up with a good book
- m. Listen to music
- n. Watch a comedy

7) Exercise regularly



8) Watch your diet

Eat healthy, reduce caffeine/sugar, avoid alcohol/cigarettes/drugs, and get enough sleep

*Your needs may vary based on how you respond to stress.



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

in partnership with Army Survivor Outreach Services

Created by Katrina S. Crawford and Hanna S. Thomas, under the supervision of Gaurav Singh and Dr. Sayaka Machizawa at The Chicago School of Professional Psychology for Illinois Connections for Families of the Fallen.

Illinois Operation Military Kids — Teens



Illinois Operation: Military Kids

Making Life Better for Military Youth... One Family at a Time

in partnership with

Illinois National Guard

OMK Teens Camp & Canoe the Current River Adventure

July 15-20, 2012

For teens 14-18 years

This adventure begins
& ends at Camp
Wartburg in Waterloo, IL

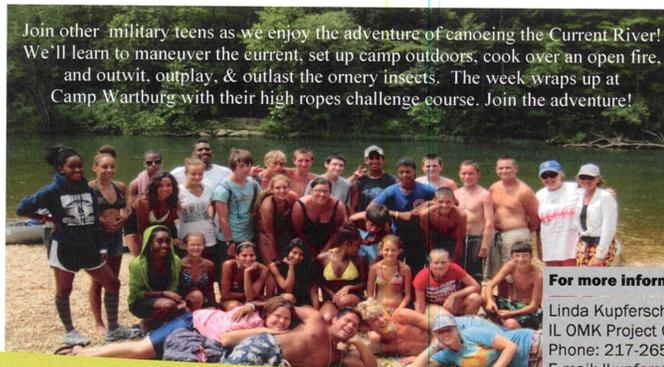


Register online at:

<http://bit.ly/OMKCampCanoeCurrent>



Join other military teens as we enjoy the adventure of canoeing the Current River! We'll learn to maneuver the current, set up camp outdoors, cook over an open fire, and outwit, outplay, & outlast the ornery insects. The week wraps up at Camp Wartburg with their high ropes challenge course. Join the adventure!



For more information:

Linda Kupferschmid
IL OMK Project Coordinator
Phone: 217-265-8209
E-mail: lkupfers@illinois.edu



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) 782-08253 office, email: jack.wilson2@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

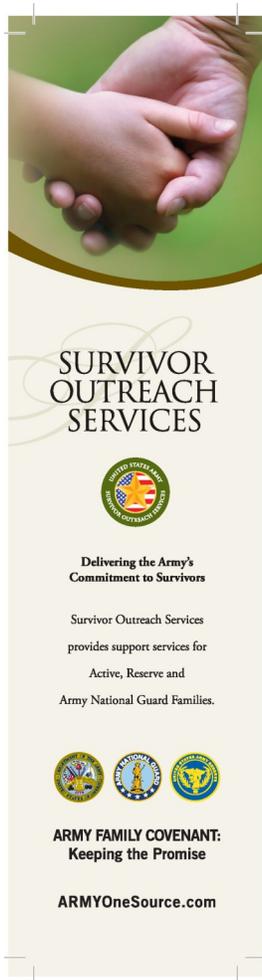
1-888-751-6350 or <http://www.goldstarwives.org/>

American Gold Star Mothers

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



Army Survivor Outreach Services
1301 N. MacArthur Blvd.
Springfield, IL 62702-2399

A vertical banner for Survivor Outreach Services. At the top is a photograph of two hands clasped together against a green background. Below the photo, the text "SURVIVOR OUTREACH SERVICES" is written in a serif font. Underneath is the Army Survivor Outreach Services logo. The text "Delivering the Army's Commitment to Survivors" is centered. Below that, it says "Survivor Outreach Services provides support services for Active, Reserve and Army National Guard Families." At the bottom, there are three small circular logos: the Army, National Guard, and Reserve. Below these logos is the text "ARMY FAMILY COVENANT: Keeping the Promise" and "ARMYOneSource.com".

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OUTREACH
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