



USS Abraham Lincoln (CVN 72)



Family Deployment Information Guide

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Dear Abraham Lincoln Families,

The keys to a successful deployment are advance preparation and communication. Planning ahead and being proactive now can prevent you from worrying about things left undone. Whether you are married or single, whether or not you have children, and whether this is your first deployment or last of many, there are personal things which must be taken care of to ensure all goes smoothly during the deployment.

For those who are married, planning ahead can prevent spouses at home from feeling they have to handle it all alone. Sharing information on family finances and ensuring all ID cards are current are just a couple of the many preparations, which need to be completed BEFORE the service member departs.

For our single parents the planning is no less extensive. Let those who are caring for your children know how to get a hold of you, where to get help and how to handle any financial situation that may arise in your absence. Keep your children's records up to date to assure their continued care while you are away.

Communication is vital. Discuss the deployment, how you and your loved ones feel, what you worry about, and how to handle emergencies. Use this booklet and the checklists provided to better prepare for this upcoming separation. The more you can learn and accomplish before the deployment, the more confident you will be when the time to leave comes.

Deployments are not easy on anyone. The long separation brings unique stresses before, during, and after the deployment. One key is acknowledging that those stresses will happen, and working through those phases together. Keep in mind that there are many resources available to assist you, including those who have experienced this before. Call the ombudsmen, get involved in the Family Support Group, and visit the Family Service Center.

Sincerely,

K. L. CARD
Captain, U.S. Navy

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Chapter 1

Communications to and from the ship

E-Mail

While on deployment, almost every Sailor will have an email account. Most will have individual accounts, but in some cases very junior Sailors may have to use a group account to send and receive email. We do not post the comprehensive email directory for LINCOLN and CVW- Sailors. You will have to contact your Sailor to obtain their email address.

Please remember that email isn't "instant" communication. Transmission of your email may be delayed by higher priority electronic transmissions. These delays could be as short as a few minutes or as long a day or more.

Also keep in mind that the larger the files you send, the slower the transmission. Try to limit the number of attachments (particularly large photo files) you send. The bandwidth we have available to transmit email is relatively small when compared to your commercial Internet/Email Service Provider.

If you do not have your own e-mail access, you may find local libraries, USO or Family Service Centers that provide access.

Letters

The importance of correspondence between a deployed American Sailor and his/her loved ones cannot be overemphasized. It may be the single most important morale factor during the time of separation.

No news is bad news, so write often and regularly. Below are some issues to deal with during deployment:

Frequency: "I'll write often" may mean daily to one person but monthly to another. Discuss this ahead of time so expectations are reasonable. Remember, just because you haven't received a letter doesn't mean it hasn't been sent. Mail can take several weeks, so wait before sending that letter complaining that he/she never writes. You could get five letters the next day.

Problems: Discuss how to handle bad news. Problems will occur during deployment. Writing to your deployed spouse about a problem that he or she is helpless to solve can create feelings of frustration and guilt, yet reuniting with your spouse with a whole

deployment's worth of problems is not much better. Many couples have found that (when possible), the most effective approach is to present the problem and the solution in the same letter.

Pace: Mail service on and off ships is irregular at best. Mail service between the States and various deployment locations may vary from fast to agonizingly slow. At its best, a letter can take 5 to 7 days. Parcel Post and Second Class Mail may take up to a month to be delivered. Remember that it may also be impossible to forward mail at times due to the ship's position or activities. Keep in mind that when sending bill payments from the ship, delays can result in late payment and the service member is responsible. Recommend using electronic transfer methods to preclude this problem.

Experience has taught that you should number your letters. Put the number on the outside of the envelope. Remember to keep track of your numbering! It's also important to explain things completely in each letter, because letters may not arrive in the order in which they were written.

There are times in every deployment when the pressures and disappointments build to a point that you must express your feelings or explode. This is normal and can be managed if channeled properly. When you haven't received a letter, and everyone you know has received mail, it is easy to become hurt, angry, frustrated or disappointed. And it is natural to want to vent those feelings. An excellent way to handle this situation is to go ahead and write that letter, but DON'T mail it for at least 3 days. Think about what you have written. After 3 days, re-read what you have written. Do you feel the same way? Now sit down with your letter and start over.

The following are a few recommendations to enhance communicating back and forth by letter or E-mail:

- Answer all questions. Write with his/her letter and picture in front of you as though talking directly to him/her.
- Explain problems clearly. If vague and unresolved, your spouse will worry. Ask for advice when needed.
- Express appreciation for letters, care packages, etc.
- Tell of daily activities in an interesting way.
- Remember the importance of the amount and frequency of expressions of affection.
- Share your feelings as openly and freely as you can without indulging in self-pity.
- Try to express yourself clearly and unequivocally; so he/she won't have to say, "I wonder what was meant by that!" Be aware

that others may interpret things different than you do.

- If you have children, have them enclose notes and/or pictures with your letter.

Internet Website

The ship's web page is updated frequently to provide information about the ship. The address is:

www.cvn72.navy.mil

The ship's website is not designed to replace Familygrams and Ombudsman newsletters. The command is dedicated to providing as much information as security concerns allow, but there is some information the ship cannot post on-line.

Additionally, there will be times when the website managers cannot access the website server to upload new information, particularly during periods of heightened security. Don't forget to use the Careline and Ombudsman to keep up on the ship's activities.

AMCROSS Messages

Used only for family emergencies. Done through the nearest American Red Cross Center. The local number for Everett is provided as well as the national toll free number 1-877-272-7337. To ensure delivery to service member, the family member must provide the service member's Social Security Number.

Sailor Phone

There is a commercial telephone system installed onboard for the Morale and Welfare of the crew. The system can only be used to call out, but is usable worldwide. To use The Sailor Phone, the service member purchases an AT&T Global Prepaid Card in the ship's store at a cost of \$20 for 20 minutes, and uses this card from one of the fourteen special phones installed throughout the ship. The phone system is part of a commercial satellite system and thus far has proven to be very reliable, but if this system should fail, the phone access would not be available until the satellite system is repaired.

Care Packages

What can you send to brighten the deployed member's day? Cookies, magazines, VCR home movies? A care package is as fun to make, as it is to receive. Here are a few helpful tips:

- Don't send anything perishable. There's no refrigeration available to store the items.
- Delivery usually takes 2 to 3 weeks but can take as long as 6 to 8 weeks so send early if you want it to arrive in time for a special occasion.
- Pack everything snugly and cushion when needed. Distribute weight evenly so it doesn't shift. Consider using packing materials such as popcorn or newspaper.
- Wrap package carefully, using reinforced tape, not string.
- Put an extra address card inside before you seal it in case the package is damaged and the address can't be read.
- Don't send aerosols, fireworks, or liquor.
- Mark the outside of packages containing audio or video tapes with "Magnetic recorded tape enclosed."
- Be ready to fill out customs paperwork when sending packages since the ship's address is an FPO address.

Ship's Mailing Address

The ship's address has officially changed to reflect the new homeport. The ship's address is:

Rate Full Name (for example - SN Jane Doe)
USS Abraham Lincoln (CVN 72)
Dept/Div
FPO AP 96612-2872

When addressing packages or letters, **print** clearly, using block letters. Sorting machines have problems reading script letters, forcing the post office to hand sort. That delays your mail. Squadrons & embarked units should use their unit's mailing address instead of the ship's address.

Special Delivery does not work for ships at sea. Don't waste money on Special Delivery or Air Mail. Once mail is delivered to the Fleet Post Office, they get it to its destination as fast as they can. Paying extra won't speed it up.

Chapter 2:

Administrative and Legal Issues

Checklists

Complete the pre-deployment checklist to ensure important issues are considered and resolved before the deployment. Fill out the Automotive Checklist as a handy reference for whoever is taking care of your car in your absence. The Record of Personal Affairs should be filled out, and both the service member and spouse (or other family member, if not married) should retain a copy.

DEERS

DEERS is the Defense Enrollment Eligibility Reporting System. It is a way of verifying who is entitled to health care at military and Public Health Service hospitals and clinics. It will also verify who qualifies for TRICARE and the Family Member Dental Plan. This system helps service members by protecting our health benefits for those who are actually entitled to health care.

Who needs DEERS? DEERS enrollment is mandatory for all active duty personnel and their dependents. Active duty personnel are automatically enrolled and dependents must be enrolled by their active duty sponsors.

How do I enroll my dependents? If a member needs to add a family member to DEERS, provide the Personnel Office with a copy of a marriage certificate/birth certificate. The service member will fill out an ID Card Application (DD Form 1172) and update his/her Page 2. Unsigned forms will not be accepted at any PSD. All DD Form 1172s are valid for 90 days after verification date.

It is the service member's responsibility to verify DEERS enrollment. Numbers are provided in phone listing in back of this guide.

ID Cards

Crewmembers should check the expiration date of all dependent ID cards. If the cards expire prior to the end of the deployment, report to the ship's personnel office to initiate the paperwork. Dependents' ID cards are not issued on the ship. PSD Everett ID Lab hours are Monday-Friday 0730-1800 and on Saturdays 0800 to 1300. The ship's Personnel Office issues temporary active duty ID cards only.

Dependency Application/Record of Emergency Data (Service Record Page 2)

Dependency Application/Record of Emergency Data (NAVPERS 1070/602) should be verified by the member upon receipt, transfer, change of dependency/address or prior to deployment. The NAVPERS 1070/602 is the Navy's official document used to notify next-of-kin in case of emergency or death; therefore, it is vital to keep this document up-to-date.

