

Guam Retiree Activities Office

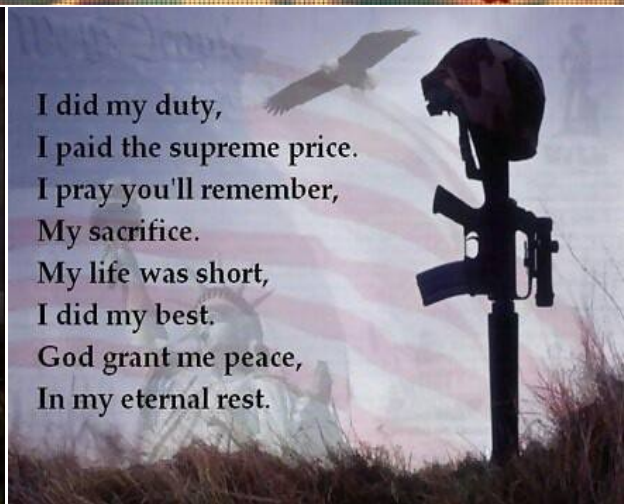
Serving Those Who Have Served or Still Serving



*Serving the Retired Military Community of Guam
and Surrounding Pacific Islands*



find current retiree and veteran news and information 24/7 | facebook.com/GuamRAO



I did my duty,
I paid the supreme price.
I pray you'll remember,
My sacrifice.
My life was short,
I did my best.
God grant me peace,
In my eternal rest.



If they are remembered, they are not gone truly, they simply change duty assignments and are amongst our best.
Veterans Reflections

Guam Retiree Activities Office Newsletter

May 2017
Volume 7, Issue 5

Guam Retiree Activities Office

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2017 Guam Military Retiree Appreciation Day
Saturday, October 28, 2017 *(working on location)*





Guam RAO Director’s Position is **VACANT |** *If interested, contact 36 WG at 366-3600.*

We need involvement and get the Retiree Office back on its feet to properly "Serve Retirees."

~ You Served – You Deserved ~ but why not help by giving back to others?

CONTACT US at: Guam.RAO@us.af.mil or Guam.RAO@gmail.com or calling 671-366-2574.

Since no one mans the office/phone – please leave a message. **The best contact method is via email.**

Hours: appointment only (*until we get volunteers*)

Where are we located? Andersen AFB – *new office location yet to be determined!*

REMEMBER - the Guam RAO is for the entire Guam Military retiree and veteran community – all services, all ranks – as well as their dependents and survivors.

Please let me know if there are any issues or concerns you need assistance with or would like to see articles, comments or other information on.

Guam RAO on the WEB!

Web Page:

<http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp>

Facebook: <https://www.facebook.com/GuamRAO>

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

“To provide and disseminate information services to retirees and surviving dependents in order to support, advance and unify the retired and active military communities.”

“Assisting Retired Military Individuals, Family members, and other Veterans with Programs and Services Available to them as their Rightful Benefits”

The revised (March 2017) Retiree listing shows our retiree population total of 3,209 as follows:

Guam: 3,023 / CNMI: 140 / Outlying Areas: 46 (*no update since March 2017 newsletter*)

Service breakout: Air Force: 795 / Army: 1,266 / Coast Guard: 49 / Marines: 118 / Navy: 979 / Public Health: 2

These numbers include: those in Retired Pay status, Gray Area Reservists, SBP/RSFPP Recipients, and other survivors (widows/widowers). Outlying Areas include: FSM, Palau, and Marshalls

Volunteers Needed !!!

Volunteering is a rewarding experience. There are many programs and activities that could **not** exist within our military community were it not for the volunteers doing the work to make things happen.

Be a Volunteer RAO Volunteer Counselor ...

If you have been looking for a fun, creative and rewarding way to stay connected to the Guam military community, then volunteering is the answer. At the Guam Retiree Activities Office, you can join our volunteer staff as a counselor. Hand-on training will be provided and you will work with a great team of volunteers who are military retirees and spouses dedicating their time, skills, talents, and wisdom towards helping the military community. Please contact the Guam RAO at 671-366-2574 or Guam.RAO@us.af.mil



Announcements...

- The **State VA Office** is located in Asan (next to Harley Davidson). Call 475-8388 if you have questions, concerns or need assistance.
- It's very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the Guam VA Office with questions/concerns. *You must have a copy of your DD Form 214 to properly register.*
- Next of kin of veterans not buried at national or state veterans cemetery may order a bronze medallion to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. To order, please call the Guam Veterans Affairs Office at 475-8388/91/92.
- Veterans who are registered in the VA system, regardless of category (1-8), should receive a **VA Choice Card**. If you haven't received a card, call 1-866-606-8198 and request for a card. If you are encountering any issues with the Choice Card Program, call Joe San Agustin at 475-8388/89/91/92.
- **VA Clinic (CBOC)**: 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306. Note: *Veterans should report 30 minutes prior to their scheduled appointment time.*
- Veterans who made an appointment at the VA Clinic and still haven't been seen, should call Bernadette Santos at the VA Clinic at 475-5760 and Joe San Agustin at 475-8391/2.
- When you call the CBOC and cannot get through after several attempts, or if you signed in as a walk-in patient and took too long to be seen, or weren't seen at all, immediately notify GVAO at 475-8388/89/91/92.
- CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.

If you are encountering a problem with any of the above, call 475-8388.

- The **VA Federal Benefits Office** is located in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
- **Guam Vet Center** (Reflection Center): community-based counseling center providing a wide range of social and psychological services, including readjustment counseling to veterans & families, military sexual trauma counseling, and bereavement counseling for families who experiences an active duty death. Phone: 472-7161/977-927-8387.
- **U.S. VETS**: the US Veterans Initiative is a non-profit that opened the first Veteran's Shelter on Guam in May 2015 (the home office is in Hawaii). In order to be referred to the shelter, the Veteran must enroll in Pacific Health Services at the VA CBOC and the VA Homeless team will be notified. The current shelter has a total of 5 beds and there are no fees/costs to the Veteran. They are always looking for furniture donations for when a Veteran is able to move into their own place. They also welcome other donations – clothes, shoes, hygiene products, and food.
- **Dept. of Veterans Affairs Guam Homeless Program** – includes the following programs: **HCHV**-Healthcare for Homeless Veteran; **HUD VASH**-Housing & Urban Development-VA Supportive Housing (Section 8 Vouchers); **HVCES**-Homeless Veterans Community Employment Service; **VJO**- Veterans Justice Outreach, and: **HVO**-Homeless Veterans Outreach. Current Staff: Anthony P. Cruz- Community Employment Coordinator; Tel; (671) 475-0061 Ext. 75011 VA Cell: (671)486-7117, and Lynora Elman- Peer Support Specialist HUD-VASH; Tel: (671)475-0061 Ext. 75013 VA Cell: (671)488-5219.
They are still awaiting for the License Clinical Social worker (LCSW) position to be fill for the HUD VASH and Outreach Program; although a LCSW does rotate in out of Hawaii on a monthly basis.
- **Disabled Veterans Outreach Program** office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.

☒ Joe A. San Agustin is now the administrator of the Guam Veterans Affairs Office (GVAO). Brig. Gen. Roderick Leon Guerrero is also assisting at the GVAO. Call them at 475-8388/89/91/92 if you want to discuss VA issues.

☒ The Guam Veterans Commission chairman is Dan Mendiola. If you want to discuss VA issues, contact him at 488-4423 or email dmendiola@teleguam.net.

Guam Veteran

Meetings / Events / etc.

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 477-8406 for more information and next meeting date/time.

▶ **American Legion**, Mid-Pacific Post #1, meets at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. email alegionguam@yahoo.com or call 646-8251 for more information.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 meets at 7 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406 /488-4423 or 1sgmendiola@gmail.com.

▶ **The Associates of Vietnam Veterans of America** Chapter 668 meets at 6:30 p.m. every second Friday of the month at the Mangilao headquarters.

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 10 a.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email Guam.VFW1509@gmail.com.

▶ **VFW Post 1509 Auxiliary**, general membership meeting is at 2 p.m. every second Sunday of the month at the Post canteen in Yigo. Call 653-8903 or email ritalynn_flores@yahoo.com for more information.

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Tuesday, at the Post canteen in Agat. Call 565-8397 or email adj2917@vfwdeptpacific.org for more info.

▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at the post canteen in Garapan (*Palm St & Coffee Tree Rd*). Call (670) 235-4839 for more information.

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.* ▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

▶ **Dededo Veterans Organization** meets quarterly; For information, call Joe San Nicolas at 482-4350 or email at joekamudo@yahoo.com.

▶ **Women Veterans of America, Chapter 43**, general membership meeting is at 5:30 p.m. the last Tuesday of each month at the Royal Orchid Hotel (back conference room) Contact ntkuper@gmail.com or chuggylvjsa@gmail.com for more information.

▶ **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the U. S. Naval Hospital's old chapel building classroom at 2 p.m. every fourth Sunday. For more information, contact Scott Duenas at 673-5103.

▶ **Iraq, Afghanistan & Persian Gulf Veterans of the Pacific:** for more info, visit <http://islandsoja.org>

▶ **Guam U.S. Air Force Veterans Association** meetings held in the American Red Cross building in Hagåtña. For more information, call Bill Cundiff at 565-4561.

▶ **Veterans of Guam/Motorcycle Club**, "We Ride With Honor and Respect." Meetings are held on the first Thursday of the month. Club rides are held on the second Sunday of the month. Call 788-3366/687-7050.

Do you know of other Military / Veteran Association or Organization meetings or Events or need to update your listing!
– send us an email & we will include in next newsletter

"Change is the law of life. And those who look only to the past
are certain to miss the future." – John F. Kennedy

REMINDER - RETIREE WEB SITES:

Each Service has a web site that contains **HOT TOPICS** for retirees.
You can also view and download the most current Service Retiree publication from the sites.
The link to all of these can be found on page 34 of this newsletter.

Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/ | **New Items Highlighted** | * thru Bill 83-34 & Resolution 106-24

Bill No. 43-34, Veterans Cemetery Maintenance – introduced by: Senators Rodriguez, San Agustin & Aguon. An act to add a new sect; 67103.2 to chapter 67 of division 3, title 10, Guam code annotated, relative to authorizing the Guam veterans affairs office to outsource the maintenance and upkeep of the Guam veterans cemetery. **Status: Referred to Committee** 03/20/17. **Public Hearing-3 May 17**

Bill No. 30-34, Medical Referral – introduced by: Dennis G. Rodriguez / Joe S. San Agustin. An act to repeal and reenact section § 1103 of Chapter 1, Division 1, of Title 10, Guam Code Annotated, relative to the Medical Referral Assistance Office. **Status: Referred** to Committee on Appropriations and Adjudication: 03/20/17

Bill 17-34 – Guidelines for Animal Assisted Interventions – introduced by D. Rodriguez & J. San Agustin. An act to add a new article 4 to chapter 34 of division 2, title 10, Guam code annotated, relative to establishing guidelines for animal assisted interventions. **Status: PASSED** 04/27/17.

Bill 8-34 – The Cannabis Control Act – introduced by Committee on Rules, by request of the Governor of Guam, in accordance with the Organic Act of Guam: An act to add a new chapter 8 to title 11 Guam code annotated known as “The Cannabis Control Act” relative to regulating the use, production, sale, and taxation of cannabis, and the declassification of marijuana as a schedule I controlled substance under the Guam Uniform Controlled Substances Act. **Status: Referred** to Committee on Appropriations and Adjudication: 01/11/17; Hearing held 02/15/17:

Resolution No. 40-34 (COR) – **ADOPTED: 4/27/17** Relative to advocating for the inclusion of veterans who participated in the cleanup of Enewetak Atoll as radiation exposed veterans for purposes of the presumption of service-connection of certain disabilities by the Secretary of Veterans Affairs, and for other purposes, and to expressing the support of (the 34th Guam Legislature) for H.R. 632 and S. 283, the Mark Takai Atomic Veterans Healthcare Parity Act, introduced in United States Congress.

Resolution No. 39-34 (COR) – **ADOPTED: 4/27/17** Relative to seeking compensation for cancer and other illnesses caused by exposure to ionizing radiation and to expressing the support of (the 34th Guam legislature) for S. 197, the Radiation Exposure Compensation Act Amendments of 2017, introduced in the United States Congress on January 24, 2017, which would amend the Radiation Exposure Compensation Act to include Guam as a downwind area.

Resolution No. 25-34 (COR) – **ADOPTED: 4/27/17** Relative to expressing the support of I Mina'trenta Kuáttro na Liheslaturan Guåhan for H.R. 809, the Fighting for Orange-Stricken Territories in Eastern Regions (FOSTER) Act, introduced by the Honorable Congressman Dennis Ross, R-Florida, on February 1, 2017, which would provide presumptive Agent Orange exposure status to Vietnam War-era veterans who served in specific areas, including Guam, and show symptoms of medical conditions currently associated with exposure to Agent Orange in order to receive U.S. Department of Veterans Affairs benefits; and to seeking justice for veterans and civilians exposed to Agent Orange on Guam.

