



COMMUNICATING INFORMATION AND RESOURCES



Helping Children Cope with Grief and Loss

By Carolyn Ripper, LMFT, Contracted Child Counselor,
Fleet and Family Support Program, NB Kitsap – Bangor

When a loved one dies, each family member will respond to the loss in a manner that is unique to that person. The variety of ways a child may experience the death of a parent is affected by many factors, including their developmental stage in life, their own temperament and personality, the relationship they had with the deceased, and the emotional responses of the surviving caregivers. As a surviving guardian attempts to cope with a child's shock and confusion about the loss, they are also faced with keeping the family going, all while trying to manage their own grief. So, what can parents, grandparents and other adults in the child's life do to help? One central way of helping children is to remember to speak in a plainspoken and truthful manner to them about death, rather than attempting to protect them by not talking about it. Avoiding talking about death will only serve to force them to deal with the questions, reactions and feelings they have alone.

It is important to understand the significant role a child's cognitive and emotional development plays in their understanding of death. For most preschoolers, death is not seen as permanent, but rather something that can be reversed. Common responses to grief for those young children are clingy and tearful behavior, temper tantrums, and behavioral regressions. We can help young toddlers by providing brief, but honest explanations about death such as, "Daddy died. His body stopped working." Lots of nurturance and a routine schedule will create more predictability and feelings of safety for those young children.

The school-age child, of around 5 to 8 years, looks at the world very concretely, in terms of black and white. They often will fill in the blanks to anything that they do not understand with fantasy. So, it is very common for the school-age child to blame themselves for the parent's death. They may say, "I got mad at daddy, so that's why he died." They commonly will respond to grief by changes in sleep and eating patterns, regressions with

tasks they had already mastered, by asking lots of questions, and needing reassurance. We can help school-age children by using honest language about death, rather than saying that they have "gone to sleep, passed on" or that "we lost him." They will benefit from continuing the family routines as well, and by allowing them plenty of time to play and take breaks with friends.

Nine to 12-year-old (or tween) children are more able to grasp the abstract concepts of life and death, and see death as a permanent and irreversible state. Despite this cognitive leap, self-blame and guilt are common responses with this age group also, as this child still may feel that had they done something differently, the outcome might have changed. Anxiety about the universal aspects of death is common as they become aware that they, too, will die. The world begins to feel like an unsafe place. However, they need very little "talking to" by the adults in their lives, but instead, a great deal of listening. Rather than trying to make it better or tell them not to be sad, adults can reflect back to the child the words they say. It is a much more effective way of helping them express themselves when you let them guide you in this manner.



A teenager is developmentally discovering their own identity and finding out who they are, and they have a complex ability to ponder life and death in abstract ways. Teens will most often rely on their peer group in order to get emotional support. But in response to grief, they may withdraw even from their friends, engage in increased risk-taking behaviors, and have a variety of intense emotional reactions. We can help teens experiencing grief by helping to keep up routines while offering them more flexibility if they need it. Asking open-ended questions without judgment or advice will increase the likelihood that they will seek out your support in their own time.

It is important to note that as adults, we process death in a typically more linear progression, while children will grieve in cycles. A young child may go off and play and laugh in a manner that appears incongruous or rude to adults. Rather than being disrespectful, this is actually a way of self-protection that helps a grieving child to feel safe. Once the emotions become too powerful, the child instinctively knows to take a play break. Encourage this normal behavior and make room for it by enlisting the help of your friend and family support team when you need them.

New developmental milestones can cause children to revisit their parent's death from a new and more informed perspective. It can also create crises along the way, as a child has to experience the pain of a parent's absence at meaningful life events such as their baseball game or the prom. Anticipate this by keeping communication open and nonjudgmental. Know that, should your children need it, community mental health and other agency supports are available to provide child counseling, peer support groups, kids' camps that address grief and loss, and family counseling.

As the parent who has died moves in their mind from a physical presence to a memory, offer children lots of choices, and keep asking for their opinions about the best way to honor their loved one's memory. Art making, memory books, memory gardens, poems, and songs are a few ways for a child to cope with the loss. Healing from the death of a parent is not something we need to fix or to help a child get over. Rather, it is a lifelong process that the child incorporates, as the relationship with that parent continues to transform. Remember to keep talking with and listening to your children. This will show that you honor and respect their feelings as you continue to go through the process of change and healing together as a family.

