



## Holiday Blues Are Not For You

by Rufus Bundrige, CNRSE Navy Gold Star Coordinator

As I reflect back on my days in the Navy, the holidays come to my mind most often. Being away from family was hard, and got harder as the years went by. My experience in the Navy taught me a lot about being separated from loved ones. For those of us who have lost a loved one, holidays can be a painful reminder of how much we truly miss them. I know, as I have lost my mother and my sister. So this year, I want to encourage you to celebrate life and the memory of those you love. A few things that may help:

- Spend time with family and friends, sharing love and memories of treasured moments. The holidays are a good time to gather with family and talk about good times from the past. While all memories may not be pleasant, focusing on the good memories helps loved ones to live on in the hearts of other family members.
- Celebrate old traditions and start new ones. Ask family members to bring in old photos and put them in a box. Pull them out and guess who is in the photo (owner of the photo cannot tell).
- Do something nice for someone. Pay it forward by doing a good deed. It can be as simple as visiting a VA home, and volunteering to play games or read to the veterans living there.
- Have your family pick an angel off an angel tree. Shopping together for a few items in the spirit of giving to someone who doesn't know you is a powerful way to bring the holiday spirit into your home.
- Make a small donation to an animal shelter in honor of your fallen loved one.

**Best wishes for the New Year!**

*Navy Region Southeast Gold Star Team*

## Turning of a New Leaf

By Sandra Neuman, CNRNW Navy Gold Star Coordinator

As a society, we have embraced the idea that a new year is a time to turn over a new leaf and make resolutions for change. We resolve to better ourselves through diet and exercise, or to stop potentially damaging activities like smoking, bad spending habits or swearing. We tend to think about what is negative about ourselves and then move toward change. This year, I challenge you to shift your thinking and look outward. How can you help make someone else's new year better?

You can positively impact others with a simple act of sincerely wishing a tired cashier a good day. You can find the patience to actively listen to your spouse, coworker, child or friend, and be more aware of their story by not allowing your mind to wander to what you were going to

say. Strive to be more honest with others, and with yourself. Thank the people in your life for being there and for being who they are.

These forms of openness and sincerity may feel small, but in a society that leans toward self-interest, these small changes of awareness can affect you and those around you in a positive way. Sometimes it's more about how we act – rather than how we react toward one another – that can make the most lasting change!



# 'Tis the Season: Holiday Travels, Stress and Joy!

By Sabrina Griffin, CNRSW Navy Gold Star Coordinator

'Tis the season for good times — family, friends and calorie-ridden foods. Unfortunately, along with caroling and decorating, stress can creep into the mix. Whether its last-minute gift shopping for your third aunt, sticking to a budget (which is more comical than realistic) or planning holiday travels, the pressures of the season can frazzle anyone. However, a little advance preparation (and a sense of humor) can always help.

If you are hosting a holiday party at home, organizing travel with children and grandparents, or simply balancing your everyday routine with added holiday activities, it's always helpful to find the fun in every moment spent organizing and preparing for the holidays. Prioritize your time, commitments and family activities to help contribute to your stress reduction and joy inhalation. This does not have to be a repeated time of year to be extremely stressed out, underfinanced and overwhelmed.

Take this quiz featuring potentially awkward holiday scenarios. Choose the best option, and also think about your own family situation and what triggers stress. Remember to have fun. 'Tis the season to be jolly!

## 1. The Battle of the Mac and Cheese

Every year, Aunt Mildred's epic macaroni and cheese is a favorite at the Christmas family gathering. Like clockwork, cousins Doris and Boone fight over who is "eating more than their share." It starts playfully, but progresses with name calling and flying forks battling over the very last forkful of cheese and pasta. Last year, the combatant cousins didn't talk for two months afterward. Come December, you fear being thrown into the middle of this debacle again. What can you do to reduce this predicted holiday stress?

