



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community of Guam

and Surrounding Pacific Islands

Hafa Adai – I hope 2013 is starting out as a great year for everyone. We are moving forward with an enhanced Guam RAO quarterly newsletter and I am looking for your help in getting the word out – we have less than 200 emails on our mailing list, yet there are over 2,800 military retirees and dependents in the Guam area – all of whom are eligible to use the benefits offered. We will continue to use this newsletter to provide you with as much information as we can with regard to issues that affect you - the military retiree and your family. If you find this newsletter of value, please help us get it out to everyone interested.

If you have suggestions regarding future newsletter content of interest to the retiree community, please contact the Guam RAO at 671-366-2574.

If you need help with anything regarding military benefits and don't know where to go for information, you can always start with us. We are located above the base library, Bldg. 2100, Rm 726. Since we have no day-to-day volunteers at this time, you can contact me by calling 366-2574 and leave a message or email Guam.RAO@us.af.mil or Guam.RAO@gmail.com.

As always, we need volunteers. We are looking for someone to fill any morning (0900-1200) or afternoon (1200-1500) slots. This is not a difficult assignment – the target audience is the retiree and retiree dependent community.

You already know the issues – You can help, and – we can use you.

If you've got some time available one day a week for 3 hours, please call 671-36-2574.

Mas Rikueto

Dave Ehlers

WE'RE 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

We Need Your Help!

Recently our computer crashed and we lost a majority of our e-mail listing. We are trying our best to up-date this list. If you did not receive this newsletter via email directly from the Guam RAO – request you please send us an e-mail to Guam.RAO@us.af.mil so we can update our listing.

Also, there are many e-mails being returned from personal e-mail addresses. To further complicate the issue, some civilian servers are rejecting e-mails from government computers. If you have e-mail accounts with a public provider (Yahoo, G-mail, Hotmail, etc.) please give those addresses to us so if a message gets rejected by your office or home server, we can still get the word out to you.

Jan – Mar 2013

Volume 3, Issue 1

Guam Retiree Activities Office

BG Steven D. Garland

36th Wing CC

Col Donald R. Drechsler

36th Wing CV

Col Dwayne E. Thomas

36th MSG CC

CMSgt (Ret) David Ehlers

RAO Director

Newsletter Editor

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New Guam Retiree Activities Office (RAO) Director

Greetings Fellow Retirees, Veterans, Spouses, Widows and Widowers, dependents and beneficiaries.

First and foremost, *Hafa Adai* - Thank You for your service to our great nation and for your exemplary contributions toward our country's history & future.

I want to introduce myself as your new RAO Director and tell you a little bit about my plans for serving. I am proud and honored to follow in the footsteps of the previous RAO's – I hope to honor them and you by doing the best job I can as your RAO Director.

We may have met at the last Retiree Appreciation Day (RAD) on Andersen Air Force Base, or when I worked for DZSP-21 at Naval Base Guam, Home Depot or even in my current position here on AAFB with 734th AMS.

Second, and equally important, this is “your” Retiree Activities Office and thus your input – “the voice of the customer” – and feedback from retirees, veterans and their dependents will help drive the direction and ultimate success of the RAO programs.

Third, and extremely critical to the program; even though we are located on Andersen AFB and aligned under the 36 Wing leadership, **the Guam RAO is for the entire Guam Military retiree and veteran community – all services, all ranks - as well as their dependents**

It is important to reach out now to you to introduce myself, tell you some of the upcoming things we are working on and to get know your issues.

- Please look forward to an updated and expanded website – with the new site, we have attempted to

provide as much information as possible to assist you in searching for answers to your questions or problems.

- We are continuing our efforts to obtain correct updated email contact information for all Guam military retirees so that we can better communicate with you.

- *If you have not already done so, please respond and verify your email so we can ensure uninterrupted contact.*

- I'd like to share that the Guam Retiree Activities Office (RAO) has an updated and active Facebook page. The page can be found by typing in "Guam RAO" on the Face-book page search box or at the link: <https://www.facebook.com/GuamRAO>.