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

Phone: 649- 8638/0511; Fax: 649-0520 | Email: senatordrodriguez@gmail.com | Website: <http://toduguam.com/>
Office: Suite 107, 176 Serenu Ave. Tamuning.

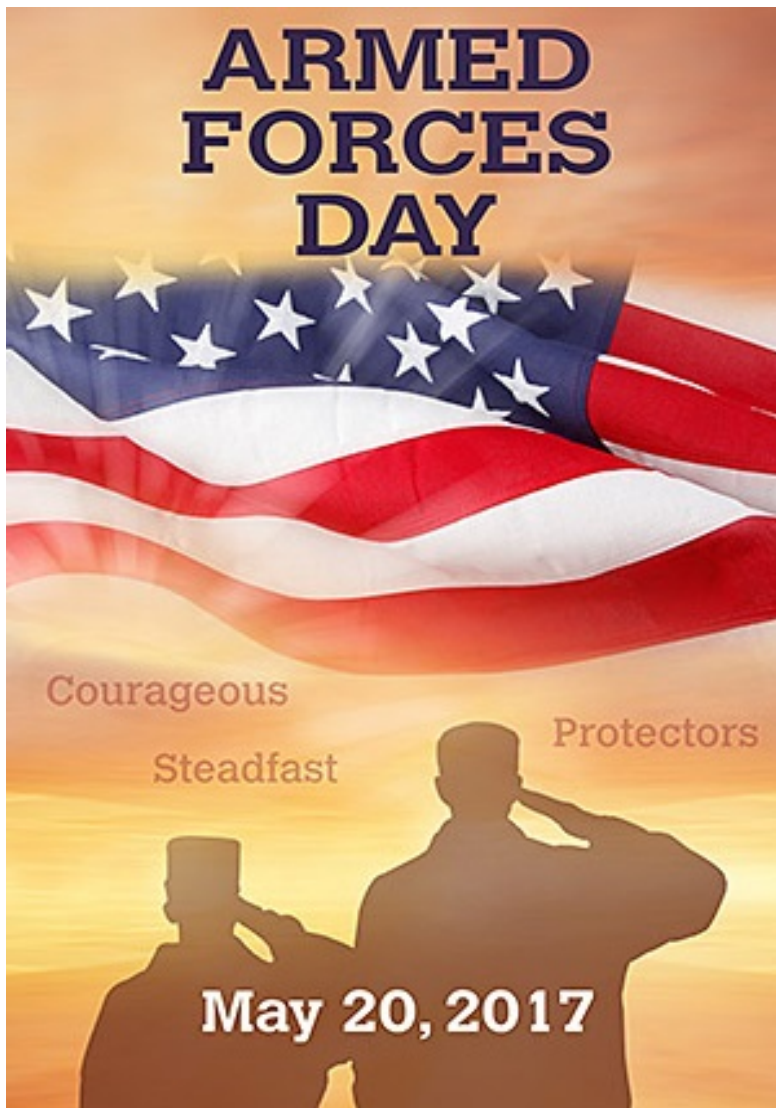
34th Guam Legislature Live Feed: <https://www.youtube.com/channel/UCWGC3ELFerik7HtSuf70tyg/live>



- 🔗 **Bordallo's Congressional Address 2017 – “[Moving Forward Together](#)”**
- 🔗 Terlaje [Seeks Justice](#) for Veterans Affected by Agent Orange, Radiation Exposure
- 🔗 Bordallo seeks [GAO review of Agent Orange on Guam](#)
- 🔗 [Veterans Share Frustrations](#) at Hearing on Agent Orange, Radiation Resolutions
- 🔗 [Agent Orange Task Force](#) Prepares to Survey Villages

ACKNOWLEDGEMENT: Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other news outlets and military sources. The articles and other information are reprinted here for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Articles may have been edited for space.





President Harry S. Truman led the effort to establish a single holiday for citizens to come together and thank our military members for their patriotic service in support of our country.

On August 31, 1949, Secretary of Defense Louis Johnson announced the creation of an Armed Forces Day to replace separate Army, Navy, Marine Corps and Air Force Days.

The single day celebration stemmed from the unification of the Armed Forces under the Department of Defense.

Source: <http://afd.defense.gov/>

Armed Forces Day is celebrated annually on the third Saturday of May.

Armed Forces Week begins on the second Saturday of May and ends on the third Sunday of May.

So, in other words there is one National Holiday each year to pay respect and honor to those CURRENTLY SERVING...Armed Forces Day; yet few (if any) know this... In fact, recently a roomful of USAF SNCOs were

asked if they knew what Armed Forces Day was and when it was...and no one did.

We spend so many bits/bytes on the internet bemoaning our lack of customs, heritage, tradition, etc.; yet when a long-standing (since 1949) National Holiday is right there we are unaware...

Folks, it's not about t-shirts, hats, patches, scarfs, jackets, flight suits, Creeds, Core Values, uniform colors or patterns; polished or suede boots, starch or wash & wear...those are but physical items that can serve to unite (or to divide).

Our heritage as the Armed Forces of the United States of America goes back to the very start of our great Nation.

This year, on May 20 I hope you each do something to pay honor and respect to our Brothers and Sisters wearing the uniform of our Nation.

So, there are three National holidays each year to pay respect and honor to our military:

Memorial Day: observed on the last Monday of May, honors men and women who died while serving in the U.S. military. Originally known as Decoration Day, it originated in the years following the Civil War and became an official federal holiday in 1971.

Veterans Day: anniversary of the signing of the armistice, which ended World War I hostilities between the Allied nations and Germany in 1918. Veterans are thanked for their services to the United States on Veterans Day. Veterans Day honors those who served the United States in all wars, especially veterans.

TRICARE Updates / Info



TRICARE Retiree Dental Program – Save your smile, Your health and Your money!

February was National Children’s Dental Health Month (NCDHM) and a great time to remind families that developing good habits at an early age and scheduling regular dental visits can help your children and grandchildren get a head start on a lifetime of healthy teeth and gums. But what about you? Do you see your dentist at least twice a year for regular checkups? If so, you have an excellent chance of keeping your teeth and gums healthy for a very long time. Because your mouth is the gateway to the rest of your body, maintaining good oral health is important—but even routine dental care can be costly, sometimes averaging several hundred dollars each year. Fortunately, the TRICARE Retiree Dental Program (TRDP) can keep you smiling *and* help you maintain your overall health, all at an affordable cost.

Here are just some of the many reasons why more than 1.5 million current enrollees find the TRDP to be such a good value:

- You get your routine annual services—two cleanings (or three with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray—with no cost share when you see a TRDP network dentist. And, these services don’t count towards your annual maximum or deductible!
- Seeing a network dentist network helps you save an average of 22% on your covered dental care. With the TRDP, there is a large nationwide network of dentists from which to choose. To find a network dentist near you, use the “Find a Dentist” link at <http://www.trdpnetwork.org/>.
- Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and deductible, where applicable.
- Each enrollee gets a generous \$1,300 annual maximum, a \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

To enroll in the TRDP, visit <http://trdp.org/retirees/enroll-today.html> and choose the method that works best for you. Enrolling online using the Quick Link to the Beneficiary Web Enrollment (BWE) site is quickest, or you can print an application from the TRDP website and mail it to Delta Dental along with your prepayment amount.

To access free online resources that can help you teach your children and grandchildren about good oral health, visit ADA.org, click on Public Programs and then National Children's Dental Health Month. You can also find out more about children’s dental health by visiting mysmileway.com.

Don’t wait to improve your oral health and your quality of life. Enroll in the TRDP today!

Important links to information

TRICARE Retiree Dental Program.

- TRDP enrollees now automatically receive our “Welcome to TRDP” email (if they have provided us with their email address) at the time of their enrollment www.trdp.org/welcome/
- Check out our plan videos <http://www.trdp.org/retirees/already-enrolled/videos.html> including our recently added videos on “*Save Money with a TRDP Network Dentist*” and How to Manage Your Account online - **Register with our [Consumer Toolkit](#)**
- TRDP “News” section on our website <http://www.trdp.org/news/index.html> lists current articles available for you to share with military retirees and their families
- Our TRDP Fact Sheet <http://www.trdp.org/downloads/fact-sheet-general.pdf> is now our primary informational piece – **let me know if you would like me to place an order for you**
- Like my [Facebook](#) page to share or post program news/updates/information on the TRDP.

7 Rules of Life

- 1. Make peace with your past**
so it won't disturb your future.
- 2. What other people think of you**
is none of your business.
- 3. The only person in charge**
of your happiness is you.
- 4. Don't compare your life to**
others, comparison is the thief of joy.
- 5. Time heals almost everything.**
Give it time.
- 6. STOP thinking so much.**
It's alright not to know all the answers.
- 7. Smile.**
You don't own all the problems in the world.

“Grit your teeth and smile. In the face of adversity, go. They don’t deserve you.”

~ Christine Lagarde

Health / Medical News

1 in 4 U.S. Adults Disabled by Arthritis: CDC

Agency recommends exercise, not opioids, to control pain, stiffness.

Arthritis is expanding its grip on Americans, with 24 million adults limited in their everyday activities because of the debilitating joint disease, U.S. health officials say.

Overall, 54 million adults -- or one in four -- report an arthritis diagnosis. And the number of people disabled by it has jumped 20 percent since 2002, the U.S. Centers for Disease Control and Prevention reported Tuesday.

"Arthritis symptoms keep millions of Americans from going about their daily routines," CDC acting director Dr. Anne Schuchat said in an agency news release.

The joint aches, stiffness and swelling of arthritis can make holding a glass, carrying a grocery bag, or walking a short distance difficult or even impossible, the agency said.

Why so many Americans have arthritis isn't clear, and can't be attributed solely to an aging population. Almost two of five adults with arthritis are of working age -- 18 to 64 years old, the CDC said.

The most common types are [osteoarthritis](#), which is age-related wear and tear; [rheumatoid arthritis](#); gout; lupus; and fibromyalgia, the CDC reported.

Arthritis costs at least \$81 billion in direct medical costs annually, the agency said.

Although narcotic painkillers are often prescribed for arthritis, other options are safer, the CDC added.

Instead of opioids, doctors and loved ones can encourage people with arthritis to [exercise](#) and watch their weight. "Physical activity is a proven strategy to [ease pain](#) and reduce symptoms among people with arthritis," Schuchat said.

Exercise -- such as walking, swimming or biking -- can reduce symptoms by as much as 40 percent. Yet, about one-third of adults with arthritis aren't active, the CDC noted in its March 7 *Vital Signs*.

Self-management education is another important arthritis tool that doctors need to recommend, the report co-author said.

Along with physical activity, "it is just as important for them [doctors] to motivate their patients to attend workshops to learn how to better [manage their arthritis](#)," said epidemiologist Kamil Barbour, of the CDC's National Center for Chronic Disease Prevention and Health Promotion.

People are more likely to attend an education program if a health care provider recommends it. But to date, only 1 in 10 Americans has participated in this type of program, the CDC reported.

The report also found that arthritis frequently occurs with other health conditions, namely heart disease, diabetes or obesity. These conditions become harder to manage with arthritis, the agency said. | By [Margaret Farley Steele, HealthDay News](#)

Source: <http://www.everydayhealth.com/arthritis/living-with/1-4-u-s-adults-disabled-arthritis-cdc/>



The joint aches, stiffness and swelling of arthritis can make holding a glass, carrying a grocery bag, or walking a short distance difficult or even impossible.

Soldiers for Life! TENSUN! Take charge of your health! By Ronald W. Wolf, *Army Medicine*

Military personnel spend a lifetime facing hazardous duty and stressful rotations. Retirement should come with few worries; however, when retirement comes, Soldiers-for-Life need to be especially conscious of their health.

Let's face it. We're all getting a bit 'long in the tooth' and face challenges with keeping our health and fitness levels up and keeping our weight where it belongs.

Of the top 10 leading causes of death in the US, nine are health or mental health issues, including heart disease, diabetes, and stroke.

ARMY MEDICINE: The risk for early death for almost every one of these causes can be postponed or even eliminated with changes that promote a healthy life style and behaviors.

continued on page 10 – "Take Charge"

Take Charge – *continued from page 09*

The most important factors in fighting disease that you control? A good diet, proper sleep habits, and maintaining your activity levels after you retire.

An especially important health aspect is weight control, because obesity is a risk factor for most of the health issues mentioned above and many others.

Weight control is a widespread issue among military retirees. In fact, some evidence shows that military retirees are more likely to gain weight and become obese than civilians.

Why? The most likely cause is a decrease in physical activity and not adjusting caloric intake after you leave the military.

The formulas for weight control are relatively simple. To maintain a stable weight, calories consumed should equal calories burned. Weight loss is also fairly simple -- burn more calories than you consume.

Even a modest weight loss, for example, 5 to 10 percent of your total body weight, is likely to lower blood pressure, blood cholesterol, and blood sugars.

The doctors and nurses at Army Medicine clinics and wellness centers use the “Move to Health” program to communicate the value of a lifetime of healthy choices to Soldiers and their Families.

Move to Health can work for you, too; a supporting component of Move to Health — is the Performance Triad— sleep, activity, and nutrition.