- Make sure your phone is completely charged. When the conversation starts to get nasty, you'll want to get video to post on Snapchat.
- Offer to help Aunt Mildred make a second pan of macaroni and cheese so everyone gets a "to go" portion.
- Tell your cousins that if they can't behave, they should not attend the family gathering; their presence is unwanted if it spirals into a fight. Say "no" to their annual dairy-induced drama.
- Help Aunt Mildred make a small take-home gift for everyone — their own laminated copy of her legendary macaroni and cheese recipe. This could be Aunt Mildred's and your gift to family members.

## 2. Parent Outlaws

This holiday season, you've decided to travel to the opposite coast to spend the holidays with your parents and siblings. You love your mother and father and your five siblings — except when they're together for any length of time that

surpasses three hours. They get loud and obnoxious, are drunk before dinner, and argue about politics. Naturally, as a military family member, they expect you to speak for the Department of Defense. The whole situation gets out of control and makes for a miserable, uncomfortable visit. How can you reduce this holiday stress?

- Tell your reasonable sibling Julie that you can't take another holiday with the family. Like it or not, you need to cancel your plans. Book a cruise!
- Prepare an exit strategy in case things take a left turn. Decide on a time you are going to leave or a code that means "Let's go!" if things start to get uncomfortable.
- Volunteer with a local nonprofit organization in town. You can't be at the family gathering if you choose to volunteer to give back, and your schedule is already booked!
- Study up on politics and current events so you can be the smartest person in the room.

## 3. The Public Tantrum

You find yourself in Target doing some last-minute shopping for your niece and nephew, who are now surprising you and arriving on Christmas Eve for the holidays. Your sister was kind enough to send the kids' holiday wish list three days prior to their arrival, hence the shopping trip at 10 p.m. with four hungry and tired kids in tow. Of the 25 toys on the list, you settle on the perfect gifts and find them all. So after three hours of store navigation and fighting for the last Shopkins toy set, you are finally in the checkout line — when your youngest child has a meltdown. There's no way you can make a graceful exit. You are determined — no screaming or crying for food is loud enough — and you are not leaving the store without the Christmas Eve gifts. How can you reduce this holiday stress?

- Ignore the screaming and crying; only 15 more minutes and you will be home free. McDonald's is on the way home.
- Abruptly correct your youngest child, reminding her that Santa does not respond to naughty behavior while mommy is shopping.
- Dump the cart and run for the exit. The holiday season is not about gift giving, for goodness sake!
- Bum rush the line and use the youngest kid's allergies, needs for a diaper and food as the excuse for gaining momentum in the line in hopes you can skip the five people in front of you. After all, it's the holiday season. What patron would tell you no?

ANSWER KEY: 1. D 2. B 3. A

*Happy holidays from NRSW!*

## Remembering Our Heroes

The Navy Gold Star Program is dedicated to remembering those who have gone before us and honoring the families that keep their memories alive. One way we hope to share the lives of our fallen is through their stories, told by those who loved them best. Take a few minutes to share what made your Sailor, Soldier, Marine, Airman, or Coast Guardsman so special on our tributes page.

Visit [www.navygoldstar.com/tributes](http://www.navygoldstar.com/tributes) to submit a picture and your favorite memories with the world, and help us to never forget.



## Chaplain's Corner

By CNIC Force Chaplain's Office

“May the favor of the Lord our God rest on us; establish the work of our hands for us – yes establish the work of our hands.” – Holy Bible, Psalm 10:17, New International Version

Psalm 10 is attributed to Moses. This psalm opens with these words: “Lord, you have been our dwelling throughout all generations. Before the mountains were born or you brought forth the whole world, from everlasting to everlasting you are God.” From this magnificent vista, this prayer covers about every aspect of life situations one can experience. From this expansive perch, the reader can draw the conclusion that between birth and death, one thing is certain – God’s favor is readily available and continually transforming us from victims into victors.

This is a fair question: “How does God’s readily available favor continually transform us from victims into victors?” This season of holiday celebrations offers

clues to a possible answer. We are either hosting or attending gatherings of family and friends, and sights and sounds are bombarding our senses with memories. It’s amazing how music or visuals or memories can transport us to emotions that are surprisingly fresh in our minds and in our hearts. Counselors label these experiences “triggers.” Think of it as not being strange when you find yourself in those places of joy or sorrow.

This is a broad definition of the phrase “The favor of the Lord”: The favor of the Lord resting upon us has to do with our seeking to be a force of good when life circumstances require a loving, healing response. The favor of the Lord is kindness beyond justice, favor that is unmerited, favor that is preferential.

This is a consequence of God’s favor resulting in the good works of our hands: Dignity and respect factoring in our lives in a manner that facilitates continually transforming us from victims into victors.

## Spotlight on Resources - Veteran Tickets Foundation

The Veteran Tickets Foundation (Vet Tix) is a national non-profit, non-governmental organization that enriches the lives of our military personnel, veterans and Gold Star families by providing free and discounted tickets to sporting events, concerts and family activities. These events are a real gift of gratitude to honor our veterans' service, while providing essential community re-integration and family bonding opportunities.

Vet Tix teams up with major sports teams, leagues, promoters, organizations, venues, and ticket holders to provide free and discounted tickets to more than 21 million military personnel and veterans. Military personnel and honorably discharged veterans from all service branches, and the immediate families of those killed in action, are eligible for tickets.

The Veteran Tickets Foundation also has a program called the “Hero’s Wish.” This program is open to all recently deployed active-duty personnel, severely wounded personnel and Gold Star families of those killed in action. The program allows eligible members to request a one-time dream event, such as a trip to Disneyland. These events allow families to spend time together in moments of happiness, without the stress that has become a constant in their lives. These veterans and their families have made many sacrifices to protect our lives and liberty, and this is the Veteran Tickets Foundation’s way of saying thank you.

For more information about the Veteran Tickets Foundation, please visit <http://www.vettix.org>.

**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.

## Tax Tips to Prepare for the 2017 Filing Season

By Sandra Neuman, CNRNW Navy Gold Star Coordinator and Phillip Johnston, NAVSTA Everett Personal Financial Manager

Organize yourself: Eliminate some of your anxiety by getting organized now.

- Carve some time out of your schedule to get existing paperwork in order. Look at your calendar for the next few weeks and set up an appointment with yourself to start going through all your 2016 charitable receipts, medical bills, business expenses, charitable deductions, Form 1099's, and other information.
- Pull last year's tax return. Review the forms and deductions; this should give you an idea of what you should be including in this year's tax return.
- Find a safe place to keep all tax-related mail that will be arriving in the first few months of 2017. This can be as simple as an old shoebox or cloth bag. Just make sure you have identified it in some way as your tax information, as you don't want to accidentally throw out that old shoebox!

Review any life changes that occurred in 2016, as many of them can affect your tax return.

- Change in relationship status – marriage/divorce
  - How are you going to file?
- Having children
- New house
  - Deductions available on interest and property taxes
- Death of a loved one
  - If you lost someone this year, do you know who is submitting their last tax return?
- Attending college

Get the full potential of your tax deductions: Prepay to increase your deductions.

- Consider making an extra mortgage payment before the end of the year.
  - The interest is deductible.
- Prepay your property taxes.
- Opt to have dental work or elective (deductible) surgery before the end of the year.
  - If you qualify, the deduction is taken in the year the charge is incurred.
- Make charitable gifts before the end of the year.
- Check to see if your employer offers a Flexible Spending Account (FSA).
  - You can deduct medical expenses on your tax returns. But, only if you itemize, and also only if your

medical expenses are more than 10 percent of your AGI! With an FSA, the money comes right off of your taxable income without having to meet the 10 percent threshold. FSAs are limited to \$2,550. They can be used to pay certain medical and dental out-of-pocket expenses. They are "use it or lose it." However, you may be allowed to roll over \$500 into the next year's FSA. Check with your employer on restrictions and conditions.

- Tax credits: Know what tax credits you are eligible for.
  - The Earned Income Tax Credit (EITC)
    - Commonly used by low-to-moderate income families. If you do not owe any taxes or are not required to file, you could still be eligible for the EITC.
  - The Saver's Tax Credit
    - Allows low-to-moderate income taxpayers saving for retirement to claim a percentage of the first \$2,000 contributed to a retirement account.
  - The American Opportunity Tax Credit
    - Allows up to \$2,500 on your tax return for the first \$4,000 spent on qualified education expenses within the first years of college.
  - Lifetime Learning Credit
    - Can claim up to \$2,000 for the first \$10,000 that's spent on qualified education expenses such as tuition, fees, books, supplies, equipment, and room and board
  - Child and Dependent Care Credit
    - Some workers can qualify for a tax credit that helps defray the costs of daycare or babysitting.
- Decrease your 2016 income: Increase your contribution to your retirement plans.
  - A Traditional 401(k)/403b, Traditional IRA, and some other retirement plans contributions can offset your taxable income.
    - If you are earning \$50,000 in 2016, and you contribute \$5,000 to your Traditional IRA and \$5,000 to your Traditional 401(k)/403b, your taxable income for 2016 would be \$40,000.

Keep in mind that this is not an exhaustive list, and as it always is with taxes, everything should be reviewed with a tax professional. However, by being organized and educating yourself on the process, you will reduce some of the anxiety come tax time.

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

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# Using Your Online Survivor Benefit Report to Set Financial Goals

From [www.militaryonesource.com](http://www.militaryonesource.com)

Mapping your financial future can be complicated, even if you are not experiencing difficult times. However, if you are a surviving spouse or other eligible beneficiary, you do not have to navigate your options on your own. You may view current and estimated future benefits by accessing your interactive online survivor benefits report.

Your survivor benefits report can be a great resource as you set up your savings and spending plans, and can also give you an idea of your financial future.

With your report, you can explore:

- The “what ifs” — See how different scenarios, such as changes to marital, education and disability status, will impact your current and future benefits. For example, if a spouse remarries before age 55, the Survivor Benefit Plan annuity is suspended, but can be reinstated if the remarriage ends by death or divorce. If the surviving spouse remarries at age 55 or older, the annuity continues uninterrupted for the duration of the spouse’s life. Current and “what if” reports can be saved or printed.
- [Homeownership](#) possibilities — Look at your current finances and your financial future and decide if, or when, you should buy a home. Surviving spouses who have not remarried may be eligible for a Department of Veterans Affairs home loan guaranty, which they can use to buy a home, build a home or refinance an existing loan. Additional information about the VA home loan program is available on the VA website.
- [Education](#) benefits — Whether you’re thinking about your own education or your child’s, the interactive report can help you financially plan for obtaining

higher education, certification, technical or vocational school, apprenticeships, or other educational programs. As a surviving spouse, you may access education benefits from the VA up to 20 years after the death of your service member. Surviving military children can typically use their benefits between the ages of 18 and 26.

- Retirement options — Retirement may still be a few years away, but planning should start now. Your report will show you how much money you should be receiving now and project your future benefits. That can help you decide how much money to set aside now for your retirement years.
- Your wish list — Don’t forget to build in some fun. Maybe you’ve always wanted to take your children to Disneyland or travel to Paris. You can make those dreams a reality with the help of your interactive online survivor benefits report.

Start preparing for your future by accessing your online survivor benefits report, available 24 hours a day, 365 days a year. To log in and view personal reports, select your loved one’s branch of service below and follow instructions on the site:

- [MyArmyBenefits](#)
- [MyMarineBenefits](#)
- [MyNavyBenefits](#)
- [MyAirForceBenefits](#)
- [MyCoastGuardBenefits](#)

If you don’t already have a Premium DS Logon account, you can create one on the [Defense Manpower Data Center’s website](#).

Contact the Family Assistance Support Team at 877-827-2471, or by email at [osbr@afsc.com](mailto:osbr@afsc.com), about any questions concerning your report. Recipients of Servicemembers’ Group Life Insurance are entitled to a lifetime of free financial advice from [FinancialPoint](#), an independent company whose team of professionals are experts in handling a wide range of financial matters.

