



Survivor Outreach Services
Serving Survivors of Illinois' Fallen Soldiers
“Never Forgotten.....Never Alone”
March 2011 Bulletin – 11th 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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US Army Golden Knights. Operation Support Our Troops
by Dave Herwig on February 23, 2011.

The Golden Knights have many visitors, dignitaries, celebrities and other service members stop by to visit with the Team throughout the year. But today the Team had the distinct honor of a visit by 20 members of Operation Support Our Troops of Illinois. What makes this visit so special? Every member of the group has lost a family member in Iraq or Afghanistan...

The group spent the day with the Golden Knights viewing training operations, other tandems and even a Golden Knight birthday celebration. Wounded Warrior SGT(R) Zach Arnold, member of the support group, spent time talking with Team members and with SGT George Perez, of Gold Demonstration Team comparing each others prosthetics. SGT Arnold was wounded in Iraq in 2007 by an IED while deployed with B Troop 3-89th CAV 4th BDE 10th Mountain Division...

Operation Support Our Troops is a national group that was founded 8 years ago by Deb Rickert. The main purpose of Operation Support Our Troops is to help family members cope with their loss of a family member. What makes Operation Support Our Troops different from most other support groups is that instead of reliving the tragedy of their loss, the group is taught to embrace life without feeling guilt from moving on. That there is more to grieving than going to memorials. That there are other ways to heal without feeling like they are letting go. At every meeting the group is given tools to help get them through the grieving process.

Operation Support Our Troops also makes sure that service members still in Iraq and Afghanistan receive a touch of home by sending care packages. OSOT sends over 200,000 pounds of care packages each year to the service members. If you would like to show your support for our troops visit the Operation Support Our Troops website.

The Golden Knights were truly honored to have these families visit. The Team proudly salutes each and every one of the members and honored to call them family.



Illinois Families in attendance: John and Judy Sutter, Phil and Catherine Clarke, Joe and Gloria Caruso Bill Harris, Mike O'Conner, Deb Wolfe, Jim Frazier, And Wounded Warrior Zach Arnold and his Dad, Richard

[Army recognizes families of fallen with vehicle decal, easier installation access](#)



Jan 27, 2011

By William Bradner (Family and MWR Command)

SAN ANTONIO -- During a Survivor Outreach Services working group meeting last year, several participants expressed difficulty in gaining access to military installations to take part in SOS programs and support services. Survivors, including parents of fallen Soldiers, do not always have a DoD identification card, and are frequently required to obtain a visitor or temporary vehicle pass to enter garrisons.

Soon survivors will be able apply for a Survivor Decal, much like the standard installation access decal for their vehicle, greatly improving their ability to access the programs designed to support them.

"My intent is to implement access control procedures making it easier for survivors to enter Army garrisons," said Lt. Gen. Rick D. Lynch, commander of the Army Installation Management Command and Assistant Chief of Staff for Installation Management.

"I want all security personnel manning our entrance gates to recognize these very special Army families and welcome them with special respect for their sacrifice and service," he continued.

IMCOM Protection Services Division, along with the Family and Morale, Welfare and Recreation Command SOS and Marketing Offices, created the decal and application, usage and implementation guidance for Army garrisons.

According to Maj. Gen. Jones, commanding general, FMWRC, this new initiative underscores the Army's commitment to providing support services to the survivors of fallen Soldiers, for as long as they need or desire.

"Families of the fallen deserve our respect, gratitude and the very best support, and services that we can provide," said Jones.

Each garrison SOS Support Coordinator or equivalent Army Community Service staff member has the responsibility of working directly with survivors to assist them in the application process, which includes registering with the installation's vehicle registration system.

Current DoD Physical Access Control policy requires everyone seeking entrance to a military installation to stop at the gate and present government-issued, photo identification. Acceptable forms of identification include a state issued driver's license or state ID card. Survivors must still follow that policy, but once they have obtained a decal, they will no longer be required to apply for a visitor's pass each time they enter an installation.

Judy, a survivor who frequently visits a media/game room dedicated to her son in the Fort Sam Houston Family Center, is very grateful that the decals will soon be available.

