



# Survivor Outreach Services ...keeping the promise

## 25th Edition—May 2012 Memorial Day — (Remembrance)

### 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**



[History.com](http://History.com) - [Memorial Day](#) was originally known as Decoration Day because it was a time set aside to honor the nation's [Civil War](#) dead by decorating their graves. It was first widely observed on May 30, 1868, to honor the sacrifices of Civil War soldiers, by procla-

mation of General John A. Logan of the Grand Army of the Republic, an organization of former sailors and soldiers. On May 5, 1868, Logan declared in General Order No. 11 that:

The 30th of May, 1868, is designated for the purpose of strewing with flowers, or otherwise decorating the graves of comrades who died in defense of their country during the late rebellion, and whose bodies now lie in almost every city, village, and hamlet churchyard in the land. In this observance no form of ceremony is prescribed, but posts and comrades will in their own way arrange such fitting services and testimonials of respect as circumstances may permit.

During the first celebration of Decoration Day, [General James Garfield](#) made a speech at Arlington National Cemetery, after which 5,000 participants helped to decorate the graves of the more than 20,000 Union and Confederate soldiers buried in the cemetery.

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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](mailto:bobby.gillmore@us.army.mil) and be added to our confidential distribution list for future newsletters and timely email updates about news, benefits, and

### **Gold Star Families of Northern Illinois in support of Illinois Resolution to Recognize Gold Star Dads of America**

Resolution to be introduced: May 2, 2012 in  
Springfield, IL



Caravan Leaving from:  
St. Barbara's Church  
4008 Prairie Avenue (around the corner from the VFW)  
Brookfield, IL 60513  
May 1, 2012 — 10:00 am

**IF YOU ARE TRAVELING WITH THE CARAVAN AND NEED A ROOM — YOU MUST CALL AND MAKE THE RESERVATIONS. THE ROOMS ARE BLOCKED, NOT RESERVED.**

We will be staying at: Comfort Inn  
2620 S. Dirksen Pkwy  
Springfield, IL 62703  
(217) 753-4000  
(217) 753-4166 fax

If you choose not to drive down and spend the night on Tuesday, but want to drive down to support this endeavor, we invite you to meet the group at the hotel Wednesday morning. That way we're all together and we'll have a better idea what time and where we need to be. We apologize there are so many unanswered variables at this time, but we just haven't been provided all the necessary details yet.

**PLEASE CONTACT: Craig Belk at [vwrockford@comcast.net](mailto:vwrockford@comcast.net)**

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**Connections in the Capital City:  
Bringing Families of the Fallen Together**  
May 5, 2012 — 10:00 — 4:00 pm

Register online at: <http://tinyurl.com/ICFF-May5>  
Or call: (312) 265-9109 or [ICFF@hdadvocates.org](mailto:ICFF@hdadvocates.org)



## UPCOMING EVENTS:

**THE LCPL JONATHAN W. COLLINS MEMORIAL FUND**  
*presents*  
**THE 7<sup>th</sup> ANNUAL GOLF OUTING**



**GLENEAGLES COUNTRY CLUB**  
**13070 McCarthy Rd, Lemont, IL 60439**  
**Friday, May 11, 2012**

**Starting Time: 10:30 A.M.**

**Dinner: 4:30 PM**

**Donation: \$150.00 per person, \$50.00 per person Dinner Only**  
**Includes 18 holes of golf, lunch, beverages on the course,**  
**and dinner buffet**

Register Online at [www.jonathancollins.org](http://www.jonathancollins.org). Link for registration is also available on FaceBook at **LCPL Jonathan W. Collins Memorial Fund**.

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**RevelationGolf — Gold Star Family Golf Clinic**

Saturday, May 12, 2012 — 3:00—4:30 pm

Cantigny Golf Club (Learning Center), Wheaton, IL

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

(630) 253-7703

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**Chicago's Memorial Day Ceremony and Parade**

**A special recognition of Gold Star Families will be included in the ceremony.**

May 26, 2011—Daley Plaza

Wreath Laying Ceremony begins at 11:00 AM, Parade begins at 12:00 PM

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**18th Annual TAPS National Military Survivor Seminar and**

