



Survivor's Link



COMMUNICATING INFORMATION AND RESOURCES

Navy Gold Star Holiday Memorial Tree Campaign & Decorating Event

By Sabrina Griffin, CNRSE Gold Star Coordinator

The holidays can be a difficult time for Gold Star families grieving the loss of their loved one. For some, longstanding traditions either cease or feel incomplete. Southwest Holiday Memorial Tree Campaign and Holiday Decorating events offer opportunities to create new traditions, while honoring the memory of the fallen.

The Southwest Region has 12 Navy Gold Star memorial trees, each decorated with ornaments bearing the names of our fallen service members, lovingly handwritten and designed by their friends and family. The campaign also allows active-duty service members a creative way to remember and reflect on their fallen brothers and sisters in arms. All memorial trees will be on display from Dec. 1 through Jan. 2, 2018.

Locations:

- USS Midway
- MCRD Museum
- Naval Base San Diego
- Naval Base Point Loma
- Naval Base Coronado
- Naval Base Point Mugu
- Naval Base Port Hueneme
- Pacific View Mall
- Oxnard College Veteran's Center
- Camarillo Library
- Ojai Valley Women's Center
- Naval Postgraduate School Monterey

For families in the Southwest Region who would like

to attend upcoming ornament-decorating events, please contact your local Gold Star Program coordinator for more information.

If you are a family member or friend and would like to submit your personalized ornament to one of the listed trees, suggested "how to steps" are included

below. Contact 619-532-2886 to find out more on mailing instructions submit your ornament.

Supplies:

- Clear ornament (available at craft stores)
- Glitter
- Photograph
- Ribbon

To make:

1. Print a favorite photograph and cut it out using patterned-edge scissors (I cut mine into a circle).
2. Sprinkle some glitter inside the ornament; it will naturally stick a little to the sides, but will move

continued on next page



to

Decorating Event *continued from previous page*
around if shaken.

3. Roll the photograph and carefully insert it through the top of the ornament. Use a brush or pencil to open up the photograph once it's inside the ornament. If you cut the photo so it's just a little smaller than the size of the ornament, it will be less likely to move around; if you print a smaller photo, brush a little glue on the inside of the back of the ornament and press the photograph onto it until it sets.
4. If too much glitter appears on the inside of the ornament in front of the photograph, take a dry paint brush and gently brush it away.
5. Reattach the top of the ornament and tie on a ribbon for hanging.

Happy holidays from Southwest Region!



The Sullivan Brothers: A Gold Star Family History

By Ray Cunnikin, CNRMA Navy Gold Star Coordinator

The fate of the Sullivan brothers is known by many as a story of heroism, service and sacrifice. All five were serving together on USS Juneau (CL 52) when the light cruiser was sunk by an enemy torpedo in the Pacific on Nov. 13, 1942. As a direct result, the U.S. War Department adopted the "Sole Survivor Policy," which was designed to protect members of a family from the draft or from combat duty if they had already lost family members in military service.

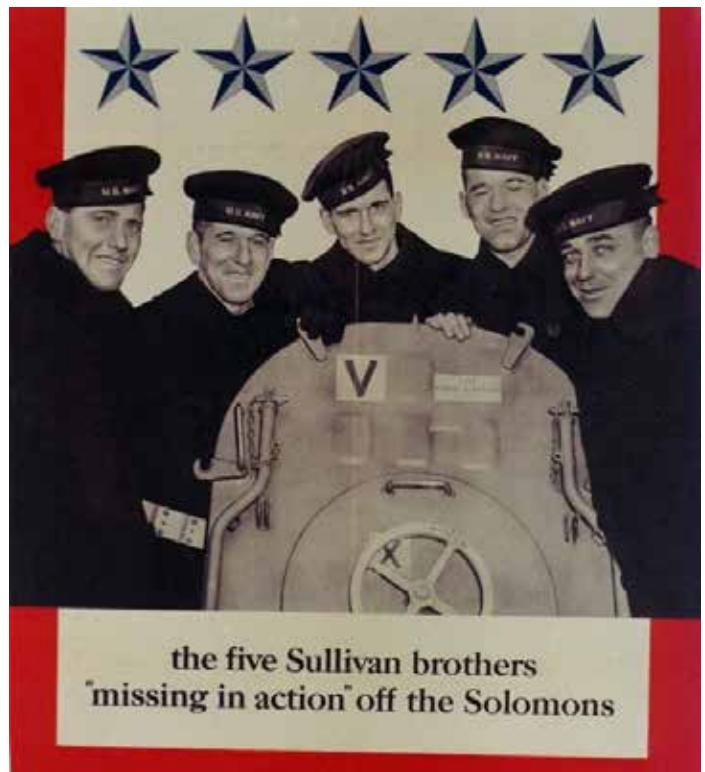
In addition, the mother of the Sullivan brothers became a national symbol of sacrifice and would highlight the presence of the relatively unknown group known as Gold Star Mothers. Originally founded by Grace Darling Seibold of Washington, D.C., on May 28, 1918, the Gold Star Mothers were a group of mothers who lost their children during WWI. On Sept. 16, 1948, the postmaster general announced that the first sheet of the 3-cent Gold Star Mothers commemorative postage stamp would be presented to Mrs. Sullivan.

The Sullivan brothers' sister Genevieve enlisted in the U.S. Naval Reserve as a specialist (recruiter) third class and was accompanied by her parents as they visited more than 200 manufacturing plants and shipyards, according to a February 1943 Navy Department press release.

To honor the five Sullivan brothers, the Navy named two of its destroyers USS The Sullivans. On Feb. 10 1943, the Navy officially canceled the name Putnam (DD 537) and assigned the name The Sullivans to a destroyer under construction. Sponsored by Mrs. Alleta Sullivan, mother of the five Sullivan brothers, the ship was commissioned on Sept. 30, 1943. The Sullivans served the Navy until it was decommissioned on Jan. 7, 1965. In 1977, the destroyer was donated to the city of Buffalo, New York,

as a memorial in Buffalo and Erie County Naval and Servicemen's Park.

The keel was laid for the second USS The Sullivans on June 14, 1993, at Bath, Maine, and the ship was launched Aug. 12, 1995. Sponsored by Kelly Sullivan Loughren, granddaughter of Albert Leo Sullivan, USS The Sullivans (DDG 68) was commissioned on April 19, 1997, at Staten Island, New York.



My Grief Journey

By Jennifer Zellum, Gold Star Spouse

My husband, Scott, was killed in an S-3 Viking crash off the coast of Japan in August 2004. At that time, the Navy casualty process was very foreign to all of us – we surviving spouses. The four of us, whose husbands died, learned everything alongside our CACOs and everyone else. Survivor benefits and the reality of being a young widow just weren't things anyone knew about, so when the accident happened, the enormity of the process was incredibly overwhelming for everyone involved. I promised myself that when I got back on my feet, I was going to educate people about what I had been through with the hope of making it better for those who came after me on this path.

Let me offer a little bit about my background: I am a CPA; I had my entire life planned out in a beautifully, color-coded Excel spreadsheet, and even with a vast understanding of our finances, I did not have a clue what survivor's benefits looked like. None of us did. And it's not that I was super concerned about money – because the death gratuity check had already arrived – but benefits were the only thing anyone could tell me about with any level of certainty. When nothing else in my entire life made sense and everything had changed in an instant, my financial future was the only thing I was going to be able to wrap my brain around, and for that reason, it was very important for me to gain an understanding of what that was going to look like. It was the only thing I could control.

As you all know, it typically takes 8-10 business days to get the benefits report to the surviving family of an active-duty service member. Fortunately, a friend of mine knew to call Navy Mutual Education and they were able to give me a very accurate idea as to what my benefits were going to look like. And I will never forget the moment of relief when I realized I was going to be OK. I didn't need to immediately begin researching day care and searching for a job. The information they provided allowed me to relax and focus on the emotional aspects of my newly shattered life.