The three components of the Performance Triad work together.

Physical activity helps promote flexibility, balance, and agility – important physical factors as we age. Activity also drives the need for the right nutrition and promotes healthful sleep.

Proper nutrition nourishes the body. Veggies, fruits, whole grains, and lower consumption of red meat are smart parts of a healthy retiree’s diet.

Sleep, however, may well be the most critical component of the Performance Triad. Poor sleep habits may impair mental function and alertness. Poor sleep affects individual mood and sense of wellbeing; decreases the ability to work with and resolve conflicts with friends and family; and reduces motivation to exercise and to eat healthy.

Poor sleep habits are also associated with increased risk for mental health problems; they are known to increase risk for weight gain, type 2 diabetes, and cardiovascular disease.

Good sleep habits, on the other hand, are critical for an individual’s overall health—a point that cannot be overemphasized.

Healthy behaviors lead to disease reduction and empower you and your family to achieve your mission for health long after you retire. A healthy retirement is largely in your hands.

You’ve worked hard all your life. Keeping up healthy behaviors and controlling your weight through your retirement years may be your biggest challenge ever.

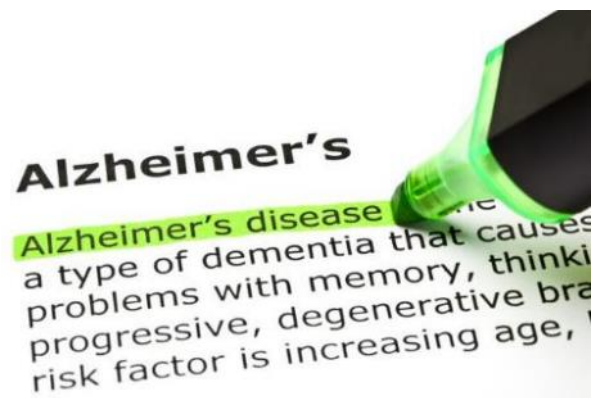


Can you sidestep Alzheimer's disease?

These five steps can help you lower your risk for this disease.

Alzheimer's disease is characterized by progressive damage to nerve cells and their connections. The result is devastating and includes memory loss, impaired thinking, difficulties with verbal communication, and even personality changes. A person with Alzheimer's disease may live anywhere from two to 20 years after diagnosis. Those years are spent in an increasingly dependent state that exacts a staggering emotional, physical, and economic toll on families.

Memories are worth fighting for!!



continued on page 11 – "Alzheimer's"

Alzheimer's – continued from page 10

A number of factors influence the likelihood that you will develop Alzheimer's disease. Some of these you can't control, such as age, gender, and family history. But there are things you can do to help lower your risk. As it turns out, the mainstays of a healthy lifestyle — exercise, watching your weight, and eating right — appear to lower Alzheimer's risk.

5 steps to lower Alzheimer's risk

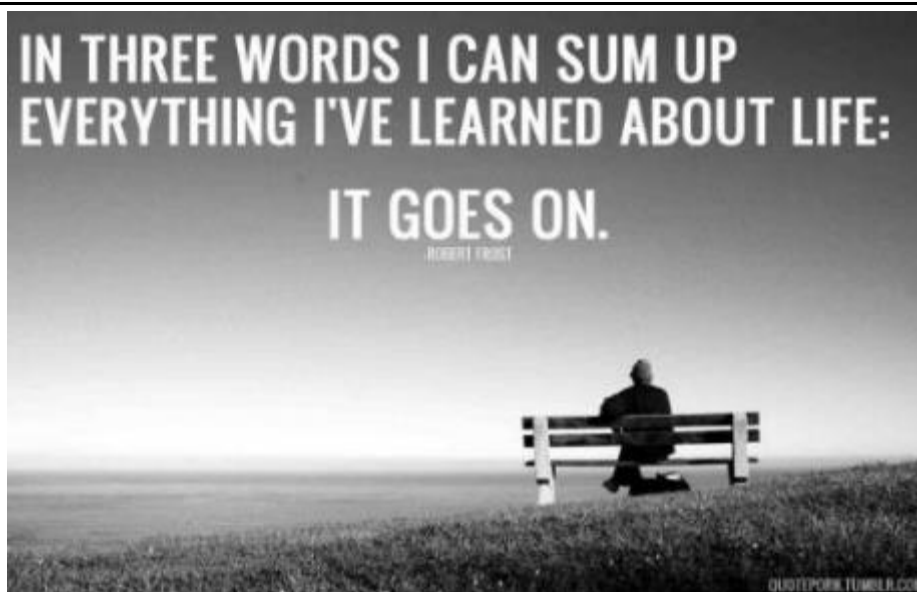
While there are no surefire ways to prevent Alzheimer's, by following the five steps below you may lower your risk for this disease — and enhance your overall health as well.

1. **Maintain a healthy weight.** Cut back on calories and increase physical activity if you need to shed some pounds.
2. **Check your waistline.** To accurately measure your waistline, use a tape measure around the narrowest portion of your waist (usually at the height of the navel and lowest rib). A National Institutes of Health panel recommends waist measurements of no more than 35 inches for women and 40 inches for men.
3. **Eat mindfully.** Emphasize colorful, vitamin-packed vegetables and fruits; whole grains; protein sources such as fish, lean poultry, tofu, and beans and other legumes; plus healthy fats. Cut down on unnecessary calories from sweets, sodas, refined grains like white bread or white rice, unhealthy fats, fried and fast foods, and mindless snacking. Keep a close eye on portion sizes, too.
4. **Exercise regularly.** This simple step does great things for your body. Regular physical activity helps control weight, blood pressure, blood sugar, and cholesterol. Moderate to vigorous aerobic exercise (walking, swimming, biking, rowing) can also help chip away total body fat and abdominal fat over time. Aim for 2 1/2 to 5 hours weekly of brisk walking (at 4 mph). Or try a vigorous exercise like jogging (at 6 mph) for half that time.
5. **Keep an eye on important health numbers.** In addition to watching your weight and waistline, ask your doctor whether your cholesterol, triglycerides, blood pressure, and blood sugar are within healthy ranges. Exercise, weight loss if needed, and medications (if necessary) can help keep these numbers on target.

For more on ways to help prevent Alzheimer's as well as information on diagnosing and treating it, buy [A Guide to Coping with Alzheimer's Disease](#), a Special Health Report from Harvard Medical School.

Source: <http://www.health.harvard.edu/alzheimers-and-dementia/can-you-sidestep-alzheimers-disease>

Have you noticed memory problems piling up in ways that affect daily life in yourself or someone you love? Do you find yourself struggling to follow a conversation or find the right word, becoming confused in new places, or botching tasks that once came easily? About 5.4 million Americans have Alzheimer's disease, and estimates suggest it will affect 7.7 million by 2030. Already, it is the sixth leading cause of death in the United States. This [Special Health Report](#) includes in-depth information on diagnosing Alzheimer's and treating its symptoms.



Take a moment to be mindful

Mindfulness is the practice of purposely focusing your attention on the present moment, such as how the air smells and feels as you walk your dog, or how a bite of bread tastes with dinner. The ultimate goal is to help shift your thoughts away from your usual preoccupations toward an appreciation of the moment and a larger perspective on life.

Scientific examination of mindfulness shows that it can improve both physical and psychological symptoms and create positive changes in health attitudes and behaviors.

Here are two mindfulness exercises you can try on your own.

Basic mindfulness meditation

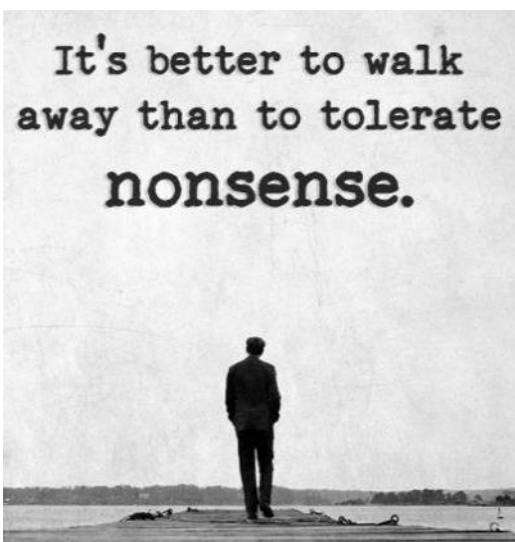
1. Sit on a straight-backed chair or cross-legged on the floor.
2. Focus on an aspect of your breathing, such as the sensation of air flowing into your nostrils and out of your mouth, or your belly rising and falling as you inhale and exhale.
3. Once you've narrowed your concentration in this way, begin to widen your focus. Become aware of sounds, sensations, and ideas.
4. Embrace and consider each thought or sensation without judging it as good or bad. If your mind starts to race, return your focus to your breathing. Then expand your awareness again.

Mindfulness in everyday moments

A less formal approach to mindfulness can also help you to stay in the present and fully participate in your life. You can choose any task or moment to practice informal mindfulness, whether you are eating, showering, walking, or playing with a child. With practice, this sense of awareness will become more natural.

1. Start by bringing your attention to the sensations in your body.
2. Breathe in through your nose, allowing the air to move downward into your lower belly. Let your abdomen expand fully. Then breathe out through your mouth. Notice the sensations of each inhalation and exhalation.
3. Proceed with the task at hand slowly and with full deliberation.
4. Engage your senses fully. Notice each sight, touch, and sound so that you savor every sensation.
5. When you notice that your mind has wandered from what you are doing, gently bring your attention back to the sensations of the moment.

To learn more about drawing on your strengths and finding the positive meaning in your life, buy [Positive Psychology](#), a Special Health Report from Harvard Medical School.



DFAS / MyPay updates



Don't have a myPay account –get one today at:

<http://www.dfas.mil/retiredmilitary/newsevents/newsletter/createmypayacct.html>

DFAS Retiree & Annuitant Pay is primarily a payroll office. We establish and maintain military retired pay and annuity accounts, and issue monthly payments to both military retirees and their eligible survivors.

- Regular and Reserve Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Retirement and Disability Pay
- Combat Related Special Compensation payments
- Survivor Benefit Plan

Customer Service Reps available:
Toll Free 1-800-321-1080 Opt 1
Mon thru Fri – 8 a.m. to 5 p.m. (Eastern Time)
<https://mypay.dfas.mil>

HAVE A NEW or ADDRESS CHANGE? Immediately notify DFAS to update your new information.

- **Retirees:** Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London KY 40742-7130; Phone 1-800-321-1080, Option 1 or FAX 1-800-469-6559.
- **Annuitants:** Defense Finance and Accounting Service, US Military Annuitant Pay, PO Box 7131, London KY 40742-7131; Phone 1-800-321-1080, Option5 or FAX 1-800-982-8459.

Addresses for non-Air Force military retirees are received from the Retired Address Finder (RAF). Retirees and annuitants may also update addresses at the Pay Center's Website: www.dod.mil/dfas/money/retired.

Requesting a DD214 for Loved Ones – You can request a copy of your loved one's DD214 by accessing this website: <http://vetrecs.archives.gov> OR <http://archives.gov/veterans/military-services-record>

Notification: Inbound Mail Address Change

Attention all retirees and annuitants. The Defense Finance and Accounting Service's address are changing effective May 1, 2017. The old addresses are being discontinued and will be replaced by addresses in Indianapolis. The new addresses are:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

Beginning on May 1, 2017 Military retirees and annuitants should use the new addresses when submitting any of the following information:

- Written requests for 1099R Forms (Retiree tax statement)
- Change Survivor benefit Plan information
- Correct a 1099R (Retiree Tax Statement)
- Establish a Retired Pay account
- Manage Arrears of Pay (AOP) Beneficiary designation
- Manage allotments
- Report a retiree's death
- Report a Survivor Benefit Plan beneficiary's death
- Submit a retiree or annuitant change of address
- Start/change Direct Deposit
- Start international Direct Deposit enrollment
- All other written correspondence



The old PO Boxes in London KY will remain open and all mail will be forwarded to the new address for one year. However, sending mail to the old address will add three to five days to the normal processing time. Likewise, any mail received at the new address before May 1, 2017 will be sent to the old mailing address. The telephone and fax numbers are not changing. Please visit our website at <https://www.dfas.mil/retiredmilitary.html> for additional contact information.



DFAS Online Customer Service:

Browse the frequently asked questions database before submitting a question for best results.

Financial / Legal News

Important to budget; have emergency fund

April is Financial Literacy Month. Since 2003, the United States has recognized the importance of economic and financial education. The mission is to improve lives through financial education.

During April, these columns will explore some of the top personal finance problems most face and offer some solutions.

Most of us aren't strangers to financial issues. We have, at one point in time, felt that our finances could use improvement. Often, financial problems translate into stress, which affects our personal and professional lives. The National Foundation for Credit Counseling reports that 42 percent of Americans graded themselves between a "C" or "D" when it comes to their personal finances.

- **No budget.** According to a Gallup poll, only 32 percent of Americans keep a household budget and 20 percent don't have a good idea of how much they spend on housing, transportation, food and other categories.