- Please share this with your friends so we can get the word out to the retirees of all services that the Guam RAO is here to assist in answering any of your questions or concerns.
- Don't hesitate to share information, ask questions, or comment on the information / articles posted.

I also ask you to help spread the word by forwarding this e-mail to your friends whom are military retirees, spouses, widows and widowers.

Respectfully yours,

Dave

David L. Ehlers, CMSgt (Ret), USAF, Director, Guam Retiree Activities Office

In the future, you can contact us at Guam.RAO@us.af.mil or Guam.RAO@gmail.com or calling 671-366-2574.

Location: Andersen AFB, Bldg 21000, Room 726 (above the library)

Hours: Monday - Friday, 0900-1500 (based on volunteers availability & schedule)

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

Twitter: http://twitter.com/Guam_RAO

Mailing Address:

Guam Retiree Activities Office
36 MSG
Unit 14041
APO AP 96543-4041

ACKNOWLEDGEMENT

Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication.

What is the RAO?

The ultimate focus of the RAO is to support, advance and unify the retired, active military, veteran, and local communities.

The RAO mission is to act as an interface between the active duty and retired communities, to keep you updated on matters which relate to your status as a military retiree, to provide information and services as necessary or appropriate, and to represent retired members.

The Guam Retiree Activities Office and our volunteers are here to serve you and your needs to the best of our ability.

We provide/disseminate information in order to support, advance and unify the retired, active military and local communities. Our reach can be global, but our main focus is on Guam, CNMI, FSM, Palau and any other localities within the Pacific region around Guam.

The Retiree Activity Office is operated solely by volunteers to provide information and assistance for all local area and visiting military retirees, family members, and surviving spouses of retirees.

We want to know what your concerns are. . .

- What are your biggest concerns regarding your military retirement?
- What information would you like to see included on the webpage?
- What topics would you like to see discussed on the Facebook page?
- What info and how often would you like to receive via email updates / notification?
- What information, booths, and/or activities do you want to see at the Retiree Appreciation Day?
- Do you have any additional feedback/suggestions for improvement to the RAO program?

You can provide us your comments or ask questions by sending us an email to Guam.RAO@us.af.mil

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

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."

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 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

"You can't help getting older, but you don't have to get old."

~ George Burns

"Volunteers don't just do the work ~ they make it work."

~ Carol Pettit

"We are young only once, after that we need some other excuse."

~ Unknown

In Memoriam – Patricia Ann Peek (September 26, 1944 – November 26, 2012)



On November 26, 2012 the Air Force retiree community lost a very valuable member of their family with the passing of Pat Peek. Pat served as the Chief of Retiree Affairs at the Air Force Personnel Center, Randolph Air Force Base, Texas. Pat was deeply involved in all aspects of retiree needs and was an important liaison between the retiree community and the senior leadership of the Air Force. Pat coordinated and conducted the annual Air Force Retiree Council meeting and was a critical conduit to the council regarding issues of relevance to the retiree community. She was a true professional and her service will be greatly missed. **Thank you Pat for 30 years of outstanding service to the retiree community.**

Do you have someone you would like to pay final respects to – drop us a line with their name, branch of service, dates of service, a short bio and space permitting we will include in the next newsletter.

Preventing the Flu: Good Health Habits Can Help Stop Germs

The **single best way to prevent seasonal flu is to get [vaccinated](#)** each year, but good health habits like covering your cough and washing your hands often can help stop the spread of germs and prevent respiratory illnesses like the flu. There also are [flu antiviral drugs](#) that can be used to treat and prevent the flu.

1. Avoid close contact.

Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.

2. Stay home when you are sick.

If possible, stay home from work, school, and errands when you are sick. You will help prevent others from catching your illness.

3. Cover your mouth and nose.

Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.

4. Clean your hands.

Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.

5. Avoid touching your eyes, nose or mouth.

Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

6. Practice other good health habits.

Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Source: <http://www.cdc.gov/flu/protect/habits.htm>

Women Veterans Health-Care Site Available.

