



# Survivor's Link



COMMUNICATING INFORMATION AND RESOURCES

## Summertime Multigenerational Trip

By Sabrina Griffin, CNRSW Gold Star Coordinator

Time has taught us many things, but two to remember are: (1) Change is inevitable. (2) Take advantage of the present. With summer just around the corner, beaches, barbecues and the much-anticipated family trip bring about the reminder of how quickly time passes – did I miss the spring? So, if a family trip is in order, call your siblings and parents and reserve the caravan. All aboard!

The planning of a multigenerational family trip may seem mundane at first. Rallying family members who are oftentimes living great distances from one another and in different time zones is always a challenge; however, the memories shared and the photos that your grandchildren will have forever help make the impossible possible. After all, you have a cape tucked in under your clothes and this is a small feat, right?

When family is at the center and you care to stay connected, using a multigenerational trip as a means to reconnect can be the perfect opportunity for grandchildren to spend extended time with their in-laws, aunts, uncles and cousins. Regardless of budget, here are some ideas and reasons to plan the trip of a lifetime for you and your family:

1. Theme parks for the young at heart – plan a vacation at Disney, Universal Studios or Six Flags. Season tickets are always a factor when determining which location to visit; however, you can book a hotel, then plan several days of fun, including local tours and eateries, within proximity to your local or ventured theme park of choice.
2. Cruise and splurge with an all-inclusive family experience – cruises are a way to entertain all generations on your upcoming family trip. Cruises offer activities, restaurants and adventures for the entire family to explore.
3. All-inclusive retreat to a resort – all-inclusive adventures to Mexico, the Caribbean and overseas locations are available in many packages, depending on your budget. Similar to cruises, all-inclusive resorts offer affordable prices and diverse entertainment and dining options, which are especially well-suited for active family members with a flair for food and fun!

Begin today; your next multigenerational family trip is waiting. Let the memories begin!



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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.

## Coping with Stress

By Ray Cunnikin, CNRMA Gold Star Coordinator

Stress is the body's method of reacting to conditions such as separation, reintegration and relocations, and often the fear of the unknown causes emotional strain or tension on families. The ability to efficiently navigate stress and build resilience is an integral part of maintaining a healthy lifestyle and promoting psychological well-being. In addition to the stressors associated with life as a survivor, Gold Star families also deal with typical family stressors such as raising children, maintaining their home, dealing with teenagers, and handling demanding and sometimes overloaded schedules.

Stress can be beneficial when it pushes us to make life improvements, reminds us of the importance of reaching out to others for support, and helps us build resilience by growing and bouncing back from challenges. Adequately addressing stressors helps prevent chronic and prolonged exposure to stress as well as its adverse impacts on our health and overall well-being. It's important when practicing stress management to know there are three recognized types of stress that require different levels of

management. Acute stress is short-term and the most common way that stress occurs; it's often caused by thinking about the pressures of events that have recently occurred or upcoming demands in the near future. Episodic acute stress occurs in people who frequently experience acute stress or whose lives present frequent triggers of stress. A person with too many commitments and poor organizational skills can find themselves displaying episodic stress symptoms. The third is chronic stress and is the most harmful type of stress that grinds away over a long period. It can be caused from the traumatic experiences that have occurred within a Survivor's life.

The good news is that assistance is available to help Survivors manage stress. Navy Fleet and Family Support Centers (FFSCs) offer stress management programs that address the impact stressors have on individuals and families by providing coping techniques and tools to manage stress. Your Navy Gold Star coordinator can also provide additional resources.

## Bells Across America for Fallen Service Members

Navy installations across the country will participate in the 3rd annual Bells Across America for Fallen Service Members event on Sept. 27. This memorial event is a way for the military community to honor and remember the sacrifices of our fallen and the loved ones they left behind.