For more information on children and grief, there are several recorded seminars by the author available for you to view.

Topic: Child Grief in Infants and Young Children

Original Recording Date: Nov. 2, 2021

Meeting Recording:

https://us02web.zoom.us/rec/share/nWq4y_vbdZUbs_4cUzWDAa9x0P2IEvzFQX4nVDBQ7vSaFTuz19elKW5r0ISqlHP.qJq_eHqEYf1dQPa

Access Passcode: ChildGrief2021%

Topic: Child Grief and School-Aged Children

Original Recording Date: Nov. 9, 2021

Meeting Recording:

<https://us02web.zoom.us/rec/share/gIxAzpN0pv8o3CJSsvMgAjpNznVdXoCDCweWe160X361BSQJWCBedBoxkFr3-0ur.xhdebt6HUINiNTc6>

Access Passcode: ChildGrief2021%

Topic: Child Grief in Tweens and Teens

Original Recording Date: Nov. 16, 2021

Meeting Recording:

<https://us02web.zoom.us/rec/share/MH4eTsZDwwQOlvfXir1EeUwzWwXVimDEOe5JJ6se1MA6oUFoFNm8-TBe21XYFaL.epCA4DmjSRxPHEw2>

Access Passcode: ChildGrief2021%

Additional online resources:

- Children's Grief Awareness Day (3rd Thursday of November)
www.childrensgriefawarenessday.org
- The Dougy Center
www.dougy.org
- Eluna Network
www.elunanetwork.org/national-bereavement-resource-guide
- Highmark Caring Place
www.highmarkcaringplace.com
- National Alliance for Children's Grief (NACG)
www.childrengrieve.org
- Sesame Street
www.sesamestreet.org/toolkits/grief/
www.sesamestreetincommunities.org/topics/grief/
- Tragedy Assistance Program for Survivors (TAPS)
www.taps.org/youthprograms/
- Tuesday's Children
www.tuesdayschildren.org
- What's Your Grief
www.whatsyourgrief.com



December is a Month that Prompts Us to Fully Experience Community

By CNIC Force Chaplain's Office

No doubt, December is the most festive month of the year! But, December is also a month that prompts us to fully experience community. We do so by gathering, relating and remembering.

During the last month of the calendar year, we observe a variety of religious, pagan and civic observances that carry meaning for us as individuals and as a community. The events noted are not intended to be an exhaustive list. Instead, it is a short list that reflects diversity and inclusivity and shows the many pathways Americans take to gather, relate and remember: Hanukah, World Aids Day, Santa Lucia, Yule, Festivus, Human Rights Day, Pearl Harbor Day, Christmas, Boxing Day, Kwanzaa, Omisoka, and New Year's Eve. This mixed array of religious, pagan, and global community awareness observances have one thing in common. In each, there is a prompting for awareness and appreciation that, no matter our differences, we are bound in what Dr. Martin Luther King, Jr., described as a "network of mutuality." Dr. King said, "We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly."

In December, there are gatherings of likeminded people to commemorate, celebrate, worship, dream, ponder, and simply remember. These gatherings prompt us to acknowledge losses and to claim our own personal suffering. These gatherings usher special moments of joy and set aflame our hopes. These gatherings prompt us to respect our own journey and that of others whose paths and views may be quite different from our own. These gatherings nudge us to an emotionally moving place of reverence and profound appreciation.

There is room to appreciate our being a "significant lone soul, unique in our own right." Yet, feeling the burden of responsibility of owning that self-identity, we all are a part of something bigger and greater than ourselves. We call it "community." In this context, community is defined as a feeling

of belonging and identification due to shared attitudes, interests, goals, and beliefs – reminders that we all are a part of something that is bigger and greater than ourselves.

In December, we gather quite a bit. What is the underlying purpose of these gatherings? The underlying purpose in our gatherings is to satisfy an enduring longing for connections with the past and the present as we peer into a dark glass straining for a glimpse of great aspirations unfolding in the future.

Practicing social distancing and respecting the trauma that the COVID pandemic has inflicted on us all, we will appropriately gather in 2021, subject to the most recent Centers for Disease Control and Prevention (CDC) guidelines. These gatherings are marked by music, dancing, and all manner of art forms to help us express what words alone fail to do. Words alone cannot capture fond memories as well as sadness that is prominent in our past. However, stories will be told of loved ones who are long gone but will never be forgotten.