Having a budget is one of the most successful strategies to being financially healthy. It is also one of the easiest once you get into the routine. Being conscious of how you spend your money can help you understand just where your weaknesses are and then correct them.

A good rule of thumb is the 50/20/30 Rule. This rule stresses that 50 percent of your net income should go to essentials such as rent/mortgage, utilities, transportation and groceries. The next 20 percent should go to financial priorities such as health insurance, an emergency fund, retirement savings and debt repayment. The last 30 percent should go to entertainment and other miscellaneous items that we don't need but like or want.

Your budget should be based on reality, not guesses. Take a look at your budget and ask yourself: Do I need to eat out this much? Do I need that new pair of jeans? Are there ways that I can cut back on my grocery bill?

- **Emergency fund.** Uncertainty and the unexpected are the best way to describe the economy today. One of the fundamentals of personal finance is to have an adequate emergency fund. A statistic from Debt.com states that half of the American population has less than one month's income saved for emergencies.

Determine how much you need by how much you spend monthly. Most experts agree that having any amount in an emergency fund is good, but a great emergency fund will cover three to five months' worth of expenses.

Your fund should be easily accessible, but not so easy that you are tempted to make non-emergency withdrawals. Your fund doesn't have to be in one location; you can spread it out — a savings account, a savings bond, a cash lockbox or safe at home.

Make adding to your emergency fund a priority. Consider setting up an automatic transfer that will help build the fund. Decide what you consider an emergency and stick to it. Build your fund realistically, \$10 each week will give you \$500 in a year.

Michael Camacho is president and chief executive officer of Personal Finance Center. He has more than 20 years of experience in retail banking and at financial institutions in Guam and Hawaii. If there is a topic you'd like Michael to cover, please email him at moneymattersguam@yahoo.com and read past columns at the Money Matters blog

at www.moneymattersguam.wordpress.com. | Michael Camacho, For PDN 11:08 p.m. ChT April 1, 2017

Source: <http://www.guampdn.com/story/money/2017/04/01/important-budget-have-emergency-fund/99860014/>



Veterans: Protect yourself from becoming a target for investment fraud

Fraudsters like to try to gain the trust of a group of people with common backgrounds and interests. That's why as a Veteran, they may zero in on you or your family and try to draw you into their fraudulent investment schemes.

Read this [VAntage blog](#) entry to learn about ways you can protect yourself.





keeping you informed

Read the Clues When Confronting a Worker

by [Cal Butera](#) on March 1, 2017 2:40pm in [The Savvy Office Manager](#)

Cornering an employee to address performance issues is an unpleasant but necessary part of your job. It is, in essence, a closed-door moment where you lay out the person's shortcomings, give him or her a chance to explain and then agree to a course of action.

Many times workers will try to B.S. their way through it because, well, they feel their jobs are on the line.

But in addition to listening to their words, pay close attention to their body language. Those clues are valuable. Here are some ways employees react when in confrontational situations, and how you can respond.

Silence. This worker is plugged into what you're saying, so don't mistake him for a dismissive stoic. There's a good chance he's afraid to say anything that might provoke some discipline. **Your response:** Carefully word your questions and comments to loosen him up. Once you get him to talk, assure him that you're there to help, not punish.

Tears. You're dealing with a fragile worker who was likely taken by surprise that she wasn't up to snuff. **Your response:** Be sympathetic, but don't join the pity party. Back off a bit until she composes herself. Tell her it's not the end of the world (and certainly not her job), and the two of you are meeting to correct things.

Laughter. Don't assume he thinks the whole thing is a joke. Often, people let out a nervous giggle as a defense mechanism; he's scared and concerned. **Your response:** Never laugh with him. Remain serious and speak firmly, but don't overreact to his chuckles. He will stop once he senses your commitment to helping him recognize and correct his ways.

Anger. "Who? Me? You are so wrong." She is ready to jump out of her seat to defend herself; to let you know the whole meeting is unwarranted and you're off the mark. She doesn't feel she's responsible for the problem you've presented. **Your response:** Keep your cool, and she'll tone it down once you firmly explain in detail the problems she's caused. Focus on facts. With her, you can't be vague.

Apologies. His eyes are cast down, and he lifts them only to keep saying "I'm sorry." He appears humble and submissive and is probably hoping that his apologies will get him off the hook. **Your response:** Be wary of the sincerity. But as long as he's agreeing to the problem, focus on the solution and get a commitment from him to cooperate.

Source: <http://www.businessmanagementdaily.com/48379/read-the-clues-when-confronting-a-worker>

Don't Fall Victim to Tech Support Scams

Tech support scams have lurked online for years. They often come in the guise of a pop-up message on the target's computer screen, claiming viruses are attacking the device, along with a phone number to call for assistance. The operator then convinces the target to buy hundreds of dollars of tech support services he doesn't need.

In a more recent twist, scammers cold call targets and claim to be from a major computer company, indicating that a virus or malware has infected the target's computer.

How it Works:

- The caller convinces the target that his computer is infected and asks for remote access to the device to fix the problem.
- The scammer's goal is to gain remote access to your device, and once in, claims to find multiple viruses or malware that he can fix for a fee.
- The scammer will ask for a form of payment, usually a credit card or wire transfer.

What You Should Know:

The Federal Trade Commission reports that thousands of people have lost hundreds of dollars to this scam. Last fall, the FTC shut down a business operating as Global Connect for running this scam, but scammers are again using this company name to target victims.

What You Should Do:

- If you get a tech support call out of the blue, hang up.
- Never give control of your computer to someone who calls you.
- Report scams like this to www.ftc.gov/complaint and let others know about it on our scam-tracking map (<https://action.aarp.org/site/SPageNavigator/FraudMap.html>).

When it comes to fraud, vigilance is our number one weapon! You have the power to protect yourselves and your loved ones from scams. Please share this alert with friends and family!

Courtesy of Kristin Keckeisen, Fraud Watch Network



National Resource Directory - This directory is a Web-based network of care coordinators, providers and support partners with resources for wounded, ill and injured service-members, veterans, their families, families of the fallen and those who support them. Located at <https://www.nrd.gov/>.

May Holidays & Observances

1 May: Loyalty Day	12 May: Military Spouse Day
1 May: Law Day	13 May: Children of Fallen Patriots Day
1 May: Silver Star Service Banner Day	14 May: Mothers Day
2 May: National EOD Day / National Teacher Day	15 May: Peace Officers Memorial Day
4 May: National Day of Prayer	15 May: Yellow Ribbon Day
1-7 May: Public Service Recognition Week	13-21 May: Armed Forces Week
5 May: Cinco de Mayo	20 May: Armed Forces Day
6 May: National Nurses Day	22 May: Maritime Day
7 May: National Day of Prayer	29 May: Memorial Day
8 May: V-E Day	

Month Observances: National Military Appreciation / Older Americans / Military Caregiver / Asian Pacific American Heritage National Mental Health Awareness

U.S. Passport Rules Are Changing – Here is What You Need to Know

Don't get caught – I had tickets in hand and when I went to check in was informed of the 6-month rule (even just to Pohnpei); even after an hour on the phone, there was nothing I could do except turn around and go home; then had to work to Renew my passport as well as get my tickets changed to a different date.

Many people are also unaware of the 6-month validity rule that many countries have adopted, including almost all countries in Europe. If you arrive in one of these countries and your passport is set to expire in the next 6 months, you may be denied entry.

Passport changes are coming, and if you plan on traveling in the future you need to know what passport changes are in store. While it is normally easy to acquire or renew a passport if and when you plan a trip, the State Department says there's about to be a massive backlog of passport applications. Plus, passports themselves are going to change. Here's what you should know about both the expected passport application delays and the passport changes coming in the years ahead.



Renew your passport now | You can expect a longer wait for passport applications and renewals starting this year. There were 14.5 million passport renewal requests last year and 20 million requests are expected in 2017 and 2018. You can find detailed instructions on how to renew or apply for your passport online through the State Department. Many people are also unaware of the 6-month validity rule that many countries have adopted, including almost all countries in Europe. If you arrive in one of these countries and your passport is set to expire in the next 6 months, you may be denied entry. All the more reason to work on getting your passport renewed as soon as possible.

The Real I.D. Act | The REAL ID Act, passed in 2005 and coming into effect January of 2018, established a set of federal security standards for state driver's licenses that require specific information and machine-readable technology. Travelers using IDs issued by certain states could be turned away at the gate beginning in 2017, if their state does not adjust to the new standards or have an extension. According to the Department of Homeland Security, after 2020, absolutely all travelers on U.S. domestic flights must comply with the REAL ID Act.

Stricter rules for application | As of November, 2016 glasses are no longer allowed in passport photos. The State Department sent away thousands of applications due to poor passport photos, so make sure that you adhere to rules and guidelines for passport photos.

Passports are getting a makeover, inside and out | A new passport makeover was introduced in July of 2016, and perhaps the biggest change is a new chip being installed inside passports. The chip is featured on the information page, will be machine-readable, and contains key biometric data on each traveler. There are other changes as well, such as fewer passport pages. The new passport will also be sealed with a special coating which will protect the book from getting wet and keep it from bending.

New security features | Passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passport changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. According to the State Department there will be even more advanced technological features and forensic devices coming in the future. | Source: <http://www.guidester.com/passport-changes/>



Benefits WATCH

VA Recognizes Mental Health Awareness Month With Promotion of ‘Use Your Voice’ Awareness Program to Urge Veterans to Speak Up About Mental Illness

Today the U.S. Department of Veterans Affairs (VA) announced that, as part of its recognition of Mental Health Awareness Month in May, it is promoting “Use Your Voice,” a national awareness program that encourages Veterans to seek mental health treatment if they need it.

The Use Your Voice program is designed to let not only Veterans, but all Americans know that reaching out for mental health information and support is just as important as talking to one’s doctor about diet, blood pressure, joint pain and other health challenges.

“It’s time to break down barriers and reverse the stigma of mental illness,” said Dr. Poonam Alaigh, acting VA under secretary for Health. “We want Veterans to know there are effective options available right now and reaching out for help is a sign of strength, resilience and courage.”

Individuals and organizations can make a difference and get involved by downloading, sharing, tweeting or posting a variety of content located at www.MakeTheConnection.net/UseYourVoice. Additionally, VA will hold a Facebook Live event about the Use Your Voice program at 1 p.m. (EST) May 4, which can be viewed and shared via the Make the Connection Facebook page: <https://www.facebook.com/VeteransMTC>.

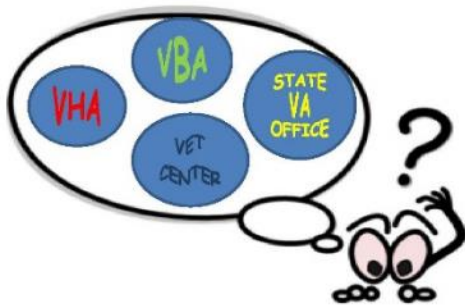
While many Veterans do not experience mental health issues in their lifetime, it is critically important for those who do to know that support and treatment are available. By changing how people discuss mental health conditions and symptoms of mental illness, VA is making it easier for Veterans who need support to feel comfortable reaching out.

For more information on mental health treatment, Veterans’ personal stories of recovery and a locator tool to find Veterans’ resources across the country, visit VA’s Make the Connection website at <http://www.MakeTheConnection.net/UseYourVoice>.

Source: <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=2897>



Confused about VA Services??



Join us at the Guam Vet Center.

Intro to VA Services

every 2nd and 4th Fridays of each month at 1:00pm to 3:00pm

For more information, please contact Gaudencia or Monica at 472-7161

Not sure about treatment for PTSD?

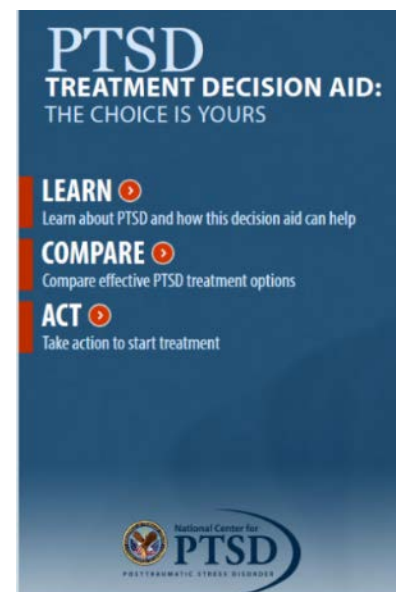
VA has a new tool to help you and the Veteran you're caring for learn more about what is available. The [Decision Aid](#) is available on VA's webpage. Patients can work at their own pace to learn about effective treatments including:

- Cognitive Processing Therapy (CPT),
- Eye Movement Desensitization and Reprocessing Therapy (EMDR),
- Prolonged Exposure Therapy (PE),
- Stress Inoculation Therapy (SIT), and
- medications (SSRIs and SNRIs).

There are videos available explaining how the treatments work, a grid to compare treatments, and a personalized summary is provided.