Servicemembers Group Life Insurance (SGLI)

Each active duty service member is eligible to be insured under SGLI up to a maximum of \$250,000. If a member elects increased/reduced/cancellation of coverage or change of dependency, the SGLI Election Form (VA Form SGLV-8286 Rev. Apr 96) must be completed.

Dependency Care Program Certification

The Department of the Navy Family Care Plan Certificate is designed to assist the service member in planning childcare prior to deployments, duty and periods of TAD. The NAVPERS 1740/6 Form will be completed by single parents, and military-married-to-military couples annually. The form requires the name, address, phone number and signature of designated caregivers for periods of less than and greater than 30 days. Obtain the NAVPERS 1740/6 from the Dependency Care Certification Coordinator. The ship's Personnel Officer is the Dependency Care Certification Coordinator.

The Media and the Navy Family

Naval personnel and their families may be contacted by news media. You are out in the community and are easy media "targets." The following factors/guidance might be helpful:
Internal PRIVILEGED command information is for personal/family planning, shared with members and their families regarding special operational deployments and is NOT for public discussion or news media release.

The Navy-Marine Corps Public Affairs policy is to restrict the release of information concerning members, and families of members, assigned to ships/units that are sensitive or deployed to sensitive areas. This is because the release of names or home addresses of such members can constitute a clearly unwarranted invasion of personal privacy and may also indicate a service member's absence from household.

The security and safety of members and their families at home is better protected if privacy is maintained. This is very important

for members (and families) assigned to sensitive units or sensitive areas. If members or their families are contacted by a news organization, they have a right to their privacy and may remain silent, or say "NO", if they do not want to talk to a reporter. If they decide (it is THEIR decision) to talk to a newspaper, they should be careful of what they say. Classified information and their privacy should be protected.

Nothing in this guidance prohibits civilian Navy family members from contact with the media.

Some Helpful Hints

Should you become inundated with calls because your spouse's name appears in the media, it would be advisable to have an answering machine (with or without a speaker). The telephone company will trace crank calls if they persist. An unlisted number would be another option. Some families decide to stay with friends or family, away from home, for a few days.

All media people are NOT alike. Some are simply trying to get you to say something you might regret later. Most are professional journalists trying to put a good human interest story together. Most of our local media are the latter.

If you have been misquoted or misrepresented by the press, it is best to do nothing about it unless it is a serious matter, in which case, contact Naval Station Everett PAO.

Rule of thumb: When in doubt, give a call to the appropriate PAO for advice on how to proceed.

A Pledge To You

You are more important than any news media member... our mission to you is to inform YOU first. We will keep you informed be it emergency changes in the ship's schedule or during times of accident/incident. Naval Station Everett Public Affairs will be available, around the clock, for counsel or advice.

How You Can Help

Call Naval Station Everett Public Affairs if you get media questions. They can help you should you wish to speak to the press even if they recommend you don't talk to the press. Remember your own privacy think twice before working with media. Even if they are our friendly locals, many more reporters may follow the local "lead" once you are identified. Work with the ombudsmen and Family Support Group networks; use the CARELINE.

Legal Considerations

Certain legal issues are important factors to consider when preparing for a deployment.

Wills

A will is a legal expression or declaration of an individual's wishes concerning the dispositions of his/her property after death. It is always easier for one's survivors to take care of things if there is a legally executed will. State law may then distribute, when one dies without leaving a will, personal and real property, which might not necessarily coincide with the way the individual would have wanted it.

Applications for wills can be processed through the Naval Legal Service Office (NLSO) and the ship's legal office. You will find, however, that the NLSO has a quicker turnaround time on wills processing due to the mission of the ship's legal office. Also, the NLSO will prepare wills for both service members and their families.

Powers of Attorney

Visit the ship's Legal Office for a power of attorney. A power of attorney is a legal designation by an individual that grants to another the authority to execute documents in the name of the grantor, as if he or she actually signed the documents. Although it is a useful instrument that allows one to take care of the legal affairs of another during that person's absence from the local area, a Power of Attorney can also be a dangerous document because the actions done with its authority are legally binding on the absent party. Thus, great care is encouraged in both the execution and use of the power of attorney. There are two kinds of powers of attorney. A General or unlimited power of attorney is a document, which gives another unlimited authority to act for the entire period of time indicated and a Special power of attorney is a document, which is a power of attorney created for a special purpose.

Note: The IRS has a Special Power of Attorney form for completing income tax returns in the absence of your spouse. In addition, you may need a special power of attorney to cash a joint income tax return check with your financial institution. It is best to check directly with them.

Chapter 3:

Resources

The Command Ombudsmen

When you have a question or a problem and aren't sure where to turn, contact one of our Ombudsmen. An Ombudsman is a spouse of one of the command's active duty members. Ombudsmen are volunteers personally selected by the Commanding Officer. Being an Ombudsman takes dedication, patience, and a desire to help.

As official representatives of the LINCOLN families, our Ombudsmen play a vital role in establishing good communications between the command and the family members assigned to LINCOLN. Ombudsmen are the tool for passing along information, such as the ship's schedule, deployment program information, messages sent from the ship when deployed, resources available in the civilian or military community, and an understanding of the military lifestyle.

Ombudsmen also help to provide comfort and support to the command's family members. They provide information, problem-solving abilities, friendship, and a helping hand.

The Ombudsman is not a mediator and does not get involved in chain-of-command matters. Rather, the Ombudsman can quickly direct you to the right resource to provide help with your particular concern. They handle problems ranging from minor to very serious.

After being appointed, Ombudsmen receive basic, advanced and ongoing training. LINCOLN's command Ombudsmen are listed in the "POINTS OF CONTACT/PHONE NUMBERS" list in the back of this guide.

Fleet and Family Service Centers

Fleet and Family Service Centers (FFSCs) are a resource for single and married active duty members and their families, and retirees. They provide a wide range of personal and family enrichment programs to address issues Navy personnel and their families face. Services available may vary from FFSC to FFSC, depending upon the population served, but may include the following:

- Information and referral
- Individual marital, family, and group counseling
- Financial education services
- Deployment support
- Relocation assistance

- Crisis response
- Transition assistance
- Career Development Resources including spouse employment assistance
- Volunteer programs
- Life Skills education and support programs
- Exceptional Family Member Program
- Outreach and Command Representative programs
- Family Advocacy Program

The Fleet and Family Information Center is located in Naval Base Kitsap Bangor, WA. It is an information and referral point where they answer general questions, supply resource information and phone numbers. They also provide information for Navy Region North West. You can reach them at 360-476-4700.

American Red Cross

The American Red Cross assists service personnel and their families in times of peace and conflict. The Red Cross works closely with the military services to provide programs relating to the health, welfare, recreation, and morale of military personnel and their families.

Red Cross services are provided by Red Cross paid and volunteer staff at offices on military bases and in civilian communities through local Red Cross chapters. These services include the following:

- Emergency communications regarding illness, death, or other family emergencies.
- Health and welfare inquiries
- Emergency financial assistance
- Information, referral and advocacy
- Health and safety course
- Volunteer opportunities

Around the clock and around the world - the American Red Cross is standing by to help you 24 hours every day.

Navy-Marine Corps Relief Society

The Navy-Marine Corps Relief Society is a private, nonprofit organization that helps the Navy and Marine Corps take care of their own. It may provide financial assistance for a variety of valid needs, ranging from the costs of setting up a household to disaster relief.

However, the Relief Society DOES NOT assist with the purchase of nonessentials, nor does it supplement the incomes of people who habitually live beyond their means. Interest-free loans, grants, or combination of loans and grants **MAY** be approved for:

- Emergency transportation
- Food, rent, and utilities
- Help when disaster strikes
- Personal needs when pay is delayed
- Essential vehicle repairs

Other services include:

- Education loans for dependent children, spouses, and fleet inputs to commissioning programs.
- Visiting nurses who visit mothers and newborns, housebound retirees, and widows/widowers.
- Layettes, "junior seabags," and Budgeting for Baby workshops.
- Budget counseling
- Thrift shop

Navy-Marine Corps Relief Society offices are located aboard major Navy and Marine Corps bases. They also provide services through the American Red Cross.

Pre-Authorization Form: if the service member desires to authorize his/her spouse to receive financial assistance without specific approval, in case of an emergent situation, the spouse must present a pre-authorization form, signed by the service member to the local Navy-Marine Corps Relief Society Auxiliary (Everett or Bremerton). Service members may also fill-out the form via the Shipboard Navy-Marine Corps Relief Society Office to be mailed to the appropriate office. The ship's Chaplain is the command's Navy-Marine Corps Relief Society coordinator.

TRICARE

TRICARE is designed to help you control your "out of pocket" expenses while assuring that you and your family have access to high-quality health care. TRICARE has three options to choose from:

TRICARE PRIME:

TRICARE Prime is a managed care option similar to a civilian health maintenance organization. TRICARE Prime offers fewer out-of-pocket costs than any other TRICARE option. TRICARE Prime enrollees re-

ceive most of their care from a military treatment facility (MTF), augmented by the TRICARE contractor's Preferred Provider Network. TRICARE Prime enrollees are assigned a primary care manager (PCM).

TRICARE EXTRA:

Under this option, you will choose a doctor, hospital, or other medical provider listed in the TRICARE Provider Directory. If you need assistance, call the Health Care Finder (HCF) at your nearest TRICARE Service Center.