The Department of Veterans Affairs now has a website devoted strictly to women veterans. On the [Women Veterans Health Care](#) website, visitors can find tools and resources for and about women veterans, include statistics, tips on wellness and healthy living, recent news, and links to publications, products, VA's Health Awareness and Culture Change campaigns, and links to VA's Facebook and Twitter pages.

Also on the site is the recently developed Women Veterans Outreach Toolkit, which includes fact sheets on VA care and benefits, answers to frequently asked questions, brochures on VA services and health-care awareness materials.

(<http://www.womenshealth.va.gov/>)

Make sure **she** gets the message.



"The DoD/VA Integrated Disability Evaluation System...is too complex, takes far too long, and still has an adversarial aspect that our servicemembers should not have to endure"
(Sen. Carl Levin, D-NY in a letter to the VA and DoD calling for an improved disability evaluation process).

New survey aims to fix veterans' sleep problems

By LEO SHANE III; Published: December 10, 2012

WASHINGTON – Researchers at Johns Hopkins University and the veterans wellness firm VetAdvisor are teaming up to see if they can help returning veterans get a little more rest.



The groups this week launched a new national sleep survey of veterans, looking for ways to battle problems like insomnia or excessive fatigue. The goal of the research is to better map the most common struggles among past and current servicemembers, and find solutions to the sleeplessness.

Dan Frank, CEO of VetAdvisor, said they hope to get at least 5,000 participants to complete the online survey. The consulting firm works with corporate human resources on ways to recruit and retain veterans into the workplace, and he said better knowledge of the problems they face could lead to better treatment options.

“One aim of the survey is to determine if coaching were available would they seek it out,” he said. “We want to take that information to demonstrate approaches to extend the reach of both VA and active duty preventative care services.”

Previous research has found that sleep troubles are common in returning combat veterans, even among those who aren't dealing with other serious conditions like post-traumatic stress disorder or brain injuries.

Dr. Michael Smith, director of the university's Center for Behavior and Health, said the online survey is aimed at determining the multiple potential causes of sleep disturbances in veterans and troops, and understanding whether stigmas or bureaucracy might discourage those sufferers from seeking help.

Questions include whether those surveyed would be open to the idea of a sleep coach, someone who helps track rest patterns and can act as a counselor in finding solutions.

For more information, visit the study's web site at www.vetsleep.org.

TRICARE Retiree Dental Program Update

Premium rates for the TRICARE Retiree Dental Program (TRDP) will undergo an adjustment on 1 OCT as established in Delta Dental's contract with the Department of Defense. The new monthly premium rates for the next TRDP benefit year are effective October 1, 2012 through September 30, 2013. This annual premium adjustment is automatic and will be reflected in the allotment from your retired pay, or if you are billed directly, in your payment coupons or EFT (electronic funds transfer) debit applicable to your October payment. If you have established automatic payment of your monthly TRDP premium through your bank's online bill payment system, you will need to manually update the scheduled payment amount Code prior to the next payment cycle. To find out the new Enhanced Program premium rates for your region, use enter your Zip on the online Premium Search feature at <http://trdp.org/pro/premiumSrch.html>. Retirees can find information on the TRDP program at <http://trdp.org> [Source: <http://trdp.org> 21 Sep 2012 +]

The Secret to Better Sleep

- The average American sleeps 6.9 hours a night. When we get less sleep than we need.
- Our reaction times get slower.
- We're more at risk of obesity and diabetes.
- Our blood pressure rises.
- We eat more.

Sleep-Related Disorders

- Night Sweats:** These are caused by menopause, cancer and infections.
- Hypersomnia:** Excessive daytime sleepiness is caused by narcolepsy, being overweight, use of certain medicines or drug and alcohol use.
- Narcolepsy:** People who suffer from this condition may fall asleep easily during the day.
- Restless Leg Syndrome:** Sufferers sleep up to 20 hours a day for several weeks.
- Periodic Limb Movement Disorder:** Limbs move rhythmically during sleep.