## Information, Benefits and Tips for Survivors

By Susanna Del Llano, NAS Corpus Christi Gold Star Coordinator

### Milestone Information on Tricare Benefits

Spouses and children are considered “transitional survivors” for the first three years after an active-duty sponsor dies. After three years, the coverage for the children does not change – they will remain as an “active-duty family member” until they age out or lose eligibility for other reasons. For the surviving spouse, after three years the coverage changes to that of a retired family member. The change is automatically reflected in DEERS and the surviving spouse should receive a letter from DEERS before the status changes. This status change causes changes in health care options and out-of-pocket costs. For more information on benefits or to make your plan selection, visit [www.tricare.mil/plans/eligibility/survivors/surv\\_ADSM](http://www.tricare.mil/plans/eligibility/survivors/surv_ADSM).

### Gold Star Spousal VA Benefits – What is the Survivors Pension Benefit?

The Survivors Pension benefit, which may also be referred to as Death Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased veteran with a wartime service. To be eligible, the deceased veteran must have met the following service requirements:

- For service on or before Sept. 7, 1980, the veteran must have served at least 90 days of active military service, with at least one day during a wartime period (<https://www.benefits.va.gov/PENSION/wartimeperiod.asp>).
- If he or she entered active duty after Sept. 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a “wartime period.”
- Discharged from service under other than dishonorable conditions.

Survivors Pension is also based on your yearly family income, which must be less than the amount set by Congress to qualify.

While an un-remarried spouse is eligible at any age, a child of a deceased wartime veteran must be:

- Under 18, or
- Under age 23, if attending a VA approved school, or
- Permanently incapable of self-support due to a disability before age 18.

For more information, visit [www.benefits.va.gov/pension/spousepen.asp](http://www.benefits.va.gov/pension/spousepen.asp).

### Benefits of Participating in Support Groups

Has someone ever suggested to you: Why don't you find a support group? And you thought to yourself, “That just isn't for me.” May I ask you to rethink that idea? Let me give you nine reasons why attending a group might be beneficial to you:

1. Realize you are not alone; participating in a support group may bring about a sense of relief
2. Have the ability to express your feelings, which can be a therapeutic and healing experience
3. Could learn helpful information such as practical tips and resources for healing
4. Improve your social skills and interact more effectively with others
5. Gain hope when you see others who are further along in the recovery process
6. Reduce distress; as you work through issues and concerns, you may notice a reduced level of distress and discomfort
7. May increase your self-understanding; as you learn effective ways to cope, you gain a better understanding about yourself
8. May help others – you can help other group members as you grow and make progress
9. It is affordable; many support groups are free, and participating can be both enjoyable and rewarding.





## The Right Questions

By Eric Jackson, CPA/PFS, CFP®, ChFC®, [eric@americantfp.com](mailto:eric@americantfp.com) - 719.244.2450, American Tax & Financial Planners, LLC, Beneficiary Financial Counselor via the VA sponsored FinancialPoint® Program

I am constantly amazed at how successful we can be at maximizing the use of our money when we simply know the right questions to ask.

The world is full of opinions, ideas, and people influencing us to do what they think is best, and sometimes what may be only for their benefit. These opinions can confuse us or make us unaware of what decisions to make with regard to our finances. But if we are equipped with the right questions, our paths will become clear and we will quickly discover the best courses of actions for ourselves and for our family.

Throughout the last nine years that I have worked nearly exclusively with Military Survivors, I have observed numerous frequently-faced financial issues, and I hope that the following questions and answers will equip you with the tools needed to make your finances (and life) better in meaningful ways. Feel free to contact me with specific questions or needs.

### Credit & Debt

**Question:** Should I take out a loan to establish or improve my credit?

**Answer:** It depends on how much of an improvement it will make, and for what you plan to use credit/debt.

Some people believe that their credit score is part of who they are/their identity. This concept has been very well marketed into our society, as debt and credit has become one of the most highly sold “products” of the 21st century.

To determine the actual cost vs. reward in your situation, I would encourage you to ask yourself the following:

- What is my current credit score?
- How much will my credit score rise if I take out this loan?
- How much will it cost me in interest?
- How much interest am I earning on my savings accounts?
- When do I plan to borrow money in the future?
- How much will a higher credit score save me in future interest?
- How much will a higher credit score reduce my auto and home insurance rates?
- Is this specific loan the most likely and the least costly way to increase my credit score?

Generally speaking, open credit lines, such as credit cards, have the greatest impact on credit scores (up to 90 percent) and can often be utilized without paying interest (via promotions, or by paying off your balance monthly). Many

can even earn you cash back and other rewards.

