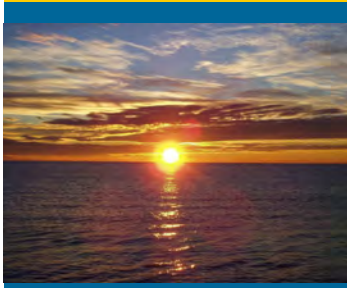


Fall 2011

MICHIGAN SOS



SURVIVOR OUTREACH SERVICES

A New Day

Survivor Outreach Servicessharing the journey

Change in Seasons— Kelly Farley



From www.grievingdads.com

Not sure what it is, but I really dislike the transition from summer to fall. It's not so much the weather; it's the change in the weather.

The days are getting shorter and cooler and I know that winter is right around the corner. There is this thick blanket of gray clouds that starts to settle in around early November and hangs around until about April. Yeah, there are a few days of sunshine thrown in over the next 6 months, but nowhere near enough for me.

I have always hated the long bitter cold winters of the upper Midwest, but they have become a lot harder for me over the last 6 years. Ever since the loss of my children, I find it much more difficult to ignore. It seems to magnify the reality that they have died. I am not sure why, but every day is a battle this time of year to fight off the dread and sadness that lurks beneath the surface. I refuse to let it get the best of me, so I keep fighting. Early mornings are especially rough. It seems to be at its worst first thing in the morning when I wake up to the reality of the trauma that I have been through and what my life has become. I use to be naïve to what people go through in life. I was blessed to have never felt the blunt impact of trauma until the loss of my first child.



Yes, I am a grieving dad and I will be for the rest of my life, but I refuse to let it define me or destroy me. I am constantly setting and reaching new goals in order to find some sort of hope for the future. I don't do this to run from the pain of losing a child; I do this so I don't get stuck in the depths of despair. I spent a lot of time there early in my grief journey, but I refuse to allow myself to go back there. So I continue to challenge myself to live a life that would make my children proud. Much like the change in seasons, I too must find ways to make changes in my life.

I know what despair feels like, but I also know what hope feels like after the despair starts to lift. My promise to all grieving dads out there is that "I will continue to work hard to bring awareness to what dads go through and I will continue to reach out to help you escape the grips of despair and to once again find hope in this life"

If you are feeling despair, there is help available! Contact your SOS Coordinator for more information.

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Ele's Place– Helping Grieving Children



While military deaths are often publicized by local newspapers, television stations, and public memorial services, the days, weeks, and months following the death often leave military families feeling isolated as they begin to grieve the death of their loved one. Families may feel a loss of connection with the military community, and an uncertainty of how the civilian community will react to their grief. It can be difficult to ask for support, and many families, both military and civilian, attempt to deal with their grief alone.

Ele's Place, a healing center for grieving children, is dedicated to breaking the isolation and silence that too often accompanies our grief. Founded in 1991, the mission of Ele's Place is to create awareness of and support for grieving children and their families. Ele's Place recognizes that children's grief is unique, as they process and display their emotions very differently than adults. Children do not yet have the verbal skills or the life experiences needed to work through their grief without support. Both young children and teens often express their feelings through behavior rather than words.

Common reactions seen in bereaved children include anger, worry, separation anxiety, regression, confusion, sleep disturbances, guilt, and lowered self esteem. Some children may seem to be relatively unaffected, but it's important to remember that children are often adept at hiding or masking their feelings, often as a means of protecting their family members from additional pain.

Ele's Place can be a resource for you and your family, as you navigate your way through your child's grieving process. Children between the ages of 3 and 18 can participate in age appropriate peer support groups, while their parents or guardians have the opportunity to meet separately in their own adult groups.

Age-based peer support groups offer children a safe place to explore their thoughts and feelings about the death, finding comfort in the genuine understanding of others who have experienced a similar loss. Music, art, storytelling, and play are creative tools that are incorporated into each group to help kids express their grief in both verbal and non verbal ways. With the patience, reassurance, and support of caring adults, a child can learn to cope with the devastating loss of their loved one so they may continue to live with hope and confidence.