For instance, as a nation, Americans everywhere will remember the attack on Pearl Harbor and honor the WWII vets who sacrificed innocence, and for many, their lives, on Dec. 7, 1941, a day that has lived on as a "Day of Infamy." As a community of family and friends, we will remember the pandemic-induced, strict confinement in 2020 where we endured restrictions on our travel and on our gatherings. Indeed, December is a month for remembrance and gratitude.

As you take part in December 2021 gatherings, think on this: We are made in the image of a loving God who desires the best for us. As we gather, there will be gentle reminders of our extraordinary capacity to overcome life's challenges because we all are a part of something bigger and greater than ourselves – community.





Compounded Interest Builds Wealth Over Time

By Ken Boben, CNRMA Gold Star Coordinator

Wealth is generally defined as an abundance of valuable possessions or money, but the amount that is defined as wealth is determined by each individual. Compounded interest is defined as earnings on deposits as well as earnings on previous earnings. The key to compound interest is time.

Person 1: \$100,000 annual salary; 10% of salary contributed to an investment account; average earning of 10% per year for 10 years; total contributions \$100,000, contributed from age 52 to age 62; approximate account value of \$168,000 at age 62.

Person 2: \$40,000 annual salary; 10% of salary contributed to an investment account; average earning of 10% per year for 20 years; total contributions of \$80,000, contributed from age 42 to age 62; approximate account value of \$241,000 at age 62.

Wait, what? How is it possible that Person 2, whose annual salary was less than half the amount as Person 1, had almost 45% more money available to them at age 62? It is possible because they made contributions for 20 years vice 10 years, and all of those dollars had more time to compound. This is a brief example of how time is a huge factor in gains of funds via compounding.

Please contact your local Fleet and Family Support Center (FFSC) and speak with an accredited financial counselor for more information. It's free!

Dependency and Indemnity Compensation

By Ken Moreland, NAS Jacksonville Gold Star Coordinator

Dependency and Indemnity Compensation (DIC) is a Veterans Affairs (VA) program for surviving spouses and children. The dependents of service members who die on active duty (or veterans who die from service-connected injuries and some 100% disabled veterans) receive monthly DIC payments (nontaxable) for the surviving spouse and additional funds for each surviving child. DIC is adjusted annually for inflation.

DIC is not automatically payable to survivors. Survivors must apply for DIC by completing VA Form 21-534. You must apply at the nearest VA Regional Office within 12 months from the date of death to receive full payment.

As of July 2020, the average wait time for a decision after filing an initial claim is about 128 days; however, decision times tend to vary on a case-by-case basis.

The 2022 Dependency and Indemnity Compensation rates will see a 5.9% increase based on the Social Security Administration's Cost-Of-Living Adjustment (COLA) increase. Congress passed legislation in early October to increase DIC and other benefits in tandem with the Social Security COLA.

You can get answers to your questions about DIC and other benefits by visiting the VA Benefits webpage at <https://benefits.va.gov>.





Powerful Poem Keeps Memories of Loved Ones Alive Through Words

By Patsy Jackson, NDW Gold Star Coordinator

During a recent Naval District Washington virtual “meet and greet” with Gold Star families, we listened to family members talk about their fondest memories of their loved ones. They talked about what motivates them as well as what has helped them the most during their grief journey. Many said that talking about their loved one and hearing their loved one’s name is immeasurably beneficial. The different memories of their loved ones motivates them during holidays, birthdays and other special days. Keeping memories close to your heart and talking about your loved ones keeps their memories alive.

In September of each year, we celebrate Gold Star Mothers and Families Day on the last Sunday of the month. At these types of memorial events, it gives families the opportunity to share, see and learn from other Gold Star families. We experienced a Gold Star mother having a very difficult time this past September, as she had just lost her son, Cmdr. Gabriel DeFang. She found comfort while talking about her son to other mothers and seeing her baby boy’s photo on the program’s Memorial Wall. One of the highlights at the same event was a young Gold Star sister (Sara Keita, sister of the late Airman Apprentice Djiba Keita) who read the poem, “If Ever There Is Tomorrow,” by A. A. Milne. The poem was so powerful because it reflects that even when a loved one dies, they are always with you.