Maintaining a variety of debts generally only impacts your score by only 10 percent. Therefore, most people can maintain a very good credit score without paying unnecessary interest on car loans, student loans, personal loans, mortgages, etc.

### Financial Habits

**Question:** If I keep spending like I do now, when will I run out of money?

**Answer:** If you spend more than your income currently, or if your income will ever become less than it is now, you should consider taking a look at your overall finances - income, expenses, savings and debt, projected over your lifetime. You can determine any potential shortfall, and determine how to fill the gap with increased income, reduced spending, or by maximizing discounts, rewards, savings, cash back, etc.

### Social Security

**Question:** How much is my family maximum and individual maximum for Social Security Survivor Benefits? How does this affect my income now and in the future?

**Answer:** You can find out your family and individual maximums by calling or visiting a Social Security office, or by examining a relevant Social Security statement.

In my sad experience, many Military Survivors have followed the advice of Social Security representatives telling them not to apply for their own benefits because it would “take away money” from other beneficiaries (typically children). While in some cases this may be true, applying for “child in care” benefits does not reduce the overall family income, and it may improve your tax situation.

If you are not registered for benefits when children become older, you may completely miss out on thousands of dollars of Social Security income when the number of family members receiving benefits decreases. Many benefits change based on age, and can be affected by death, disability or other circumstances.

If you were given bad information by a Social Security representative that resulted in the loss of thousands of dollars to your family, it is unfortunately very difficult to prove that Social Security is in the wrong, or to receive back payments. Taking the advice of a Social Security representative is considered your own choice, and back payments are very limited based on Social Security rules. So it is best to do things right or get them corrected as soon as possible.



*continued on next page*

## Kids Still Say the Darndest Things

By CNIC Force Chaplain's Office

“And Abraham was 100 years old when Isaac was born. And Sarah declared, ‘God has brought me laughter. All who hear about this will laugh with me.’” -- (Genesis 21:5-6) The Holy Bible, New Living Translation

This biblical reference is specifically about an elderly woman learning that she will become pregnant with a son. Her son's name would be “Isaac,” meaning “laughter.” Indeed, the baby brought much laughter to his parents. The initial laughter began with Sarah learning that she would bear a child in her old age.

Speaking of “old age,” back in the 1950s there was a television daytime show called, “Kids Say the Darndest Things,” starring Art Linkletter, who would interview children on sundry topics. Here are some of the things they would say: On arranging for mom to deliver a sibling: “Give mommy a lot of real sweet food so she'll get fat – that's how you get a baby”; on observing life's surprises: “Our pussycat has got some kittens and I didn't even know she was married.”

In 2018, the humorous wisdom of children lives on! There are several Facebook friends who chronicle such sweet sayings from their little ones on Facebook. One Facebook entry from a 6-year-old boy reports, “Mommy, I am going to write a book on romance.” Another from a 7-year-old girl, “Mommy, my brother got on my last nerve. So, I maintained my peace by ignoring him.”

It is hard not to appreciate how God speaks through the lenses of children. Such delightful lessons keep us laughing and learning and sometimes crying.

The lessons from little ones are not just restricted to the simpler times of the 1950s. There is a divine imperative at work in 2018. More than ever before, there is a need for parents and all adults to pause and devote quality time to listen to the words, thoughts and messages from little ones. Their view of the world brings levity and sobering truth minus hindering negative baggage. Maybe, just maybe, that is why Jesus affirmed children and likened the Kingdom of Heaven to those with characteristics like children. (Matthew 19:14)

If you need a good laugh or a reason to pause, listen to the innocence of our little ones.

Kids still say the darndest things!



## The Right Questions *continued from previous page*

### Survivor Benefit Plan (SBP)

**Question for Surviving Spouses:** How much extra money will you receive over your lifetime if you choose the child-only versus the spouse-child SBP option?

**Answer:** It varies, especially if the money is saved/invested or spent, but it can often result in \$100,000+ in extra income to the family, even after taxes.

**Question:** Can I change my election if I realize that I made the wrong decision for my family? Will my family receive back payment?