In order to ensure Ele's Place is accessible to all grieving children, there is no fee for any of our services. Groups are ongoing, and you are welcome to join at anytime. For more information please contact us at 482-1315 or visit our website www.elesplace.org. Ele's Place would be honored to serve your family.

Remembering 9/11 & Honoring Our Troops Event

The event was Sponsored by Military Families United and took place at the Howell Armory on September 10th, 2011



Support Counseling with MFLC's

Through the Military Family Life Consultant (MFLC) Program, licensed clinical providers assist service members and their Families with issues they may face.

The MFLC program provides free, confidential, support for a range of issues including: relationships, crisis intervention, stress management, grief, occupational and other individual and Family issues. They can provide services both face-to-face and over the phone.

Michigan MFLC Providers:

Chris Sullins 269.832.8202 Christopher.N.Sullins@healthnet.com

Maritza Rodrigues-Arseneau 517.599.2719 Maritza.i.rodriguez-arseneau@healthnet.com

Gold Star Mother's Day September 25th

This year **Gold Star Mother's Day** is held on **September 25th**. Often the question has been asked, "Who is a Gold Star Mother?" During the early days of World War I, a Blue Star was used to represent each person, man or woman in the Military Service of the United States. As the war progressed and men were killed in combat, others wounded and died of their wounds or disease, there came about the accepted usage of the Gold Star.

This Gold Star was substituted and superimposed upon the blue Star in such a manner as to entirely cover it. The idea of the Gold Star was that the honor and glory accorded the person for his supreme sacrifice in offering for his country, the last full measure of devotion and pride of the family in this sacrifice, rather than the sense of personal loss which would be represented by the mourning symbols. Here are the goals of the American Gold Star Mother's organization:



- Keep alive and develop the spirit that promoted world services.
- Maintain the ties of fellowship born of that service, and to assist and further all patriotic work.
- Inculcate a sense of individual obligation to the community, State, and Nation.
- Assist veterans of World War I, World War II, the Korean Conflict, Vietnam, and other strategic areas and their dependents in the presentation of claims to the Veterans' Administration, and to aid in any way in their power the men and women who served and died or were wounded or incapacitated during hostilities.
- Perpetuate the memory of those whose lives were sacrificed in our wars.
- Maintain true allegiance to the United States of America.
- Inculcate lessons of patriotism and love of country in the communities in which we live.
- Inspire respect for the Stars and Stripes in the youth of America.
- Extend needful assistance to all Gold Star Mothers and, when possible, to their descendants.
- To promote peace and good will for the United States and all other Nations.

Local Chapters across the country will hold events to celebrate Gold Star Mother's Day. Here in Michigan you can get involved in the American Gold Star Mother's organization:

President West MI Chapter AGSM: Emily Hanson, justdoart356@gmail.com

President Mid-MI Chapter AGSM: Carol Johnson, cal4198@yahoo.com

How to Answer Life's Tough Financial Questions

Kiplinger's Magazine, September 2011



There was a great article in Kiplinger's Magazine about different key financial questions that we all have been asking for years. I thought that I would sum up the article, but if you would like more information, please pick up the September copy!

Q. Retire your mortgage or keep on paying?

A. **Pay off the mortgage** if you are getting close to retirement and would like to be debt-free. That being said, make sure that you have enough nonretirement money to pay it off! **Keep the mortgage** if you can handle the payments and enjoy the tax deductions. Always remember that you can speed up your mortgage by paying a little off every month.

Q. Save in a Roth IRA or a Traditional IRA?

A. **Save in a Roth IRA** if you want to receive tax-free income in retirement. They offer more flexibility and you can withdraw contributions (what you put in) anytime tax-free and penalty-free (just not the earnings until meet the rules). **Choose a traditional IRA** if you qualify for the tax deduction upfront and claiming it gives your finances a needed boost. Remember the Heart Act of 2008 if you are within a year of the death! Call me for more information on it.

