

Statement of  
**Society of Military Widows**

for the record

United States House of Representatives

Committee on Armed Services

Subcommittee on Military Personnel

Hearing

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Presented by

Mrs. Janet Snyder  
Society of Military Widows  
Legislative Chair, President-Elect

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By the Committee

Society of Military Widows (SMW) was founded in Coronado, CA, in February 1968 by Theresa "Tess" Alexander, to serve the interests of women whose husbands died on active duty or during retirement from the armed forces. Incorporated 1971 in California, SMW has a membership of 5,245 members. July 1984 SMW affiliated with National Association for Uniformed Services (NAUS) to build a stronger organization. We are partners with The Coalition to Save Our Military Shopping Benefits. SMW members' service member spouses were career military, having served 20 to over 30 years. Most voluntarily elected to participate in the Survivor Benefit Plan (SBP) at their retirement, in order to responsibly provide financial security for their surviving spouse, whenever they passed.

My husband Tom paid \$70,000 into SBP for 30 years following his retirement from the U.S. Army in 1978. He became service-connected disabled due to his exposure to Agent Orange in Vietnam, suffering from diabetes and prostate cancer. I was his full-time caregiver for the last five years of his life. He received both his retirement pay and his 100% disability pay without offset, and assumed that I would be able to receive 55% of the retirement pay he received, when he passed. When he died, he had no idea that I would not receive what he paid for.

SBP is the earned benefit of those who died, if they elected it. As surviving spouses, we are one of the categories of beneficiaries, and the only ones who are offset. Tom paid for 55% of his retirement for me. He is the one who should be honored here. If he had lived longer, he would still be receiving his earned benefit; but he had the misfortune of dying.

Eliminating the SBP/DIC offset is a recognition of our service members' deaths and sacrifice - not the surviving spouse - as we were their partners in the military life together. They are not alive to fight for us now, so we must be their advocate and speak for them.

Janet Snyder  
Legislative Chair, President-Elect  
Society of Military Widows

## BIOGRAPHY

Mrs. Janet Snyder is the widow of Lieutenant Colonel Thomas E. Snyder, U.S. Army. Janet is the mother of three children, grandmother of six, and one great granddaughter. She was married to her husband Tom for 52 years. Janet started the Las Vegas Valley Chapter of Gold Star Wives and was president from 2011 - 2014; started the Society of Military Widows of Southern Nevada Chapter #34 and was president from 2012 - 2015, currently serving as Secretary of the chapter; recently elected President-Elect of the national Society of Military Widows for 2014 - 2016, and continuing as Legislative Chair; public relations chair, Southern Nevada Chapter, Military Officers Association of America (MOAA); served for three years (2011 - 2014) on the national Auxiliary Member Advisory Committee, Military Officers Association of America (MOAA); continues to serve on the Veterans Advisory Panel of Congressman Joe Heck (NV-3) and Veterans Roundtables of Congresswoman Dina Titus (NV-1) and Congressman Crescent Hardy (NV-4)

## DISCLOSURE STATEMENT

Neither Mrs. Snyder nor the Society of Military Widows have received any Federal grant or contract, relevant to the subject matter of this testimony, during the current or previous two fiscal years.