**Answer:** Yes, in many instances you can reverse your election if you made a poor decision, especially if it was based on bad information given to you at the time of the original election. If the election is changed retroactively, you should be eligible for back payment.

If less than six years have passed since the original election, the process can sometimes be easier and quicker than otherwise. However, a successful appeal may be made regardless of the length of time that has passed.

### Line of Duty, Service Connection

**Question:** If my loved one was determined to be “not

in line of duty” by the military, and/or “not service-connected” by the VA, how long do I have to appeal to change the determination?

**Answer:** You generally have six years to appeal a negative determination by the military, but you can submit a request at any time via the board of corrections. You can also seek an exception with the assistance of your Senator or Member of Congress. The Veterans Affairs department does not specify a time limitation, although it does apply limits to compensation back payment for any successful corrections/appeals.

So, if you have information that was either unknown or unclear to the military or VA at the time of initial determination, or even if you simply believe that the decision was wrong, I encourage you to submit your appeal and establish the true facts to honor your loved one's legacy and provide financial benefits to your family.

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## Ways to be Active

From <https://www.hhs.gov/fitness/be-active/ways-to-be-active/index.html>

The Physical Activity Guidelines for Americans recommends 30 minutes of physical activity a day for adults, 60 minutes for children, at least five days a week. Sound daunting? It's much easier than you think, regardless of your current activity level. There are plenty of ways to get moving and some may even surprise you! It's time to be active, get healthy and have some fun!

Being active doesn't require joining a gym. Look for ways to increase your heart rate during your daily routine. Walk or cycle instead of taking the car or bus, or you can choose the stairs over the escalator or elevator. Try these ways to be active and start working toward your fitness goals to jumpstart or maintain a healthy lifestyle.

There are many health benefits to being active for people of all ages, backgrounds and abilities, but you should consult your physician before starting a new activity program. If you haven't been active in a while, start slowly and build up. Do what you can; some physical activity is better than none.

### Different Types of Physical Activity

Aerobic activities can range from 60-85 percent of your maximum heart rate.

- Aerobic activities make you breathe harder and your heart beat faster. Aerobic activities can be moderate or vigorous in their intensity levels and range from 60-85 percent of your maximum heart rate. A general guide to use: For moderate activities you can talk, but you can't sing. With vigorous activities, you can only say a few words without stopping to catch your breath.
- Muscle-strengthening activities make your muscles stronger.
- Bone-strengthening activities make your bones stronger and are especially important for children and adolescents as well as older adults.
- Balance and stretching activities enhance physical stability and flexibility, which reduce the risk of injuries.

### Add Extra Steps to Your Day

Walk the dog with the whole family.

Instead of calling friends, take a walk together to catch up.

Park your car as far away as possible so you have to walk a longer distance from your destination. Even better, walk or cycle to run errands in your community.

Walk up and down the field while watching your child(ren) play sports.

Get off the bus or subway one stop early and walk the rest of the way.

Replace a coffee break with an outdoor walk – or take the coffee with you on your walk.

Walk the golf course instead of using a cart.

Choose the stairs instead of the elevator or escalator.

### Keep Moving at Home & In the Community

Keep a list of quick activities, like squats or stretches, near the remote so that you can be active during commercial breaks.

Wash the car.

Shovel snow, rake leaves or do yard work.

Plant and care for a vegetable garden (then cook the vegetables for healthy meals).

Find your inner child – build a snowman or rake the leaves then jump in your piles.

Start your day with a morning stretch or end your day with calming yoga.

Sign up for dance lessons with a friend.

Experience the great outdoors and go for a hike or bike ride.

Grab a basketball or football for a quick pick-up game at a local park.

Join a community sports team or league, like soccer, rugby or softball.

Participate in a local road race.

Go swimming at your local recreation center.

### Staying Active for Individuals with Disabilities

- Children and adults with disabilities can gain numerous mental and physical benefits from being physically active on a regular basis including: reduced risk of chronic and secondary conditions, improved self-esteem and greater social interaction.
- Keep in mind that individuals with disabilities are just as capable and worthy of being active as someone without a disability, and the activity does not have to be strenuous to provide positive benefits.
- Look for opportunities to be active in inclusive programs that are already in place at your local community and recreation centers, health and fitness facilities, public agencies and park departments, or sports clubs.
- Having fun while being active is the key! Find activities that you enjoy and include your friends and family in the action.
- Always consult your personal doctor before beginning any physical activity or exercise program.