TRICARE STANDARD:

TRICARE Standard is the new name for traditional CHAMPUS. Under this plan, you can see the authorized provider of your choice. (People who are happy with coverage from a current civilian provider often opt for this plan.) But having this flexibility means that care generally costs more. Treatment may also be available at a military treatment facility (MTF), if space allows and after TRICARE Prime beneficiaries have been served. Furthermore, TRICARE Standard may be the only coverage available in some areas.

Although TRICARE may seem more complex, it offers many choices to those who are eligible. Certain events cause eligibility to change. Divorce may end a spouse's eligibility for military health benefits, depending on how long the marriage lasted and when the divorce was final. Children over age 21 lose their eligibility, unless they are disabled or full-time students (until age 23). Married children are not eligible.

All active duty members are automatically enrolled in TRICARE Prime. The local ship or shore based military treatment facility serves as the member's Primary Care Manager (PCM). All care must be obtained from the PCM, except in an emergency. If you are an active duty family member, and you leave the area to visit your family/friends for extended periods of time when your spouse is deployed, contact your local Health Benefits Advisor for directions on receiving care while outside the local area. In any EMERGENCY, seek care at the nearest medical facility.

Since your needs and questions will vary depending on your own family's personal situations, it is strongly suggested that you contact your Health Benefits Advisor (HBA) or local TRICARE Service Center to assist you in making the right choice for your family. More information about TRICARE is available on the Internet <http://www.tricare.osd.mil>

TRICARE – Dental Plan (TDP)

The TRICARE Dental Program (TDP) is offered by the Department of Defense (DoD) through the TRICARE Management Activity (TMA). United Concordia administers and underwrites the TDP for the TMA. The TDP is a high quality, cost-effective dental care benefit for family members of all active duty Uniformed Service personnel and to Selected Reserve and Individual Ready Reserve (IRR) members and/or their families. The Uniformed Services include the Air Force, Army, Navy, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service.

The TDP is available to family members of all active duty Uniformed Service personnel and to Selected Reserve and IRR members and/or their families. To be eligible for the TDP, the sponsor must have at least 12 months remaining on his or her service commitment with the parent Service at the time of enrollment. When the Defense Enrollment Eligibility Reporting System (DEERS) indicates less than 12 months remaining, United Concordia will validate the intent of those active duty, Selected Reserve, or IRR members to continue their service commitment. This service commitment will be based on the time remaining in any single status or in any uninterrupted combination of active duty, Selected Reserve, or IRR status.

Enrolling in the TDP

United Concordia handles the enrollment process. Enrollment must be initiated by the sponsor and is accomplished by completing a TDP Enrollment/Change Form. If the sponsor is not available to complete and sign the form, the individual with Power of Attorney can initiate enrollment, as long as a copy of a valid Power of Attorney is attached to the enrollment form. Forms are available by calling United Concordia at **1-888-622-2256** to request a form, by accessing our website at www.ucci.com (under the TRICARE Dental Program tab, click on "Reference Materials"), or by visiting your local Uniformed Service personnel office, Dental Treatment Facility, or TRICARE Service Center (TSC).

With the initial enrollment application, all new enrollees must submit a payment equal to the member's portion of one month's premium. If any information is missing from the application, it will be returned to the sponsor. Once the requested information has been provided, enrollment can be processed. The application will be processed for the next available effective date.

Online enrollment is also an option when using a credit card for the initial premium payment. You can access the online TDP Enrollment/

Change Form at www.ucci.com. Click on the TRICARE Dental Program tab, and then select "Online Enrollment." Upon completion of the online enrollment process, a transaction number is provided. This number should be retained for future reference. Please note: The online enrollment option is for new contracts only. This option cannot be used to add/cancel a family member on an existing contract.

For more information concerning the TRICARE Dental Plan please utilize their website at www.ucci.com and review the TDP Benefits Booklet or call United Concordia at **1-888-622-2256**.

Navy Legal Assistance

Under the Navy's Legal Assistance Program, service members and their families may obtain legal advice and assistance from Judge Advocates regarding personal legal rights and responsibilities in any given situation.

A judge advocate is an attorney who has graduated from law school, is licensed to practice law by the highest state court or by a federal court, and has graduated from the Naval Justice School. Judge Advocates assigned to assist individuals with personal legal problems are known as legal assistance attorneys. Located at major installations, the Navy Legal Service Office is a key source for providing legal assistance.

Legal advice, assistance, or referral is available for the following:

- Wills, powers of attorney, notarizations, affidavits, and bills of sale.
- Domestic relations (adoption, separation, nonsupport, and referral to civilian lawyers for divorces).
- Name changes.
- Contracts.
- Taxation.
- Landlord/tenant problems and interpretation of leases.
- Consumer problems (product injury, and product failure).
- Citizenship, immigration, and passports.

No trial defense assistance may be provided for civilian criminal cases. Assistance and/or representation may be provided for a service member in military-related actions; however, such as court-martial cases, Administrative Board hearings, Captain's Mast actions, and bars to reenlistment.

A legal assistance attorney holds all conversations and dealings with you in strict confidence as required by the Navy Rules of Professional Responsibility, which are patterned after the American Bar Association rules.

To get an appointment with the Naval Legal Service Office in Everett, call (425) 304-4551 or visit them at Naval Station Everett on the first floor of building 2000.

**Naval Legal Service Office
Northwest Branch Office Everett
2000 W Marine View DR
Everett WA 98207-1900**

Chaplains

Navy Chaplains are qualified ministers, priests, or rabbis endorsed by their respective religious bodies to provide appropriate ministry to military personnel and their families.

They minister according to the beliefs and teachings of their respective religious bodies. Those who desire particular religious rites (baptism, bar/bas mitzvah, wedding, etc) should contact their local chaplain. He or she will assist them personally or refer them to a chaplain of their faith, as appropriate.

Chaplains offer personal counseling, in addition to visiting work areas, hospitals, and homes to express care for people and ease their adjustment to military life. Chaplains also work closely with ombudsmen, the Navy-Marine Corps Relief Society, the American Red Cross, Fleet and Family Service Centers, and other community agencies. The chaplain can make appropriate referrals for financial, health, marital or emergency leave problems. Email contact information for the ship's Chaplain is included in Appendix C: Points of Contact.

CREDO: The mission of the Chaplains Religious Enrichment Development Operation (CREDO) is to provide appropriate forms of ministry through which military personnel and their families are enabled to develop personal and spiritual resources, and grow toward maturity, and acceptance of responsibility.

CREDO is not designed to replace Command Religious Programs. It supplements existing command programs by providing additional resources for the enhancement of spiritual and personal development. Programs include:

- 72-hour Personal Growth Retreats

- Teen 48-hour Personal Growth Retreats
- 48-hour Marriage Enrichment Retreats
- 48-hour Spirituality Retreats
- Healing of the Inner Child
- Follow-up Groups
- Open Groups

This operation is a benefit provided by the US Navy free of charge to you. For information about the CREDO program, talk to your Navy Chaplain.

Lincoln Family Support Group

Our Family Support Group is made up of Lincoln families, for Lincoln families. It's the best way to meet other Lincoln family members and make new friends. A deployment is the common bond uniting our families in a unique, and often stressful, situation. The camaraderie as well as sharing experiences and solutions can make this deployment easier on you.

Some of the activities of our Family Support Group include: Guest speakers at monthly meetings who offer helpful information and assistance to make Navy life and this deployment a little less stressful; family activities throughout the year and coordination of important Lincoln events such as holiday functions and the ship's homecoming.

The Family Support Group works closely with the ombudsmen and the command to keep the families informed of the ship's schedule and activities, and offer assistance in times of crisis. This is both a support system and a social opportunity.

Undoubtedly, most of you have busy schedules and many responsibilities. Get involved as your schedule permits. Some of you may feel you don't need a support group. Maybe you don't, but you might be able to help others who can use your expertise. Call the CARELINE for upcoming Family Support Group activities or contact the Lincoln FSG officers.

Lincoln Beach Detachment

Early in the cruise Lincoln maintains a small detachment in Everett. The primary responsibility of the detachment is operational support, such as handling supply or mail issues. However, they will also provide family support by working closely with the ombudsmen and Family Support Group. The CARELINE and FAMILYGRAM can provide phone numbers for these services.

Lincoln Careline

Call the Lincoln CARELINE to find out current information on the ship's activities. Recordings are updated to provide info on recent and pending events. There is a general message along with a touch-tone menu for other options. Examples include Family Support Group, Command Master Chief, and Ombudsman. The CARELINE number is 1-800-452-0072 and in the Everett area is 1-425-304-5070.

Chapter 4:

Financial Issues

Monthly Living Expenses

What about the family's finances? Will there be sufficient income to cover expenses? What are your monthly payments, to whom, and for how much? These questions and others will be increasingly important to you when one partner is deployed. Careful planning goes a long way.

Assumptions are often made that less will be spent while one spouse is gone. This will not always be the case. Many times, the required amount of cash actually increases. In effect, you may be supporting two separate "households". The partner who remains at home may increase the number of times he/she eats out. The member who is deployed may incur additional expenses when the ship pulls into port.

Start your planning by figuring out where your family stands financially. Most of the information on income can be obtained from a current Leave and Earnings Statement (LES). Remember that there may be some changes in income during deployment such as the loss of Basic Allowance Subsistence (BAS) and the added Family Separation Allowance (FSA).

Cash Flow

Remember, both spouses need money during the deployment. The transfer of funds is done via Electronic Funds Transfer (EFT). There are two ways to send money to your bank account(s): Direct Deposit and/or Allotments.