Q. Keep your old car or buy an upgraded version?

A. **Keep the old car** if it is paid for or nearly paid for and the repair costs are costing less than a new car payment. **Buy a new/upgraded car** if you know you will have to make expensive repairs that would cost more than the old car is worth.

Q. Continue to rent or buy while the market is down?

A. **Rent** if you like not having to fix things, want to save for a down payment or want to improve your credit history. And, if you will need to move in five years, it will take that long to break even. **Buy soon** if you plan on staying there for at least five years, have the cash for the down payment, and don't have to stretch to make payments.

Q. Pay cash for a major purchase or finance it?

A. **Pay cash** if the item you are purchasing depreciates quickly (ie.Cars, computers, appliances). Paying with cash reduces the risk of buying more than you need. **Finance it** if the purchase is a necessity and you don't have the money, you qualify for low-cost credit, and you can pay it back as quickly as possible. You may also want to charge it if you are building up a credit history.

If you want more information on getting your finances in shape, contact:

Robyn Mroszczyk
Survivor Outreach Services
Financial Counselor
Phone: 502-624-1789
robyn.a.mroszczyk@us.army.mil

Questions About SBP & DIC From www.va.gov/SURVIVORS

What is the difference between DIC and SBP?

Dependents Indemnity Compensation (DIC) is an entitlement benefit paid to eligible survivors (Spouse, unmarried child) of certain deceased service members and veterans. The DIC benefit is managed by the Department of Veterans Affairs and is dispersed to surviving family members that meet specific criteria. For further details, please visit : <http://www.vba.va.gov/bln/dependents/dic.doc>

The Survivor Benefit Program (SBP) is voluntary annuity program offered for purchase to service members as a retirement benefit for family members. This program is managed by the Department of Defense (not the Department of Veterans Affairs). As noted, participation in this program is voluntary and not all service members opt to participate. To learn more about SBP, please visit: <http://www.dfas.mil/rapay/rafaqs/sbpfqs.html>



What is the SBP / DIC offset?

DIC is a payment made by the Department of Veteran Affairs (DVA) to the spouse of a member who dies due to a service-connected illness or injury. The DVA determines entitlement to and the amount of the DIC award. If DIC is awarded, the SBP annuity must be reduced by the amount of the DIC award. The SBP annuity is terminated if the DIC is greater than the SBP. However, if an annuitant receives DIC based on a member other than the one providing SBP, there will not be a DIC reduction.

Each annuitant signs a DIC authorization statement when they submit their annuity application. This allows DFAS to establish their SBP annuity prior to notification from the DVA regarding their entitlement to DIC. This prevents delays in SBP payments.

If DIC is awarded, the following conditions apply:

- If the monthly DIC benefit exceeds the SBP monthly annuity, the amount of the SBP annuity paid prior to notification of the DIC award, not including the month of death, is an overpayment. If the DIC monthly benefit does not exceed the SBP monthly annuity, the amount of SBP overpayment will be the amount of DIC awarded prior to notification. See number 3 for more information on overpayments.

- Once Defense Finance and Accounting Services (DFAS) receives all of the necessary information from the DVA, the annuitant will be due a refund of all or part of the SBP costs paid into the plan by the member (SBP cost refund) if the DIC award is made retroactive to the date of death. The SBP cost refund will be applied to any SBP overpayment or other indebtedness, and a check for the remaining balance, if any, will be forwarded to the annuitant. The SBP cost refund may be taxable if the retiree paid the SBP costs from the retired pay taxable income. Any taxable portion of the cost refund will be included as taxable income on the TD Form 1099-R annuitants receive at the end of the year.