## A Driver's License Journey: How Navy Gold Star Family Program Helped Honor Loved Ones

By Javier Velez, Gold Star Spouse

On May 2, 2018, Maryland Gov. Larry Hogan unveiled the newly approved Gold Star license plate created to honor the memory of loved ones who have passed away in the line of duty while on active military service. During this unveiling ceremony, my son and I had the privilege of representing the Gold Star surviving families at the Maryland State House in Annapolis, Md.

Although it certainly was a privilege and an honor to be part of this ceremony and to see this license plate being made available to all families in Maryland, as is often the case in life, this event did not come about without challenges. The journey to this unveiling began with joy, followed by frustration, setbacks, sadness, and joy again.

It all began with my son passing his driving exam. I had recently purchased a car for him, and as every parent can attest, I was excited for him, but feared that he would soon be driving our roads on his own amid countless other drivers. I did what every parent does: I gave him the speech about how proud I was of him accomplishing this significant milestone in his life, which led to long speeches about responsibility, maturity, safety, and the like.

As I rambled on, alternating between pride and fear, I told him something I remembered seeing on a bumper sticker somewhere: "Never drive faster than your guardian angel can fly." I wanted him to have something in his car that would hopefully keep him safe and be a way for him to remember and honor his mother, who had passed away while on active duty in the U.S. Navy.



I recalled a conversation I had had several years earlier with a lady named Patsy Jackson, who is a coordinator for the Navy Gold Star Program for

the Washington, D.C., area. As a surviving spouse, there was a Gold Star Family license plate that I thought I was eligible for. So, I went to my local DMV to apply and, much to my dismay, I was denied not once, but twice. In my frustration, I called my Navy Gold Star coordinator and spoke to a lady named Rachel Doran. She was simply awesome, and to make a long story short, we ended the conversation with an agreement that she would make some calls and get back to me. When Rachel called back, the news was not good.

I indeed did not qualify for the Gold Star Family license plates, as the plates were only available to surviving families who had lost a loved one while "in combat." However, Rachel told me that there were several other families in the same situation, and perhaps with her help, I could get another plate approved for families who had lost a loved one while "in the line of duty." The thought of not only being able to honor my wife's memory with this new license plate, along with being able to help other families in my same situation honor their loved ones, certainly gave me hope and a renewed sense of purpose.

This driver's license journey was completed on May 2, 2018, with the unveiling of the new license plate, or so I thought, but there was more. While getting the license plate for my son's car was certainly the initial goal, along the way, we had the pleasure of meeting the governor, his staff, Gold Star Survivors and many of the individuals involved in making this happen.

But what I will cherish the most from this journey are two things: how a rather mundane task that is completed millions of times every day brought together many caring individuals from all different walks of life dedicated to a common goal, turning my frustration to joy; and how I met other surviving families and made new friends that I hope to see again soon. For a brief moment, I believe we felt at home, at ease, with my son next to me. He and I, along with the other surviving families, beamed with pride remembering our "guardian angels" – in my case, Dabet Velez, chief petty officer, United States Navy.

My most heartfelt and sincere thanks to all involved. I may never meet all of you, but you should know that I and many other families are grateful for your support. To my local Navy Gold Star coordinators, Patsy Jackson and Rachel Doran, this would not have been possible without your support: Bravo Zulu, shipmates!

P.S. Keep an eye out for Gold Star Family license plates and know that you are not alone. Your loved one will never be forgotten.



# SUMMER SAFETY TIPS FOR PARENTS & KIDS

## Closely supervise

kids while they are near bodies of water. Wear a personal floatation device while boating. Be sure it has a snug fit-snug enough to stop a child's ears or chin from slipping through.



**Bike helmets** should cover the forehead and sit on the head. Fasten the helmet tight enough that two fingers fit between the chin and the strap.