Understanding Apnea

- 6% of Americans suffers from sleep apnea, a condition where the sufferer stops breathing for 10 to 30 seconds, up to 400 times a night.
- 2-4% of the American population suffers from apnea without a diagnosis.
- 50% of those with sleep apnea snore heavily.
- Apnea sufferers are six times more likely die in a traffic accident due to fatigue.
- People who sleep next to apnea sufferers lose on average one hour of sleep per night.
- People with untreated apnea are four times more likely to suffer a stroke.

“No day is so bad it can't be fixed with a nap.” ~ Carrie Snow

“Life is something that happens when you can't get to sleep.” ~ Fran Lebowitz

Retirees far from bases to lose Tricare Prime (Excerpt)

By TOM PHILPOTT (Published: January 10, 2013)

Tricare Prime, the military's managed-care option, will end Oct. 1, 2013, for retirees, their family members and for military survivors who reside more than 40 miles from a military treatment facility or from a base closure site, Tricare Management Activity announced Wednesday.

Most of these 171,400 beneficiaries will need to shift health coverage from Prime to Tricare Standard, the military's fee-for-service health insurance option. For beneficiaries who use more than preventive health care during the year, the shift will mean higher out-of-pocket costs.

Defense officials expect the move to save the health care system up to \$55 million a year.

The rollback in number of Prime service areas will not impact active duty members or their families living far from a military base for tours as recruiters or in other remote assignments. Their health insurance through the separate Tricare Prime Remote program will not change.

But grown children of members or of retirees who elected coverage under Tricare Young Adult insurance will, like retirees, lose access to managed care providers under Prime if they reside more than 40 miles from a base.

....Tricare's far more critical challenge, however, is to educate impacted beneficiaries that their Prime coverage will end and most of them will need to shift to Tricare Standard. An aggressive information campaign is planned with the first of three letters of explanation and warning to be sent to affected beneficiaries and families within 30 days, Lawhon said.

Under Prime, beneficiaries get their care from a designated network of providers for a fixed annual enrollment fee, which for fiscal 2013 is set at \$269.28 for individual coverage or \$538.56 for family. Retirees and family members also are charged a co-pay of \$12 per doctor visit.

Under Tricare Standard, beneficiaries choose their own physicians and pay no annual enrollment fee. When in need of care, retirees must pay 25 percent of allowable charges themselves. They also pay an annual deductible of \$150 for individual or \$300 per family. Total out-of-pocket costs, however, cannot exceed a \$3000 per family catastrophic cap.

Some beneficiaries who see local Prime coverage end will be able to enroll in a remaining Prime network near base. To do so they would have to reside less than 100 miles from that exiting network and would have to waive the driving-distance standard that Tricare imposes for patient safety. That standard when enforced required that an assigned network provider be within a 30-minute drive of the beneficiary's home.

If displaced Prime beneficiaries meet the two requirements, then an existing network will make room for them regardless of number of beneficiaries enrolled, Lawhon said. But joining a new network also will mean new doctors. So most displaced Prime beneficiaries are expected to choose to use Tricare Standard instead to get care locally and, in many cases from the same physicians who treated them under Tricare Prime.

"People who use Standard are very, very pleased with it," Lawhon said. As a group they report higher scores on customer satisfaction surveys than do Prime users, she said.

Read the full article at: <http://www.stripes.com/news/americas/retirees-far-from-bases-to-lose-tricare-prime>



Health Problems

Adults who are overweight or obese can experience the following health complications:

- Coronary heart disease
- Heart failure
- High blood pressure
- Stroke
- Type 2 diabetes
- Metabolic syndrome
- Cancer
- Osteoarthritis
- Sleep apnea
- Obesity hyperventilation syndrome
- Reproductive problems
- Gallstones

source: *U.S. Dept of Health & Human Services.*

know it is difficult given many cultural norms, however... start now – change your eating habits, exercise.

For more, read the 16 Jan 2013 Pacific Daily News article, "Risks of obesity: Few know extra pounds can cause, worsen cancer, arthritis, infertility, sleep apnea" (<http://bit.ly/X3Aa8Y>)



Veterans Crisis Line
(1-800-273-8255 and Press 1)

online chat
(www.VeteransCrisisLine.net)

text messaging (838255)

connect Veterans in crisis with specially trained VA professionals – many who are Veterans themselves – who provide free, confidential support.