See more at:

<https://www.ptsd.va.gov/>



Getting the Most from the VA for Your Clients *while meant for VSOs or lawyers – good info here...*

Many of us already know about the three primary VA claims:

- Non-service Connected Pension for veterans, surviving spouses, and dependent children
- Disability Compensation for veterans
- Dependency Indemnity Compensation (DIC) for surviving spouses, dependent children, and parents

Then there are other VA benefits such as:

- health benefits for veterans
- CHAMPVA for eligible family members
- educational benefits for veterans and certain family members
- home loans
- life insurance
- special compensation for children born with birth defects of Vietnam Veterans



However, I would like to encourage you to think outside of that "proverbial box" to expand your client's ability to collect more than just the maximum base amounts for the three primary claims. Following are just a few examples of how one can possibly build onto an existing or new claim.

Scenario #1: Disability Compensation for a male Vietnam Veteran with presumptive Diabetes Type II | Since this condition is indeed presumptive to exposure to Agent Orange, one would start with that basic diagnosis; however, one should also assess the veteran for the following secondary conditions:

diabetic retinopathy or other eye diseases, diabetic peripheral vascular disease, ischemic heart disease, carotid artery disease, hypertension, kidney disease, stroke, associated skin conditions, depression (list is not all-inclusive)

It is also noteworthy to mention that if this same veteran has lost a limb, productive organ (such as in erectile dysfunction), or sensory organ (or the use of such), Special Monthly Compensation can be tacked onto the claim. SMC can also be added if that same veteran becomes housebound or in need of personal care assistance due to a service related condition.

Additionally, and because the Veteran served with boots on the ground, one should consider hearing loss and tinnitus due to sounds of combat and of course, PTSD, which is not that difficult to get for combat veterans. Also, don't forget that hearing loss can cause tinnitus, which itself can cause sleep apnea, which can result in migraine headaches; ergo, three more diagnoses.

If that Veteran is retired military, collecting a taxable retirement check from the DoD, need not forget Combat Related Special Compensation (CRSC) from the DoD. This can save the Veteran thousands of dollars in taxes!

Scenario #2: Widow's veteran husband died 6 months ago, making her eligible for non-service connected pension benefits. | In the case of any veteran's death, it is very important to file the surviving spouse's claim within one year of the veteran's death, but *ONLY IF* the claimant is otherwise eligible. In this case, it is important to assess the widow's financial eligibility from the first day of the month in which the Veteran died, which would be her entitlement date if filed within one year.

If the widow's physician affirms on Form 21-2680 that she has a condition rated at "100% disabling", she might get additional money tacked onto her base amount. If the doctor states that she is blind, almost blind, in need of a protective environment, in need of custodial care with at least two activities of daily living, or lives in skilled nursing, she would be entitled to the maximum benefit of Aid and Attendance.

But, let us not forget that the widow should file for burial and accrued benefits if the Veteran was in receipt of VA benefits, died in a VA hospital, and/or had a pending claim. She would also be entitled to a free burial flag and a free Presidential Memorial Certificate.

Scenario #3: A 60 year old widow of a war time veteran is eligible for non-service connected pension benefits, but her first husband died of Lou Gehrig's disease (ALS). | Although pension might be tempting, the better course of action might be to file for DIC based upon her first husband's death. This will give her a greater monthly monetary benefit than pension plus A & A, plus CHAMPVA health insurance (if she is not eligible for Tricare for Life), and a monetary burial benefit that she most likely never got. She would also be eligible for educational benefits and a VA home loan.

continued on page 19 – "Habits"

Habits – continued from page 18

For more information on expanding the "box" so that your clients get the absolute MOST from the VA and from the Department of Defense, join us on May 16-17 in Clearwater, FL for our 9th annual VAGA conference. We will be discussing many such case studies, in addition to updating you on the latest VA rules and regulations.

Karen McIntyre, Co-founder of VAGA; www.vagamembers.com | Veterans Family Matters and VAGA News (Feb2017)

This information is not intended as a substitute for VA, legal, or other professional advice. Every effort has been made to make the content of this newsletter accurate; however, neither Veterans Information Services, Inc. (VIS), nor Veterans Advocates Group of America, LLC (VAGA), assume any responsibility for errors or damages that may occur as the result of using the information contained within this newsletter or from any associated website or e-mail links. Each author bears the sole responsibility of his/her article's content and accuracy. Neither VIS, nor VAGA, or any of their staff are affiliated with the Department of Veterans Affairs or with any other government entity.

Veterans Choice Program

The Veterans Choice Program (VCP) is a temporary program to improve Veterans' access to health care by allowing eligible Veterans to use approved health care providers outside of VA. Section 101 of the Veterans Access, Choice, and Accountability Act of 2014 (VACCA) required that VA establish the program. The Department of Veterans Affairs' (VA) goal continues to be to provide timely, high-quality health care for Veterans.



Am I eligible for the program?

You must have been enrolled in VA health care on or before August 1, 2014, or be eligible to enroll as a recently discharged combat Veteran. Additionally, you must also meet at least one of the following criteria:

- You are told by your local VA medical facility that you will need to wait more than 30 days for an appointment from the date clinically determined by your physician, or, if not such date is provided, our preferred date.
- Your residence is more than 40 miles driving distance from the closest VA medical facility.
- You need to travel by plane or boat to the VA medical facility closest to your home.
- You face an unusual or excessive burden in traveling to the closest VA medical facility based on geographic challenges, environmental factors, or a medical condition. Staff at your local VA medical facility will work with you to determine if you are eligible for any of these reasons.
- You reside in a State or a United States Territory without a full-service VA medical facility that provides hospital care, emergency services, and surgical care having a surgical complexity of standard, and reside more than 20 miles from such a VA medical facility. NOTE: This criterion applies to Veterans residing in Alaska, Hawaii, New Hampshire, Guam, American Samoa, Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands. Also note that some Veterans in New Hampshire reside within 20 miles of White River Junction VAMC.

What do I need to know about getting an appointment through the program?

You must call the Choice Program Call Center at 866-606-8198 to verify eligibility and set up an appointment. Please note that:

- If you do not receive approval for care under the Veterans Choice Program, you may be responsible for some or all of the costs of the non-VA treatment you receive.
- Unfortunately not all providers will be covered by the Veterans Choice Program. If your preferred provider is not available, we will recommend other providers in your area.

[Check Your Eligibility](#)

Additional Veterans Choice Resources:
[National VA Veteran's Choice Website](#)
[FAQs](#)

“I urge each and every one of you to get involved, be engaged and to connect with other Retirees and Veterans on Guam; it is only with a united front and a united voice will we start seeing true impact to the services for our Veterans.” ~ editor

Frustrated with Your VA Health Care: What are Your Options?

March 9, 2017/in [Featured](#), [Veterans](#) /by [Leslie Gaines, Senior Attorney](#)

It is well known that the VA has been plagued by scandal after scandal, when it comes to veterans' health care issues. It is also well known that veterans are frustrated with the medical care they are receiving through the VA health care system. This is a topic that is always discussed during the election cycle, yet, it seems that year after year, nothing really gets done in order to actually solve the problems.



Some of the most common complaints that I hear on almost on a daily basis, include concerns about unreasonably long wait times to be scheduled for appointments with VA health care providers, concerns about VA medical providers being unresponsive to patient needs, and just overall concerns about inadequate health care in general.

What I've found, is that once a veteran is upset with the VA health care system, that frustration tends to impact the veteran in every other aspect of his/her life. Basically, there's a trickle-down effect.

As an advocate, I always encourage my clients to make sure that they are receiving **regular and ongoing medical treatment**, for all impairments. The reason for that advice is simple. If a veteran is trying to prove service-connected disability, and/or trying to prove that his or her disabilities have worsened, the first thing that the VA is going to do, is look to see if the veteran has current and ongoing medical treatment. If there is no current treatment, then the VA's default position is normally to assume that the veteran's disabilities aren't that severe. In other words, the VA's thought is that, if the condition actually exists or if the condition is severe, then the veteran would be getting treatment.

The reality is that there are many different reasons why a veteran may not be receiving medical care. However, the unfortunate part is that when the VA Regional Office is evaluating the strength of a VA disability claim, the underlying reasons why a veteran is not receiving treatment don't really seem to matter. To the VA, either the veteran is being treated or not, which then results in the VA believing that either the disabilities are serious, or, in the case of non-treatment, that they are not.

The good news is, for veterans who have stopped treating at the VA due to frustration with their health care, there are some options. I admit that these options aren't the perfect solution, and, that there may be some red tape in order to get through the process. But, I do believe that these options are definitely worth a try.

The Patient Advocacy Program

If a veteran is having an issue with his or her VA health care, the Patient Advocacy Program may be a viable option. Each VA medical facility has a Patient Advocate, and that person's job is solely to help veterans with concerns related to VA health care issues.

Of course, the VA always encourages veterans to attempt to resolve problems through their assigned treatment team first. In other words, if there is an issue with any members of the treatment team, the veteran is encouraged to discuss those issues with the treatment team first, or, within the chain of command for the treatment team.

However, if that doesn't work, or, if the veteran doesn't feel comfortable with the treatment team, I believe that veterans can, and should, reach out to the Patient Advocate. The Patient Advocate's job is to act as a liaison between the veteran and the treatment team, in order to effectively resolve problems. Therefore, veterans should utilize this resource whenever necessary, in order to help effectuate change.

For more information about the Patient Advocacy Program, please click [here](#).



VA Choice Program Info

[What Is The Veterans Choice Program?](#)

[Ten Things to Know About the Choice Program](#)

[Access health care closer to home \(ChoiceAct\)](#)

[Veterans Choice Locator](#)

Call 1-866-606-8198 to get started!

continued on page 21 – "VA Options"

VA Options – *continued from page 20*

The Veterans Choice Program

The Veterans Choice Program is a newer VA program, just developed within the last few years. The purpose of the Choice Program is to give veterans faster access to healthcare, but also, access to health care that is outside of the VA and in the private sector. Essentially, the goal is for the VA health care system to help alleviate their backlog by giving veterans access to the care that they need, through the private sector.

There are a few different ways for a veteran to be eligible for the Choice Program. Here are some of the ways:

- The veteran must be enrolled in VA health care, and also
- Meet at least one of the criteria below:
 - The veteran is not able to be seen at his/her local VA facility within 30 days
 - The veteran lives more than 40 miles away from a VA medical facility
 - The Veteran faces an unusual or excessive burden in traveling to a VA medical facility based on geographic challenges, environmental factors, or a medical condition.
 - The Veteran lives in a State or Territory without a full-service VA medical facility, for example, Alaska, Hawaii, New Hampshire (with some exceptions), and the U.S. Territories (excluding Puerto Rico).

Importantly, if a veteran is deemed eligible for the Choice Program, participation in that program should not otherwise affect the veteran's eligibility to receive health care through the main VA system. Additionally, the veteran's VA copayments should remain the same, whether or not the care is received through the VA or privately through the Choice Program.

For more information about the Veterans Choice Program, please go online to the VA's [website](#). The veteran can also contact his/her local VAMC facility in order to get more information.

As an advocate, I strongly encourage my clients to consider the Choice Program as a viable option.

Source: <https://www.hillandponton.com/frustrated-va-health-care-options/>

VA Warning of Veterans Choice Line Scam

Notice to Veterans: Choice Imposter Line

A Veterans Choice Program imposter line has recently been established by an unknown party to mimic the Choice line and potentially scam Veterans.

Choice Line: 1-**866**-606-8198

"Mimic" Line: 1-**800**-606-8198

The "mimic" line may be intended to reach Veterans who inadvertently dial the Choice line incorrectly.

- It has been reported the "mimic" line offers callers a \$100 rebate if the caller provides a credit card number.
- The "mimic" number does not state callers have reached the U.S. Department of Veterans Affairs or the Choice line.
- Callers have reported the "mimic" line incorrectly confirms callers have reached the Choice Program if the caller asks the question.

The Veterans Health Administration Office of Community Care has reported the other line to the Office of Inspector General for a possible civil or criminal investigation.

Always be aware. Under no circumstances should you provide credit card information over the phone for the Veterans Choice Program.

Source: <https://www.triwest.com/en/news/news-archive/2017/04/va-warning-of-veterans-choice-line-scam/>



2017 Retiree Activity\ Appreciation Days (RAD), Seminars, Veterans Town Hall Meetings, Stand Downs, Resource\ Career Fairs and Other Military Retiree & Veterans Related Events



Links for Mil\Ret\Vets and Family Members:



Burial Preparations

Burial preparation is a sensitive subject, but as a servicemember, veteran, or military family member you should be aware of your burial benefits before you need them. The following information is presented to assist you in preparing for the loss of a servicemember or veteran.

Burial in a VA National Cemetery

Burial in a national cemetery is based on military service. A copy of an official military discharge document bearing an official seal or other supporting documentation is usually sufficient to determine eligibility for burial.

The VA now allows veterans to find out their eligibility for burial in a VA National Cemetery prior to the time of need. The VA calls this "pre-need determination". To apply, complete and submit to the VA a [VA Form 40-10007](#). This greatly reduces stress on surviving family members.

Applicants may indicate a *preference* for a VA national cemetery on the application form, but a pre-need determination of eligibility does not guarantee burial in a specific VA national cemetery or a specific gravesite. VA assigns gravesites in cemeteries with available space once death has occurred and the burial is scheduled.