**To remove** visible insect stingers, gently back it out by scraping backward.



**Avoid contact** with poisonous plants like poison ivy by wearing clothing that covers the skin. Treat mild cases of poison ivy with cool showers and oatmeal baths. Seek medical treatment itching and swelling become severe.

**Avoid contact** when using fireworks. Sparklers and fireworks can reach high temperatures and cause severe injuries.



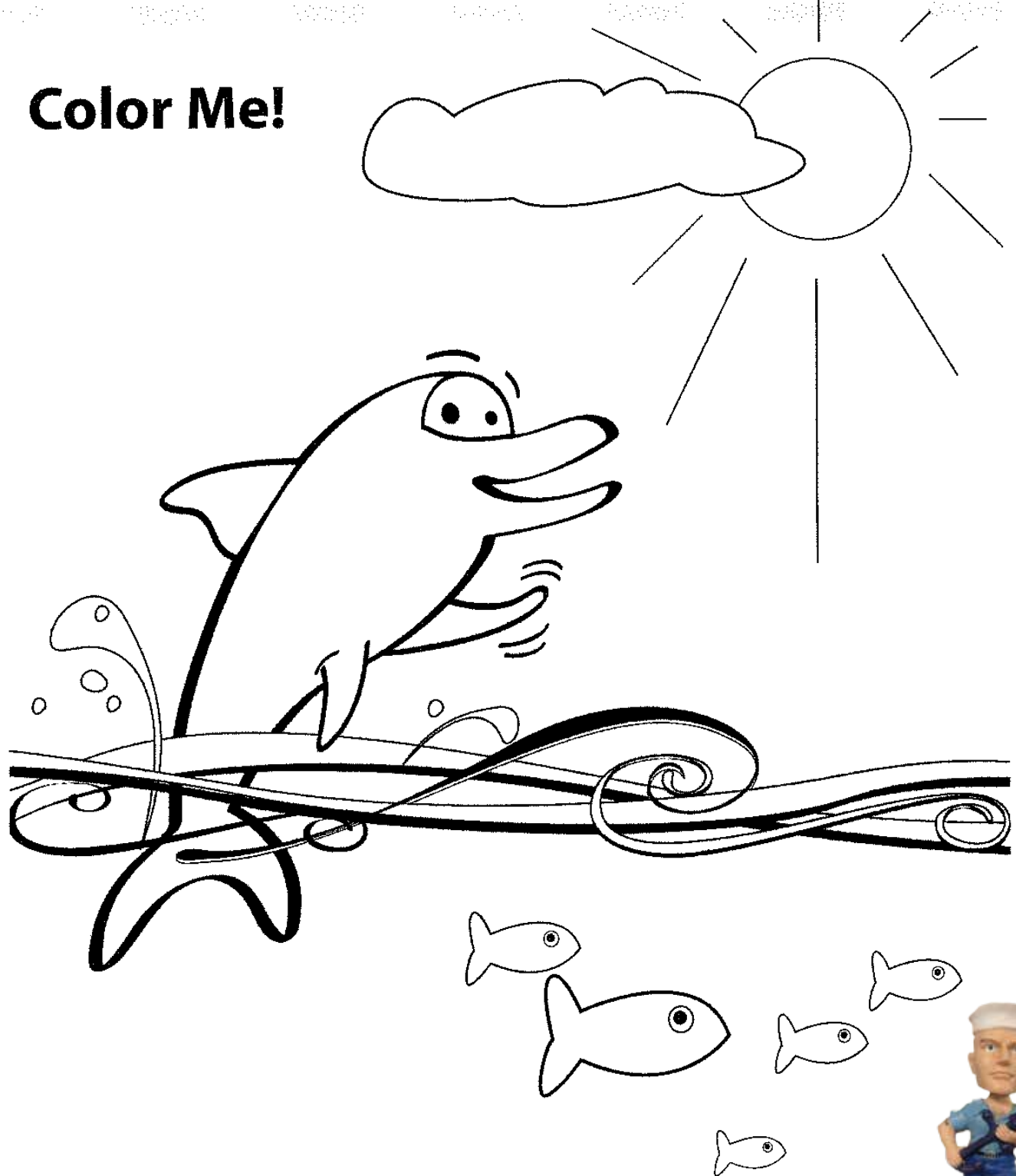
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# Sailor Bob's Kid's Korner