Direct Deposit: Every pay-day, the service member's paycheck is deposited electronically in a bank or credit union. Many families find it advisable to have separate checking accounts during deployments. It makes balancing the accounts easier, and greatly reduces the possibility of bounced checks! Once the paycheck arrives, most financial institutions will split the deposit and distribute the money to separate accounts, if desired. A split Direct deposit is one way to allocate funds as needed for each spouse.

Allotments: Once a month, a specific amount of money is subtracted from the service member's pay and sent electronically to a specified recipient. "D" (Dependent) allotments are another way to assure the spouse at home receives a regular income while the rest

of the service member's pay is direct deposited to the usual account. Allotments can also be used to help simplify managing the family's finances. Consider the following:

- "B" (Bond) allotment
- "C" (Charity) allotment
- "H" (Home Mortgage) allotment
- "I" (Insurance) allotment
- "L" (Loan) allotment
- "S" (Savings) allotment

If there is a problem with an allotment, you can call the Defense Finance Center, Cleveland, OH at 1-800-346-3374. They will be able to tell you the amount of the payment, the recipient and whether or not it went out. No one can make changes to an allotment or Direct Deposit except the service member. If failure to receive a Direct Deposit or allotment payment creates an emergency, contact the Navy-Marine Corps Relief Society or the American Red Cross for temporary assistance.

Wise Credit Management

Consumer credit can be a valuable tool if used wisely, but lack of credit knowledge and experience, or its abuse can very quickly get people into financial trouble. Whether financing a major purchase such as a car or a home, or choosing and using a credit card, you want to get the most credit for the least dollar amount. Shop around. When you compare one card or loan to another, be sure what you are comparing is the TOTAL cost of borrowing that money. Stop and think. Decide before you buy whether or not that purchase is worth the price PLUS the cost of credit.

Credit cards are not a way to live beyond your means - the bills will eventually come due. It's so easy to say "charge it," but you may be shocked when the bills arrive. To avoid such unwelcome surprises, here are several steps you might want to take.

- Before the deployment, agree upon who uses which card, what you think the credit limit should be, and who should make the payments.
- Keep a running total of the amounts you charge - and don't go over what you planned to spend.
- Carry only the cards you'll need for a particular buying trip.
- If you don't need anything, stay out of the stores.
- Don't shop when depressed or stressed - you'll be even more upset when the bills come in.
- Skip over tempting ads, throw out special flyers, etc.
- Curb impulse purchases - look, admire, but don't touch.

When To Use Credit

70% of all business in the country is conducted on credit. Your family finances are your personal business. It helps to keep in mind, a few guidelines when you are sorting out wants, needs, and payment options.

- **Emergency** - health, transportation, housing, etc.
- **Permanency** - when the item bought will be around after the last payment (furniture, house, car).
- **Cost** - when the item costs more than one or two paychecks and would deplete your emergency fund.
- **Education** - an investment no one can take from you.
- **Sales** - to be used with caution. If the item was to be a planned purchase, you don't have the cash, but plan to pay it off before the interest counterbalances the sales saving - then it is wise to use credit.

Any other reason for using credit is questionable and you should question every credit purchase.

Financial Institutions

When you decide to borrow, you have many and sometimes confusing choices. Making the right choice can be easy if you keep these facts in mind:

- **Credit Unions** - are owned by you the member, and generally charge the least for credit.
- **Banks** - are competitive but are owned by one individual or a company, and they are built to make a profit.
- **Finance Companies** - are generally the most expensive end of the credit scale and while they make high risk loans, they charge higher interest rates than most credit unions.

Credit Danger Zones

People get into trouble with credit either by accident or self-imposed overextension. You are overextended when:

- You need cash advances to pay for food, utilities, or clothing.
- You borrow from one card to pay for the other.
- You have no emergency fund to fall back on in case the allotment doesn't come through.
- You are getting late notices constantly.

If you find yourself overextended, you need to take immediate action.

1. Review your financial plan to see where the deficit is.

2. Contact your creditors. Talk with them about repayment. Nine times out of ten, they will work with you. They lose money with bill collectors.

3. Seek help if it seems too much. The following are possible sources:

- Ombudsman
- Command or Departmental Financial Specialist
- Navy/Marine Corps Relief Society Budget Counselor
- Debt Management counselor through Consumer Credit Counseling Service

Chapter 5:

Loving And Leaving

The Stages of Deployment

Deployments evoke a variety of reactions, but many families experience a fairly predictable cycle of emotions: increased anxiety or stress as a deployment approaches; adjustment after a command deploys; and renewed, though positive, stress during reunion. These three phases are followed by a period of readjustment. In each phase of the cycle, different emotions or reactions will take place. Listed here are some normal reactions and feelings you may have for each phase of the deployment.

Pre-Deployment Phase (6-8 weeks prior to deployment)

- Disbelief - Its too painful/scary to think about
- Anger - It's easier to say goodbye to someone you're angry with.
- Guilt - "I'll be glad when I'm/she/he is gone."
- Fear - "Can I do it?" or, "I'm afraid to be alone." The fear of the unknown.

Suggestions to help you get through the pre-deployment phase:

- Share your feelings with your partner.
- Accept your partner's feelings.
- Spend time together as a couple.
- Make practical preparations (car repairs, maintenance, home repairs, ID cards, will, etc.).
- Prepare financially.
- Nurture yourself and each other.
- Most important of all, take care of each other. Remember, your relationship is the most important thing in your home.

Deployment Phase (during the deployment)

- Relieved - "Things were so tense before; I'm glad it's finally over. Now we can get on with our lives and start the countdown to reunion."
- Anxious - "Can I make it?" "Will my family be all right?" "What's going to go wrong?"
- Frustration - "It's happening and there is nothing I can do about it."

- Guilt - "How could I leave him/her?"

Suggestions to help you get through the deployment phase:

Partner at home:

- Find a support system - friends, church, other spouses.
- Find employment or return to school.
- Participate in the Family Support Group.
- Write long letters to your Sailor.
- Keep physically fit.

Those at sea:

- Write to each member of your family.
- Sign up for PACE courses.
- Learn new skills in your rating.
- Find a support system at sea.

Both of you may want to consider setting some personal goals to accomplish during the deployment. Examples include:

- Lose weight.
- Quit smoking.
- Start a hobby.
- Learn a new skill or language.
- Continue education.

A multiple-month deployment can seem endless. Break the deployment into manageable pieces. By setting weekly goals and taking one day at a time, the deployment will seem much less overwhelming. Taking good care of yourself is very important. Keeping busy and having a positive attitude will help keep your stress level down and your energy up.

Reunion Phase (1-6 weeks before the reunion)

- Ecstasy - "I can't wait to see him/her."
- Nervous - "What will we talk about when we're alone together?"
- Acceptance - "I hope he/she likes my 'new look'." "I hope he/she will like my new friends."

Suggestions to help you reunite as a couple:

- Children - Children need time to warm up to returning parents. Give your children some time to adjust to the parent returning home. Discuss discipline techniques with your spouse. The spouse at home has been the primary care giver and may resent questions about their approach to discipline.
- House Routines - Sometimes family rules need to be adjusted

from time to time. Meal times and bedtimes change. Talk about this with your spouse during and after the deployment. Write to your spouse and tell him/her about changes which are happening.

It can take 4 to 6 weeks for you and your partner to adjust. This is a great time to make a fresh start or build on an existing strong relationship. Each of you will react to deployments differently. Intensity of feelings vary and normal "ups and downs" will occur during the deployment. If you are having problems coping with the deployment or feel overwhelmed, use your support system at sea and at home by talking it out with leadership personnel, a trusted friend, or a chaplain.

A Navy Wife's Viewpoint

Here's how one Navy spouse describes the deployment experience. When your spouse deploys, a piece of you goes too, but that's what you want ... for part of you to be with him. You find that you, too, keep him present with you. You may sleep with his picture on your nightstand, or you may leave a pair of his shoes by the front door.

When your spouse leaves, you go through a whole series of different emotions. About six to eight weeks before he leaves, you begin to "psyche up" for his leaving, and you both get very busy thinking about details that need to be tended to before he goes. You both may feel excited, intimidated, and maybe a little worried about how you will manage. About three to four weeks before he leaves, you begin to put distance between the two of you, building a few walls, maybe withdrawing from each other. You may become irritated with each other, and you may even have a fight. This distancing reaches a peak about two to three days before he leaves, when you both think he should be gone already so that you can begin counting down to the reunion - which may seem an eternity away! This "distancing" is normal and allows you to let this person, who is so very important to you, to leave for a while.

When "The Day" arrives, you may drive your spouse to the ship or plane and be thinking that some way, somehow, something will keep him home. Whatever you say to each other seems awkward and not quite right. After, when you reflect on not seeing each other for a half a year or more, you may wonder why you couldn't have had a more romantic, more "right" good-bye. You are normal.

For the first day or so after he leaves, you may feel like a robot, just going through the motions, almost as if you are in shock. You might just want to stay home. You may want no one around you. You

may feel depressed and have no energy. You may wonder if it was easy for him to leave you; after all, he seemed excited about going away. You may feel overwhelmed by all the responsibilities you are facing.

Then you may get angry with your spouse, with the ship, with the Commanding Officer, with the Navy, with the whole world! How could he leave?

You will get over that, too, and find you can handle the separation. You'll probably find yourself, within a few weeks, beginning to settle into a pattern. If you don't find some comfortable pattern, and continue to feel upset, call your ombudsman or Family Services Center and get some professional assistance to help you over the hurdle.

