



# Survivor's Link

COMMUNICATING INFORMATION AND RESOURCES



## You Mean You Want Me to Run?

*Leanne Barger, Gold Star Spouse, Southwest Regional Gold Star Coordinator*

The links between grief and exercise aren't entirely clear, but working out and other forms of physical activity may ease symptoms of anxiety, depression or grief and make you feel better.

According to Dr. Paul Martin, renowned professor of behavioral biology, "Measurements have confirmed that even a brisk 10-minute walk can help to lift mood and dispel gloom for a few hours. More vigorous and regular exercise produces bigger and longer-lasting improvements in mood and vitality. There is good evidence that exercise reduces anxiety and helps to cope with stress. It even provides relief in some cases of mild depression." (Making Happy People, 2006)

How can exercise possibly help? Exercise can bring emotions to the surface. Often after a loss, a person may find that exercising will bring out emotions that they had been suppressing. Don't be surprised to find yourself crying in the middle of a workout; it is a perfectly normal reaction.

It is difficult to exert yourself physically and worry, so exercise can also be a time to take your mind off of worries. Focusing on the exertion can give you temporary relief from your "to do" list. Exercising can also be a time to reflex

on your loss, especially if it is the only time you have to yourself. If your loved one was active, being active can make you feel closer to them.

When you have control of nothing else, exercise can give you some control and remind you of your true strength. Physical activity is one of the easiest and most effective things we can do to ease our own sadness. Raising your heart rate can help you sweat out the toxins of grief and process the hurt and pain. Exercise can be especially beneficial to those who don't want to talk about their grief.

So, how do you start? Even if you were a seasoned athlete before your loss, it's important to take a step back and decide what's right for you to ensure you stick to your plan during the ups and downs of not only life, but also your grief.

Set yourself up to be successful. Identify what you enjoy doing, set some reasonable goals, make exercise a priority, and prepare for setbacks.

It only takes 21 days to make a habit; commit to some form of exercise every day for three weeks and reevaluate your plan. Band together and find others who are willing to join you, or find a cause and exercise for something bigger than yourself.

Exercise is just one of many tools, including good nutrition, adequate sleep, counseling, and perhaps most importantly, social support, that can help with anxiety, depression and grief.

Links to organizations:

[www.wearblueruntoremember.org](http://www.wearblueruntoremember.org)

[www.taps.org/TeamTAPS](http://www.taps.org/TeamTAPS)

[www.medalsofthonor.org](http://www.medalsofthonor.org)



## Planning for Your Financial Destination

*Sandra Neuman, CFPR, Northwest Regional Gold Star Coordinator*

As our holiday spending has passed, New Year's resolutions regarding our finances have been forgotten and our taxes are either done or almost done. Our promises to ourselves about our budgets, credit cards, investments, savings, or any other financial plans may be placed somewhere far back in the recesses of our minds. Dealing with our financial situation can be difficult; sometimes it feels like getting on the scale after a weekend on a cruise ship or after the holidays.

This is basic, but if we sit down and look at the money going out versus the money coming in, we can immediately see the patterns and the warning signs. It is important to visualize our spending trends. There are many budgeting applications and websites that can assist you. Some examples include [www.Mint.com](http://www.Mint.com) or Quicken.

Sometimes we are not in the proper place mentally to make major financial decisions. Our minds and hearts can be in turmoil over a major life event, and then we suddenly think we "need" to make a major purchase or make a major financial decision such as purchasing a new car, paying off the house, or giving to a charity. First, slow down. Second, take a breath. Almost every time, those types of major financial decisions will still be available to you once your life has settled down and you can find a routine again. Paying off or buying a house will still be an option, a new car will still be there, that charitable cause will still be available. Once you spend the money, those options will not be available and usually you can't recover.

Money can be wrapped in emotion, and we can avoid looking in the mirror and being honest with ourselves about where it's going and why. The same can be true when we are working with our partners or spouses. We need to be able to have open communication with each other and ourselves.

There are some financial things to consider that are common and should be thought of when we do get back on the "scale" and become accountable for our major financial decisions.

We need a map to go someplace we have never been before. At the very least, we turn on our navigation app and it leads us to the desired destination. Could you imagine deciding to wake up one more morning and think, "Gee, I really want to visit Glacier National Park in Montana"?

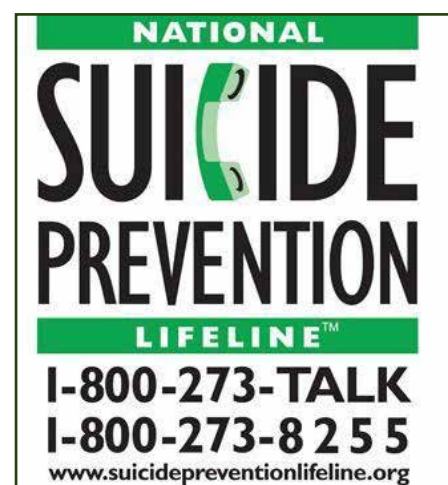
Would you just get in your car and start driving with no idea how far you are going, how long it is going to take you, how much gas is needed to get there, or if you had no idea if it is north, south, east, or west? You might have a general idea of where the park is, but would you just get in your car



and head toward Montana? At least you "think" it might be in Montana. Does that make sense? You would first look into the best time of year to go, the best route, where and when and how long, and by what means.

The same is true for our financial journey. We need a plan. We need to make a map for ourselves. We need to think about what our destination is and how we want to get there, with whom, and with what vehicle.

Each financial step we take with our eyes wide open will enable us to provide for our mental and physical well-being in the future. Do you have a plan? Do you have a map regarding your budget, retirement plan, or savings plan? Or do you just open your wallet, pull out your debit or credit card, and hope for the best? Without a plan or a map, you may end up far from your desired destination and perhaps somewhere far off the beaten path, where you never intended to be.





## Survivors Supporting Survivors

*Pam Valliere, Gold Star Mother, NDW Regional Gold Star Coordinator*

### *Who is a Gold Star Family Member?*

A Gold Star family member is a spouse, parent, child or sibling of a Sailor who has died on active duty. Cause of death includes accident, illness, suicide, or combat.

During the first year of Navy Gold Star, we learned about our Survivors. They are each unique due to the manner of death and their family situation. What they have in common is the experience of losing a loved one. For most, the loss is profound and significant. Survivors look for support with regard to resources, events and activities. What we have discovered is that getting Survivors together is an excellent way to help them through this challenging time.

What also assists our Survivors is the realization that others have experienced a similar loss. Whether within the military community or the community at large, parents have experienced the loss of a child, spouses have lost a husband or wife, children have lost a mother or father, or a sibling has lost a brother or sister. There is a similarity that they can identify with and gain support from each other. Joining support groups in the community can assist family members as well as connecting with the Navy Gold Star Program.

Those who have suffered the loss of a military member in their family have an added component to this loss. When someone hears of the loss of a military member, there is usually an immediate sense of reverence and respect. This can help the family come to terms with the death because it “meant something.” Everyone copes with loss individually, but beneath it all is the idea that we are all part of the military family. A military death may give a higher level of respect to the families than a non-military death, but for all families the grief is similar and profound.

Unfortunately, within the military there can be a competition of sorts when a service member dies. Family

members may rank the cause of death so they can feel that their loss is greater or of more significance. This can cause conflict among Survivor families as they compare each other’s losses. When the first question asked is, “How did your loved one die?” – this is more about status than concern for the family and how they are doing. When someone asks the Navy Gold Star Program how to talk to a Survivor, we suggest offering their condolences and asking the Survivor to tell them about their service member. They will share whatever they are comfortable with and gain strength in the sharing. It is very important to determine how they are doing rather than how their loved one died.

We need to remember our shared losses and the need to support each other. Each of those service members “signed on the dotted line” and promised to serve their country. To hear of a Gold Star spouse being told by another Gold Star spouse that they are not a Gold Star Survivor because his/her spouse didn’t die in combat is troubling. This makes the loss more difficult to bear and is counter to the mission of Navy Gold Star. It may also illustrate the insensitivity of some Gold Star family members who fail to understand the need to come together for support. They may do this in order to make themselves feel more valued or to justify the loss of their loved one. Whatever the reason, it is important to understand that when it comes to grief, the loss is most important, not how their loved one died. All Navy Gold Star families deserve equal support and recognition — each Sailor is a significant loss to their family, our Navy, and our nation.

Let this article resonate throughout the Navy Gold Star Program and remind us all that each Gold Star family member has lost someone very dear to them. Your strength and way ahead is to band together and support each other. We honor all losses. Our mission is to support each of you as we support all Gold Star family members!



# Employment Preference and Hiring Resources for Family Members of Deceased Service Members or Disabled Veterans

*Military OneSource*

Joining the workforce after the death or disability of a loved one can be difficult, but it can also ease financial strain and provide a break from grieving. When seeking employment with the federal government, military spouses, family member caregivers, widows, widowers, and surviving mothers may be able to take advantage of special preference programs. These programs do not guarantee a job but provide a qualified candidate entry into the applicant pool.

## Family Member Derived Preference

The spouse, widow, widower or mother of a service member or veteran may be able to claim up to 10 preference points on a federal employment application when eligibility is met.

- Veterans' preference gives eligible veterans preference in being hired over other applicants.
- Derived preference allows the spouse, widow, widower or mother of a veteran to claim the veterans' preference for certain federal positions if the service member or veteran is unable to use it.
- Both the mother and spouse of a service member or veteran may be entitled to claim the preference if they meet the requirements.

Check out **Feds Hire Vets—Veterans' Preference and Family Member Preference (Derived Preference)** for how veterans' preference works and additional information on eligibility.

## Military Spouse Appointing Authority

The Military Spouse Appointing Authority allows federal agencies to appoint certain military spouses to a position without going through the competitive hiring process. The Military Spouse Appointing

Authority is not a hiring preference or an entitlement, but caregivers and widows should be aware of it because it allows for non-competitive entry into the competitive service.

The three categories of spouses considered under this authority are:

- Spouses of service members who have a 100 percent disability rating
- Spouses of service members who died while on active duty
- Military spouses who've recently made a permanent change-of-station move

As you review vacancy announcements for federal positions, look in the Who May Apply section to see if the job falls under the Military Spouse Appointing Authority. To learn more, read **Noncompetitive Appointment of Certain Military Spouses**.

## Other Programs

- **State benefits:** Several states offer benefits for survivors of deceased military service members or spouses of service members with disabilities. Find out more at your state Veterans Affairs office.
- **Military Spouse Preference:** This program differs from the Military Spouse Appointing Authority, in that it offers a preference for certain DoD civilian positions to spouses of relocating service members, as well as spouses of deceased service members and spouses of veterans with a 100 percent disability rating. Visit the nearest DoD personnel office or DoD Military Spouse Preference for more information.
- **Dependent Educational Assistance:** This program offers education and training opportunities to surviving dependents of veterans who are

deceased or who have a service-connected disability. Learn more at **Survivors and Dependents Assistance**.

## Federal Employment Resources

Resources are available to assist you with navigating the federal hiring process. It may feel overwhelming at first, but these services can help you succeed in your job search:

- **Military OneSource Spouse Education and Career Opportunities** offers certified career counselors who can answer education and career questions and provide assistance with federal resumes, understanding hiring preferences and more.
- **Feds Hire Vets** provides an overview of the federal employment process on the **How Federal Jobs are Filled** page.
- **USAJobs** is where you'll go to find and apply for federal government jobs.
- **The Department of Veterans Affairs** offers services and information for caregivers of veterans and widows or widowers of deceased veterans. Visit **VA Caregiver Support** to find out more.

Remember that reentering the workforce can prove challenging for anyone, especially those dealing with the loss or disability of a loved one. Make the process easier on yourself by using the benefits available to you in your transition, and reach out to Your Navy Gold Star coordinator or Military OneSource for help.

[www.navygoldstar.com](http://www.navygoldstar.com)

1-888-509-8759



NavyGoldStar

## Shades of Green, Hale Koa Resorts Provide Discounted Rates for Gold Star Families

Ray Cunnikin, Mid- Atlantic Regional Navy Gold Star Coordinator

Gold Star family members and sponsored guests have been extended the opportunity to stay at the Shades of Green or Hale Koa Resorts at a discounted rate. Eligible users are defined as family members who have suffered the loss of a family member in the event of an active-duty death regardless of the cause (combat, accident, suicide, illness, etc.). The Navy Gold Star Survivor Card with a serial number, a DD-1300 or a DD-2064 must be presented at check-in to confirm eligibility for Gold Star families of all services based on appropriate identification.



The Survivors Discount Program provides a 50 percent discount from normal room rates by applicable rate category. The discount applies to additional occupants and up to three guest rooms. In order for the discount to be extended, the Gold Star family member must make and confirm reservations and be listed as the primary occupant.

Stays under the Survivors Family Program are limited to a maximum of 14 nights. For more information on obtaining appropriate identification for this program, contact your local Navy Gold Star coordinator.

For more information on this program and eligibility, visit [www.halekoa.com/accommodations/accommodations/eligibility.html](http://www.halekoa.com/accommodations/accommodations/eligibility.html) or [www.shadesofgreen.org/eligibility.html](http://www.shadesofgreen.org/eligibility.html).

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**Disclaimer:** It is the mission of the Navy Gold Star Program to provide Survivors with information on resources available to them. Survivor's Link is one of several tools used to accomplish that mission and from time to time will include information (including phone numbers and websites) for various non-governmental resources. The Department of the Navy does not warrant or endorse these entities, products or services.

## Chaplain's Corner: Who Said Life is Fair?

*CNIC Force Chaplain's Office*

“What do people really get for all their hard work? I have seen the burden God has placed on us all. Yet God has made everything beautiful for its own time. He has planted eternity in the human heart, but even so, people cannot see the whole scope of God's work from beginning to end. So I concluded there is nothing better than to be happy and enjoy ourselves as long as we can' (New Living Translation, Eccles.3: 9-12).”

The human experience is full of opportunities to wrestle with what we perceive to be peculiarities. For instance, most of us are too quick to inherently expect that there is fairness in the rhythm of life. Remember how early on, as little ones, we would oversee our limited life situations and cry out, “Not fair!” when a playmate does something that is not based on the rules of a game that is being played? It does not take us long in growing up to learn that life, obviously, is not fair.

Who said life is fair? Working hard does not guarantee success. However, for those smart enough to leverage the burden of work, learning from our mistakes and embracing lessons learned vicariously can take us further down the path of succeeding at what we set as goals.

The wisdom literature of the Bible offers a clue as to how to best leverage these expectations for fairness in far too many unfair experiences. “God has made everything beautiful in its own time ... we cannot see the whole scope of God's work from beginning to end.” The continual churn of our experiences often places us in vulnerable predicaments — forcing us to live in hope. We hope for a better day when we have an awful one; we look for silver linings when we face dark clouds; we seek rhyme and reason in the midst of chaos. It is in the latching on to a rhythm of the human experience that flashes glimpses of just how eternal God's work is in “planting eternity in our hearts” to know that there has to be more when we cannot fathom “the beginning from the end.”

Sometimes, our sole source of encouragement is in simply knowing that we do not have to know. God is in control. God is the one holding us and our circumstances in the palm of her hand. God is the one desiring the best for us — especially when we are stuck on the bothersome question, “Who said life is fair?”

So what is the conclusion of this matter? No, life is not fair, but God is good. Maybe that is why the writer of this verse throws up his hands and simply concludes, “There is nothing better than to be happy and enjoy ourselves as long as we can.”



## Ten Years on a Gold Star Journey

*Paula Hinger, Gold Star Spouse*

Thanksgiving Day marked the 10th anniversary of my husband's death. Time merely lessens the pain, but the wound has never completely healed. There is always an unexpected phone call, a birthday or anniversary, old shipmates or some hurdle that pops up out of nowhere to bring you back. What carries you through is your faith, friends and a kind voice of assurance that no matter what, the military will not abandon you. They truly feel a duty to help the families of those left behind. I have come to appreciate networking and advice from those whose shoes I am about to occupy. So I provide you with my decade-long path as a Gold Star wife in the hope that someone may find a tidbit or two that makes their way a little easier.

In my case, death was sudden and unexpected. Pre-planning did not guarantee there would be no bumps in the road, but in retrospect, all of the "administrative" details could have been worse. We were a dual military family, and I took comfort in knowing the Navy would stand by me until I could stand alone. What follows are my "lessons learned" to date.

If you have children, you can expect to struggle with the root cause of differing behaviors. Is it the death or just being a child/teenager, or even something else? Notify the school right away. If you are lucky they will have a plan, grief counselor and ongoing program. This was truly a blessing for me.

The military is a rather large family and there will be connections that others can make for you. Let others take this on. It solves two problems: the desire of others to help and takes one burden off of you.

My gotcha was passwords. My husband and I had divided and conquered household duties (we were assigned ashore). We had just moved into our house and still had 400 unpacked boxes in the basement. He had set up all of the accounts (utilities, banking, etc.). I had no passwords and was not on any of the accounts. This was a source of much aggravation and lots of paperwork.

Get lots of death certificates; everyone will ask for one. If your spouse died on active duty, there is no DD-214. The Navy will provide you with a letter that substitutes for this document. You will need multiple copies of this, as well.

Survivor benefits are not a windfall. You will have a significant reduction in income. Don't make quick decisions. Take as much time to think through an issue/challenge as you need, especially regarding financial matters. I was 50 years old with an 11-year-old child. Consider the options (survivor benefits, SGLI) carefully. Each decision has different outcomes and you may be pushed to make a decision that may not be the best for you. Get advice from someone you trust. Talk it over. Don't decide until you are ready and have considered the future.

The Navy assigns someone to walk with you through the initial leg of this journey (CACO – Casualty Assistance Calls Officer). They are specially trained and at a minimum will help you through the myriad of paperwork and arrangements, and if they don't have the answer they are equipped to find someone who can. Use him/her.

There are many benefits that you will want to explore. Your family may not be entitled to all of them and some may come later in life. Some change over time. Stay connected with the Navy and they will keep you updated. I am going to list the ones I have both explored and capitalized on over the past 10 years.

Medical and dental benefits – These vary depending on child or spouse and may change over time.

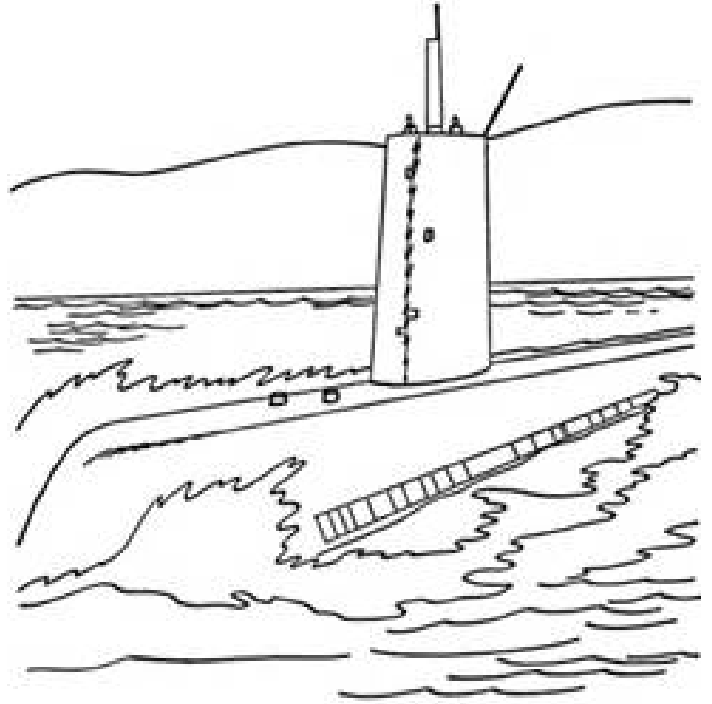
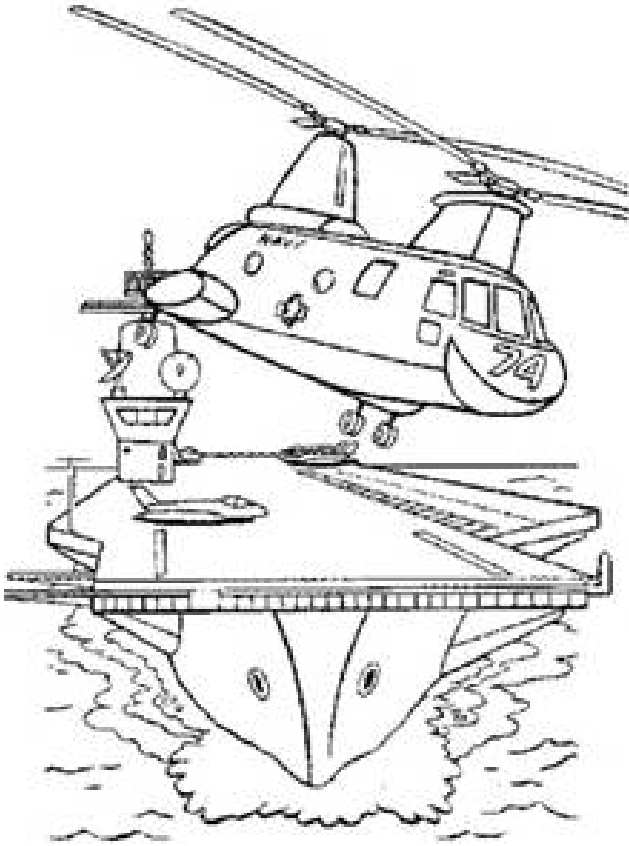
Social Security Death and Survivor benefits – Dependents via their guardian (probably you) will get immediate funding. Widows have to wait until later in life - the earliest is 60 years old with some stringent criteria. You can take your spouse's Social Security and delay your own. Do the math to see what is better financially or get advice.

Education and DIC are Veterans Administration (VA) benefits. Although there is a lot of pressure on reforming the VA and I sincerely hope they are able to do so, my experience has been that it is as painful as they say in every shape and form. There is no way around it. Never give up; be the burr in their saddle until they give you what you deserve. Problems I have experienced are instant loss of benefits, extensive delays in reinstatement without reimbursement, losing education scholarship applications, and no system to correct problems in a timely manner. Winning with the VA is done by anticipating problems and never, never, never giving up. It seems to me that they default to saying "no" when you know the answer is "yes." Stay strong and win.

I have found the Navy to be my best source of information. You will have to go after any benefits you are entitled to, and honestly, if it hadn't been for an Armed Forces Survivor newsletter, I would never have known my daughter was entitled to them. I am thrilled that they have now established a greater involvement in our lives. Read anything you are sent and ask lots of questions. I have called and gotten vital information over the past 10 years that has spared me financially, especially in the health and education areas for my daughter. These benefits are major and although they will never replace your spouse, it will help compensate for their financial loss.

The loss of a loved one is always hard, regardless of the situation. It is even harder if you try to face it alone. Don't! There are always options and the quickest way to finding them is by using the resources around you. Keep those phone numbers handy and use the Gold Star Navy assets. It will make the journey a bit more bearable.

# Sailor Bob's Corner

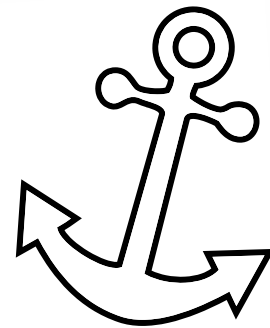
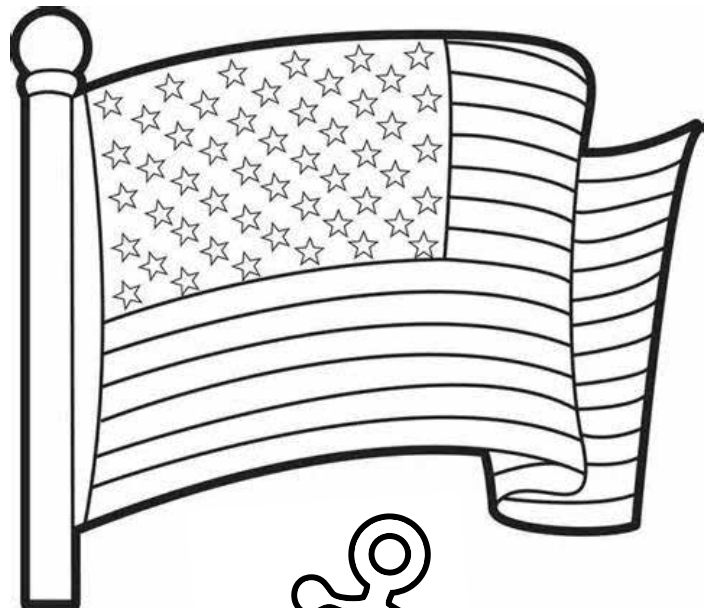


SUBMARINE

*Reynold Klein*



SAILORS LEARN TO TIE AND USE MANY KINDS OF KNOTS



# Navy Gold Star Program Directory

Name	Phone	Address*
NAVY REGION SOUTHWEST REGIONAL COORDINATOR	619-532-2886	FFSP / 937 N HARBOR DR BOX 53 SAN DIEGO CA 92132-0058
NB VENTURA COUNTY INSTALLATION COORDINATOR	805-982-6018	FFSC / 1000 23RD AVE BLDG 1169 CODE N91 PORT HUENEME CA 93041
NAVBASE CORONADO INSTALLATION COORDINATOR	619-767-7225	FFSC / BUILDING G SAUFLEY RD SAN DIEGO CA 92135-7138
NB SAN DIEGO INSTALLATION COORDINATOR	619-556-2190	NB SAN DIEGO FFSC 3005 CORBINA ALLEY STE 1 BLDG 259 SAN DIEGO CA 92136-5190
NAVY REGION NORTHWEST REGIONAL COORDINATOR	360-396-4860	FFSC / 610 DOWELL ST BLDG 35 KEYPORT WA 98345
SMOKEY POINT SUPPORT COMPLEX INSTALLATION COORDINATOR	425-304-3721	SMOKEY POINT SUPPORT COMPLEX 13910 45TH AVE NE SUITE 857 / MARYSVILLE WA 98271
NAVY REGION SOUTHEAST REGIONAL COORDINATOR	904-542-5712	FFSC / BLDG 919 LANGLEY ST NAS JACKSONVILLE FL 32212-0102
NAS JACKSONVILLE INSTALLATION COORDINATOR	904-542-5578	FFSC / 554 CHILD ST NAS JACKSONVILLE FL 32212
NSA MID-SOUTH INSTALLATION COORDINATOR	901-874-5017	FFSC / 5722 INTEGRITY DR BLDG 456 MILLINGTON TN 38054-5045
NAS CORPUS CHRISTI INSTALLATION COORDINATOR	361-961-1675	FFSC / 11001 D ST CORPUS CHRISTI TX 78419-5021
NAVAL DISTRICT WASHINGTON REGIONAL COORDINATOR	202-433-3171	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
NSA ANNAPOLIS INSTALLATION COORDINATOR	410-293-9634	FFSC / 168 BENNION RD ANNAPOLIS MD 21402
NAVAL DISTRICT WASHINGTON REGIONAL COORDINATOR	202-433-3171	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
NSA BETHESDA INSTALLATION COORDINATOR	301-319-4087	FFSC / 9045 BEALE RD BLDG 11 RM 115 BETHESDA MD 20889
NAVY REGION MID-ATLANTIC REGIONAL COORDINATOR	757-322-9144	FFSC / 7928 14TH ST SUITE 209 NORFOLK VA 23505-1219
NWS EARLE INSTALLATION COORDINATOR	732-866-2100	FFSC / 201 RT 34 BLDG C59 COLTS NECK NJ 07722
NAVSTA GREAT LAKES INSTALLATION COORDINATOR	847-688-3603 ext 127	FFSC / 25 FARRAGUT AVE STE 300 BLDG 26 GREAT LAKES IL 60088
NB NORFOLK INSTALLATION COORDINATOR	757-322-9182	FFSC / 7928 14TH ST SUITE 102 NORFOLK VA 23505-1219
SUBASE NEW LONDON INSTALLATION COORDINATOR	860-694-1257	FFSC / BLDG 83 BOX 93 GROTON CT 06349-5093
NAS OCEANA INSTALLATION COORDINATOR	757-492-8282	FFSC / 1896 LASER RD STE 120 VIRGINIA BEACH VA 23460-2281

\*When communicating with your coordinator via mail, please add NAVY GOLD STAR PROGRAM and contact column info to all mailing addresses to ensure delivery.