At the time of need, the next-of-kin, funeral home or other representative responsible for making final arrangements should contact the National Cemetery Scheduling Office at 800-535-1117 to request burial.

If the veteran didn't complete a "pre-need determination" request prior to death, survivors or funeral directors can request burial in a National Cemetery by faxing eligibility documentation to 866-900-6417 or scanning and emailing the information to NCA.Scheduling@va.gov, survivors or funeral directors can also call the VA at 800-535-1117.

Burial in a State Veterans' Cemetery

Every state and territory has veterans' cemeteries, and many have more than one. The rules are different in each state, see our [State Veterans' Benefits page](#) for specific information in the state you are interested in.

[[Guam Veterans Affairs Office](#)]



Burial in a Private Cemetery

If burial will be in a private cemetery and a Government headstone or marker will be requested for the veteran's grave, the family should complete [VA Form 40-1330, Claim for Standard Government Headstone or Marker](#) in advance and place it with the veteran's military discharge papers for use at the time of need.

Source: <http://www.military.com/benefits/burial-and-memorial/burial-preparations.html>

Know your rights: Credit discrimination is illegal

Under federal law, lenders are not allowed to discriminate against you. You are protected under the **Equal Credit Opportunity Act (ECOA)**. Take a look at [our handout to learn more](#), but know that when you apply for credit or borrow money, it is against the law to discriminate because of: Race, Color, Religion, National origin, Sex (including gender), Marital status, Age, or Receiving money from public assistance.

One thing you should keep in mind is that service in the military – whether current or prior service – is not covered by ECOA. However, some states do make it illegal to discriminate against covered persons based on active duty or veteran/military status. Check out our "Ask CFPB" [question on ECOA and military status](#) to find out more.



In this Nov. 11, 2016 photo, a gravestone, left, with the inscription UNKNOWN U.S. SAILOR, is adorned with a flower and a small pumpkin at Long Island National Cemetery in Farmingdale, N.Y. (AP Photo/Frank Eltman)

“Procrastination is like a Credit Card; it’s a lot of fun until you get the bill.”

~ Christopher Parker

Focus of the Retiree Activities / Retiree Affairs Offices.....

Our customers are American servicemembers and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and followed the orders given to them without regard to personal cost. They should take great pride in their accomplishments. In addition, they are entitled to the fulfillment of the contract drawn with our country. At the Retiree Activities Office, we take great pride in supporting the fulfillment of this contract. It is our responsibility to maintain open communication and to ensure they receive superb service and the respect that they so rightfully deserve.

Thinking of traveling Space-A? First thing you need to do is find out all the current [rules and regulations](#) governing the Space Available Program; then "[Ask the Experts](#)" what the best routes to take to your destinations and other travel information. The Andersen AFB Passenger Terminal (DSN 315-366-5165 / Commercial (671) 366-5165) is the point of contact for any Space Available travel out of Guam. [24hr recording: DSN 315-366-2095 / Commercial (671) 366-2095]. To sign up for Space A at Andersen, fill out the form [AMC 140](#) and fax (DSN 315-366-3984 / Commercial (671) 366-3984), e-mail to "spacea.signup@andersen.af.mil", or drop the information off in person to the Andersen AFB Passenger Terminal. **current 734 AMS AMC Gram [HERE](#).**

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

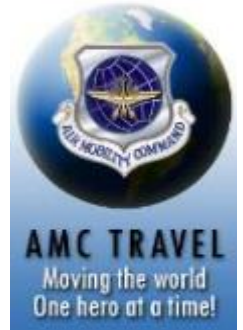
Webpage: www.andersen.af.mil/units/734ams/index.asp

AMC Travel Info: www.amc.af.mil/amctravel

AMC Space-A email: <http://www.amc.af.mil/shared/media/document/AFD-140423-118.pdf>

Space-A Travel Page: <http://www.spacea.net/>

Military.com Travel Benefits: <http://www.military.com/Travel/TravelPrivileges>



WWW.PAULGLOVERCOACHING.COM

"We tend to believe that to change our lives we have to think big. But the great Chinese thinkers would say: don't forget to think small. We only begin to really change when we start with small changes in how we live."

~Michael Puett

Retirement is the benefit of a lifetime of hard work.

RETIREES--USE YOUR BENEFITS—Take advantage and use the Commissary, BX, Services Facilities like fitness center, bowling alley, club, arts and crafts—**OR WE WILL LOSE THEM.**

"The moment you feel like you have to prove your worth to someone is the moment to absolutely and utterly walk away."

~ Alysia Harris

"The sanctity of our battlefields, monuments, and veteran institutions is of utmost importance to preserve military history and pay respect to those who fought." ~ Henry Waxman

Social Security

At each stage of your life, [my Social Security](#) is for you. Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

If you receive benefits or have Medicare, you can:

Use a [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.



[Social Security and Survivor Benefits](#) | by [Stan Hinden](#), [AARP](#), UPDATED: January 2017 | photo by Istock

Our expert offers answers to your Social Security questions

Care for your loved ones, especially in their grief and loss. Take steps to ensure proper allocation of your Social Security survivor benefits.

Q: My husband is seriously ill. I know that if he dies, I'll need to notify Social Security so that his retirement benefits will stop. But what can I expect in the way of help for me and the rest of the family from Social Security?

A: The first thing to know is that in many ways, Social Security resembles a giant insurance policy that helps protect the [income](#) of families of the nation's workers when death strikes. If an elderly woman loses her spouse, she can receive survivor benefits, which may keep her from falling into poverty.

Likewise, if a young worker with young children dies in an accident, Social Security can pay monthly benefits to the surviving family members for years to come. All of these benefits are "earned" in the sense that they are based on the work record of the person who died.

Q: So which family members may be eligible for survivor benefits?

A: Quite a few, actually. The list includes:

- a widow or widower who is 60 or older (or at least 50 years old and with a disability that started before the deceased's death or within seven years after.)
- a widow or widower of any age who has not remarried and is caring for the deceased's child who is under 16 or disabled and receiving benefits on deceased's record.
- a child of the deceased who is under 18, or under 19 if a full-time student at an elementary or secondary school.
- a child who is 18 or older with a disability that began before 22

Benefits may also be payable to:

- a surviving divorced spouse providing the marriage lasted at least 10 years.
- a stepchild, grandchild, stepgrandchild or adopted child
- the parents of the person who died, if they are 62 or older and were [dependent](#) on the deceased for at least half their support
- A surviving divorced widow or widower, providing the marriage lasted for at least 10 years. Note: If you remarry after you reach 60 (50 if disabled), the remarriage will not affect your eligibility for a survivor benefit.

See also: [Divorce and Social Security benefits](#)

Q: Is there a limit to how much money Social Security will pay to multiple survivors?

A: Yes. It's called the family maximum benefit, and it puts a ceiling on the total number of dollars that members of a single family can receive each month. The rules are complicated, but generally speaking, the limit is equal to 150 to 180 percent of the full benefit of the deceased worker. If the benefits due to family members exceed this limit, payments will be reduced proportionately.



Survivor Benefits – *continued from page 24*

Q: I've heard that Social Security also pays a one-time death benefit. Is that true?

A: Yes. The lump sum is \$255, and it can be paid to a surviving spouse who was living with the deceased at the time of death. If living apart, the surviving spouse would have had to have received certain Social Security benefits on the work record of the deceased. If there is no surviving spouse, the payment can go to a child who is eligible for benefits on the work record of the deceased during the month of death.

Q: So how do I notify Social Security if my spouse passes away?

A: The easiest way is to call 800-772-1213 (TTY 800-325-0778) between 7 a.m. and 7 p.m., Monday through Friday. Reports of death must be made by phone or in person at a Social Security office; you can't report a death online. Many funeral homes are willing to notify Social Security of a death. However, the home will need the deceased's Social Security number.

Q: What's the best way to apply for survivor benefits?

A: As with reporting a death, call Social Security or go to an office. You can't apply online. If you're not already getting other Social Security benefits, you may be asked to provide documents that prove your identity and relation to the deceased.

Q: When someone dies, can we keep the most recent Social Security payment that was received?

A: It depends. The basic rule is that no benefits are paid for the month in which a person dies. That means, for example, if a person dies anytime in the month of November, a payment received in December (which is for November) must be returned. But a benefit received in November need not be returned, because it was for October. If your husband's benefits were going to his bank by direct deposit, you should also report his death to the bank so that it can return any improper payments.

Stan Hinden, a former columnist for the Washington Post, wrote How to Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire. Have a question? Check out the Social Security Mailbox archive. If you don't find your answer there, [send an email to the Social Security Mailbox](#).

You May Also Like

- [Social Security: what you can do online](#)
- [Start the Social Security benefits flowing](#)
- [When you and Social Security disagree](#)

Source: <http://www.aarp.org/work/social-security/info-2014/social-security-survivor-benefits.html>

FOREIGN EMPLOYMENT NEEDS APPROVAL: Military retirees seeking any civil employment with a foreign government agency - or any instrumentality of a foreign government agency -- must apply for permission in advance or risk losing their military retirement pay. For retired Airmen, the Secretary of the Air Force and Secretary of State serve as approval authorities for requests, though the Air Force Personnel Center's Retiree Services section functions as the administrative manager of the Foreign Government Employment program. You may get queries regarding this subject. If so, refer retirees, or others, to the special section covering the foreign government employment at <http://www.retirees.af.mil/Library/>. Other services, check with your main Retiree Services Provider.

Protecting your Healthcare Information

You can store and track your health and fitness information with fitness wearables, mobile devices, applications or other online services. While this technology makes it easier for you to be in charge of your health information, it may increase the possibility that it can be stolen.

Only you can protect the health information under your control.

The Defense Health Agency's "Empower the Patient" campaign aims to empower patients to protect health care information and lower the risk of cybercrimes. Here are two websites that include infographics, posters and fact sheets that can help to inform beneficiaries about how to keep their information safe: www.health.mil/CyberfitSpotlight and at www.tricare.mil/cyberfit.



Wanderings

Eight simple but powerful habits that will make you more successful

If you don't pay appropriate attention to what has your attention, it will take more of your attention than it deserves. —David Allen

To become more successful at everything you do in life, you need to do three things: reduce the amount of time you waste, be more organized, and get rid of the “mental clutter” that distracts you, preoccupies you, and stresses you out.

There are literally thousands of ways you can accomplish that, but some are far more effective than others. Here are eight of the most effective success habits that you can start implementing within the next few days:

1. Keep a schedule, even if it's a rough one

Keep a short to-do list for each day. Don't include every tiny miscellaneous item you need to do, like running the dishwasher or collecting the mail. Just the big stuff. In fact, the fewer items, the better; the goal here is to focus on your biggest must-complete tasks.

Organize these tasks into a schedule. It doesn't have to be all that precise; you probably can't predict exactly how long a task will take anyway. But it helps tremendously to know the order in which you're going to complete your tasks for the day.

Generally, it's best to start with the most important tasks and work your way down, so you can handle the big stuff early while you have the most mental energy. One exception: if you have a hard time getting started, put a very small to-do at the beginning of your day to give yourself a quick win and get the ball rolling.

2. Keep your alarm clock on the opposite side of the bedroom

If you have even a little bit of trouble getting out of bed in the morning, put your alarm clock on the opposite side of the bedroom so that you're forced to get up to turn it off. That small amount of physical activity will go a long way toward waking you up.

When it does go off, turn on the lights in your bedroom before deactivating the alarm clock; the light will also help to wake you up. You may even want to set the alarm clock outside your bedroom, if your living situation makes that practical.

3. Do one minute of bodyweight exercise, first thing in the morning

As soon as you're out of bed, perform at least one minute of fast-paced, bodyweight exercise. A simple circuit of ten pushups, twenty squats, and a 30-second plank would be ideal.

This small amount of exercise will prime your nervous system and immediately bring up your energy level, helping you to get the day off to a running start. Performed immediately after the last habit, walking across the room to shut off your alarm clock, it also guarantees that you won't go back to bed.

continued on page 27 – “Habits”

CREATING A CULTURE OF EMPOWERMENT

Experienced and new managers and leaders learn that it isn't enough to empower employees. They need to learn how to create a culture of empowerment. This is a very different notion from “empowering people”.



Empowerment and motivation are internal choices that individuals make. Creating an environment where people can choose to be empowered and motivated is the job of managers and leaders.

Studies have identified these behaviors as critical to building such a culture:

- Listen to employees
- Demonstrate your trust
- Keep employees informed
- Help employees balance work and personal lives
- Foster open communication
- Give bad news straight
- Encourage reasonable risk
- Foster autonomy
- Praise success
- Link rewards to organizational goals

Courtesy of The Glowan Consulting Group

Habits – continued from page 26

4. Separate planning from execution

Plan out your tasks in a separate session from when you perform them, ideally at least a day in advance. During this planning session, break down all the steps needed to complete the task.

If you have to write an article, outline every section and sub-section. If you have to design a website, sketch out every page and write down the order in which you'll make every section. The more detailed your plan, the better.

Having a detailed plan dramatically cuts down on the amount of time wasted executing tasks. You always know exactly what you need to do next- you won't have to continually switch between "planning mode" and "doing mode."