The new pattern of your life while your spouse is gone may find you a little more subdued, and certainly lonely. Sleep may come more easily than in the first few weeks of the separation, but probably not as easily as when he is home. Food may finally begin to taste less like sawdust. You may find from your spouse's letters that he isn't angry with you, just lonely, and missing you.

If you find a routine that works while he's gone, stay with it! That regularity, that ritual is very comforting. At about six to eight weeks before he comes home, you may begin planning the homecoming. There are decorations to make, special meals to plan, a long-deferred diet to begin. A new haircut? A new hair color? There are nagging worries:

- Will he have changed?
- Will he still love me?
- Will he approve of the changes in me?
- Will we have the same closeness we had before?

As the time grows nearer, you will probably get more and more excited, may sleep less and less, and launch into a frenzy of housecleaning (at least some of us do!). In your mind, you replay various versions of the homecoming. You see the reunion all in slow motion, over and over again, like in the movies. You see sunlight and a field of flowers, and you are the only two people in the world.

In the last few days before the reunion, you find yourself caught up in many different emotions. Butterflies keep you awake at night. You should be happy that he's returning - and you are - but you are also apprehensive. For the past six or more months, you have been the head of the house, and you really haven't had to answer to

anyone about where and when you go, or what you spend money on. You've had the bedroom all to yourself, and you've taken care of the family's finances. Maybe you feel like your hard-earned independence is at stake. (Could it be that you resent him for making you feel this way?)

You are proud of surviving, and maybe even thriving, while he has been gone. You've missed him terribly, but you've also learned that you can manage quite well when he's away. You want him to be proud of you and how you've managed while he's been deployed.

The Big Day arrives, and you've probably not slept at all. (He hasn't slept either!) You've spent hours trying to look your best. You finally have that reunion. There may be raindrops instead of sunlight, and instead of fields of flowers, there are fields of people on the pier.

The hug and kiss are every bit as good as you remembered them, and he raves about how good you look. You tell him he's a sight for sore eyes, but you're not too sure about his recently grown mustache.

He says he's proud of the way you kept the home fires burning, and he says he doesn't mind that you didn't save more money. You want to believe him, but there's something in his face, something in his voice. Understand that he, too, is apprehensive about the homecoming, and he also wants it to be very, very right. He may be a little unsure and wonder if you have learned to do without him too well. Maybe he's not needed, or wanted, anymore. You KNOW he is wanted AND needed, and you should tell him that again and again.

Take some quiet time to sit together, hold hands, and talk about what has happened. You need to listen to him, and he needs to listen to you, and you both need to talk. You have a thousand questions to ask, and he probably does too. You both need reassurance that everything will be OK, but that you both have grown during the time apart.

Your husband doesn't change all his six months of at-sea habits when he leaves the ship, and you may forget that you've had a different routine and ritual while he's been gone. Be patient with each other. Give each other space and time alone as well as the intense time together.

The time to re-establish old patterns and establish new, better ones, takes several weeks, so don't expect to fall back into "how it was" overnight. Take time to enjoy the intense pleasure of reuniting as a couple.

Keep this in mind as you face a deployment: The leaving and the returning are not easy, but they aren't forever. Neither the separation nor reunion is ever just like you imagined. Both have their drawbacks, but both have their rewards, too.

A Husband's Viewpoint

Here's how one husband of a female service member views deployment. Imagine being a stranger in town, a Navy town, and newly married. While your Sailor does what Sailors have done for centuries – prepare to go to sea – you wonder what you are doing here.

The dust settles, the furniture is repositioned, DDS and allotments are in place and your Sailor takes you to a pre-deployment briefing onboard the ship, so that you will have some idea of who to contact "just in case." Then you're waving good-bye on the pier, a little numb at the pace of events. But wait, what if it is the wife sailing over the horizon leaving a husband? What does life as a military spouse look like from a male point of view?

Just six weeks after moving into your home, you are left for six months with a general power of attorney, two cats, no cooking skills and a vague suggestion to keep in contact with the ombudsman and spouse club for needed information. Does this sound familiar? If it does, then you have the "second toughest" (but least understood) job in the Navy.

Stereotyping the Navy husband is as perilous as stereotyping the Navy wife these days. Chances are that you will be wrong in your assumptions. A Navy husband is one of over 20,000 males married to an increasing number of professional Sailors who also happen to be female. How does it feel to be one of these husbands seeing your wife sail away? You feel pride, loss, and misgivings as she takes off with 1,000 men. All these emotions have to be dealt with. Just how that is accomplished varies from person to person and there are few role models. The Navy husband is in the process of expanding his skills beyond the traditional limits of his "role"; he is in transition.

Spouse clubs can go a long way to making that transition easier. Don't think that just because he is male, he doesn't need the camaraderie and support of a healthy spouse club.

Civilian, former military or active duty husbands should not be excluded by stereotyping them as "macho-men" who know the ship's schedule by instinct. Sometimes they do not know exactly where they

fit in, but would appreciate being contacted by a concerned club member or ombudsman. If you don't include them, you won't know what you are missing.

However, if you do convince a male spouse to hold a meeting or a Tupperware party at his place, please don't leave bobby pins and toys behind. One husband is still trying to explain his way out of that one. With any new but growing minority group, people just don't know how to take the male spouse, how to identify with him and what to do.

Take them as very dedicated husbands who are willing to put up with a lot to help their spouses pursue careers that make them happy. Take them as human beings who go through the same feelings you have learned to handle during the deployment cycle. Take them as interested members of the Navy Family who may need basic information on the Navy's mission, the role of their spouse's ship and how they can not only survive, but enjoy deployments as part of Navy life.

As the number of career-minded women grows, the number of male spouses will increase. Someday this phrase may apply: behind many a successful female Sailor is a patient husband with a tee-shirt saying "Second Toughest Job in the Navy." Until then, treat this new element of the Navy Family the way you treat others - as a valuable part of the team.

Chapter 6:

Dealing with Separation

Positive Attitude and Goals Equal Success

What is an attitude? It's the state of mind with which you approach a situation. Why is your attitude so important? Because it affects how you look and what you say and do. It affects how you feel, both physically and emotionally, and how successful you are in achieving your goals in life. A positive attitude is very important!

A negative attitude makes life difficult for everyone. A positive attitude will help you make the most out of life. While talent is important and knowledge is essential, the most important key to success is your state of mind.

When your spouse leaves for deployment you have a choice. You can apply a positive attitude and make the best of the time you have apart from your spouse, or you can apply a negative attitude, draw the shades, withdraw and complain ... until your spouse returns. Given the two choices, the first one is healthier and much to your advantage.

Find something you enjoy doing. Set goals for tomorrow, next week, next month. The completion of a project will give you a sense of satisfaction.

Spouse Employment Assistance Program

If you are thinking about entering the job market, why not participate in the Spouse Employment Assistance Program (SEAP). SEAP has been developed to provide information and resources for military spouses who are either seeking employment or requesting assistance in making career decisions. Check with your Navy Family Services Center for a complete listing of SEAP programs. If you do not live near a naval base, other branches of the military also have Spouse Employment Assistance Programs. You are eligible for these programs with a valid ID card. Some programs may include:

- Job leads
- Career counseling
- Educational information
- Resource/job information
- Resume writing
- Interview techniques

Volunteering

Volunteers give the best gift - themselves. Becoming a volunteer is more than giving up a few hours out of your day. It may be a way to make job contacts, learn a new skill, make new friends or help those less fortunate than yourself. If you're trying to enter the job market, begin your job search as a volunteer. If your spouse is at sea, volunteering is a great way to make it through long evenings and weekends at home.

You don't get paid when you work as a volunteer, however, when you contribute your knowledge and energy, you get something in return that is just as gratifying ... personal satisfaction.

Most employers today consider volunteer experience when evaluating a resume. Editing newsletters, chairing committees, and working in clerical roles are marketable skills that may help you obtain a for-pay job in the future. Contact your Navy Family Services Center for information on volunteer opportunities in the Navy or civilian community.

Returning to School

Returning to school can be a difficult decision. Will I be able to afford tuition and books? Can I successfully do the course work? Will I be the only "older" student in my classes? You are not alone. Many people returning to school have similar questions and concerns. One way to have all your questions answered is to contact the local colleges, universities and adult education programs in your area. Professionals at these schools can help you make some informed decisions of what educational opportunities will work best for you. Many communities have educational opportunity programs for adults who wish to further their education. Counselors will be able to give you the following information:

- Financial Aid information
- Opportunities for those who are currently working full time/part time
- Degree Programs
- Adult Education opportunities in your area
- Placement testing

Stress Management

Stress is part of our daily lives. When stress becomes unmanageable, we feel overwhelmed, vulnerable and tired. Often our bodies show stress with signs of fatigue, headaches, muscular tension and other health-related conditions. However, without some stress, we would not accomplish the things we need to do on a day-to-day basis. If you are able to recognize when you feel anxious and tense, you

will be able to manage your stress better. Consider these stress and tension reducers to help you manage your stress before your stress manages you:

- Be flexible - accept that you cannot control everything.
- Let people know what you want from them - be honest.
- Avoid self-medication and abusing substances like drugs, alcohol, caffeine, nicotine and food. Liquor and drugs reduce the perception of stress, but they do not eliminate the stress nor its cause.
- Develop interests you enjoy.
- Read a book - or six.
- Keep physically fit - exercising is the #1 way to reduce stress.
- Keep your thoughts in the present. You can't change the past or predict the future. Concentrate on what your choices are now, in the present.
- Develop good sleeping and eating habits.
- Take a mental health day every couple of weeks. Do what you want to do! Plan for it.
- Seek out your friends - write to those who are out of the area.
- Recognize your limitations as signs of humanness, not inadequacies.
- Take long walks and enjoy being alone with your thoughts.
- Listen to music that makes you feel good or relaxes you.
- Don't procrastinate - Do it today.
- Set limits - It's OK to say "no"!

