



SURVIVOR OUTREACH SERVICES

Army Survivor Outreach Services
Maine Winter 2016 Newsletter

New Survivor Outreach Coordinator Michelle Ouellette

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Gold Star Lapel Pin



(Photo Credit Maine Army National Guard)

Dear Families of the Fallen,

It is an honor to have been selected as the next Survivor Outreach Services Support Coordinator for the State of Maine.

I look forward to meeting you and learning about your family. I strive to provide the same level of dedicated service that Rachel has provided to you over the past five years. I served alongside of Rachel, as well as Mary O'Mara, her predecessor, in the Maine Army National Guard, and I feel blessed that I was chosen to continue this lineage of Survivor Support Services.

Again, I look forward to meeting you hopefully at some of our future events. If I can be of assistance, please do not hesitate to contact me at 207-430-5959 or by email at Michelle.L.Ouellette2.ctr@mail.mil or send me a Facebook message at Maine Survivor Outreach Services (SOS).

Michelle L. Ouellette
Survivor Outreach Services
Coordinator
HRCI Contractor

Remember "Never Forgotten... Never Alone"

Resiliency

Resiliency, simply defined, is the ability to grow and thrive in the face of challenges and bounce back after adversity.

You can enhance your resilience by practice! This section of the quarterly newsletter will be devoted to articles targeting skills that can help you improve your resilience and bring you calm and peace of mind.

**“Life is not a matter of holding good cards
but of playing a poor hand well.”**
Robert Louis Stevenson

5 Tips To Increase Resilience by Darcy Sterling Ph.D.

Source: <https://www.psychologytoday.com/blog/ask-dr-darcy/201102/5-tips-increase-resilience>

Recently, a friend of mine had the following quote on her Facebook wall: *"Life's not about waiting for the storm to pass, it's about learning to dance in the rain."* - Vivian Greene

The quote got me thinking about a concept called resilience, which is to say, our capacity to deal with discomfort, challenges and adversity.

I'm forever telling my clients that life is about how we respond to situations, because the situations themselves (the storms) are beyond our control. Wait for a peaceful moment and you'll likely find none. Decide that everything is fine right now and soon the sun will follow. It's an amazing principal that I continue to test out in my own life and which never fails to prove true.

Thankfully our ability to bounce back from pain boils down to more than just genetics. Sure, some of us are hardwired to lean forward in life, to triumph through adversity, but studies show that the rest of us can absolutely learn how to increase our resilience.

Resilient people understand that pain, misfortune and failure are not end points. They understand that although Americans are given the right to the pursuit of happiness, there is absolutely no guarantee of happiness; and if we happen to be blessed with happiness, it is just one of many positive *and negative emotions* that we will experience. It is a feeling; a mood. Not a destination.

Below are 5 tips to boost resilience:

- **Find Meaning in Adversity.** Every pain contains a lesson. Find a lesson that makes you feel better and align with it.
- **Build a Community of Support.** Equally important, decide that the support you're currently getting is good enough. Be grateful for it.
- **Be Hopeful.** Hope, like hopelessness, is actually a choice. We all periodically feel hopeless. Resilient people know who they are ~ and they do not define themselves by their momentary emotions. Choose hope.
- **Focus on Gratitude.** Keep a gratitude journal, or better yet, start a Gratitude Blog with a small group of friends. It takes 'training' to see the glass as half full. Begin your training right now. What one thing are you grateful for today? The blog that you're reading for free?
- **Accept & Anticipate Change.** It's part of life, folks. And as humans, we do not heart change. Take this principal a step further and also accept and anticipate pain, rejection, misfortune and loss. If your goal is to cope effectively instead of avoiding such experiences, you'll indeed have built up the very important trait of resilience.

Maine Veterans Tax Exemptions

Property Tax Exemptions for Veterans and Paralegic Veterans: Qualifying Spouse, Child or Parent

Exemption for a Qualifying Spouse: Property owned by a Qualifying Spouse is exempt from municipal property tax for up to \$6,000 of just valuation in the municipality where the Qualifying Spouse is a legal resident. The exemption increases to \$7,000 for the Qualifying Spouse of a deceased veteran who served during a war period during or before World War I.

Exemption for a Qualifying Spouse of a Paralegic Veteran: If an individual is the Qualifying Spouse of a paralegic veteran, that Qualifying Spouse is eligible for an exemption from municipal property tax for up to \$50,000 of just valuation in the municipality where the Qualifying Spouse is a legal resident. To qualify for the larger exemption, the spouse must, except for the requirement under Section 1(H)(4) above, meet the requirements of a Qualifying Spouse and be the widow or widower of a paralegic veteran within the meaning of 38 United States Code, Chapter 21, Section 2101, who received a grant from the Department of Veterans Affairs for specially adapted housing.

"Qualifying Spouse" means the widow or widower of a Qualifying Veteran who:

- (1) Is a legal resident of Maine;
 - (2) Claims an exemption, in writing, with the assessors of the municipality in which the widow or widower resides;
 - (3) Was married to the Qualifying Veteran at the time of the veteran's death and has not remarried;
- and
- (4) Receives a pension or compensation from the federal government as the widow or widower of a Qualifying Veteran.

Exemption for a Qualifying Child: Property owned by a Qualifying Child of a deceased veteran is exempt from municipal property tax for up to \$6,000 of just valuation in the municipality where the child is a legal resident. "Qualifying Child" means a minor child of a Qualifying Veteran who:

- (1) Is a legal resident of Maine;
 - (2) Claims an exemption, in writing, with the assessor of the municipality in which the child resides;
- and
- (3) Is under the age of 18.

Exemption for a Qualifying Parent: Property owned by a Qualifying Parent of a deceased veteran is exempt from municipal property tax for up to \$6,000 of just valuation in the municipality where the parent is a legal resident.

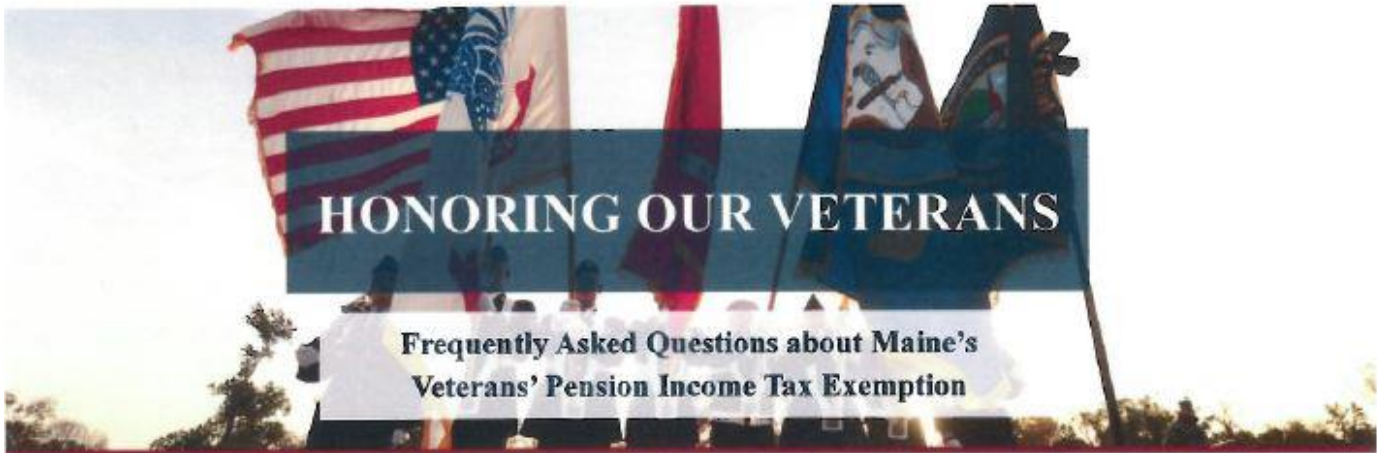
"Qualifying Parent" means a widow or widower parent of a Qualifying Veteran who:

- (1) Is a legal resident of Maine;
- (2) Claims an exemption, in writing, with the assessor of the municipality in which the parent resides;
- (3) Has not remarried;
- (4) Is at least 62 years old; and
- (5) Receives a pension or compensation from the federal government based upon the service-connected death of the Qualifying Veteran as the Qualifying Veteran's parent.

A divorced or remarried parent of a veteran is not eligible for exemption.

For more information about these tax exemptions, please see:
<http://www.maine.gov/revenue/forms/property/pubs/bull7text.htm>

Military pension income deduction!
 For tax years beginning on or after January 1, 2016, benefits received under a military retirement plan, including survivor benefits (SBP/RCSBP/RSFPP), are fully exempt from Maine income tax.



Our nation's veterans earned our respect through a career of public service and sacrifice, and Governor Paul R. LePage wants to make Maine an attractive destination for both current and future military retirees. Earlier this year, the governor proposed a comprehensive two-year budget that contained an important provision that fully eliminated the income tax on military pensions. Below are some frequently asked questions about this recent law change.

Q: What is the new law? **A:** Military pension benefits, including survivor benefits, will be completely exempt from the State of Maine's income tax beginning on January 1, 2016. With this important reform, Maine joins 22 other states that honor their veterans by not taxing their pensions.

Q: Who is eligible to claim this exemption? **A:** Military retirees and their survivors who receive military pension benefits as a result of service in the active or reserve components of the Army, Navy, Air Force, Marines or Coast Guard.

Q: When does it go into effect? **A:** January 1, 2016.

Q: How were military pensions treated previously? **A:** Military retirement pension payments were subject to the \$10,000 pension exemption available to all Maine taxpayers

Q: What about the \$35,000 cap? **A:** There is no \$35,000 cap. Military pensions will be fully exempt from Maine's income tax. Additionally, veterans with civilian employee retirement plans may continue to utilize the \$10,000 pension exemption for qualifying retirement plans.

Q: What about federal civilian retirees who are also retired veterans? **A:** To be exempt from the State of Maine's income tax, military pension payments must be made by the federal Defense Finance and Accounting Service. Military pension benefits rolled over into civilian retirement plans are eligible for only the \$10,000 exemption.



TRICARE → The Affordable Care Act → Taxes

Source: <http://www.military.com/money/personal-finance/taxes>

Beginning in January 2016, the Defense Finance and Accounting Service (DFAS) will provide the appropriate IRS Form 1095 to all retirees, annuitants, former spouses and all other individuals having TRICARE coverage during tax year 2015 to prove they have minimal essential health care coverage under the Affordable Care Act.

The forms will be reported with the 2015 federal tax returns. All customers should ensure that the U.S. Postal Service address DFAS has on file for them is current by checking their latest Retiree Account Statement or calling DFAS at 800-321-1080. People with a myPay (<https://mypay.dfas.mil/mypay.aspx>) account should logon and ensure their email address is current as well as make an IRS Form 1095 delivery method election. More information about the impact of the Affordable Care Act on federal income tax is available on the IRS website at www.irs.gov/Affordable-Care-Act.

Maine Military Tribute March

October 4, 2015

Source: [Maine National Guard Facebook Page](#)

Soldiers carrying the guidons of eight Maine Army National Guard units, as well as the University of Southern Maine Reserve Officer Training Corps, wind their way along Back Cove Trail in Portland early October 4, 2015. Setting off on the first leg of the 10th Annual Maine Marathon Tribute March, nearly 50 Service Members took part in the 26.2 mile ruck march to honor the 95 Maine service members who have been killed in action since the beginning of the Global War on Terror in 2001.

THANK YOU!

Freeport Flag Ladies, Military Service Members, Volunteers, and Survivor Family Members for making our event so special!



(Photo Credit Adam Simmler)

The physically demanding event is one of memorial, with family members joining the group for the last two miles, sending a message, not only to the families, but to everyone who sees the procession; the fallen are not forgotten.

Survey – Requesting Your Input

To enhance our services to you, please take the survey (see enclosed form) and mail or e-mail it back to your Support Coordinator:

Michelle Ouellette, 194 Winthrop Street, Augusta, ME 04333 or Michelle.L.Ouellette2.ctr@mail.mil

Additionally, to enhance efficiency by providing you with timely updates and notices along with our efforts to “go green” please provide your Support Coordinator with your e-mail address by e-mailing it to the above e-mail address.

Upcoming Events

For the most up to date listing of upcoming events, Like and Follow our Facebook page at <https://www.facebook.com/Maine-Survivor-Outreach-Services-SOS> or call 207-430-5959.



SURVIVOR OUTREACH SERVICES
MAINE NATIONAL GUARD
BLDG #7
CAMP KEYES
AUGUSTA, ME 04333-0033

"Embracing and reassuring Survivors 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."

**Survivor Outreach
Services Coordinator:
Michelle Ouellette**

(207) 430-5959

***Never Forgotten...
Never Alone***

Phone Numbers

Defense Finance & Accounting Service (DFAS) 1-800-321-1080

www.dfas.mil

Tri-Care Support Specialist 207-430-5928

www.tricare.osd.mil

ID Cards, Camp Keyes, Augusta 207-430-5914

Martins Point Specialist 1-800-431-0777 x4458

www.martinspoint.org

VA Togus 1-800-827-1000

www.va.gov

Tragedy Assistance Program for Survivors (TAPS) 1-800-959-8277

www.taps.org

DID YOU KNOW...

The State of Maine has now authorized Next of Kin Gold Star (shown below) License plates for families who experienced a non-combat Active Duty death. Please review the Bureau of Veterans Services website for more information.

<http://www.maine.gov/dvem/bvs/benefits>



Gold Star Mothers
President, Maine Chapter
Lorna Harris

gsmlharris@yahoo.com

or

www.goldstarmoms.com