

Survivor Outreach Services Newsletter

F O R T J A C K S O N , S O U T H C A R O L I N A

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S O S T E A M

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THE LADIES OF ARLINGTON

The Arlington Ladies stand silent vigil at funerals attended by dozens of mourners and at funerals where a Soldier has no next of kin-or friends are present to render a final salute.

This is one of the main reasons they attend funerals. Since 1973, the Arlington Ladies have ensured that no Soldier old or young is buried alone.

The idea for the Arlington Ladies came about when Air Force Chief of Staff Gen.Hoyt S. Vandenberg noticed that no family or relatives were at an Airman's funeral. He mention this to his wife and she help to mobilized members of the Officers Wives Club to begin



attending funerals.

Besides honoring the Soldiers who are buried at Arlington, the ladies also extended their deepest sympathy from the Army chief of staff and the entire Army Family.

Each month a schedule is created and trained volunteers are assigned to attend each burial that will be per-

formed. Arlington National Cemetery holds over 100 funerals a week. All of the Arlington Ladies are former or current military spouses and provide a family face and understanding of the challenges that military families endure. They volunteer for their service for many different reasons: patriotism, honor and selfless service, just to name a few. These ladies feel a special connection to military families and will continue to volunteer for as long as they are able to.

Read whole article :

Soldier

Official U.S. Army Magazine

May 2008

www.army.mil

QUOTE OF THE MONTH

‘GREATNESS IS NOT IN WHERE WE STAND, BUT IN WHAT DIRECTION WE ARE MOVING.

WE MUST SOMETIMES SAIL WITH THE WIND, AND SOMETIMES

AGAINST IT~ SAIL WE MUST, AND NOT DRFIT, OR LIE AT ANCHOR.”

Oliver Wendell Holmes



NEW CREDIT CARD LAW FINANCIAL COUNSELORS CORNER

Happy New Year !

Now is the time that most people review their financial situation and make changes for the upcoming year with the primary objective to keep more money. The new credit card laws will affect your financial situation and the new laws for consumer protection take effect in February. There are a number of important changes intended to help protect consumer rights . The following is a list of

most of these changes :

*Consumer consent must be obtained before charging a transaction for an over the limit fee.

*Monthly payments must now be allocated in ways to minimize interest charges.

*Credit card lenders now must make full and fair disclosure on the effect of making only the monthly minimum payments.

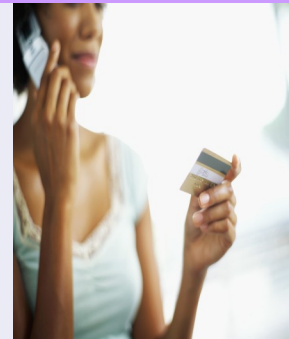
*Double cycle billing ends.

*Payment notice deadlines will be no less than 21 days

*The practice of universal default ends.

*Any significant change in the terms of a credit card will now require a 45 day advance notice.

*Creditors are now prohibited from making unexpected increases to interest rates.



**A more expansive explanation on all the changes can be found at the Federal Trade Commission website:
www.ftc.gov**



CREDIT & INTEREST RATES

We used to be able to expect that a good credit rating would give us a good interest rate on a credit card. Some creditors will still follow this practice, but not most. In the last 9 months there has been a rush to raise interest rates before legislated restrictions apply. Additionally, it appears that creditors are reinstating the membership fee. The expectation is that there will also be more new fees created

that will circumvent the restrictions of the new law.

Because having a credit card is one of the easy ways of building and maintaining good credit, it is more important than ever to practice planned and controlled spending. The more savvy consumer will likely return to the 'golden rule' of paying off a card balance at the end of the month. This will help side step the burden of ex-

cessive fees and interest rate payments. Bottom line—you save money and decrease your debt load. Card companies may be unintentionally reinforcing healthy spending habits.

By controlling and planning the use of credit cards will allow you to keep more of your money and reinforce your financial stability.

PLANNING YOUR USE OF CREDIT

The goal of a sound financial plan is to reduce debt and build wealth. By using credit wisely and responsibly, you have the opportunity to create a financial profile that can help make you attractive to lenders. Unsecured debt (credit cards) is only one type of debt that lenders consider when extending you credit. However, it has the greatest impact in the short term.

Approximately 65% of your credit score is based on-time payments and the debt to credit limit ratio. Payment histories track greater than minimum monthly payments, particularly for unsecured debt (credit cards, credit loans and personal loans). Remember that information remaining on your credit report from 7 to 10 years includes late payments,

bankruptcies, liens and judgments. Be careful to limit your debt to around 20% of your credit limit . By using credit only when necessary you will be able to keep money in your pocket. You can also build the opportunity for lowering your interest rates for future, larger purchases. The money you keep can go to savings or investing - making more money.



Being able to make a minimum payment does not mean you are living within your income.

Did you Know?



**Have a question for Benefit Counselor?
Mr. Harvey Shiver has the answer!**

Contact him at 803 751-7975

Unmarried Surviving Spouses and children are eligible to use recreational activities on a military installation (i.e. golf course, swimming pools, movies and bowling alley).

If your sponsor was participating in the dental plan for eligible family members at the time of his/her death, coverage for their surviving family members enrolled is extended for three year (s) following the loss.

Need to Contact TRICARE?

TRICARE for Life Information:

1-888-363-5433

Family Member Dental Plan (TFMDP) 1-888-866-8499

SOS CHRISTMAS GATHERING WITH THE NATIONAL GUARD FAMILIES



Survivor Outreach Services held their first "Annual Christmas Gathering," honoring our Fallen Soldiers and their Surviving Family members. The National Guard and Active Duty Coordinators worked as a team to ensure that the event was a success for all who attended. Families from across the state of South Carolina participated in this special holiday event.

HOLIDAY SPIRIT WITH SOS



Leslie Smith and Christina Clark
Fort Jackson, South Carolina





Do you have a story to share? Survivor Outreach Service would like to hear from you. Please contact SOS Coordinator at 803 751-4867 to contribute our newsletter.

Additional Contact Information

Fort Jackson Survivor Outreach Services
 (803) 751-4867 SOS Coordinator
 (803) 751-1103 Financial Counselor

Military OneSource
www.militaryonesource.com
 7-800-342-9647

TRICARE : Behavioral Health
 1-877-747-9579

Gold Star Wives of America, Inc
 1-888-751-6350
www.goldstarwives.org

Veterans Affairs Questions
 1-800-827-1000

TAPS
www.taps.org

Bereaved Parents of USA
www.bereavedparentsusa.org

Army Emergency Relief Program
www.aerhq.org

V A B E R E A V E M E N T C O U N S E L I N G

What Is Bereavement Counseling ?

Bereavement counseling is assistance and support to people with emotional and psychological stress after the death of a loved one. Bereavement counseling includes a board range of transition services, including outreach , counseling, and referral services to eligible family members.

Does VA Have Bereavement Counseling for Surviving Family Members?

The Department of Veterans Affairs (VA) offers bereavement counseling to parents, spouses and children of Armed Forces personnel who died in the service of their country, Family members of reservists and National

Guardsmen are also eligible.

Where is Counseling Offered?

VA's bereavement counseling is provided at community-based VET Centers located near the families. There is no cost for VA bereavement counseling.

How can you obtain these services?

Services are obtained by contacting Readjustment Counseling Service

202-273-9116 or via electronic mail at vet.center@va.gov, both specialized in this service. RCS staff assist families in contacting the nearest Vet Center.



Often counseling can be made available in the family's home or where the family feels most comfortable.