When the Blues get Bluer

Loneliness. Most Navy spouses find the dinner hour and Sunday afternoon the most difficult during deployment. And everybody has an occasional blue Monday. But if your blue days are increasing in frequency, pay attention to what is going on in and around you. Are you:

- Letting go?
- Gaining weight?
- Yelling at the kids?
- Watching TV constantly?
- Sleeping in later?
- Withdrawing from people?
- Dropping out of organizations?
- Spending a lot of time with your thoughts?
- Drinking more than usual or drinking alone?

No one takes a giant leap into depression. It's more of an adding-on process. Your favorite words become "I can't." Consequences include physical and emotional problems, becoming

accident-prone, making bad decisions, and relationship problems. All of these can deepen your depression.

Some use alcohol and drugs as a remedy, but that doesn't work. Drinking does nothing to answer life's problems. In fact, drinking just helps you to relax and forget temporarily - but the problems are still there.

The cure for depression is the same as the prevention. Take positive action. Behavior is changed by thoughts and feelings.

If you can, talk to a friend. If you are feeling alone, out of sorts, and problems seem overwhelming, call your local Navy Family Services Center for counseling and resources available to you.

Chapter 7:

Children and Deployment

A deployment can be emotionally challenging for those left behind, especially children. Although children's reactions will vary with their personalities, ages and coping skills, changes as dramatic as deployments will normally be puzzling to all children. Parents wonder about how the separation will affect their children and what their roles as parents will be in assisting children through this time.

Many parents worry about the negative impact of deployments on children. However, deployments offer many positive growth opportunities. Several psychological studies show that despite the distress during separation, significant developmental gains are made by many children.

Some positive aspects of separation include: **Fosters maturity** - military children encounter more situations and have broader/more varied experiences than children from non-military families. **Induces growth** - military children learn more about the world and how to function within a community at an earlier age. Taking on additional responsibilities in a parent's absence provides a chance to develop new skills and develop hidden interests and abilities. **Encourages independence** - military children tend to be more resourceful and self-starters. **Encourages flexibility** - in an ever-changing environment, military children tend to learn the importance of flexibility in dealing with day-to-day life. **Prepares children for separations they will face during their lifetimes** - in lifestyles filled with good-byes and hellos from deployments and relocation, military children learn not only how to say good-bye, but how to begin friendships anew. **Strengthens family bonds** - military families make emotional adjustments during a separation, which often lead them to discover new sources of strength and support among themselves.

Family Issues

In the early stages of the deployment cycle, these are some of the issues that are most prevalent.

Deploying Parents:

- Worried about losing touch with children.
- Concerned about whether they'll be remembered by children when they return (especially infants and toddlers).
- Worried about changes that may occur in children during deployment.

- Concerned about their ability to be a good parent while deployed.

Non-Deploying Parents:

- Concerned about the heavier workload and the increase in responsibility.
- Worried about their ability to maintain consistent discipline practices.
- Concerned about their ability to fill the role of both parents.

Children:

- **"Why must my parent go away?"** Young children may not fully understand the reasons behind their parent's departure. In a child's mind, the parent may have chosen to go away. They may feel abandoned.
- **"My parent is going away because of something I did."** Children may feel guilty, believing that their behavior caused their parent to go away.
- **"If I was really good enough, my parent would stay."** These feelings may be reflected in anger, hostility, a desire for revenge, or a desire to be punished for having such feelings. Children may feel unloved or worthless.
- **"Go away - see if I care. The family can get along just fine without you."** Children may experience resentment toward their parent for leaving, or a desire to take the parent's place, in addition to guilt for feeling that way.
- **"I don't have to listen if I don't want to!"** Sensing a loss of continuity, children may continually test the non-deployed parent to find his/her limits. Now that the family structure has undergone some changes, children may feel insecure of their place in the family.

Children going through deployments experience many of the same effects as children of divorce. They worry about what will happen to them. Will the non-deployed parent leave too? Who will take care of them? This is particularly true if the family has trouble with mail deliveries or allotments, which is frequently the case in early days of separation. They may worry about whether they will have enough to eat, or a place to live. They may also be very worried about their deployed parent's safety and comfort. All these fears may consciously or subconsciously trouble children.

Signs of Separation Anxiety

In Preschool or Kindergarten Age Children:

- Clinging to people or favorite toy or blanket.
- Unexplained crying or tearfulness.

- Choosing adults over same-age friends.
- Increased acts of violence toward people or things.
- Shrinking away from people or becoming very quiet.
- Sleep difficulties (nightmares, frequent waking up, etc)
- Eating difficulties.
- Fear of new situations.

School-Age Children:

Any of the signs listed above, PLUS

- A rise in complaints about stomach aches, headaches, or other illnesses when nothing physically seems to be wrong.
- More irritable or crabby.
- Increase in problems at school.
- Drop in grades.
- Unwillingness to go to school.
- Odd complaints about school and/or teachers.
- Behavior changes.

In Adolescents:

Any of the signs listed above, PLUS

- Acting out behaviors (getting into trouble at school, at home, or with the law).
- Low self-esteem and self-criticism.
- Misdirected anger (lots of anger over small events).
- Sudden or unusual school problem.
- Loss of interest in usual habits or activities

Keeping the Connection

There are many things that parents can do to assist their children in dealing with deployments.

What Deployed Parents Can Do

Pre-Deployment:

- Be the one to tell the children about the deployment. They should be told well ahead of time, and more than just once.
- Talk face to face with children, being open and honest concerning feelings about deployment.
- Allow talking about separation to be a part of regular conversation - during dinnertime, at bedtime, or while driving around.
- Give children a heads-up about situations that may occur during deployment - missing birthdays or holidays, changes in routine.
- Work at building an emotional bond. Spend quality time with each child. Younger children (8 and under respond to shorter

periods of time (1/2 hour) and physical contact. Give them lots of hugs!

- Show children your workspace. It provides a visual image of where you work, eat, sleep, etc. Emphasize the priority placed on safety (especially for 9-11 year olds). Express the sense of pride you have in your work.
- Respect and support non-deployed parent in role as disciplinarian.
- Allow children to assist in packing -roll socks in balls, fold handkerchiefs, count tee shirts.
- Swap a small token - something of your child's that can be easily packed into your seabag for something in return of yours - a key ring, hat, uniform device, or old shirt to sleep in.
- Children may enjoy helping deploying parents decorate the inside of their clothing lockers by giving them pictures they have drawn or photographs of themselves with deployed parent to hang in the locker. If deploying parent has a desk area, they can help decorate that.

During Deployment:

- Put forth extra effort to stay in touch with children.
- Write each child individual letters. In the minds of children there is no substitute for a letter addressed specifically to them.
- Use distinctive stationary, stickers, stamps, etc to appeal to varying age groups.
- For children too young to read, send colorful postcards or pictures you've drawn.
- Send photographs of yourself in different places throughout the deployment.
- Cassette tapes can be used to send children messages or even read stories to them.
- Ask questions in letters to assist them in knowing what to write to you about.
- Show appreciation for the correspondence they send you and refer back to things they have said in previous letters to indicate your interest.
- Remember the importance of the amount and frequency of the expression of affection.

What Non-Deployed Parents Can Do

Pre-Deployment:

- Support spouse and the unit's mission. Adopting a supportive attitude about the deployment can assist children in doing likewise.
- Assume role of disciplinarian before deployment to allow chil-

dren time to adjust.

- Discuss household chores and let children choose (as much as possible) the chores they would rather do. (Both parents need to agree that the division of chores is reasonable.)
- Do not overburden children with responsibility.
- Become familiar with some of the excellent children's books that may be helpful during the deployment. Navy Family Service Center maintains a list.
- Turn on your sensors and be tuned in to children's needs and worries about the deployment.
- Be honest concerning your feelings and encourage children to express their own concerns and feelings.
- The entire family can work together to prepare a small package filled with family photographs, tapes, writing paper, paperback books, cookies, candy and any of deploying parent's favorite things to be opened after the ship leaves.

During Deployment:

- Reassure children of parental love, support and consistency.
- Keep the same routine and rules during deployment as were in effect before deployment. Consistency is very important in helping children to maintain a sense of security.
- Give children a method for measuring the passage of time. Some ideas include: crossing days off a calendar, paper chains, jelly beans in a jar, etc.
- Balance trips and treats - don't overwhelm children with too much at once.
- Have realistic expectations - don't expect children to be perfect.
- Be responsible for discipline.
- Look for ways to keep deployed parent's presence in day-to-day family life.
- Have a good photograph of the deployed parent in children's bedrooms, and on the refrigerator or kitchen bulletin board along with deployed parent's postcards and letters.
- Map deployed parent's route.
- Consider taping everyday things (dinner, game playing, bathtime, etc.) to send to the deployed parent.
- Have children do special jobs - track the deployed parent's favorite sports team or water the deployed parent's favorite plant.
- Designate a certain portion of each day as Dad's hour or Mom's hour to discuss deployed parent and brainstorm ways to keep the connection.
- Talk about deployed parent as a regular part of daily conversation.

Remember that the way children come through deployment will largely be determined by the way parents handle the deployment. Be up front and honest with your children about your feelings. Children will learn to cope better if they can see that it is difficult for you at times, but you're coping okay.