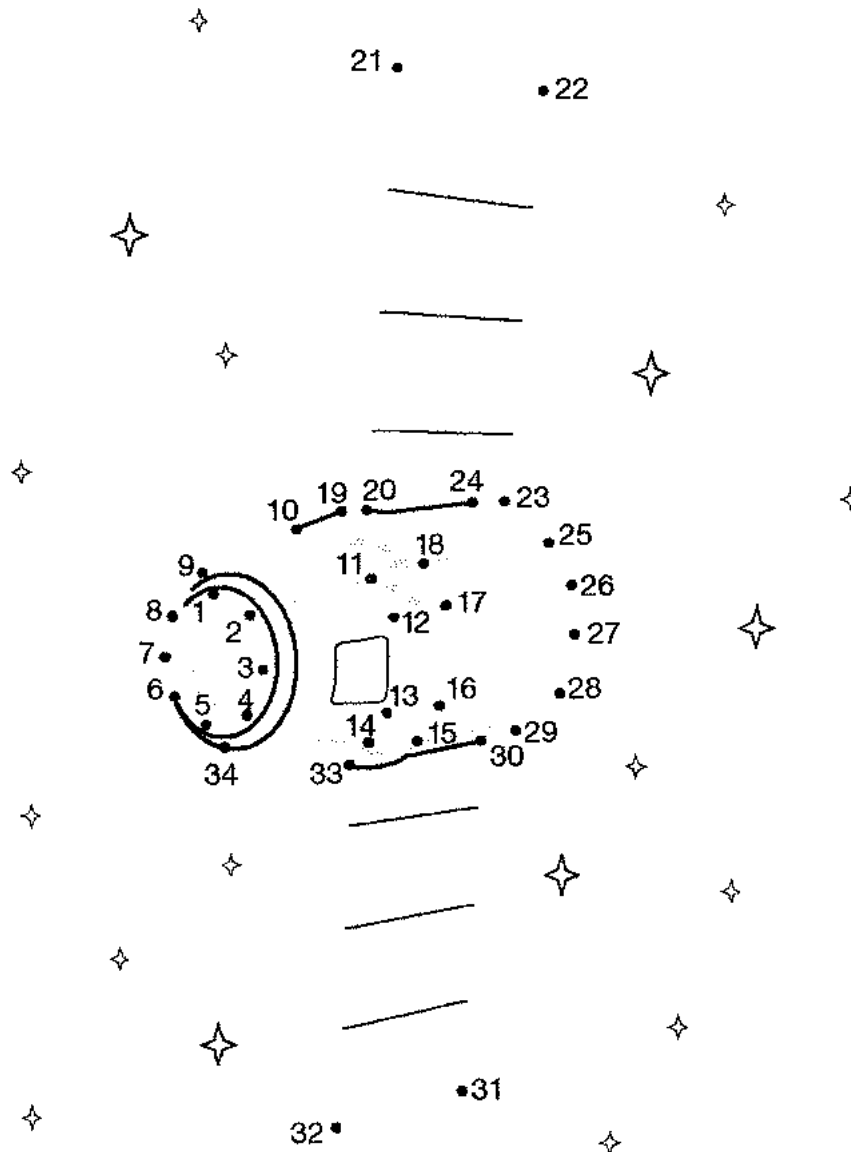
[www.marinedebris.noaa.gov](http://www.marinedebris.noaa.gov) | [www.sanctuaries.noaa.gov](http://www.sanctuaries.noaa.gov)

## Color Me!



# Connect the Dots to Draw a Space Station Transport Vehicle!

This type of spaceship is used to carry people, supplies, and/or spare parts to the Space Station, and return people and experiment results back to Earth. The United States has developed two vehicles, Dragon and Cygnus, which join several similar vehicles provided by Russia, Japan, and Europe.



# 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
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NAVBASE CORONADO INSTALLATION COORDINATOR	619-767-7225	FFSC / BUILDING G SAUFLEY RD SAN DIEGO CA 92135-7138
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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
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NAVAL DISTRICT WASHINGTON REGIONAL COORDINATOR	202-433-3059	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
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