If Ever There Is Tomorrow - by A. A. Milne

*“If ever there is tomorrow when we’re not together...
there is something you must remember.*

*You are braver than you believe, stronger than you seem,
and smarter than you think.*

*But the most important thing is, even when we’re apart...
I’ll always be with you.”*

I wanted to share this poem with all of you because we are getting to know your loved ones through your words and memories. Keep sharing your memories, so others will know your loved one is always with you and alive through your words.

As the holiday season falls upon us, we’d like everyone to remember our fallen heroes and Gold Star families. The holidays can be a difficult time for Gold Star families grieving the loss of a loved one. The Navy is committed to helping foster resiliency for families of fallen service members regardless of how they died. The Navy Gold Star Program honors these families throughout the year by hosting events that pay tribute to their lost loved ones, and providing resources and opportunities to connect with each other. Your Navy family would like to extend our warmest thoughts and best wishes for a wonderful holiday season and a very happy new year to all of our Gold Star families. You will never be forgotten.



Helpful Information on the Phased Elimination of SBP/DIC Offset

By Lisa Bauch, Navy Gold Star Program Analyst

As most of you know, the Defense Finance and Accounting Service (DFAS) has been implementing a phased elimination of the Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP/DIC) offset as a result of changes in law surrounding military survivor benefits. They will begin phase two of this three-phase process on Jan. 1, 2022. We put together some helpful information to assist you with some common questions that might come up during this transition.

What is Phase Two?

In the second phase that begins on Jan. 1, 2022, the amount that is offset (deducted) from the spouse's SBP annuity payment will be one-third of the amount of the DIC payment.

DIC payments from the VA are not affected by these changes, just the SBP payment.

For example: The 2022 DIC rate for surviving spouses with no dependents whose veteran died on or after Jan. 1, 1993, is \$1,437.65. One-third of that rate is \$479.22. For ease of numbers, if the gross SBP benefit is \$2,000, then the payment after the offset reduction during 2022 will be \$1,520.78.

If a spouse's gross SBP benefit is less than one-third of the amount of the DIC they receive from the VA, the spouse will not receive an SBP payment. A small number of spouses will not see a change in their SBP payment in 2022 because their gross SBP benefit is less than one-third of their DIC payment from the VA.

Spouses who have their SBP offset by DIC will continue to receive the Special Survivors Indemnity Allowance (SSIA) (\$346 per month for 2022), up to the maximum amount authorized per month, or up to the amount of SBP reduced by DIC if the amount of the reduction is less than the maximum.

The effective date of phase two is Jan. 1, 2022. The January 2022 benefits will be paid on Feb. 1, 2022.

By now, you should have received a pre-estimate letter (sent in December 2021) for the second phase of the offset elimination that begins on Jan. 1, 2022. You will also receive a January 2022 Annuitant Account Statement (AAS) near the time of your Feb. 1, 2022, payment that will show changes to your SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination. You can also access Annuitant Account Statements in your myPay account at <https://mypay.dfas.mil>.

Phase Three Starts Jan. 1, 2023

In the third and final phase that begins on Jan. 1, 2023, there will be no offset deducted from SBP payments. DIC payments will not be affected. The SBP benefit will be paid in full (no offset). SSIA will not be paid.

What does this mean? It means spouses will receive the full amount of eligible DIC as well as the full amount of awarded SBP. Remember: DIC is non-taxable but SBP is taxable income, so with the increase in SBP payment comes a potential increase in income tax obligations. If you are concerned about tax implications, be sure to consult an income tax professional.

The effective date of phase three is Jan. 1, 2023. The January 2023 benefits will be paid on Feb. 1, 2023.

Note: If you opted for "child only" at the time of your spouse's death and your children will not age out of benefit eligibility before 2023, you should see not monetary changes in your benefits until 2023, as children's payments are not impacted by the offset.

For more information and to access the VA's FAQ pages, visit <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/#FAQs>.



SBP Optional Child Annuity Reverts to Surviving Spouse in 2023

By Lisa Bauch, Navy Gold Star Program Analyst

Survivor Benefit Plan (SBP) annuities that were directed to a child rather than a surviving spouse will revert to the surviving spouse (if she or he is eligible and has applied to receive the benefit) as of Jan. 1, 2023. Additional information was sent to these spouses in December 2021 about the application process for the reversion of the SBP annuity for surviving spouses who previously chose the optional child annuity.