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KID'S CORNER



COOL COSTUME IDEAS FOR HALLOWEEN 2011



Toy Story 3
Star Wars
Transformers
Shrek
Harry Potter















Pirates of the Caribbean
Thomas the Tank Engine
Disney Princess

Fall Secret Message Decoder Puzzle

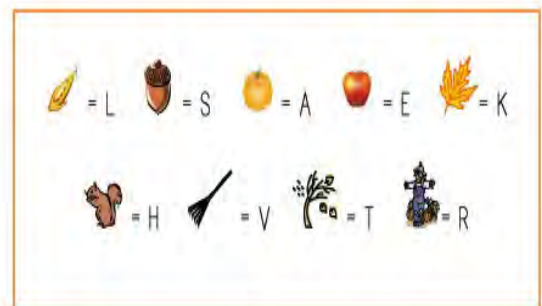
Decode and solve the secret fall phrase. Fill in the blanks with the letter that matches each picture from the box at the bottom of the page.



Autumn Sudoku

Each row, each column and each of the large four squares should have one of each image. Fill in the blanks!

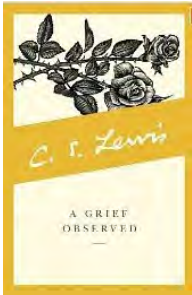
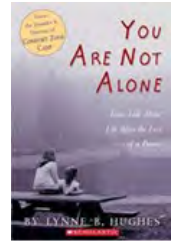


Fall Worksheets | © Copyright AllKidsNetwork.com | www.allkidsnetwork.com

Fall Reading

You Are Not Alone, by Lynne Hughes

The loss of a parent has been called “the loss that is forever,” and young people who have suffered this loss feel especially different than those around them. In this book, Lynne Hughes, founder of Comfort Zone Camp, and her teenage campers share their stories and discuss what helps, what doesn't, what “stinks,” and ways to stay connected to loved ones



A Grief Observed, by C.S. Lewis

In the first pages of the book, he tells of seeking relief from the agony he feels in his heart over the fresh loss of his beloved wife, Helen Joy, only to find the door slammed and the sound of the door being bolted and doubled bolted from the inside. He rails against God and his faith is stirred to its core. In the end, he finds his way back to God, but it is not an easy journey or a primrose path. It comes from the very heart of a man seeking to find the answers to life's hardest questions.

ADDITIONAL GRIEF RESOURCES

Michael's Place

www.MyMichaelsPlace.net
1144 Boon Street, Suite A
Traverse City, MI 49686
(231) 947-6453

Ele's Place for Grieving Children

www.elesplace.org
Lansing Location Ann Arbor Location
517.482.1315 734.929.6640
1145 W. Oakland Ave 355 S. Zeeb Rd., Suite E
Lansing, MI 48915 Ann Arbor, MI 48103

Sandcastles Grief

Program For Kids
www.aboutsandcastles.org
Southeast, MI
313-874-6881

Questions on DIC & SBP ...continued

- Depending on the amount of the overpayment, it will either be collected from the SBP cost refund, referred to the DVA for collection from the annuitant's DIC payment, or combination of both. Annuitants will be advised of the method of collection and sent an account statement showing the SBP cost refund less any overpayment collected when the SBP cost refund is processed.
- Annuitant's taxable income will be increased by the taxable portion of the cost refund and reduced by the amount applied to the overpayment. The taxable income will be adjusted when the overpayment is collected. An annuitant may receive a tax deduction or tax credit, as appropriate, if the overpayment occurred.
- Since SBP costs are not paid by members who die while on active duty, or by Reservist who dies before retirement, there will be no refund of costs. The overpayments will be referred to the DVA for collection from the annuitant's DIC.
- Annuitants can reduce the amount of the SBP overpayment by notifying DFAS at once when DIC has been awarded. Please furnish DFAS a copy of the award letter from the DVA.
- Since DIC benefits are nontaxable, VA encourages annuitants to apply for DIC if they have not done so
- If the DIC effective date is past the first day of the month after the member's death and the annuitant has received benefit from receipt of the SBP, no cost refund is due.

For more information, contact your SOS Coordinator!

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

Contact Us:
West Michigan Mike Wilson
269-689-5711
South East Michigan Wendy Day
517-672-0918
Northern Michigan Tom Foster
989-372-1126
Detroit Arsenal Edwin Morales-Aviles
586-282-6960