5. When you're feeling emotional, delay your response

Any time you're feeling caught up with emotion and you need to respond to someone, wait a while before responding. That could mean pausing a few seconds if you're talking to someone in person, or even waiting a few hours, or overnight, to reply to an email.

Strong emotions- whether anger, sadness, excitement, or something else- have a way of clouding our judgement. Taking a little extra time to think will substantially improve your decision-making, so you'll be less likely to do or say something impulsive that you'll regret later.

As a bonus, not only are you giving yourself a little extra time to cool down and think- you're giving that to everyone around you as well, so that they can make better decisions as well.

6. Clean up messes as soon as you make them

Make your bed as soon as you get up in the morning- not later that day. Clean up the kitchen immediately after cooking- don't wait until right before the next time you cook. Clean your desk before you leave it.

Messes have a way of occupying our minds. A cluttered environment produces mental clutter. By keeping your environment clean and organized, you free up more mental processing power to think about the things you want to focus on.

As an added bonus, keeping your tools and workspace clean and organized reduces the psychological friction of getting started on something. It's easier to start working if your desk is clean. It's easier to cook if your kitchen is clean.

7. Meditate for two minutes a day

Meditation is one of the most proven, time-tested ways to clear out mental clutter and improve cognition and emotional well-being. Incredibly, as little as two minutes a day can be enough to produce noticeable benefits.

Meditating is as simple as anything could possibly be: just sit down in a comfortable chair, in a quiet place, close your eyes, and relax. Quiet your mind and focus on breathing as deeply as possible.

Most importantly: do this every day for at least two minutes, not less often for longer times. Consistency beats duration here.

8. Plan your weekend on Thursday

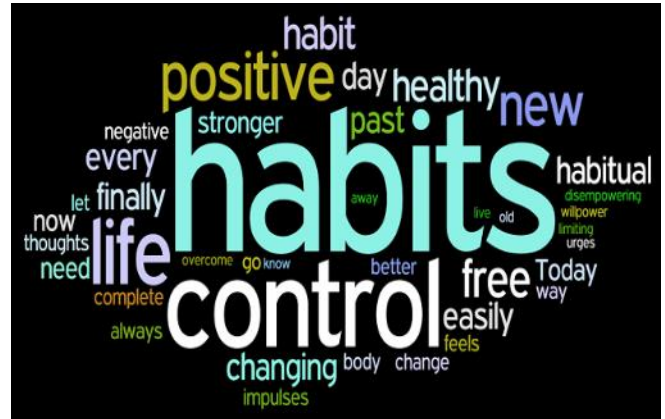
One of the biggest wastes of time and mental energy is spending your weekend juggling last-minute plans. This leads to all sorts of problems including stress, flaking on people, showing up late to stuff, and missing out on events you wanted to go to because you didn't plan ahead.

Just say not to all of that by making concrete plans ahead of time. Refuse to wait until the last minute just in case something better comes along- finalize your plans on Thursday. Before you go to bed on Thursday night, you should know exactly what you'll be doing all weekend.

Call to Action

If you want to build good habits that allow you to be happier, healthier, more productive, and more successful at everything, check out my free [Habit Change Cheat Sheet](#).

by John Fawkes | Source: <https://medium.com/personal-growth/eight-simple-but-powerful-habits-that-will-make-you-more-successful-e3106e3d8420>



VET thoughts & views

Veteran's Organizations:

There are many veteran/retiree associations available for us to participate in. Why should we belong? Our leaders in Washington are vote counters and the veterans' organizations are there to lobby for our benefits—they have a coalition that presents a united front and a consolidated total of potential voters. It is not necessary that we are active participants, although that helps, but the card carrying members add to the totals. My recommendation is that each of us join as many as we can afford. Benefits erosion is a continuing problem!!

(See page 5 for a listing of Guam-area Military-Veteran organizations.)



Andersen AFB Airmen's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airmen's Attic is located at 1558 Bamboo Lane. Note that the Airmen's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#). Call the Airmen & Family Readiness Center at 366-8136 if you have any questions or need directions.



"I AM A Veteran"
Calling the confidential Veterans
Crisis Line can help. I know.



"You can't patch a wounded soul with a Band-Aid." ~ Michael Connelly, The Black Echo

5 signs your spouse has PTSD

Ever read an article on PTSD and wondered, "Does my spouse have this?"

Here are 5 signs that do not necessarily mean your spouse has PTSD, but that there are problems that shouldn't be ignored:

1. Vortex of Numb | Does your spouse come home from work and sit in the "vortex chair"? Every time the chair is approached you will hear the same phrase muttered—"what a day!" or "I'm fried"—followed by the switching on of the TV, iPad or computer. At this point, your spouse is checked out.

To figure out how bad things are, walk slowly towards the vortex chair and start up a conversation, ignoring nonsense responses like "sure, babe" or "sounds good," etc.

Continue with your questions or statements while you step between the vortex chair and the electronic device. If your spouse sees you, touches you, even moves you out of the way, things aren't too bad. If your dearest beloved simply leans to one side without saying a word, pull the ripcord. It's bad.



PTSD is painful for both victims and their families.
(Photo/Pixabay)

continued on page 29 – "PTSD"

PTSD – continued from page 28

2. Glass Test | Imagine stress as water and our ability to handle stress as an empty glass. Normal folks without PTSD start each day with an empty glass, and as the day goes on, that glass slowly fills. Someone with PTSD starts out their day with their glass already three-quarters full.

Watch your spouse on a normal off duty day with regular life stresses: How quickly does the glass overflow, and were those stresses “normal”? If they were, and the threshold of being overwhelmed was noticeably low (being overwhelmed will appear as tantrums, loss of temper, storming out, tears, etc.), bang the big red button on the dash.

3. Whatever Wasteland | Do you find yourself with an adult child in the house? One that no longer makes decisions or takes responsibility unless told to? “Surprise me” is not an answer, it’s a suicide note written to your once great love affair. Keep a diary for a week: How many times did your off duty spouse take the lead at home, make decisions and do anything without being asked (100 times)?

If your lover has morphed into a non-verbal teenager, it’s time to make an appointment with the head doctor before you can’t remember why you ever fell in love.

4. I Usta Syndrome (“I used to”) | How many “ustas” does your spouse have? Count them. Examples of I Usta Syndrome: I usta hunt; I usta fish; I usta work out; I usta read to my kids... Get on top of this situation pronto if you see a pattern before it becomes “I usta be married.”

5. Sexual Switch-up | With PTSD comes hypervigilance and highs like no other. At work, that is. Off duty? Not so much. Co-workers become uber attractive when viewed through the PTSD lens. You, on the other hand, viewed through the PTSD lens, are grey, drab, and dull.

If you’ve noticed a change in the bedroom—either there’s no interest, or the demand is constant and unrelenting—grab your coat and your spouse by the scruff of the neck. It’s time to check in with a psychologist.

This is not a complete list of the many ways that PTSD manifests itself, but it’s a good place to start.

Sleep deprivation, black/white thinking, doomsday predictions, a sense of injustice and betrayal, the need to exact vengeance, reliving an event, bad dreams, loss of short-term memory and sexual dysfunction are but a few of the symptoms and all are treatable.

The most important rule of all when seeking treatment for your spouse? Include yourself. The majority of those being treated for PTSD admit to lying to their mental health team; you are the one that knows what is really going on, even if you don’t know why so insist on being part of the team.

Don’t underestimate the impact of PTSD on you and your family. It is a treatable injury, not a life sentence. There is no need to live a life of quiet desperation or find yourself divorced from the love of your life.

By Kate Gillie, Uniform Stories Contributor | *Resource: “Emotional survival for law enforcement: A guide for officers and their families” by Kevin M. Gilmartin, PhD*

Source: <https://www.military1.com/family-home/article/1633027014-5-signs-your-spouse-has-ptsd/>

“THE SECRET OF
CHANGE IS TO FOCUS
ALL OF YOUR ENERGY,
NOT ON FIGHTING THE
OLD, BUT ON BUILDING
THE NEW.”

— SOCRATES

Focus on Transition



10 Mistakes Job Seekers Make on Their Resumes



1. Lack of Clarity | If a potential employer cannot understand your work history, skills, or any other portion of the resume clearly and easily, you have already lost the job. They will not take the time to figure it out. They have tens or even hundreds of other candidates, and your resume goes in the trash. - *Scott Kennard, [911 Restoration](#)*

2. Cramming Too Much Information Onto the Page | Resumes that include too-small font, dense paragraphs, etc., can be overwhelming and unappealing to employers. If you make it too hard for them to read your resume, they simply won't, and they will move on to the next candidate. Use the appropriate font size, and break up information by using appropriate headings, bullet points, and bold font (sparingly). Use white space to direct the eyes and make your resume easier to read and more aesthetically appealing. - *Cachet Prescott, [Career Coach and Consultant](#)*

3. Not Using the Right Key Words | Many candidates do not use the correct SEO word choices that will aid in the applicant tracking system's (ATS) selection of the resume. These systems search for key words based on the job description. An example could be the use of the term 'recruiter,' versus 'talent acquirer' — depending on the industry, either term may be used. Reflect on the wording in the job posting — that is how the resume should be worded. — *Lisa Chenofsky Singer, [Chenofsky Singer and Associates](#)*

4. Taking a One-Size-Fits-All Approach

If you try to develop a one-size-fits-all resume to send to a variety of employers, you will most likely end up with your resume tossed in the wastebasket. Employers want you to write a resume specifically for them. They expect you to clearly show how and why you fit the position in a specific organization. If you're simply sending out the same resume to each employer, it shows potential hiring managers that you're not interested in the particular job they're offering. If you're not willing to read the job description and tailor your resume for the job, they think you don't care enough about the job to do it, and they won't think it's worth their time to give you a chance. — *Jennifer Magas, [Magas Media Consultants, LLC](#)*

5. Making It All About You

Another common mistake is writing a resume as though it is all about you. It really is not: it is about the prospective employer. Having objective statements and detailing what *you* are looking for is of no interest the employer. Their biggest question is, *What can you do for me?* The mistake is in not answering that question.

In that top quarter of your resume, you will be lucky to get a 3-10 second review, and therefore, it is critical to answer this question to ensure the reader continues to evaluate your resume. Start with the most important skill sets, abilities, accomplishments or attributes — most important to the employer — that you bring to the table. Set the stage for them to see you in the role that you are pursuing. Align your resume with the prospective employer and position, allowing the reader to easily identify you in that position. — *Lisa K. McDonald, [Career Polish](#)*

6. Using an Inappropriate Email Address

Don't use a personal email address geared more for playtime than work. If you use an email address which references your partying or intimate behaviors — such as 'wildwoman' or 'drunkhorny' — I question your judgment. It is too easy to get a generic, free email account from Gmail or Yahoo for your interview correspondence to represent yourself in such a manner. Keep the other address for communicating with your friends — not potential employers. — *Cassie Dennis, [SocialRaise](#)*

7. Focusing on Tasks Instead of Results

Future behavior can be predicted by past behavior, so use those bullets under each job to showcase your accomplishments, not the tasks assigned to the role. Did you standardize a set of processes? Develop industry knowledge? Save time or other resources? Use the bullets to describe your achievements using the skills the employer seeks. — *Marilyn Santiesteban, [Bush School of Government & Public Service, Texas A&M University](#)*

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Resume – continued from page 30

8. Listing Skills They Don't Really Have

One of the most common resume mistakes I have seen is when candidates list skills they don't actually have. Remember: anything that is listed on your resume is fair game for an interview. Candidates should be cautious to list skills or acronyms when they really have no understanding of or experience with that skill or technology. — *Nick Santora*, [Curricula](#)

9. Not Providing Enough Context

It's great to list your day-to-day responsibilities, but unless we know what your company does, your goals within your department, or what you've accomplished in your role, these tasks come across as relatively meaningless. — *Sarah Dabby*, [ClickTime](#)

10. Forgetting to Be Themselves

I've seen many resumes that do not sound or look like the person I'm sitting across from. In some cases, professional resume writers craft the resume's content to the point where the candidate cannot speak to the experience listed.

Be sure you will feel proud and focused when you hand over your resume. Can you speak to every job, result, and accomplishment listed? Does your resume reflect your humor, energy, passion, and confidence? If your resume looks sophisticated and professional, yet you are relaxed and casual, it will be a challenge to get a hiring manager to see that you are the same person listed on the pages. — *Lida Citroen*, [LIDA360](#)

Source: <https://www.recruiter.com/i/10-mistakes-job-seekers-make-on-their-resumes/>

Job Seekers: 7 Tips for Asking Better Questions

As you transition to your civilian career and prepare the tools you'll need – from a resume to elevator pitch and online profiles – you should also arm yourself with the skill to ask good questions as part of your job search.

There are many instances when you'll need to ask interesting, poignant and relevant questions. Often, the questions you ask will highlight your knowledge and insight. In a job interview, informational interview or meeting with a key networking contact, it helps to have good questions you can ask of them. Your questions will reveal your

Before you consider the types of questions you'll ask, first clarify your goals and motivation: A good question starts with understanding why you are asking the question and why you want the answer: Are you trying to prove a point? Validate your suspicions? Catch someone in a lie? Build a better relationship?