**Good Grief Camp for Young Survivors**

May 25-28, 2012

Crystal Gateway Marriott, Jefferson Davis Highway

Arlington, Virginia

**REGISTRATION DEADLINE MAY 7, 2012**

<https://www.tapsconnected.org/Events/>



# UPCOMING EVENTS:



**Wounded Warrior Amputee Softball Team  
Sponsored by VFW Post #755  
and the Springfield Park District  
HONORING CPL JAMES CHAD YOUNG -  
KIA November 3, 2010**

Saturday, June 9, 2010  
2:30 Celebrity Game  
3:30 Firefighters  
6:30 Police Officers  
Robin Roberts Stadium

For information contact Robert Foster (217) 546-9515

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On **June 9, 2012**, beginning at the Hinsdale Oasis going south, at 10:00 AM, **Tribute to the Troops** will sponsor a visit to three **Gold Star Families**, and then ride to the VFW POST in Glendale Heights where the **Classic Rock entertainer, Rocky Lynn** will entertain the Gold Star Families. Anyone interested in going on the motorcycle run to visit the Gold Star Families please Contact Bob Ochsner at [rockpile06@comcast.net](mailto:rockpile06@comcast.net)

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### **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](mailto:bobby.gillmore@us.army.mil)

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### **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](mailto:4uadrey@yahoo.com)

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



## 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”



#### Photocopying of Military Identification Cards

Recent incidents regarding the photocopying of military identification cards and common access cards (CAC), by commercial establishments to verify military affiliation or provide government rates for service, have been reported.

Personnel, family members and DoD employees are reminded that the photocopying of US Government Identification is a violation of **Title 18, US Code Part I, Chapter 33, Section 701** and punishable by fines and/or imprisonment.

It is recommended that military/DoD personnel provide a state drivers license or other form of photo identification to be photocopied if an establishment insists on a photocopy of identification.

NOTE: This does not apply to medical establishments (i.e. doctor’s offices, hospitals, etc.) who are allowed to take a copy for the purpose of filing insurance claims; and other government agencies in the performance of official government business.

**IN THANKS TO OUR  
MILITARY FAMILIES**



A different school of thought.®

**KAPLAN  
UNIVERSITY**

The Kaplan University / American Freedom Foundation Scholarship Program

#### The American Freedom Foundation/Kaplan University Scholarship Program

The American Freedom Foundation has partnered with Kaplan University to provide over \$1 million dollars in scholarships (for an online undergraduate degree program) to military Spouses of U.S. Service personnel and dependent children, age 24 and under. This is also, for personnel in the Reserves or a child, or a Spouse of a deceased U.S. Service Member.

**Application Postmark Deadline: June 1, 2012**

<http://sms.scholarshipamerica.org/aff/>

# Single Premium Immediate Annuity (SPIA)

Fixed SPIA-a popular financial concept in today's Economy

A common concern I receive from clients is the concern of out-living their financial resources. This concern is escalated due to the fact that people are living longer than ever before.



As a Financial Counselor, I address this concern in many ways; one of the items I mention is the concept of a fixed payment Single Premium Immediate Annuity (SPIA) with a life contingent payment option.

Some folks find it is particularly attractive because it delivers a stream of income that cannot be outlived. Those who take advantage of a SPIA collect regular income payments that continue for the rest of their lives, even if they live well beyond their normal life expectancy.

Not only does an SPIA, with a life contingent payment option provide the security that so many Survivors, but even in today's market, they may receive higher income than they would receive from other highly secure, fixed income instruments.

Fixed SPIA payments do not change in amount or frequency thus giving the financial security of a guaranteed income with no investment risk.

Additionally, there are tax favored income features. Usually, if the Fixed SPIA with a life contingent payment option is part of a Roth IRA, then under current IRS rules, all the distribution from the stream is tax free.

If it is from non Roth after tax funds there still is a tax-favored status, in that payments that are only partially subject to Federal Income taxes. The non taxable portion of each payment represents the return of the original investment over the life of the annuity.

If it is purchased with funds from a tax-qualified plan (non Roth IRA, TSP, 401(k), etc.), the payments received are generally fully taxable as they represent funds that have not yet been taxed; however, you still get the stream of income that cannot be outlived, if a life contingent payment option is selected.

For those who feel that giving up lump sum cash accounts in favor of a series of payments may wreak havoc with their mental accounts, there is a variation of the life contingent payment option. For those who have this concern about losing money if they die too soon, the good news is that there are variations of the SPIA that can minimize this concern.

Depending on the insurer, it is a SPIA with life contingent payment and **modified cash refund**. In this type of SPIA, if the Survivor dies prematurely, payments continue until an amount of the initial purchase has been paid. Granted, the monthly payout is not as high as the SPIA without the modified cash refund, but sometimes it is not much of a reduction in payments for the return of a significant potential benefit.

Many Survivors, as well as non survivors including retirees, are finding favor with SPIAs that pay fixed amount for it helps with current budgeting and helps minimize the concern of outliving financial resources. It is one of the many concepts that your SOS Financial Counselor can provide additional education on.

# BENEFITS



Effective May 1, 2012, MetLife will become the dental carrier for the TRICARE Dental Program (TDP). MetLife will begin providing dental coverage to over 2 million family members of uniformed service active duty personnel, members of the Selected Reserve and Individual Ready Reserve, their eligible family members, and Survivors.

Beneficiaries will have access to MetLife's network with over 161,000 dentist access points, and this number continues to grow.

MetLife will manage enrollment, member utilization of diagnostic and preventive services, provider networks, claims processing and customer service and access to data, while providing beneficiary satisfaction at the highest level possible through the delivery of world-class dental care.

The new contract features several new and enhanced benefits including:

- An increase in the annual maximum to \$1,300
- An increase in the lifetime orthodontic maximum to \$1,750
- Coverage of posterior resin (white) fillings on back teeth
- Additional \$1,200 maximum per year for services related to accidents/injuries
- No cost shares for some periodontal services for diabetics
- Coverage of an additional cleaning for women during pregnancy
- First-year premiums below current rates

# In the News

## **The National Military Family Bereavement Study**

The National Military Family Bereavement Study is the first scientific study (Congressionally Directed Medical Research Program) of the impact of a U.S. service member death on surviving family members. The research is being conducted by Uniformed Services University of the Health Sciences (USUHS) Center for the Study of Traumatic Stress (CSTS) in Bethesda, Maryland and is a five-year study. The multi-disciplinary research team is led by Stephen J. Cozza, M.D., Associate Director of CSTS/Director of the Child and Family Program.

The death of a U.S. military service member is a life-changing event for the entire family. From the initial distress of notification to longer-term challenges family members face difficult emotional and practical issues possibly related to distinctive characteristics of military death. A recent count of U.S. military active duty status deaths totals over 16,000 since September 11, 2001. Over a third of the deaths are attributable to the wars in Iraq and Afghanistan. Conservative estimates tell us that 6-10 individuals are impacted for each service member who dies, thus affecting approximately 160,000 family members or more.

While certain similarities between civilian and military bereavement exist, families impacted by a U.S. military death may possess unique risk and protective factors that affect their bereavement process and experience of loss. The study of bereavement in the civilian population is extensive; however there is a lack of substantive empirical research on the impact of the death of a family member serving in the U.S. military. The need to study individual and family bereavement when a U.S. military service member dies is critical to understanding the grief and loss experiences of this unique survivor population. This study's findings will help to provide a scientific basis to inform policies effecting survivor care.

This study will seek to study the impact of a service member death on his or her family or origin and their family of procreation. Given the unique nature of military life, the study will investigate the impact of community support and services on the bereaved and how available resources impact resilience or vulnerability in surviving families. Finally, this study will build on the growing evidence addressing the intersection of grief and trauma and how it affects a military member's bereavement process, needs for support and assistance.

## **WHO CAN PARTICIPATE IN THIS STUDY?**

Those eligible to participate will include: parents/step-parents/adoptive & custodial parents/in-loco parentis; siblings/step-siblings; spouses/ex-spouses; children/step-children (including adult children over the age of 18) whose related service member has died by all circumstances of death (such as KIA, accident, illness, homicide, suicide) on — active, guard & reserve) on or after September 11, 2001.

The Tragedy Assistance Program for Survivors (TAPS), Gold Star Wives of America, Inc., American Gold Star Mothers, Inc., National Military Families Association (NMFA), Military Child Education Coalition (MCEC), Snowball Express, and Army Survivor Outreach Services (S.O.S) are collaborating on this landmark, national research study as principal community partners.

## Parents of fallen soldier dedicate veterans memorial

EDWARDSVILLE - A bronze and granite memorial was dedicated Saturday morning to 77 Edwardsville area men who lost their lives in modern wars.

The memorial "honors and remembers all sons, not just one son," Edwardsville Mayor Gary Niebur told community members, city and county officials and state dignitaries gathered for the ceremony.

The memorial was the brainchild of Doug and Jill Garbs, whose son, U.S. Army Ranger Spc. Ryan C. Garbs, was killed in Zabul Province, Afghanistan, in 2007. But it was through the community's efforts and collective talents that the granite monument was realized.

Doug Garbs said when Delbert and Wilma Boyle came to Ryan's visitation in 2007, Garbs realized he hadn't thought of their son, his college friend David, in years. David Boyle was flying a CH-53 helicopter when it experienced mechanical failure during a routine flight in April 1983 and crashed into the Atlantic Ocean off the coast of Virginia. Boyle died while saving the lives of his three crewmates.

"I looked into Wilma's eyes and decided I wanted to do something so we'll never forget Dave," Doug Garbs said. "I had the desire but didn't know what to do."

An outpouring of support from the community culminated five years later in the creation of the monument with its two wings of gray granite and pedestal supporting a bronze bust of a soldier. The bust is modeled after Ryan Garbs but the name on the pocket reads "Our Sons" to symbolize any one of the 77 names on the memorial. Each listing includes the branch of service, rank, full name and dates of birth and death.

Louis Byrd knew Ryan Garbs since childhood.

"We did everything together, from play Teenage Ninja Mutant Turtles to sports. I'm proud to call Ryan my friend. He's a hero in my heart and a hero to a lot of people," Byrd told the crowd.

Lorrie Carter's son, Justin, was also friends with Garbs and Byrd.

"They were like the Three Musketeers. They were always getting into trouble together," she said after the ceremony.

Capt. Todd Tompkins was Ryan Garbs' platoon leader in Afghanistan.

"He was the All-American perfect kid, humble, well-mannered," Tompkins said. "He was a great person."

While going through Ryan's effects before sending them home, Tompkins came across a book Ryan had been writing in.

"He was keeping a list of everything he was grateful for - his family, God.... How many people do that? That was the kind of person he was. I'll always remember him," Tompkins said.

Niebur said a 2007 display of swim goggles, a baseball glove and Ryan's Ranger beret brought "sadness and memories. He was an Edwardsville kid, just like our sons and daughters."

The memorial was funded by money raised by community members. Donations ranged from less than a dollar to \$10,000 from the Edwardsville Rotary Club.

## Parents of fallen soldier dedicate veterans memorial

"I remember receiving a letter with \$0.86 taped to it. The note said, 'This is all I can afford. I hope it helps,'" Doug Garbs told the gathering. "It had no return address, no signature. But you could tell from the shaky handwriting it was written by an old lady."

Ryan Garbs wanted to be a police officer after his Army career. To honor that, leftover memorial money will be used to start a scholarship fund for Edwardsville School District students wanting to pursue or further their career in law enforcement.

Letters from U.S. Sen. Dick Durbin, Gov. Pat Quinn and Erica Borggren, director of Illinois Department of VA, lauded the community support given the Garbs and the duty of honoring men and women in uniform.

U.S. Rep. John Shimkus said it "doesn't always matter if it's a 'just war,' our young men and women still fall and (policy-makers) better get it right."

A devout Catholic, state Sen. Bill Haine invoked Proverbs 10:7, saying the memory of the righteous will be remembered but the memory of the wicked will be blotted out. He said "the monuments erected which dot this great republic call us to remember those who gave their lives for us."

After the 77 names on the memorial were read by Doug and Jill Garbs, Jill said, "We rose this morning to discover our neighbors had placed small American flags up and down our street. Isn't this a great place to live? These 77 men thought so, too."





## 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)

Jack Wilson, SOS Support Coordinator  
Building 110, East Avenue, Rock Island, IL  
(309) 782-0816 office, email: [jack.wilson2@us.army.mil](mailto:jack.wilson2@us.army.mil)

Latanya Yarbrough, SOS Support Coordinator  
10 S 100 South Frontage Road, Darien, IL 60561-1780  
(404) 563-0593 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>

# 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](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](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/>





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



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)

Jack Wilson SOS Support Coordinator  
 Building 110, East Avenue, Rock Island, IL  
 (309) 782-0816 office, email: [jack.wilson2@us.army.mil](mailto:jack.wilson2@us.army.mil)

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)

**SURVIVOR  
 OUTREACH  
 SERVICES**



Delivering the Army's  
 Commitment to Survivors

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 provides support services for  
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