



# Relatively Speaking

G R A N D P A R E N T S P A R E N T I N G . . . A G A I N

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### Santa Rosa Support

1st & 3rd Tuesday  
7-9 pm  
3725 Westwind Blvd.  
Santa Rosa, CA

### Petaluma Support

2nd & 4th Monday  
7-9 pm  
*Valley Orchards Retirement Home*  
2100 E. Washington St.  
Petaluma, CA

## OUR OFFICE HAS MOVED

Our office has recently moved to a beautiful new location. We are now housed at 3725 Westwind Blvd.

The Sonoma County Human Services Dept. Adult & Aging Division has graciously provided us with a wonderful new location.

The office is in the same building as the Atlantic Pacific Bank out by the Charles Schulz Sonoma County Airport.

Take Airport Blvd., toward the airport, after you cross Brickway



(where there is a stop light) take the next left (no stop light) and we are the first building on the right.

This location allows us to increase the size of all of

our Santa Rosa groups. In fact we can now accommodate anyone who calls for appointments to our guardianship clinic at the very next date, rather than limiting the attendance to 5 families.

We hope you will attend a support group and see our new location.

**3725 Westwind Blvd  
Santa Rosa, CA 95403  
707-566-8676**

Please do not send mail to this address

## THE HOLIDAYS ARE SOONER THAN YOU THINK!

Boy, it is hard to believe that the holidays will be here before you know it.

Our holiday party is scheduled for December 22 this year.

We know this is very close to Christmas Day, however Santa will not have gifts for the children until that date. So mark your

calendars now for our fantastic annual event.

The caregiver dinner will be on December 8 at Gary Chu's.

Watch for info soon!

## THE FORGOTTEN FAMILIES

Grandparents raising slain soldiers' children are denied a government benefit intended to sustain the bereaved. By Donna St. George—Washington Post Staff Writer

Note: this is a condensed version of the full story which appeared in the Washington Post on Friday, February 16, 2007.

**H**er daughter was killed by a bomb in Iraq. Eight months later, Susan Jaenke is both grief-stricken and strapped - behind on her mortgage, backed up on her bills and shut out of the \$100,000 government death benefit that her daughter thought she had left her.

The problem is that Jaenke is not a wife, not a husband, but instead grandmother to the 9-year-old her daughter left behind. "Grandparents," she said, "are forgotten in this." For the Jaenkes and others like them, the toll of war can be especially complex. They face not only the anguish of losing a son or daughter but also the emotional, legal and financial difficulties of putting the pieces back together for a grandchild.

They confront this without the \$100,000 "death gratuity" that military spouses ordinarily get - a payment intended to ease the financial strain as families await government survivors' benefits.

"It really does get complicated for them," said Joyce Raezer of the National Military Family Association. The load of responsibilities placed on that generation - both during deployment and if a service member is injured or killed - "is a huge issue."

**T**he case of Petty Officer 2nd Class Jaime S. Jaenke, a Navy construction- battalion medic killed last June in Anbar province, is particularly striking because she was a single parent who clearly meant to assign her mother the benefit. Jaenke, 29, filled in her mother's name on a form and carefully stated her wishes in a letter.

But by law, the \$100,000 benefit goes first to a spouse or a child. So 9-year-old Kayla Jaenke collects the \$100,000, plus \$400,000 in life insurance after she turns 18, leaving Susan Jaenke to ask, "What about the next nine years?" The death gratuity, more than many other benefits, adheres to a strict next-of-kin rule, which Pentagon officials say makes it possible to pay out the \$100,000 within a few days.

They say that, in the "vast majority of cases," spouses are most in need when paychecks stop.

But there have been thousands of single parents deployed into combat zones since 2001. How many have died at war is unclear, but the Jaenke case shows that, in those cases, the benefit may be at odds with its original intent: to help the grieving family stay afloat when a service member's income suddenly stops.

**E**very now and then, Susan Jaenke rereads the letter that Jaime left behind for her:

*"I have got all my paperwork done and here is what I did. My big policy [\$400,000] goes to Kayla. That has to be put away for when she*

*turns 18. You will know what to do and how to handle it. There is a smaller policy that goes to you. That is for \$1 00,000. That is for you to raise Kayla with and \$25,000 goes to the barn. . . . I can't wait to get home to my girl and my horses, so you had better take care of them all. "*

**P**atrick J. Palmersheim, executive director of the Iowa Department of Veterans Affairs, explained that the problem came down to the fine print on death gratuities. Jaime had written in her mother's name as beneficiary, but in the same blank the form said "No spouse or child surviving." Susan Jaenke could be awarded the benefit only if there were no spouse or child to receive it.

The tight regulations are meant to guard against fraud and abuse, said Chief Petty Officer Randy Erdman, the Navy casualty assistance officer who has worked with the Jaenke family. "I see the need for the money going to the right spot and being protected," he said, "but at the same time I see what the family needs."

The death gratuity, created in 1908, originally was equal to six months' pay and was intended to ease financial burdens after a military death. During the war in Iraq, the gratuity was increased; it had been at \$6,000, then grew to \$12,000 and finally \$100,000. Lawmakers had said the original award seemed offensively low, especially in contrast to the large settlements awarded to families of those killed on Sept. 11, 2001.

To troops, the large lump sum came to resemble life insurance, said Raezer. Jaime's handwritten letter and her form suggest she did not realize the gratuity could not go to her mother.

Whether that is because she misunderstood what was said during a benefits briefing or was not advised well is unclear. "They don't always get the kind of counseling that they need," Raezer said.

In her three-bedroom house in Iowa, Susan Jaenke said she has been reduced to worrying about grocery money and calls from creditors. "It just hurts bad in so many different directions," she said. "My girl was supposed to come back."

Some days, the whole episode overwhelms her. Three of her four children have served in the Navy, and she said she considers herself "a flag waver." But she gets angry that her daughter's wishes are not being honored and that the family now struggles.

"It's not bad enough that I lost my daughter," she said. "What else do they want me to lose?"