An example of the letter sent with application instructions can be found at <https://www.dfas.mil/Portals/98/Documents/RetiredMilitary/survivors/SBP2023%20Spouse%20Eligibility%20Packet%20OptAnnReversionSpecial%2011022021.pdf?ver=XYWRyyjeo9IKQz6mzvloMg%3d%3d>.

Keep in mind that 2023 is the third and final phase of the Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP-DIC) Offset Phased Elimination. Beginning on Jan. 1, 2023, the offset is eliminated, so spouses receive their full DIC payment from the VA and the full SBP payment issued by Defense Finance and Accounting Service (DFAS).

If your child or children are the designated SBP beneficiaries because you selected the optional child annuity, they will continue to receive the SBP payments (if they are eligible) until the SBP-DIC offset is fully eliminated in January 2023.

As long as you did not remarry prior to age 55, the annuity will revert to you, the surviving spouse, on Jan. 1, 2023. If you are ineligible because you remarried prior to age 55, the annuity will continue to be paid to your eligible children until they reach age 18, or age 22 if they are a full-time student.

If your child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to Jan. 1, 2023, the annuity will be suspended until Jan. 1, 2023, at which time it will revert to you.

The repeal of the optional child annuity, and the reversion of the annuity to the surviving spouse is mandated by the law, so it is not voluntary.

DFAS developed a special focus webpage to provide news and information regarding the repeal of the optional child annuity and the transition. Updates will be posted on <https://www.dfas.mil/sbp2023childoptrev>.

Be sure to reach out to your Navy Gold Star coordinator with any questions on this or any other topic of interest. Remember that we are here to help you navigate the often confusing and sometimes overwhelming adjustment to your new normal.





Introducing Your Newest Navy Gold Star Coordinators



Megan Gibbs
Installation Navy Gold Star Coordinator
Naval District Washington

Megan Gibbs is the installation Navy Gold Star coordinator for Naval District Washington. She holds a Master of Social Work from Radford University and a Bachelor of Social Work from James Madison University. Megan is an Army Gold Star daughter and has spent the last four years assisting Gold Star families with casework needs at the nonprofit level. You can reach Megan at megan.a.gibbs@navy.mil or (901) 671-6521.



Margaret Bagley
Installation Navy Gold Star Coordinator
Naval Support Activity Mid-South

Margaret Bagley joined the Southeast Region Navy Gold Star team in August 2021. As the Navy Gold Star coordinator for Naval Support Activity Mid-South, Millington, Tennessee, she is responsible for providing support to families in Arkansas, Kansas, Missouri, Oklahoma and Tennessee.

Margaret hails from the "Buckeye" state of Ohio and has a passion for helping others. She holds an associate degree in Paralegal Studies from Roger Williams University, Bristol, Rhode Island, various Department of Labor certificates, and is a Master Training Specialist.

Margaret served 28 years of honorable service in the U.S. Navy and is a retired senior chief petty officer. She also comes from a family with a military background, as her father is retired from the U.S. Navy and her brother is retired from the U.S. Marine Corps.

Margaret is married to Chris, a retired Seabee chief petty officer, and they have two feisty dachshunds, Slinky and Luke, who rule the household.

Navy Gold Star Program Directory

Name	Phone	Address*
NAVY REGION SOUTHWEST REGIONAL COORDINATOR	619-705-5980	FFSP / CNRSW N40 750 PACIFIC HIGHWAY SAN DIEGO CA 92132
NB VENTURA COUNTY INSTALLATION COORDINATOR	805-982-6018	FFSC / 1000 23RD AVE BLDG 1169 CODE N91 PORT HUENEME CA 93041
NAVBASE CORONADO INSTALLATION COORDINATOR	901-930-8290	FFSC / BUILDING G SAUFLEY RD SAN DIEGO CA 92135-7138
NB SAN DIEGO REGIONAL COORDINATOR	619-556-2190	NB SAN DIEGO FFSC 3005 CORBINA ALLEY STE 1 BLDG 259 SAN DIEGO CA 92136-5190
NAVY REGION NORTHWEST INSTALLATION 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 / BLDG 27 RANGER ST BOX 136 NAS JACKSONVILLE FL 32212-0136
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 / 245 MOREELL AVE FACILITY 30 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	901-671-6521	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. 111	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	2073 TARTAR AVENUE, BUILDING 585, FFSC AT DAM NECK ANNEX, VIRGINIA BEACH VA 23461-1917

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