Helping Children To Do Better In School

Take time to visit children's teachers. Sometimes parents are reluctant to advise a teacher of an upcoming deployment, worrying that it may appear as if they're asking for special treatment for their child. However, a teacher who is aware of the student's family situation is in a better position to be sensitive and encouraging.

Leave three stamped, self-addressed envelopes with the teacher. Ask for the school or PTA newsletter to be sent to them as well as samples of your child's work with a short comment regarding his or her progress. Become a pen pal to child's class. Instead of feeling different for having a parent so far away, children will be proud of the important work their parents do. Everyday items from other cultures can be very educational. Send postcards, maps, stamps, coins, menus and other items. Send P.R. information and articles that describe the ship. A picture, patch, bumper sticker or button will enhance a child's sense of pride in the deployed parent's ship.

The most influential factor affecting children's attitude toward deployment is the non-deployed parent's attitude toward deployment. If the parent maintains a positive attitude and models effective coping skills, most likely the child will do the same. Studies show that healthy families share many characteristics, but adaptability, flexibility, and clarity of family rules are some of the most important. All these are present in families who have successfully learned to deal with separations.

Deployment Planning for Single Parents

Child Care: Plan who will care for your child well in advance of separation. What qualities do you want in your provider? What are your childcare options? Relative, friend, licensed provider? Do you have an emergency plan in case your provider becomes unable to care for your child?

Legal Issues: Ask your legal officer what legal documents you will need. A special power of attorney? A medical power of attorney? A will with guardianship provisions? Does your provider know who

has visitation rights?

Verification of documents: Does your child have an ID card? Make arrangements for renewal, if necessary. Does your child have a Social Security number? Is your provider familiar with DEERS? CHAMPUS/TRICARE support?

Financial: Develop a written contract with your provider. Arrange for special events or emergencies. Set up an allotment.

Return and reunion: Remember that reunions can be difficult. Plan how you can make reunion a smoother transition.

Support systems: Ensure the childcare provider has the list of resources and phone numbers.

Working with your Childcare Provider

Open communications and clearly stated expectations provide the groundwork for the confidence you must have in your child's care provider. Be sure your provider understands how you want the following topics handled:

- **Discipline:** Recommend acceptable consequences for misbehavior. Ask your provider how he/she handles situations where limit-setting and/or discipline are required.
- **Personal routines:** Make suggestions for how your provider might handle potty training, nighttime routines, mealtimes, or successful ways of inviting cooperation from your child.
- **Comfort items:** Agree with your provider that your child's special blanket or pictures will be available to him/her, especially when there is a change in routine.
- **Birthdays:** Make recommendations on how these might be celebrated. Purchase a gift to leave with the provider for the big day.
- **Special activities:** Share your special holiday traditions. Ask that several be included in your provider's holiday activities.
- **School activity:** Have your provider send a copy of your child's report card or other school assignments. Have good reports included as well as the less desirable ones. Give you child's teacher self-addressed, stamped envelopes to send reports to your service member.
- **House rules:** Negotiate with your provider about an acceptable bedtime for your child, TV viewing, chores, and snacks. Make sure your child is aware of these rules. Include the child in negotiation, if possible.
- **Allowances:** Arrange for spending money/allowances and how it can be earned. Make spending suggestions. Set up a savings account for your child.
- **Questions:** Give your provider suggestions for talking with

your child about you, your absence and your return.

- **Religious observances:** Give directions to your church or synagogue. Let your provider know if your child attends any religious instruction classes. What special holidays do you observe? In which services do you want your child involved.
- **Communication suggestions:** Make a list of the ways that you can keep in touch and agree on how often your provider or your child will write.
- **Stress:** Discuss how your child handles changes, meeting people, and frustrations. Suggest ways to help your child through stressful situations. Ask your provider how she/he helps a child at such times.

Appendices

Appendix A:

Record of Personal Affairs

Please print this worksheet out and use it as a planning guide for your deployment. Once your family has filled out this form, make a copy for both spouses.

General Information

Full Name, Wife **SSN:**

Full Name, Husband **SSN:**

Home Address: _____

Home Phone: (____) _____

Military Member's Mailing Address:

Personal Data

Wife

Birth Date:

Birthplace:

Dependants (other than immediate family)

Wife

Birth Date:

Birthplace:

Dependants (other than immediate family)

Personal Lawyer or trusted friend who can be consulted regarding personal/business affairs _____

Phone: _____

Location of family records

Birth Certificates

Wife: _____

Husband: _____

Children: _____

Naturalization Papers

Wife: _____

Husband: _____

Children: _____

Marriage Certificates: _____

Adoption Papers: _____

Other: _____

Military Service Papers (Name and Location)

Other Important Papers

Will

Name: _____

Resident of: _____

Witness: _____

Executor's Name: _____

Substitute Executor: _____

Power of Attorney _____ Yes _____ No

Agent: _____

Income Tax:

Federal

State

Local

Personal Property

Life Insurance

Insurance Company _____

Policy # _____ Payment Amt. _____

Property, Accident, Medical Liability, or other Insurance Insurance

Insurance Company _____

Policy # _____ Payment Amt. _____

Social Security Records

Wife

Husband

SSN _____ - _____ - _____ _____ - _____ - _____

Location of stub/card _____

Location of up-to-date employment records _____

Property Ownership or Interest Therein

Real Estate

Consisting of: _____

Located: _____

Held by: _____

(bank, etc.)

Taxes are paid through year: _____

Automobile(s) Make Model Year

Car #1 _____ _____

Registered to: _____ State of Registration: _____

License Tag #: _____ Expires: _____

State Inspection Expires: _____

Insured With: _____ Policy # _____

Insurance Agent: _____ Phone #: _____

Lien Holder (if any): _____

Papers on Car #1 located at: _____

Automobile(s) Make Model Year

Car #2
Registered to: _____ State of Registration: _____
License Tag #: _____ Expires: _____
State Inspection Expires: _____
Insured With: _____ Policy # _____
Insurance Agent: _____ Phone #: _____
Lien Holder (if any): _____
Papers on Car #1 located at: _____
Automobile(s) Make Model Year

Car #3
Registered to: _____ State of Registration: _____
License Tag #: _____ Expires: _____
State Inspection Expires: _____
Insured With: _____ Policy # _____
Insurance Agent: _____ Phone #: _____
Lien Holder (if any): _____
Papers on Car #1 located at: _____

Driver's License(s)

Wife

State: _____ Expires: _____

Husband

State: _____ Expires: _____

Other Personal Property:

Bank Accounts

Account Type Bank Account #

Checking: _____

Savings: _____

Other

(specify)

Safe Deposit Box

Bank or Trust Company

Located at: _____

Stocks, Bonds, and Securities

Located at: _____

Beneficiary: _____

List of war or savings bonds by denomination and serial number

Designated Beneficiary

Names and addresses of persons designated on service member's official

Record of Emergency Data (Page 2)

Is Information Current? _____ Yes _____ No **Page 2 Last Up-**
dated?

Debts and Payments

Creditor Date Due	Account #	Total Amount Owed	Monthly Payment
----------------------	-----------	-------------------	-----------------

Firms or Persons Indebted to You

Debtor _____ Reason for debt _____
Total Amount Owed _____ Monthly Payment _____ Date Due _____

Additional Data

Enter any additional notes on insurance, allotments, military records, instructions to dependents, Veterans Administration claim numbers, or any other details the other spouse may need.

Appendix B:

Automotive Checklist

Automobile Make: _____ Model: _____ Year: _____
Where do you go for service? _____
When is the insurance premium due? _____
Approximately how much is it? _____
To whom is it paid, and how? _____
Where are the car's registration papers/cards? _____
Does the car have an inspection sticker? Yes _____ No _____
If yes, when does it expire? _____
When does the base sticker expire? _____
Do you have extra keys to the car? _____ Yes _____ No _____
If yes, where are they kept? _____
What type of gas does the car use?
_____ Unleaded
_____ Premium
_____ Diesel
Have the belts and mounts been checked? _____ Yes _____ No _____
Does the car need a tune-up? _____ Yes _____ No _____
Mileage at last tune-up? _____
What kind of battery should be purchased, if needed?
Where should a new battery be purchased?
Does the car need to be lubricated before the end of the deployment? _____ Yes _____ No _____
If yes, at what mileage? _____
What kind of oil is used? _____
Mileage oil is to be changed? _____
Where should this be done? _____
Should the oil filter be changed? _____ Yes _____ No _____
Should the spark plugs be changed? _____ Yes _____ No _____
At what mileage should they be changed? _____
What brand and type of plugs should be purchased? _____
Approximately how much do plugs cost? _____
Is a new air cleaner filter needed? _____ Yes _____ No _____
When should a new air filter be installed? _____
Can you replace the filter yourself? _____ Yes _____ No _____
Are the tires in good condition? _____ Yes _____ No _____
Will the tires last through February? _____ Yes _____ No _____
What size, type, and brand of tires should be purchased?
Is there a guarantee on the tires? _____ Yes _____ No _____

Consider a roadside assistance program for peace of mind while on deployment.

APPENDIX C: HOUSE CARE

Take a ten-minute walk through your house. Carry along this checklist and use it to help you really see your house. The idea behind this little inspection tour is to look for fire hazards.

IN THE KITCHEN..

