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States boost troops' perks

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States increasingly are offering more generous benefits to troops on active duty and their families, including perks such as tax breaks, free child care, life insurance policies and antelope hunting licenses for the children of servicemembers.

Factors driving the new laws: a renewed patriotism and the desire to ensure that troops can concentrate on fighting the war without worrying about life back home.

Since 2002, the number of such laws has more than quadrupled — from five in 2002 to 11 in 2003 to 22 in 2004, according to the National Conference of State Legislatures. Eighteen new bills have been introduced this year.

After the Sept. 11 terrorist attacks, every state began providing some kind of new benefit to servicemembers. Some granted extensions for filing taxes; others waived exams for driver's licenses. But the more recent laws seem to address more practical problems families might encounter when someone is overseas for a long time.

"It's both good politics and reasonable policy. And there's a moral stance behind it," says defense analyst Bob Goldich.

This month, New Mexico bought each of the state's National Guard members $250,000 in life insurance. As a result, says Billy Sparks, deputy chief of staff for Gov. Bill Richardson's office, 22 other states have called to get information and are considering similar benefits. Among them: New York, which has introduced a bill that would provide a $1 million death payout to survivors of those who die on

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HB 485

active duty.

Among other new perks:

* Louisiana offers discount car insurance through tax credits.

* New York provides burial allowances.

* Kentucky stopped charging members of its National Guard fees for birth or death certificates.

* South Dakota allows the children of active military personnel licenses to hunt deer and antelope.

* California has created the Helping Heroes Child Care Program, which provides free child care for families with a parent deployed to Iraq. But it is contingent on congressional approval of a child care program.

At least 19 states have introduced or passed bills establishing relief funds for military families. The accounts help with housing or medical expenses, or provide grants for retraining and college tuition. States pay for the accounts by allowing residents to check a box on their tax returns and contribute a dollar, or donate a portion of their tax refunds. Indiana has proposed a special drawing of the state lottery to help funnel cash into its military-family fund.

Death benefit issues, in particular, have taken on a sense of urgency. The Pentagon announced last week plans to increase the tax-free federal death benefit from the current $12,420 to $100,000, and the life insurance troops can purchase from a $250,000 policy to $400,000.

New Mexico's life insurance law was welcome news to Army 1st Sgt. James Martinez, part of an Albuquerque-based National Guard unit heading to Iraq.

"I definitely feel better knowing that if something did happen, they would have the money," Martinez says of his wife and two children.