Just over a year later, the Navy requested my assistance in the casualty process of another surviving spouse in the hopes of capitalizing on the lessons learned from my situation. During that experience, I watched many of the same frustrations occurring, some of which would easily have been prevented with just a little bit of education. As I'm sure each of us is painfully aware, every active-duty death will experience its own unique set of circumstances – none of them, no single case, will be flawless from start to finish. That's just the nature of the beast.

Over the last 13 years, I have worked diligently to educate people on these matters. Navy Mutual has allowed me the privilege of sharing my story and educating thousands of service members and families. Consistently, I have found

that at the end of the day, people want this information. Some call it morbid curiosity; others call it a desire to plan. Call it whatever you want; I just want to make it better for those who will follow on this path and I am not afraid to exploit my personal situation to do so.

Unfortunately, I do not have magic words to share that will take away the emotional pain of the families who walk this path in the future – no one does. But we all have the power to help people develop expectations and to promote family readiness. I have seen firsthand that those who know even the slightest bit about casualty assistance and survivor benefits are far better off than those who do not.

There is great benefit from sharing some of our lessons learned and educating military members and spouses about the casualty assistance process with the hopes of spurring them to update their paperwork and to have the hard conversations. I encourage each of you to use your platform to engage military members and their families about casualty assistance.

I don't mean to paint a rosy picture of this journey of mine – it hasn't been an easy 13 years. Getting people to talk about death is difficult. What I've found is that the more matter of fact the conversation begins, the more engaged the audience becomes. Taking as much emotion as possible out allows people to relax and process the information (which then makes them more likely to ask questions).

A typical misconception I have to overcome time and again is the idea that somehow discussing casualty assistance and survivor benefits jinx people and make death more likely to occur. There is some good news and some bad news that I share about this. First, the good news: Talking about survivor benefits and casualty assistance does not guarantee that your death is imminent. Contrary to popular belief, the conversation is not going to kill you. Now, the bad news: Death is inevitable. It's sad and it's scary to think about, and we all hope it doesn't happen for many, many years, but someday it is going to happen and when it does, that small amount of preparation on the front end will offer incredible benefits on the back end.

I certainly don't know everything, but I am fairly well connected and I am always happy to make myself available and pass on any helpful resources.

Bereavement Camps: An Opportunity to Grieve and Heal

By *Military OneSource*

Grieving can be a lonely experience. Being with others who are grieving can reassure you that what you're feeling is perfectly normal. Bereavement camps, seminars and retreats offer opportunities for you to connect with people who understand how to help you move forward in your grief journey.

Run by professionals and volunteers, the camps are supported by grants and donations, making them available at little or no expense to families. Separate camps are conducted for adults and children to provide unique grieving spaces.

Camps for Children and Teens

Losing a loved one can be especially difficult for children, so finding resources tailored to their needs is essential. Camp time is often mixed with physical activities and social events such as swimming, hiking and games, which can help relieve some of the powerful emotions.

The following groups work to provide grieving children with a comfortable place to talk about their feelings and feel understood:

- **Comfort Zone Camp** is a nonprofit bereavement camp that brings together children who have lost a parent, sibling or primary caregiver. The free camps, which are held year-round across the country, include confidence-building programs and support groups for ages 7-17. (www.comfortzonecamp.org)
- **The Dougy Center** provides a safe place for children, teens, young adults and their families to share their grieving experience through peer support groups, education and training. (www.dougy.org)
- **The Moyer Foundation** provides comfort, hope and healing to children of military families and hosts a free weekend-long experience of traditional camp activities combined with grief education and emotional support at Camp Erin. (www.moyerfoundation.org)



- **Good Grief Camps**, through the Tragedy Assistance Program for Survivors, pair young survivors with active-duty military and veteran mentors who understand the military and can help these young survivors through their journey of grief. The camps are offered at different locations throughout the United States. (www.taps.org/GoodGriefCamps)
- The mission of **Snowball Express** is to create hope and new memories for the children of deceased service members who died while serving our country since 9/11. In December, they bring children together from all over the world for an all-expenses-paid, four-day gala filled with fun activities, such as sporting events, dances and amusement parks. (www.snowballexpress.org)
- **Project Common Bond** – A program of Tuesday's Children, the project provides camps and retreats for young adults, ages 15 to 20, who lost a family member because of an act of terrorism. Each summer, new Project Common Bond participants attend a summer symposium focused on global leadership activities, peace building and negotiation, skill building, and collaborative and therapeutic arts, music, drama, movement and sports. (www.tuesdayschildren.org/programs/project-common-bond/)

Programs for Adults

Retreats and seminars are available for adults, as well. They connect survivors with other people who have lost loved ones and teach them coping skills. Consult *The Days Ahead* for a full listing of support organizations. (<https://www.militaryonesource.mil/products#!/detail/33>)

You can also contact the Department of Veterans Affairs Bereavement Counseling (202-461-6530) if you're feeling overwhelmed by grief at any time. (http://www.vetcenter.va.gov/bereavement_counseling.asp)

Military OneSource consultants are available all day, every day by phone at 800-342-9647. You may also benefit from Military OneSource's confidential, non-medical counseling service, available face-to-face, online, through video chat or by phone.

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.

A Survivor's Story

By Bismatti Bishundat, Gold Star Mother

I'm surviving after losing my son, Romeo, on the most horrific day: Sept. 11, 2001. It's been 16 years, but the grief still hits me at times unexpectedly. It's been a journey and I still experience sadness, pain, heartbreak, anxiety and so much more.

My husband (Bhola) and I moved from Guyana, South America, in 1980 with Romeo, who was then 2 ½ years old.



I was five months pregnant with Romeo's sister Danita, and three years later his sister Devita was born. We came to the U.S. without much family and no money. Like so many others from different parts of the world, we came looking for a better life, for us and especially for our children.

Romeo graduated high school and joined the Navy in 1995. He was stationed at the Pentagon in April 2001. Life was normal until September of that same year. Our family was broken like all the other families on that day.

On Oct. 15, I saw Romeo's body arrive at the funeral home by police escort, and that was the day I wished the earth had opened up and swallowed me. I was no support for my daughters, who at the time were 21 and 18. I had to apologize to them about a year later for not being there for them when they needed me most.

Grieving is a long process and it takes time. It's like the changing of the weather. When you feel like the storm has finally passed, an unexpected wave returns, knocks you off your feet, and carries you away. You have to integrate grief into your life because it's part of your new life.

I began to read books on grief after the loss of my son, including spiritual, mind, soul and everything in between. I was broken and never thought I was going to survive, but look at the new me. I can look in the mirror and say to that new woman looking back at me and tell her, "You are one strong woman." Still to this day, I don't quite know how I survived my Romeo's passing, only that it was with the help of a higher power.

In 2015, I was introduced to the Navy Gold Star Program through Patsy Jackson, and what a difference this program has made in our lives! We have connected with other parents, made new friends, traveled to Gold Star events in other regions, participated in chili cook-offs, Gold Star picnics, walk and run events, and, most importantly, see our son's name honored at so many events, such as the Memorial Honor Wall at the Gold Star Mothers and Family Day Observance in September of each year. Through this program, we know that we are not forgotten and not alone. We have been able to give back by talking with new Survivors in hopes that the connection will give them the same sense of knowing that they are not alone. Thank goodness for our new family, the Navy Gold Star Program.

In short, I am not sure there are adequate words to describe the emptiness a mother feels after the loss of her child,



but with time, your family and also new additions, such as grandchildren (my grandchildren, Ethan and Elena, have brought me the world of happiness), you will know what it is to be happy again and still feel how love feels, because I can testify that love never dies.

Love sustains us. It's the most powerful feeling in the world.

Survivor's Link is published quarterly by Navy Gold Star Program.

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 NavyGoldStar

Credit-Scoring Models – FICO Score and VantageScore

By Phillip Johnston, AFC, Personal Financial Counselor, NAVSTA Everett

There is a new sheriff in town! Or, in this case, a new credit score – the VantageScore. This new scoring model has been responsible for the recent surge of financial institutions and sites offering you a free credit score.

For decades, the credit scoring industry was dominated by FICO (Fair Isaac Corporation), a private data analytics company. FICO was founded in 1956 by William Fair and Earl Isaac. Fair was an engineer, and Isaac was a mathematician. The two of them got together and came up with an idea for a mathematical formula that would accurately predict the credit worthiness of individual creditors. Lenders loved the idea of a scoring system that would show how likely it was that a particular borrower would default on their loan and leave them holding a worthless note.

For decades now, FICO has had a monopoly on the credit scoring business. If you have ever applied for a loan, especially a home or auto loan, you will have heard the term “FICO Score.” FICO buys your credit information collected by the three big credit reporting agencies and uses it as the raw data for their FICO scoring model.

Recently, the three big credit reporting agencies, Transunion, Equifax and Experian, decided to get together and launch their own competing model. In 2006, they came out with the VantageScore. The latest version is the VantageScore 4.0.

One of the recent consumer trends is the ability to obtain a free credit score from many financial institutions, or from online sites such as CreditKarma. This is often not the more well-known FICO Score, but the new VantageScore. If you look closely, it will identify the free score as the Vantage Score 4.0. These free credit scores are a great tool for consumers to use.

Both the FICO scoring model and the VantageScore use the same credit information collected by the three credit reporting agencies. They both use a scoring model ranging from 350-850. Also, with both models, the two biggest things that impact your score are paying your bills on time and keeping the balances on credit cards low. For a great breakdown on the finer differences between the two, visit <https://www.creditkarma.com/advice/i/new-vantagescore-4-0-explained/>. (Note: This is not an endorsement to sign up for this site. As with anything, do your homework and make an informed choice.)

The most important thing you should keep in mind is that even if you are being updated daily on your credit score, you should check your actual credit report once a year – this is the best way to protect against ID theft. A free credit report can be obtained by going to www.annualcreditreport.com. This site was created jointly by the three credit reporting agencies to meet the requirements of the Fair Credit Reporting Act, which requires them to each provide you with a free credit report every year.

70/20/10

By Jennifer Zellum, Gold Star Spouse

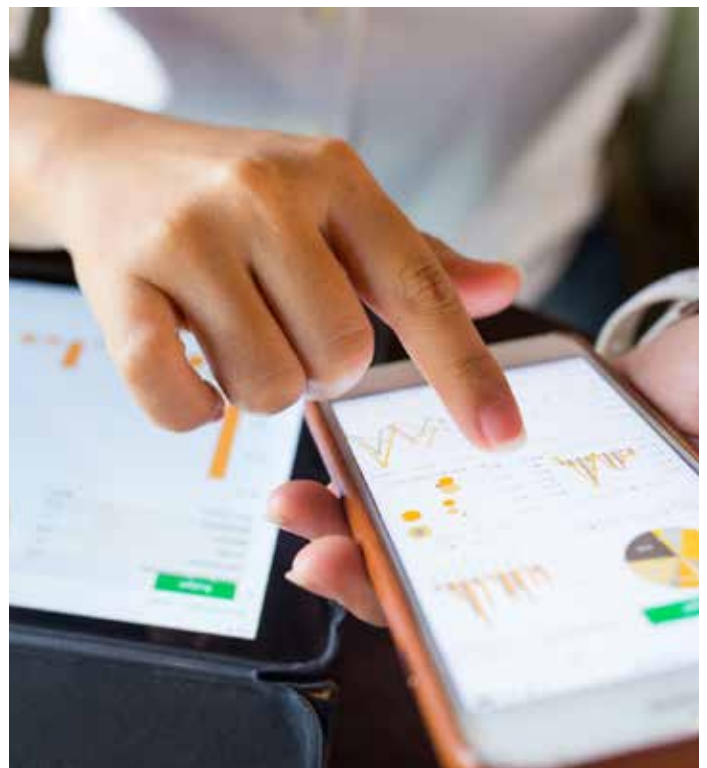
70/20/10 is a breakdown of a financial plan that allows an individual to manage their finances with a basic understanding of money management and financial discipline.

Example: If an individual has a monthly net income of \$3,000 per month, the following will help in management planning:

- 70% of \$3,000 is for living expenses = \$2,100
- 20% of \$3,000 is for debts = \$600
- 10% of \$3,000 is for savings = \$300

Living expenses include rent or mortgage, food, utilities, child care, insurance and clothing. Debts include auto loans, credit cards, personal loans, student loans, etc. Savings include regular savings, IRAs, money markets accounts, CDs, mutual funds, etc.

If you're able to work within this concept, it should be a helpful way to achieve basic financial success.



Tax Tips for Survivors



The Primary Next of Kin is responsible for the deceased Sailor's last tax return. Know your rights and benefits as a Surviving taxpayer.



What is my tax filing status as a Survivor?

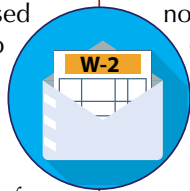
- Year 1** If you were married at the time your spouse died, you may still file a joint return for the year of your service member's death. This gets you the best tax rate (and the largest standard deduction, if you do not itemize).
Survivors filing a joint return may claim the full exemption amount for the decedent regardless of the date during the year when the death occurred.
- Years 2-3** If you have one or more children, you may file as a "qualifying widow or widower" for the next two tax years, so long as you do not remarry. This status lets you use joint-return tax rates.
- Year 4** Starting in year four, if you have dependent children, you may file your tax return as a "head-of-household." Tax rates are less favorable than those for joint returns but better than the rates for single taxpayers.

Which of my benefits are taxable?

| | | | |
|----------------|--|---|-------------------|
| TAXABLE | Salary income (including the "pay" portion of an unpaid compensation claim). | Life insurance benefits (including Servicemembers Group Life Insurance (SGLI)). | TAX EXEMPT |
| | Income from Survivor Benefit Plan (SBP) payments. | Dependency and Indemnity Compensation (DIC) payments. | |
| | Social Security Survivor benefits (up to 85%). | Death Gratuity. | |

When will I get my service member's W-2?

The Defense Finance and Accounting Service (DFAS) issues a W-2 for deceased service members who had income during the tax year. The W-2 will be sent to the address on record for the service member after January 1 of the year following the member's death.



How do I replace a lost W-2?

If the address on record is incorrect and the W-2 cannot be delivered, or if the document is lost, you can request a reprint by calling DFAS (Cleveland) at 1-888-332-7411. Phone tree prompts are 4, 2, 4, then select the branch of service, then 1 and 1.



Are there any special tax provisions for Survivors?

Yes. In certain cases, widows and widowers get a tax break on individual retirement accounts (IRAs) inherited from a spouse and on proceeds from the sale of a home.

If the service member died as a result of active service in a combat zone (according to the definitions provided in the benefit laws), the member's Federal income tax liability may be forgiven. Any taxes paid for the year of death will be refunded, and any tax liability at the date of death will be forgiven.

Parents of an unmarried deceased service member must file a tax return on behalf of their child for the year of the death. See https://www.irs.gov/publications/p3/ar02.html#en_US_2016_publink1000176324 or consult a tax professional.



What about state taxes?

Don't overlook the possibility that your state may offer its own tax benefits. See, for example, http://dor.wa.gov/docs/pubs/prop_tax/widowwidowersgrantprog.pdf.

Most states also have income tax forgiveness policies in place for veterans who serve in combat zones; check with your state's revenue department to find out if you qualify.

For more information on the Navy Gold Star Program...



www.NavyGoldStar.com

www.facebook.com/NavyGoldStar

1-888-509-8759

Sailor Bob's Kid's Korner

Navy History Quiz *By military.com*

- Which of these U.S. presidents did NOT serve in the U.S. Navy?
 - George H. W. Bush; b. Gerald Ford; c. John F. Kennedy; d. Richard M. Nixon; e. Harry S. Truman
- The Strike Fighter Tactics Instructor program popularly known as "Top Gun" was created during which conflict?
 - Cuban Missile crisis; b. Gulf War; c. Korean War; d. Vietnam; e. World War II
- What was the first U.S. Navy vessel named after a woman who served in the Navy?
 - USS Dorothea L. Dix; b. USS Florence Nightingale; c. USS Higbee; d. USS Lyon; e. USS Roosevelt
- The U.S. Congress bestowed the title "Admiral of the Navy" upon just one person. Who was it?
 - Walter Boone; b. George Dewey; c. Ernest King; d. William Leahy; e. Chester Nimitz
- The famous quote "Damn the torpedoes, full speed ahead!" is attributed to which famous admiral?
 - George Belknap; b. David Farragut; c. William F. "Bull" Halsey; d. John Paul Jones; e. William Leahy
- The first American Navy was commissioned by which colony/future state in 1775?
 - Maryland; b. Massachusetts; c. New York; d. Rhode Island; e. Virginia
- On the legendary TV series "Star Trek," the USS Enterprise was named after the Navy's first nuclear-powered carrier. What was Captain Kirk's ship originally going to be called?
 - USS Endeavor; b. USS Excelsior; c. USS Lexington; d. USS Reliant; e. USS Yorktown
- Which of these mottos is commonly associated with the Navy SEALs?
 - "Any Time, Any Place"; b. "Semper Fidelis" ("Always Loyal"); c. "Semper Paratus" ("Always Ready"); d. "The Only Easy Day Was Yesterday"; e. "Who Dares Wins"
- Which of the following ships was NOT among the first six frigates constructed for the U.S. Navy?
 - USS Bonhomme Richard; b. USS Congress; c. USS Constellation; d. USS Constitution; e. USS President
- Who was the first woman to become a four-star admiral in the U.S. Navy?
 - Robin Braun; b. Dawn Cutler; c. Michelle J. Howard; d. Jan Tighe; e. Nora Tyson

Answer Key:

10 = c. Michelle J. Howard
 9 = a. USS Bonhomme Richard
 8 = d. "The Only Easy Day Was Yesterday"
 7 = e. USS Yorktown
 6 = d. Rhode Island

5 = b. David Farragut
 4 = b. George Dewey
 3 = c. USS Higbee
 2 = d. Vietnam
 1 = e. Harry Truman

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 | 360-396-2708 | 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 | 904-542-5706 | 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 |
| NCBC GULFPORT INSTALLATION COORDINATOR | 228-871-4569 | FFSC / 5301 SNEAD ST GULFPORT MS 39501-5001 |
| NAS CORPUS CHRISTI INSTALLATION COORDINATOR | 361-961-1675 | FFSC / 11001 D ST CORPUS CHRISTI TX 78419-5021 |
| NAVAL DISTRICT WASHINGTON REGIONAL COORDINATOR | 202-433-3059 | FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373 |
| NAVAL DISTRICT WASHINGTON INSTALLATION COORDINATOR | 410-293-9345 | FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373 |
| NAVY REGION MID-ATLANTIC REGIONAL COORDINATOR | 757-445-3073 | FFSC / 7928 14TH ST SUITE 209 NORFOLK VA 23505-1219 |
| NWS EARLE INSTALLATION COORDINATOR | 732-866-2110 | FFSC / 201 RT 34 BLDG C59 COLTS NECK NJ 07722 |
| NAVSTA GREAT LAKES INSTALLATION COORDINATOR | 847-688-3603 ext 127 | FFSC / 525 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.