- | | <u>YES</u> | <u>NO</u> |
|--|------------|-----------|
| 1. Are curtains, dish towels, paper and other items kept away from the stove? | _____ | _____ |
| 2. Do you use only cooking appliances labeled by American Gas Association or Underwriter's Laboratories? | _____ | _____ |
| 3. Is the stove's exhaust hood and duct clean of grease? | _____ | _____ |
| 4. Are circuits adequate for heat producing appliances, such as iron, rotisserie, toaster? | _____ | _____ |
| 5. Do you have an extinguisher close at hand for grease and electrical fires? | _____ | _____ |

LIVING ROOM, DINING ROOM AND BEDROOMS..

- | | <u>YES</u> | <u>NO</u> |
|--|------------|-----------|
| 6. Is the spark screen on the fireplace always closed? | _____ | _____ |
| 7. Is electric wiring in your home adequate to handle the load? One test: if the TV picture shrinks when the furnace or refrigerator turns on, wiring may be inadequate. | _____ | _____ |
| 8. Is there sufficient space for air circulation around the TV or stereo? | _____ | _____ |
| 9. Are there plenty of wall electrical outlets , so octopus connections are unnecessary? | _____ | _____ |
| 10. Are there enough large ashtrays? | _____ | _____ |
| 11. Are matches and lighters kept out of reach of children, including those long fireplace matches on the hearth or mantel? | _____ | _____ |
| 12. Do all electrical appliances bear the label, Underwriter's Laboratories? | _____ | _____ |
| 13. Is a metal tray used under fondue pots and chafing dishes to protect against overflow of blazing alcohol? | _____ | _____ |

ATTIC, CLOSETS AND STORAGE ROOM

- | | <u>YES</u> | <u>NO</u> |
|---|------------|-----------|
| 14. Do you keep oily polishing and waxing rags in tight metal containers to prevent combustion? | _____ | _____ |
| 15. Are you using only nonflammable cleaning fluids? | _____ | _____ |
| 16. Do you avoid accumulations of paper and combustible materials? | _____ | _____ |

BASEMENT AND WORKSHOP

- | | <u>YES</u> | <u>NO</u> |
|--|------------|-----------|
| 17. Are paint thinners, paints and solvents kept in their original containers for identification purposes? | _____ | _____ |
| 18. Are combustible materials kept away from the furnace, water heater and other sources of heat? | _____ | _____ |
| 19. Are the furnace, heaters, vents and chimneys inspected and serviced regularly? | _____ | _____ |
| 20. Are fuses of the proper size for the circuits they protect? | _____ | _____ |
| 21. Is the dryer lint trap and vent kept clean? | _____ | _____ |

GARAGE AND GROUNDS

- | | <u>YES</u> | <u>NO</u> |
|--|------------|-----------|
| 22. Is gasoline for the mower stored in a safety can? | _____ | _____ |
| 23. Are oil-soaked wiping rags kept in tight metal containers to prevent combustion? | _____ | _____ |
| 24. Have you removed accumulations of trash and paper? | _____ | _____ |
| 25. Do you use commercial starter fuels (not gasoline) for barbecue fires, and are barbecue mitts ember proof? | _____ | _____ |
| 26. Is there a screen on your rubbish burner? | _____ | _____ |
| 27. Are there dry leaves under porches or wooden stairs, in window sills or anywhere else close to the house? | _____ | _____ |

SELF-CHECK..

	<u>YES</u>	<u>NO</u>
28. Do you inspect electrical cords frequently and keep them in good condition?	_____	_____
29. Do you use extension cords only for temporary convenience, never as permanent wiring?	_____	_____
30. Do you enforce a "no smoking in bed" rule?	_____	_____
31. Do you and your family avoid using hair spray near open flames or while smoking?	_____	_____
32. Does everyone in the family know how to call the fire department or dial the operator?	_____	_____
33. Does each telephone have the fire department number close to it?	_____	_____
34. Does your family have a fire escape plan and have you drilled all family members in emergency action?	_____	_____
35. Do you make sure children aren't left unattended, and instruct baby-sitters in family fire emergency procedures?	_____	_____
36. Do all family members (adults) know where gas/electric/water main shutoffs are located and how/when to operate each?	_____	_____

NOW IT'S TIME TO ADD UP YOUR ANSWERS

How many of the 36 questions in the list were checked in the "NO" column? One or two? Your home is pretty safe. But remember - just one can cause a tragedy! If you had five or six, you're risking the safety of your family. If you had six, you're asking for big trouble. Better take Action - **NOW!**

APPENDIX D:
BUDGET

BASIC BUDGETING

To determine your family's total take-home pay use this worksheet along with your LES and fill in the blanks:

PAY AND ALLOWANCES	When Here	When At Sea
Base Pay		
VHA		
COMRATS (BAS) (Deducted while sponsor is at sea)		
Additional Items (Sea Duty Pay, Clothing Allowance, Pro Pay, Family Separation Pay, Flight Pay, Etc)		
Total Gross Pay (Before Deductions and allotments)	\$	

ALLOTMENTS

Dependents Allotments (D)		
Savings Allotment (S)		
Insurance Allotment (I)		
Loan (L) -NR or ARC		
Others - Charity (C)		
Education (E), Mortgage(h), ETC		
Subtract Total Allotments \$		

DEDUCTIONS

DDP (Dental)		
SGLI (Life Insurance)		
Federal Income Tax Withheld		
State Income Tax Withheld		
Other Deductions (like Advance Pay)		
Subtract Total Deductions \$		
Monthly Take Home Pay \$		

OTHER MONTHLY- INCOME

Spouses' take-home pay from job		
Other Income (Child Support, ETC...)		
Total Monthly Take Home Pay \$		

Determine your minimum monthly living expenses.

MINIMUM MONTHLY LIVING EXPENSES

	WHEN HERE	WHEN AT SEA
--	------------------	--------------------

Food: Includes lunches, milk, pet food, paper and soap products	_____	_____
---	-------	-------

Housing: Includes insurance and taxes	_____	_____
---------------------------------------	-------	-------

Utilities: Heat	_____	_____
Lights	_____	_____
Phone	_____	_____
Cable	_____	_____
Other	_____	_____

Trans- Gas	_____	_____
portation: Repairs	_____	_____
Bus	_____	_____
Ferry	_____	_____
Parking	_____	_____
Car Pmnt	_____	_____

Medical: Estimated monthly allowance for future medical and dental care

Insurance: Auto	_____
(Not Life	_____
deducted Medical	_____
for pay)	

Child Support	_____
Baby Sitter	_____

Misc.: Entertainment, Haircuts, Church and soap products _____

Rentals: Television, Furniture _____

**APPENDIX E:
PRE-DEPLOYMENT CHECKLIST**

Preparation and communication are the keys to having a positive deployment experience. Planning ahead can prevent partners at home from feeling that they have to handle everything by themselves and service members from worrying about things not accomplished.

To assist you in preparing for the upcoming deployment, please review the following items and begin to gather the necessary paperwork and documentation.

APPLICABLE	YES	NO	LOCATION
ID cards valid through the deployment			
Automobile Title/Registration/Base sticker			
Car Insurance Papers			
TRICARE enrollment			
Will paperwork			
Power of Attorney			
Birth Certificates			
Naturalization papers			
Marriage certificate			
Adoption papers			
Deeds and mortgages to property			
Life Insurance policies			
Immunization records for family members			
State and federal tax records			

Savings bonds, stocks and securities			
Bank books, checks and deposit slips			
List of all credit cards and who to notify if lost or stolen			
Bank account numbers, names and addresses of banks			
List of all payments that must be made, to whom			
List of all serial numbers of bonds			
Sailor/Marine's address, rate, and SSN			
Navy Relief Society pre-authorization form filled out			
NEX cards paid off			
Phone Budget			
Automobiles are in good repair, service record updated			
Major appliances in good working order			

These are just some of the things that you should know prior to deployment. If you can think of any other items not mentioned above, please gather them as well.

Appendix F:

Points of Contact

Point of Contact	Telephone	E-mail
American Red Cross (ARC)		
Everett	425-304-4476	
Bangor	360-396-6708	
Bremerton	360-478-9341	
ARC Emergency Services Center 24 hrs	877-272-7337	
Careline - Nationwide	800-452-0072	
Everett	425-304-5070	
Chaplains Office:		
Everett	425-304-3342	
Bangor	360-396-6005	
Bremerton	360-476-2183	
Child Development Center	425-304-3778	
Command Website	http://www.cvn72.navy.mil/	
CREDO	360-476-3793	
DEERS Verification	800-583-9552	
DFAS	800-346-3374	
Enlisted Spouse Group	425-397-8646	
Exceptional Family Member Program	425-304-4057	
Family Service Center (FSC):		
Everett	425-304-3367	
Bangor	360-396-4115	
Bremerton	360-476-5113	
Housing Office		
Nationwide	800-972-3372	
Everett	425-304-3402	
Bremerton	800-337-7696	

Naval Legal Services	425-304-4551	
Office (NLSO)		
Naval Legal Services Offices		
Bremerton	360-396-6704	
Bangor Sub-base	360-377-0602	
Navy-Marine Corps Relief Society		
Everett	425-304-3203	
Bangor	360-396-6704	
Bremerton	360-377-0602	
Ombudsman		
Kay	360-871-7926	
Anna	360-782-1441	
Ship's number		
Everett	425-304-3486	
San Diego	619-556-3126	
Spouses of Abraham	360-805-4668	
Lincoln Officers		
Tricare Health Benefits	425-304-4057	
Advisor		http://www.tricare.osd.mil
Tricare Appointment Line	800-404-4506	
Tricare Family Member	800-866-8499	http://www.ucci.com
Dental Plan		