The services’ long-term survivor care programs also provide free services with financial counselors:

- [Army Survivor Outreach Services](#)
- [Marine Corps Long Term Assistance Program](#)
- [Navy Gold Star Program](#)
- [Air Force Families Forever](#)





Content courtesy of [www.nationalgeographic.com](http://www.nationalgeographic.com)

- 1) The more than 1,150-mile Iditarod Dog Race begins in Anchorage and ends in what Alaskan city?
  - a) Juneau
  - b) Nome
  - c) Fairbanks
- 2) In which South American nation do pilgrims trek to a glacier to gather sacred ice during the festival of Qoyllur Riti?
  - a) Peru
  - b) Chile
  - c) Argentina
- 3) The polar bear, one of the world's few all-white mammals, is strictly carnivorous and unafraid of humans. Scientists study the animals on Wrangel Island, which is in what ocean?
  - a) Atlantic Ocean
  - b) Antarctic Ocean
  - c) Arctic Ocean
- 4) What island, the world's largest and a part of Denmark, hosts a snow festival that has been recently changed to an ice sculpting festival as a result of global climate changes?
  - a) Greenland
  - b) Iceland
  - c) Ellesmere
- 5) At Gemsstock ski resort, a portion of the Gurschen glacier was covered in foil to protect it from melting. In what European country is the resort located?
  - a) Austria
  - b) Switzerland
  - c) Germany
- 6) The 2010 Winter Olympics took place in Vancouver, Canada. Name the only U.S. city that's hosted the Winter Olympics twice.
  - a) Squaw Valley
  - b) Salt Lake City
  - c) Lake Placid
- 7) What Canadian province is home to the Rideau Canal, the world's largest frozen rink?
  - a) Ontario
  - b) Alberta
  - c) British Columbia
- 8) Ukichiro Nakaya, an expert on snow crystals, was the first scientist to make fake ones. Visitors can see the Nakaya Ukichiro Museum of Snow and Ice in Kaga City, about 335 miles northwest of what Japanese City?
  - a) Sapporo
  - b) Tokyo
  - c) Nagasaki
- 9) The Icehotel, reconstructed from more than 30,000 tons of snow and ice, offers its guests frosty accommodations, an ice church and an ice bar. Name the Scandinavian country where the hotel is rebuilt every winter.
  - a) Denmark
  - b) Iceland
  - c) Sweden
- 10) What city holds the Guinness World Record for the most snow angels made simultaneously in one place?
  - a) Bismarck, North Dakota
  - b) Winnipeg Manitoba, Canada
  - c) Reykjavik, Iceland

Answers: 1) b, 2) a, 3) c, 4) a, 5) b, 6) c, 7) a, 8) b, 9) c, 10) a

# Kid's Korner

## Word Find

T P J T I D B X C B C D E V Y  
 V C I J S L I K M P H T N P U  
 G D J N A O Z G M N A J E T D  
 X O L N E W R H I L U W C T A  
 Y S K O O C Q F O R H E A D F  
 H E T N X S O C K I F W L Y W  
 T O S A O Z O N B C O M P H W  
 X P S I Q H J E E X A Q E F H  
 E H H E C T R M M R L J R R D  
 Q D O Q A N I D Q S Q G I A H  
 J P X T A U C Q M P T M F C S  
 T T Q T H O L I D A Y S X T U  
 L B I W E B B M O D G V U A L  
 V O F D T Y T S A O T W U L S  
 N O A I T T E S N I O P I C E

BLANKET  
 CHOCOLATE  
 FIREPLACE  
 FRACTAL  
 FRIGID  
 HIBERNATION  
 HOLIDAYS  
 HOT  
 ICE  
 JACKFROST  
 PINECONE  
 POINSETTIA  
 SLUSH  
 SNOW  
 TOASTY



# 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
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
NSA ANNAPOLIS INSTALLATION COORDINATOR	410-714-4040	FFSC / 168 BENNION RD ANNAPOLIS MD 21402
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
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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

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