"I hate having to go through the 'survivor' and 'are you military?' explanations over and over" she said. "I reply with 'My son was in the army but ...' It brings me to tears every time I have to have that conversation."

The decal is only valid on Army Garrisons.

This is just one of the many ways the Army "will reassure survivors that they are forever members of the Army family," Lynch said.

Survivor Outreach Services is an Army-wide program designed to provide dedicated and comprehensive support to survivors of deceased Soldiers. It includes a comprehensive survivor services program designed specifically to meet the needs of our survivor population-with dedicated resources, and a commitment to providing first class service-for as long as the family desires.

For more information about the decals or SOS in general, visit www.MyArmyOneSource.com or the garrison Army Community Services office.

Advisory from National Guard Bureau

The following is an advisory sent out by the National Guard Bureau (NGB) in reference to a group called **“Veterans Affairs Services”**

An organization called Veterans Affairs Services (VAS) is providing benefit and general information on VA and gathering personal information on veterans. This organization is not affiliated with VA in any way. Websites with the name “VA services” immediately after the “www” ARE NOT part of the Department of Veterans Affairs; the real VA website ends in .gov. If approached or called, do not offer them any information concerning yourself or data on other veterans. The Department of Veterans Affairs does not randomly call veterans, nor does it ask veterans for information which it does not already have. If you have not dealt with the VA previously and in person, then you receive a call from someone saying they are with the VA or something similar sounding, hang up the phone. Do not respond to emails which suggest that they are from the VA. The VA never conducts official business nor asks for personal information by email.

VAS may be gaining access to military personnel through their close resemblance to the VA name and seal. NGB Legal Counsel has requested that the NGB Provost Marshal Office coordinate with DoD to inform military installations, particularly mobilization sites, of this group and their lack of affiliation or endorsement by VA to provide any services.



SOS Financial Counseling Services

Erik Johnson
Darien, IL
(630) 207-1512
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Mark Dunlop
Ft. Leonard Wood, MO
(573) 596-0153
mark.dunlop1@us.army.mil

Debt Collectors Calling you! Fight Back

If you use credit cards, you owe money on a loan, or are paying off a home mortgage, you are a "debtor." Don't feel bad, most Americans are. You may never come in contact with a debt collector. But if you do, you should know that there is a law to make sure you are treated fairly. Congress passed the Fair Debt Collection Practices Act in 1978 to prohibit certain methods of debt collection. What's good about the law, is that EVERY VIOLATION can be worth up to \$1,000.00 to you in court.

WHAT DEBTS ARE COVERED?

Personal, family, and household debts are covered under the Act. This includes money owed for the purchase of a car, for medical care, or for charge accounts.

WHO IS A DEBT COLLECTOR?

A debt collector is anyone, other than the creditor themselves, who regularly collects debts for others.

HOW MAY A DEBT COLLECTOR CONTACT ME?

A debt collector may contact you in person, by mail, telephone, or telegram. However, a debt collector may not contact you at inconvenient or unusual times or places, such as before 8 a.m. or after 9 p.m., unless you agree. A debt collector may not contact you at work if your employer disapproves. (The military services consider military supervisors or commanders to be "employers." Thus, a debt collector who contacts you at your installation office or work site, where your commander / supervisor prohibits it, violates the law).

CAN I STOP A DEBT COLLECTOR FROM CONTACTING ME?

Yes, You may stop a debt collector from contacting you by writing a letter to the collection agency telling them to stop. Once they receive this letter, they may not contact you again except to say there will be no further contact. The debt collector is allowed to notify you that some specific action may be taken, but only if the debt collector or the creditor usually takes such action.

MAY A DEBT COLLECTOR CONTACT ANY OTHER PERSON CONCERNING MY DEBT?

If you have a legal assistance or private attorney, the collector may not contact anyone but the attorney. If you do not have an attorney, a debt collector may contact other people, but only to find out where you live or work. The collector is not allowed to tell anyone other than you or your attorney that you owe money.

WHAT IS THE DEBT COLLECTOR REQUIRED TO TELL ME ABOUT THE DEBT?

Within 5 days after you are first contacted, the debt collector must send you a written notice telling you the amount of money you owe, the name of the creditor to whom you owe the money, and what to do if you feel you do not owe the money.

IF I DO NOT OWE THE MONEY, MAY A DEBT COLLECTOR CONTINUE TO CALL?

No, The debt collector may not contact you if you send the collector a letter within thirty days after you are first contacted saying you do not owe the money. However, a debt collector can begin collection activities again if you are sent proof of the debt, such as a copy of the bill.

WHAT TYPES OF DEBT COLLECTION PRACTICES ARE PROHIBITED?

A. Harassment. Debt collectors may not harass, oppress or abuse any person. For example, they may not:

1. Use threats of violence or harm to property or reputation.
2. Publish a list of consumers who refuse to pay their debts (except to a credit bureau).
3. Use obscene or profane language.
4. Repeatedly use the telephone to annoy someone.
5. Telephone people without identifying themselves.
6. Advertise your debts.

B. False Statements. Debt collectors may not use false statements when collecting. For example, debt collectors may not:

1. Falsely imply that they are an attorney or government representative.
2. Falsely imply that you have committed a crime.
3. Falsely represent that they operate or work for a credit bureau.
4. Misrepresent the amount of the debt.
5. Indicate that papers being sent are legal forms when they are not.
6. Indicate that papers being sent are not legal forms when they are.

C. Additional Prohibitions. Also, debt collectors may not say that:

1. You'll be arrested if you do not pay the debt.
2. They will seize, garnish, attach, or sell your property or wages, unless the collection agency or the creditor intends to do so, and it is legal.
3. Actions will be taken against you which legally may not be taken.
4. Give false credit information about you to anyone.
5. Send you anything that looks like an official document which might be sent by any court or agency of the United States or any state or local government.
6. Use any false name.

WHAT TYPES OF DEBT COLLECTION PRACTICES ARE CONSIDERED UNFAIR?

Debt collectors may not engage in unfair practices in attempting to collect a debt. For example, debt collectors may not:

- A. Collect any amount greater than your debt, unless allowed by law.
- B. Deposit a post-dated check before the date on the check.
- C. Make you accept collect calls or pay for telegrams.
- D. Take or threaten to take your property unless this can be done legally.
- E. Contact you by postcard.
- F. Put anything on an envelope other than the debt collector's address and name. Even the name can't be used if it shows that the communication is about the collection of a debt.

WHAT CONTROL DO I HAVE OVER SPECIFIC DEBTS?

A: If you owe several debts, any payment you make must be applied to the debt you choose. A debt collector may not apply a payment to any debt you feel you do not owe.

WHAT CAN I DO IF THE DEBT COLLECTOR BREAKS THE LAW?

You have the right to sue a debt collector in a State or Federal court within one year from the date the law was violated. If you win, you may recover money for the damage you suffered. Court costs and attorney's fees also can be recovered. A group of people may sue a debt collector and recover money for damages up to \$500,000.

WHO CAN I TELL IF THE DEBT COLLECTOR BREAKS THE LAW?

A: In addition to this Federal law, many states have their own debt collection laws. Federal agencies rely on consumer complaints to decide which companies to investigate. You can contact the appropriate government office or your local Military Legal Assistance Office for further assistance.

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:

Discussion/Support Group

Illinois Families of Fallen Service Member Task Force
Saturday, March 19, 2011
1:00-3:00 pm

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

Gold Star Families Support Group of Northern Illinois

Please join us for an open and informal lunch gathering.

When: Saturday, March 19, 2011

11:00 am – 3:00 pm

Where: American Legion Hall

111 E. Main Street (Rt 134)

Round Lake Park, IL 60073

(847) 546-3512

R S V P:

Howard Weinger

e-mail: bringmaster@comast.net

Phone: (847) 740-4651

Connections in Chicago

Saturday, April 2, 2011

10:00 AM – 4:30 PM

The Chicago School of Professional Psychology
325 North Wells, Room 407
Chicago, IL 60654

Register online at www.tinyurl.com/486MH83

For questions, contact Wendy Palmer at (312) 726-1008

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: