



Survivor Outreach Services
Serving Survivors of Illinois' Fallen Soldiers
"Never Forgotten.....Never Alone"
April 2011 Bulletin – 12th 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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Connections in Chicago

CHICAGO – Families of Fallen Service Members gathered together at the Chicago School of Professional Psychology, commonly referred to as The Chicago School (TCS), April 2 for a day of therapeutic discussions and activities.

Volunteers from TCS, as well as the Institute for Therapy through the Arts engaged 46 family members representing 19 families in discussions, music and arts and crafts projects designed to help them express their emotions and connect with one another.

The event, called “Connections in Chicago,” is the second in an ongoing series organized by the Illinois Families of Fallen Service Members Task Force. The task force is a collaboration of many different local and national agencies and resources, said Bob Gillmore, a representative of the Army’s Survivor Outreach Services Program (SOS), which is partnered with the task force.

“Bob wanted to become more connected with the Families of the Fallen and attend to their needs. So he helped establish the task force,” said Elizabeth Lee, the Senior Program Officer at Michael Reese Health Trust (MRHT).

Michael Reese Health Trust, a participating agency in the task force, has worked with the Illinois National Guard in the past, as their goal is to work proactively in addressing the needs of the underserved, she said.

“One strategy of [MRHT] is to make mental health services already in place, available to service members and their families,” Lee said. “We want to be military friendly.”

The task force enlists the help of many agencies and resources for events like “Connections.” Additionally, the task force is continually listening to Families of the Fallen to establish new programs and initiatives that will address their specific needs. In working with military families in need, “once the public is aware of a specific need for support, everyone we talk to and work with is always very willing to help,” said Lee.

Family members attending the event were able to reach out to organizations such as the Illinois Department of Veterans Affairs, Illinois National Guard Military Family Life Consultants, and representatives of many other support agencies. The representatives provided classes and held a panel discussion to pinpoint the needs of the families.

“We want to make all the resources for Families of the Fallen available,” Gillmore said. “Many Families just don’t know what’s out there for them, and we hope to bring it all together and make them aware that we are here to help.”

The events help both adults and children speak openly about their thoughts, feelings and emotions surrounding the death of their loved ones, said Joe Caruso, whose son, Marine Sgt. David M. Caruso, was killed in Iraq in 2004. Joe attended the event with his wife Gloria.

“You can come together in a place where everyone knows what you’re dealing with. There’s no judgment,” said Jim Caruso.

The Caruso’s attended the first event, among other families at “Connections.” They are also active in support groups with Operation Support Our Troops (OSOT). Ralph and Linda Grieco, whose son, Staff Sgt. Kevin Grieco, was killed in Afghanistan in 2009, while deployed with the Illinois Army National Guard’s 33rd Infantry Brigade Combat Team, attend support groups with the Caruso’s.

The Grieco’s also attended the first event, bringing their grandchild, Staff Sgt. Grieco’s son, to the event, said Linda.

“He needed to let it out and talk about it,” she said. “For the first time since his father passed, he was able to just cry and talk about it openly.”

While every family’s experience of support after their Service Member’s death is different, the goal of the task force is to meet the diverse needs of all families of Fallen Service Members from any branch of the military. Through creative arts, discussion groups and counseling, families learn to develop skills to help them move forward in a healthy direction after the loss of a loved one, said Gillmore.

“They come to connect with other Families who are going through the same thing,” said Gillmore.

“Some Families can get stuck in their grieving process; we provide a creative environment that is safe; a place where they can begin the process of moving forward without feeling they are being judged.”



A family in attendance at “Connections in Chicago,” Carlos Grijalva, his wife E. Grijalva, and their daughter Leticia Castro, participate in making music with drums and rattles at the beginning of the event. Making music as a group was used at the beginning and end of the event to bring Families of Fallen Service Members closer together.



Ralph and Linda Grieco enjoy a laugh with Leslee Goldman, Head of the Art Therapy Department at the Institute for Therapy Through the Arts, while creating “Stepping Stones.” The concrete stones are decorated by Families to memorailize or make a statement about their family. At the end of the event Families took their “Stepping Stones” home with them.



“T” John Ware (Right), a brother of a Fallen Service Member, displays his “Stepping Stone” with Thomas Baker, a volunteer for the event. Baker helped “T” John decorate the stone.

Volunteers and Family members participate in a lively story circle. Volunteers assisted children and parents in talking about feelings and how to react to your emotions by using toys to roleplay a story.



TRICARE Young Adult Coverage up to age 26

The recently-signed National Defense Authorization Act for fiscal year 2011 includes a provision to extend premium-based health coverage to eligible dependent children until age 26, similar to the provision in the 2010 Patient Protection and Affordable Care Act.

TRICARE Young Adult Program

The new program, TRICARE Young Adult, will be available to eligible dependents who age out of TRICARE at age 21 (or 23, if full-time college students) who are not married or eligible for their own employer-sponsored coverage.

TRICARE is fast-tracking implementation. Beginning later this spring, qualified, unmarried dependents up to age 26 will be able to purchase TRICARE coverage on a month-to-month basis.

Upon implementation later this spring, eligible dependents will have an option to purchase TRICARE Standard/Extra health coverage on a month-to-month basis.

- Those who are eligible to purchase coverage should save their receipts after the first of the year, as the benefit will be retroactive to January 1, 2011, provided premiums are also paid back to January 1.
- After purchasing coverage, enrollees will be issued a new ID card as verification.

Discussions are currently underway on how TRICARE Prime will be affected by this legislation.

CADET COMMAND CELEBRATES 25th ANNIVERSARY

Cadet Command will celebrate its silver anniversary on June 3rd at Fort Knox with a large celebration, dedication and memorial, thus completing the command's recent move from Fort Monroe, Va. All Army ROTC graduates and their Families are welcome to join in the celebration.

The day's events will include the opening and reception for the new Cadet Command headquarters and the dedication of Cadet Park on historic Brooks Field, directly across from the new headquarters.

June 3 also marks 95 years since the U.S. Congress established the U.S. Army Reserve Officers' Training Corps (ROTC). As ROTC grew, the Army established Cadet Command on May 2, 1986.

Army ROTC is the largest officer-producing organization with the American military, having commissioned more than half a million second lieutenants since its inception. Currently, the Army maintains ROTC programs at 273 colleges and universities across the nation. Cadet Command also oversees Junior Army ROTC programs in high schools throughout our country.

Over the last 25 years, Cadet Command has achieved several milestones. Among them, this past November, U.S. Army Cadet Command uncased its colors at Fort Knox.

The new Cadet Park on Brooks Field will honor all ROTC graduates who died while serving our nation. "As we look forward to the command's future, symbolized by the ribbon-cutting of the new headquarters, we must also pause to honor the past," said Maj. Gen. Mark McDonald, commander of U.S. Army Cadet Command. "Our ceremony would not be complete without remembering those ROTC graduates who died while serving our nation.

"Therefore, we are hopeful that families and friends of ROTC graduates who died while serving our country will join us for the dedication on June 3rd," McDonald added. "Cadet Park honors all ROTC officers who died while serving since World War I to the present day."

Families and friends interested in attending the ceremonies will incur their own travel and lodging expenses.

Those interested in attending may visit the Cadet Command Web site at <http://www.rotc.usaac.army.mil/25years.html> or call our hotline at 502-624-3450 to RSVP or find out additional information. The point of contact is Lt. Col. Matt Hackathorn, public affairs officer for US Army Cadet Command at matthew.hackathorn@us.army.mil.

Southern Illinois Winery Pays Tribute to Fallen Servicemembers

Hidden Lake Winery at 10580 Wellen Road in Aviston will host a military appreciation weekend April 8 to 10 to honor military personnel. The event will also include a dedication ceremony of a life-size sculpture of fallen Illinois Army National Guard Soldier Staff Sgt. Joshua Melton. Melton, a resident of Carlyle and a member of the Illinois Army National Guard's Headquarters and Headquarters Company, 2nd Battalion, 130th Infantry in Marion, was killed June 19, 2009 in Afghanistan.

Events will start at 6 p.m., April 8 with remarks from Maj. Gen. William Enyart of Belleville, Adjutant General of the Illinois National Guard. Enyart will be followed by a Poison tribute band.

On April 9 a dedication ceremony and unveiling of a tribute wall for fallen Soldiers of operations Iraqi Freedom and Enduring Freedom will begin at 2 p.m. Evening activities include a dinner at 5 p.m. and a performance by a local band. Melton's family is expected to attend the ceremony.

The weekend concludes with a brunch and silent auction at 9:30 a.m. April 10.

All proceeds from the weekend will benefit the Tragedy Assistance Program for Survivors. The goal is to raise \$10,000 for the group.

Melton enlisted in the Illinois Army National Guard in November 2000. He was killed when his vehicle encountered an improvised explosive device in Kandahar, Afghanistan. Melton was married and had a one-year-old daughter.

For more information on the event call Hidden Lake Winery at 618-228-9111.

Surviving Spouses' Benefits Seminar

On Friday, 8 April thru Sunday, 10 April, Gold Star Wives of America will be hosting their Middle Atlantic Regional Conference, Surviving Spouses' Benefits Seminar of 2011, at the Sheraton Crystal City Hotel in Arlington, VA. Gold Star Wives of America are surviving spouses of those who died while serving in the Armed Forces of our United States or from service-connected disabilities as determined by the VA, and who have come together as an organization to support and inform each other. For more information on this seminar, please go to: <http://goldstarwives.org>



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Tax returns May be needed for Minor Children

Often we come across situations where the child of a deceased Service member is receiving Social Security as well as other income such as the Survivor Benefit Plan (SBP) which some children receive as a result of an active duty death. 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.

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, here are some 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), in addition to the more common IRS Pub 17 (Your Federal Income Tax) and IRS Pub 559 (Survivors, Executors, and Administrators).

Second, be sure your preparer is aware of some of the principles of the potentially taxable Survivor Benefit Plan (SBP). It is different than the familiar Dependency Indemnity Compensation (DIC) which, when paid by the Veterans Administration is generally viewed as a non-taxable benefit. Also have the numbers available at to what was paid by Social Security, for part of it may be subject to tax depending on the total income.

When doing the returns for the minor child it is helpful for the preparer to compare outcomes with the Survivor guardian/parent (or even the recent deceased) taking the exemption for the dependent minor child to having the child directly using the advantage.

Your Survivor Outreach Office can network you with a Tax Professional to review your specific situation.

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 office will be able to provide you with resources to gain more information on this.

Identifying Online Scams/Fraud

“Citigroup and US Bancorp are among the companies warning tens of thousands of customers to beware of cyber thieves who stole names and e-mail addresses from a company that markets their products.”

–Bloomberg, 4/4/2011.

The reality of today’s world is that technology has simplified and made many of our daily tasks easier. But with the ease of information flow through cyberspace, comes inherent risks. With so much business, financial and social activity occurring over the internet, you need to know how to keep your information and identity safe in cyberspace.

The first step is to identify potential online scams:

- Advance Fee Schemes** ask you to pay up-front for an item or service you never receive and may offer products, services, prizes, lottery winnings, investments or loans.
- Charity Fraud** asks for donations to a fictitious charity for sympathetic cause in which the cybercriminal offers to make contributions on your behalf.
- Inheritance Fraud** occurs when you receive an unsolicited message about an unknown inheritance you are entitled to receive (often from an overseas source) and can be settled in return for an advance fee.
- Internet Auction Fraud** happens when you purchase an item and either do not receive it, or get something less than promised. Often you will be asked to send money via an untraceable wire service to an overseas address.

What can you do to defend against cybercrime?

The first line of defense is to protect and secure your mobile devices including cell phones and laptops:

- Keep electronic devices out of sight when not in use, and never leave them unattended.
- Record account information for each device and file this information in a secure location.
- Engrave a name or number on each device to clearly identify them as yours.
- Never store sensitive information on a mobile device.
- Be cautious about allowing others to use your mobile devices.
- Before recycling or disposing of any device, you should erase or remove personal data and applications.
- Establish password protection
- Use a cable lock to secure laptop computers.

To further secure electronic information it’s important to establish safe passwords:

- Always use a unique password for each device, service or Web site that requires one.
- Use a password that differs from your user name.
- Never check the “remember my password” box when offered.
- Change passwords at least every 60 to 90 days and never reuse passwords.
- Do not disclose passwords to anyone.
- Do not store passwords online or on any mobile device.

As mentioned earlier, many cybercrimes come via email. Make sure you:

- Never reply to e-mail or pop-up messages asking for sensitive information. Do not use phone numbers listed in unsolicited messages.
- Avoid e-mailing anything you would not write on a postcard sent through the postal service.
- Open or forward e-mails only from trusted individuals.
- Do not open e-mail attachments or links from unknown individuals.
- Never cut and paste a link from an e-mail message into your Web browser. Always type the Web site address.
- Never forward e-mail chain letters.

If you receive an email you think is deceptive, do not reply. Instead, forward it to spam@uce.gov where it enters an FTC database used to find and prosecute cybercriminals. You should also notify your financial institution.

Finally, it's vitally important to establish safe electronic banking and online shopping habits:

- Never disclose your personal identification numbers (PINs) to anyone.
- Change your PIN at least every 6 months or when you are reissued a new debit card.
- Guard your information when using ATMs.
- Monitor activity on your bank, credit card and other financial accounts.
- Shop only with companies you know and trust.
- Avoid using a shared computer for online banking transactions.
- Pay by credit or debit card and keep a copy of the transaction.
- Notify your bank immediately if there are unauthorized entries or transactions on your account.
- Protect your privacy by not giving out more information than necessary.

For more information:

www.onguardonline.gov

www.us-cert.gov

www.cybercrime.gov

www.staysafeonline.org

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:

Gold Star Wives of America

Middle Atlantic Regional Conference

8-10 April 2011

Sheraton Crystal City Hotel in Arlington, VA

<http://goldstarwives.org>

Tribute to Fallen Servicemembers

Hidden Lake Winery - Military Appreciation Weekend

10580 Wellen Road, Aviston, IL

April 8- 10, 2011

For more information call Hidden Lake Winery at 618-228-9111.

Discussion/Support Group

Illinois Families of Fallen Service Member Task Force

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

Helpful Contacts and Resources:

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/>

Please feel free to email me at 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: