



Veterans to Receive 1.5 Percent COLA Increase

WASHINGTON – Veterans, their families and survivors receiving disability compensation and pension benefits from the Department of Veterans Affairs will receive a 1.5 percent cost-of-living increase in their monthly payments beginning Jan. 1, 2014.

"We're pleased there will be another cost-of-living increase for Veterans, their families and their survivors," said Secretary of Veterans Affairs Eric K. Shinseki. "The increase expresses in a tangible way our Nation's gratitude for the sacrifices made by our service-disabled and wartime Veterans."

For the first time, payments will not be rounded down to the nearest dollar. Until this year, that was required by law. Veterans and survivors will see additional cents included in their monthly compensation benefit payment.

For Veterans without dependents, the new compensation rates will range from \$130.94 monthly for a disability rated at 10 percent to \$2,858.24 monthly for 100 percent. The full rates are available on the Internet at www.benefits.va.gov/compensation/rates-index.asp.

The COLA increase also applies to disability and death pension recipients, survivors receiving dependency and indemnity

compensation, disabled Veterans receiving automobile and clothing allowances, and other benefits.

Under federal law, cost-of-living adjustments for VA's compensation and pension must match those for Social Security benefits. The last adjustment was in January 2013 when the Social Security benefits rate increased 1.7 percent.

In fiscal year 2013, VA provided over \$59 billion in compensation benefits to nearly 4 million Veterans and survivors, and over \$5 billion in pension benefits to more than 515,000 Veterans and survivors.

For Veterans and separating Servicemembers who plan to file an electronic disability claim, VA urges them to use the joint DoD/VA online portal, *eBenefits*. Registered *eBenefits* users with a premium account can file a claim online, track the status, and access a variety of other benefits, including pension, education, health care, home loan eligibility, and vocational rehabilitation and employment programs.

For more information about VA benefits, visit <u>www.benefits.</u> <u>va.gov</u>, or call 1-800-827-1000.



ESGR now accepting nominations for 2014 Secretary of Defense Employer Support Freedom Award

ARLINGTON, Va. – Employer Support of the Guard and Reserve (ESGR), a Department of Defense office, is now accepting nominations for the 2014 Secretary of Defense Employer Support Freedom Award. The Freedom Award is the Department of Defense's highest honor presented to civilian employers for exceptional support of their National Guard and Reserve employees. ESGR encourages Guardsmen and Reservists, or family members acting on their behalf, to submit nominations at www.FreedomAward.mil by Jan. 20, 2014.

Guard and Reserve members comprise nearly one-half of the nation's military force, providing essential services to national security and humanitarian efforts at home and abroad. Supportive employers, with their enduring commitment, have helped keep our military strong and our Nation secure.

"Across the Nation, employers have shown noteworthy support to their service member employees and families," said Paul Mock, ESGR National Chair. "Whether on routine duty, responding to natural disasters or serving in a deployed location, employers who encourage military service make it easier to serve. By submitting a Freedom Award nomination, a member of the National Guard or Reserve can acknowledge and thank their employer for the critical role they play in our Nation's defense."

Each year, up to 15 deserving employers are selected as Freedom Award recipients and honored in Washington, D.C. Examples of past recipient support include continued benefits and healthcare for deployed service members, home maintenance and childcare support and veteran hiring initiatives. Service members who have received exemplary employer support should submit their nominations for the Freedom Award today.

About ESGR and the Freedom Award:

Employer Support of the Guard and Reserve, a Department of Defense office established in 1972, develops and maintains employer support for Guard and Reserve service. ESGR advocates relevant initiatives, recognizes outstanding support, increases awareness of applicable laws, and resolves conflict between service members and employers. Paramount to ESGR's mission is encouraging employment of Guardsmen and Reservists who bring integrity, global perspective and proven leadership to the civilian workforce. On behalf of the Secretary of Defense, ESGR runs the annual Secretary of Defense Employer Support Freedom Award program. Created in 1996, the Freedom Award has been presented to 190 employers.

For questions or information on the Freedom Award, please contact Beth Sherman, ESGR Public Affairs, at 571-372-0705 or by email at OSD.ESGR-PA@mail.mil.



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CFC Nexus Online Pledging

Available for all Federal Employees in our Campaign Area

Approved by OPM

Voluntary, Secure and Confidential

Links to Local Campaign Agency Listings

Conforms to official CFC Pledge Form

- Option to Release Name, Contact Info and/or Amount of Gift
- Designate to multiple charities
- You may also elect a payroll deduction

Log on to our website www.cfc-eastpa-southnj.org

Click on the link to Nexus under "How to Contribute" - "Online Giving"

Find your campaign - Eastern Pennsylvania & South Jersey

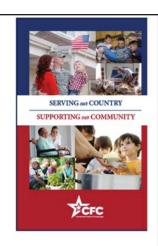
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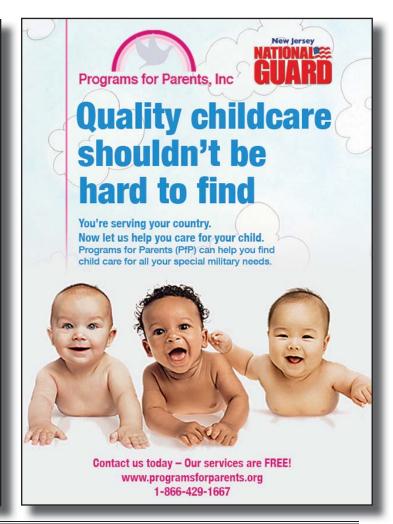
Follow online instructions and make your pledge

Receive an email notification with a copy of your pledge for your records. *IMPORTANT: Once you receive your email notification, please ensure that you email a copy of your pledge form, NLT 1 January 2014, to Jo.A.Miller2.civ@mail.mil so that I can notify the Payroll Office!!!!



Thank You for Supporting the 2013 CFC!











US Family Health Care, a Tricare Prime option providing a civilian based managed care network, will be holding Question and Answer sessions to provide information for servicemembers and families.

USFHP pushes forward effective Jan. 1, 2014, and they are adding an extra benefit to their already robust benefit package! Eye glasses for \$0 to low cost. To hear more about USFHP and this added benefit, come to one of their upcoming information sessions listed below:

Joint Military and Family Assistance Center

1048 US Highway 206, Bordentown December 3 & 12 12 to 4 p.m.

JB-MDL McGuire Library

2603 Tuskegee Airmen Ave, JB-MDL December 3 & 16 12 to 4 p.m.

Pemberton Community Library

Brownmills, NJ 08015 December 17 11 a.m. to 3 p.m.

Mount Laurel Library

100 Walt Whitman Ave, Mount Laurel, NJ 08054 December 6 & 13 12 to 4 p.m.

Camden County Veterans Affairs

3 Collier Dr., Lakeland Complex, Blackwood, NJ 08012 Daily 10 a.m. to 2 p.m.

NJDMAVA Bldg

IASD Section,

101 Eggerts Crossing Road, Lawrenceville, NJ 08234 December 4, 11 & 18 Contact Josephine Gray at 347-501-2308 for hours

177th Fighter Wing

Bldg. 229, 400 Langley Rd., Egg Harbor Twp, NJ 08234 December 10 & 17 12 - 4 p.m.

Call 1-800-241-4848 option 3 or visit <u>www.usfhp.net</u> for more information.

MEMIETTS

It's never too early to prepare for tax season

By Terri Moon Cronk, American Forces Press Service

With a month left before the start of tax season, service members should begin gathering documentation to file their 2013 taxes, the director of the Pentagon's office of family policy and children and youth said.

In a recent interview with American Forces Press Service and the Pentagon Channel, Barbara Thompson suggested visiting the Military OneSource website for tax filing resources, and to learn what will be necessary to file, such as W2 forms, Social Security numbers and receipts for deductions such as child care, education, medical expenses and donations, among other write-offs.

And tax preparers at Military OneSource will do short-form tax filing free of charge for service members and their families, Thompson said.

Relocations and deployments have tax implications, Thompson noted. For example, deployed service members can receive an extension to file taxes after the normal April 15 filing date, she said. "It's very helpful to have someone who is experienced to help you through the cumbersome issue of taxes and tax returns," she added. The tax preparers at Military OneSource are up to date on changes in tax laws, and can answer military-specific questions, Thompson said.

Installations also offer volunteer income tax assistance to service members and their families, while certain banks and credit unions provide education and training on tax preparation, Thompson said. She advised that service members organize their taxes by starting a file beginning each Jan. 1 for the following year's tax papers, such as receipts and other write-offs.

"You don't want to wait until the last minute," she said.

Service members and families who prepare long-form taxes with deductions such as mortgages and rental properties might want to consider hiring a tax expert to file for them, Thompson said. "It's best to get advice to make sure you have everything covered," she added.

People who do their own taxes need to stay on top of current

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tax information, Thompson said. "Sometimes tax laws change, so you have to be really smart about doing your own taxes," she added. States' tax laws often vary, too, she said, and because of



relocations, some service members have to file local taxes in more than one state.

"That's where [tax consultants] can really be of great value to make sure you know what the requirements are for states," Thompson said.

Filing federal and state tax returns usually results in either a tax refund or money owed back to the government. Expecting to receive a tax refund, but instead finding out that money is owed can be a shock, Thompson said. Looking at W2s to determine how much money in taxes is being withheld is a good indicator of whether or not one will owe money, she suggested.

Service members who receive a tax refund face important decisions on what to do with the money, Thompson said.

"Do you use it to buy down debt, or put it in a savings account?" she asked, advising people to not blow their tax refunds in a spending frenzy of unnecessary purchases.

A tax refund also can be deposited into a retirement savings account, she added. "It's important to think about what you're going to do with that money," she advised, "and how you can best utilize it for your financial well-being."

Meeting with a financial planner to learn the "lay of the land," and what tax deductions might apply to a service member's finances is a good idea, Thompson said. "It's really important to be savvy about that."

For more information about the financial services provided by Military OneSource, please visit their website at www.militaryonesource.mil.

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