Here are 7 tips for asking better questions:

1. **Be direct and specific.** Oftentimes, questions don't return a valuable response because the asker isn't clear and direct. For instance, when requesting assistance with your job search from a networking contact, don't ask them if they "have any ideas for how I can get a job...?" Instead ask, "Do you have any connections at ABC Company? I'm interested in interviewing there."
2. **Know when to ask open-ended versus closed questions.** There are times when a yes/no question makes sense. For instance, if you are confirming an appointment, you might ask, "Are we still meeting today at noon?" But, when looking to start or build a conversation, enlist insight and information, or showcase your knowledge on a topic, avoid closed-ended (yes/no) questions. In an informational interview, for example, you might inquire, "How did you get started in your career at this company?" to receive a more detailed and informative response.
3. **Evaluate the appropriateness of the question.** Just because you want to know something doesn't mean it's okay to ask. Consider whether the question you want to ask is of a personal nature, which might cross a line of professionalism. Similarly, could the question imply you are seeking confidential insight? Stay away from a question that could be inappropriate to the situation or your relationship with the recipient.
4. **Silence can be golden.** When asking a question, it can be tempting to fill the silence if the other person hesitates. Give them time to respond. Some questions require thought and care in responding. Just because the other person doesn't fire back a quick response doesn't mean something is wrong. When you give the other person time to consider a response, it's a sign of respect.

Job Seekers – continued from page 31

5. **Set up and properly frame the question.** Does your question require context to be understood? If in an interview, consider that the interviewer might be seeing many job candidates on that day, and if you provide background to your question you can make yourself stand out. For instance, instead of asking, "Where will this project be five years from now?" consider asking, "I'm looking to leverage the team building skills I developed in my military career, to grow a team and project into a sustainable and scalable business unit in the company. Do you envision this type of growth for this project over the next five years?"
6. **Resist interrupting or answering for them.** Avoid asking a question and then answering it before the other person can respond, such as "Why are competitors coming into your space? Is it because prices have been driven down, overseas competition is getting smarter, and your company hasn't stayed progressive?" This feels more like you were trying to show off your knowledge. Similarly, if the other person rambles a bit when answering, let them. You asked the question to hear an answer. Avoid getting impatient and interrupting them.
7. **Ask again, if need be.** It might happen that the person misunderstood what you asked. In that case, politely restate your question, or ask it a different way. Your goal is to solicit a response that is valuable to you. Reframe the question and ask it again if need be.

A well-thought out question can deliver great insight and information to a job seeker. You might learn more about the industry, company or individual by asking appropriate and interesting questions. Always have a set of questions ready for networking situations, informational interviews, job fairs, and interviews.

By [Lida Citroën](http://www.military.com/veteran-jobs/career-advice/job-hunting/job-seekers-7-tips-for-asking-better-questions.html) | <http://www.military.com/veteran-jobs/career-advice/job-hunting/job-seekers-7-tips-for-asking-better-questions.html>




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Cool Down Before Addressing a Conflict

It's tough to be rational when you're upset or angry. If you're having a conflict with a colleague and feel worked up, you're unlikely to make good decisions about what to say or do. Rather than jumping into the discussion right away, buy yourself some time. Explain to your colleague that you need to think through the issue before coming back to it. (Don't tell the other person that they need to calm down — that's likely to upset them further.) If things are really heated, you can simply walk away. Leave the room, go to the bathroom, or take a walk outside to give yourself a chance to cool down. When you feel ready to make a thoughtful choice about how to proceed, you can return to the discussion. | Adapted from the *HBR Guide to Dealing with Conflict*, by Amy Gallo

SOMETHING TO PONDER – The humor of life 🤔

We Survived!

Explaining what growing up *before* the 90's was like.

CONGRATULATIONS TO ALL BORN IN THE 1930's, 40's, 50's, 60's, 70's and Early 80's!!!

First, you survived being born to mothers who smoked and/or drank while they carried us. They took aspirin, ate blue cheese dressing, tuna from a tin, and didn't get tested for diabetes.

Then after that trauma, your baby cots were covered with bright colored lead-based paint, you had no childproof lids on medicine bottles, doors or cabinets and when you rode your bikes, you had no helmets, not to mention, the risks you took hitchhiking.

As children, you would ride in cars with no seat belts or air bags. Riding in the back of a van – loose – was always great fun, you drank water from a garden hosepipe and NOT from a bottle. You shared one soft drink with four friends, from one bottle and NO ONE actually died from this. You ate cakes, white bread and real butter and drank pop with sugar in it, but you weren't overweight because YOU WERE ALWAYS OUTSIDE PLAYING!!

You would leave home in the morning and play all day, as long as we were back when the streetlights came on. No one was able to reach you all day. And you were OK. You would spend hours building your go-carts out of scraps and then ride down the hill, only to find out you forgot the breaks. After running into the bushes a few times, you learned to solve the problems.

You did not have Playstations, Nintendo's X-boxes, no video games at all, no 99 channels on cable, no video tape movies, no surround sound, no mobile phones, no text messaging, no personal computers, no internet or Internet chat rooms...

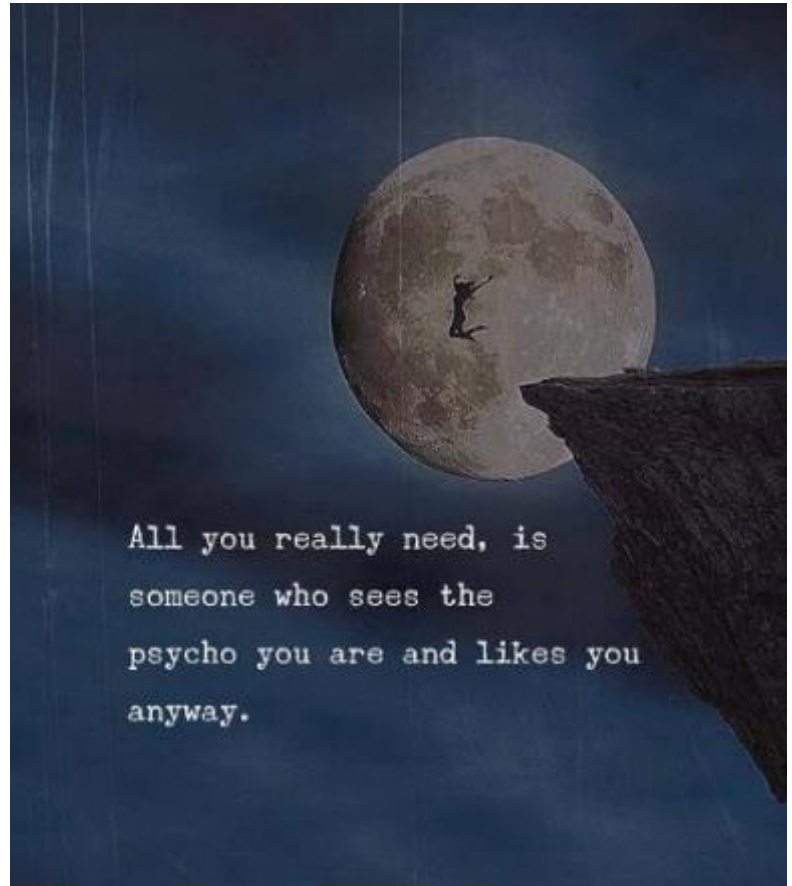
YOU HAD FRIENDS and you went outside and found them! You fell out of trees, got cut, broke bones and teeth and there were no lawsuits from these accidents. You played with worms (most boys did) and mud pies made from dirt (and the worms did not live in us forever).

You made up games with sticks and tennis balls and although you were told it would happen, you did not poke out any eyes. You rode bikes or walked to a friend's house and knocked on the door or rang the bell, or just yelled for them! Local teams had tryouts and not everyone made the team. Those who didn't had to learn to deal with disappointment. Imagine that!!

The idea of a parent bailing you out if you broke the law was unheard of. They actually sided with the law! This generation has produced some of the best risk-takers, problem solvers and inventors ever! The past 50 years have been an explosion of innovation and new ideas,

You had freedom, failure, success, and responsibility, and you learned HOW TO DEAL WITH IT ALL!!

And YOU are one of them! CONGRATULATIONS!



Military Retiree Websites: A Wealth of Information

ARMY

<http://soldierforlife.army.mil/retirement/>

MARINES

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR

NAVY

http://www.public.navy.mil/bupers-npc/support/retired_activities

AIR FORCE

<http://www.retirees.af.mil/>

COAST GUARD

<http://www.uscg.mil/retiree/>



ALL SERVICES

DFAS

<http://www.dfas.mil/>

TriCare

<http://www.tricare.mil/>

TriCare Dental

<http://www.trdp.org/>

Military Records

<http://www.archives.gov/veterans/>

Casualty Assistance

<http://www.militaryonesource.mil/casualty>

General Information / News

<http://www.militaryonesource.mil/>

<http://www.military.com/benefits/>

For those of you with computer access, you can get more up-to-date information as well as specific answers to your questions, just by going to these websites.

This is not a complete list and we will post more useful sites in future newsletters. You can find community use computers at the Andersen AFB and Naval Base Guam Libraries, as well as other locations (Library and Senior Citizen Centers) across the island.

Visit any of these locations to access these sites, update accounts, download forms and statements, etc.

transition **VA** **veteran** **education** **career** **Tricare** **finances** **gi bill** **jobs** **medical** **retirement** **benefits**

How to Help and Learn from Senior Citizen Veterans

February 7, 2017 By [National Veterans Foundation](#)

Veterans of all ages are coming together to share stories, listen, and help one another in ways that encourage positive change all around. Senior citizen veterans have much to offer in this realm.

A lot of things in life take courage. Being a soldier is up there among the most iconic ways to show courage of course, but soldiers who come home often have to find another type of strength, and that's the courage to speak up about their experiences in war. For some, that's a matter of healing, especially when they suffer from some sort of trauma, [such as PTSD](#).

Surprisingly, one formula for healing that's proving to be very successful is when younger vets are able to come together with senior citizen veterans to share stories, to do some listening, and learn.

Sharing Stories: Benefits for Everyone

One of the most common obstacles to healing after trauma is an unwillingness to talk about experiences. This is especially true in the veteran community, where pressure to be strong and resilient can be intense.

But one of the best ways to become even more resilient, according to Sherry Hamby Ph.D, is by sharing your story. She [advocates](#) writing autobiographical stories, but the concept is the same: sharing, no matter what form (verbal or written), helps improve psychological and even physical health.

It's probably for that reason that the Veterans Health Administration maintains, [on its website](#), a place for all vets – senior citizen veterans too – to share their stories with others. Younger vets can learn from older vets that PTSD can be treated, there are resources, and that it's important never to give up.



Senior Citizen Vets – continued from page 34

Sharing Helps Senior Citizen Veterans, Too

One sad fact of life is that as we age, we miss out on a lot of socialization. Especially after retirement, those social networks start to run thin and it's very easy to lose touch.

That's true of everyone, but for vets that can be particularly difficult, especially if they're still dealing with long-term PTSD or other service-related issues. Even after all those years, some memories are still very painful.

So it makes sense that when veterans of all ages come together to share their stories, there are healing benefits on both sides of the conversation.

One [heartwarming example](#) of this is the story of Gus Allbritton, a Vietnam veteran who still suffers from PTSD. He makes daily appearances at the Dublin VA to do what he can to help. A lot of that entails just talking over coffee. He does it for the younger vets, and encourages them to use the VA as their resource and not to give up. As a side benefit, he knows it helps him, too. He's already helped one younger vet, who had a severe case of PTSD...

Older Generation to the Younger Generation

“I'm in my 60s and he's in his 20s, but we can still relate to each other because we're Veterans. He fought in the desert and I fought in the jungle, but war is war, and PTSD is PTSD. We're brothers.”

-Gus Allbritton, Vietnam Veteran

Having been there, senior citizen veterans are perfectly equipped to help the younger generation of veterans cope with the aftermath of combat experience. And whether it's their job or they do this on a volunteer basis, they benefit as well.

Another example is of our own board chairman, Frank Spady. As a senior citizen and Vietnam veterans he took a young veteran under his wing. Their interactions have helped both of them. [Click here to read their story.](#)

This way of healing is relatively new, and perhaps even controversial but it's growing and with each case of sharing stories across the generations, it seems there's more and more evidence it's working.

Source: <http://nvf.org/senior-citizen-veterans-help-learn/>



Keep your distance from people who will never admit they are wrong and who always try to make you feel like it's your fault.

Respect yourself enough to **walk away** from anything that no longer serves you, grows you, or makes you happy.

- Robert Tew

www.dailyquotesinspiration.com



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

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Commonwealth of the Northern Mariana Islands Saipan RAO PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: PeterC11@yahoo.com
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Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider. <http://ice.disa.mil/>



Request your assistance –

please forward this newsletter to as many friends and family as you can – encourage your fellow military retirees / survivors to provide us an email address so they can keep in touch with the latest news. Sensesramente

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