2012 tax statement <i>myPay</i> and USPS mail schedule		
Form / Document	Date available on <i>myPay</i>	Dates mailed via USPS
Retiree Annual Statement (RAS)	Dec. 4, 2012	Dec. 19, 2012 – Jan. 10, 2013
Retiree 1099R	Dec. 13, 2012	Dec. 19, 2012 – Jan. 10, 2013
Annuitant Account Statement (AAS)	Dec. 15, 2012	Dec. 19, 2012 – Jan. 10, 2013
Annuitant 1099R	Dec. 15, 2012	Dec. 19, 2012 – Jan. 10, 2013
Active Duty Army, Navy, Air Force W-2	Jan. 24, 2013	Jan. 24-29, 2013
Reserve Army, Navy, Air Force W-2	Jan. 8, 2013	Jan. 10-14, 2013
Marine Corps Active & Reserve W-2	Jan. 14, 2013	Jan. 15-20, 2013
Civilian employee W-2 (DoD/Non-DoD)	Jan. 5, 2013	Jan. 8-12, 2013
Military VSI/SSB W-2 *	Not available via <i>myPay</i>	Jan. 5-10, 2013
Savings Deposit Program 1099INT	Jan. 22, 2013	Jan. 22-23, 2013
Vendor Pay 1099	Not available via <i>myPay</i>	Jan. 20-31, 2013
Vendor Pay MISC W-2	Jan. 31, 2013	Jan. 20-31, 2013
Travel PCS W-2 **	Jan. 31, 2013	Jan. 20-31, 2013
Army Non-Appropriated Fund Civilian Pay W-2 ***	Jan. 20, 2013	Not available



Your 1.7% COLA increase became effective December 1, 2012. The increase, which starts in January 2013, is tied to a measure of inflation released last month. Inflation has been relatively low over the past year, despite the recent surge in gas prices, resulting in one of the smallest increases in quite some time.

To see the complete **2013 Compensation Rate** increase, visit here:

http://www.themilitaryveteran.com/veteran_disability_Pay_scale.html



2013 COLAs Announced

The Department of Defense announced the following Cost of Living Adjustments (COLAs) were effective on December 1, 2012 based on the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Retired Pay for those who entered the military

- Before Sept. 8, 1980: 1.7%
- After Sept. 8, 1980 and the retirement date was
 - Before Mar. 31, 2012: 1.7%
 - Apr. 1 to June 30, 2012: 1.0%
 - July 1 to Sept. 30, 2012: 0.2%
 - Oct. 1 to Dec. 31, 2012: 0.0%
- After Aug 1, 1986, and received the Career Status Bonus, and the retirement date was
 - Before Mar. 31, 2012: 0.7%
 - Apr. 1 to June 30, 2012: 0.5%
 - July 1 to Sept. 30, 2012: 0.0%
 - Oct. 1 to Dec. 31, 2012: 0.0%

Survivor Benefit Plan (SBP) and Reserve Component SBP annuities will receive the same percentage that the Retired Soldier providing the annuity would have received had he/she been alive.

Annuities for Certain Military Surviving Spouses: 1.7%

Retired Serviceman's Family Protection Plan annuities: 1.7%

"The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not."

~ Mark Twain

Online Protection . . . You trust DFAS to ensure myPay protects your information. Here are some quick reminders to help keep your myPay online account safe from criminals trying to get around our security:

1. **DO NOT USE A PUBLIC COMPUTER OR KIOSK SYSTEM TO ACCESS myPay.** Using a public system places you at greater risk for compromise of your **myPay** account. Even connecting via a public wifi network exposes your information to possible theft.
2. Install operating system and application software updates (such as your browser and browser plug-ins) regularly. Many of these updates are issued to fix identified security problems. Please visit the vendors' websites for more information.
3. Install, use and keep antivirus software and personal firewalls (including antivirus definitions) up-to-date. Malware comes in all shapes and sizes (email, downloads, etc.).
4. Do not store user IDs and passwords on your computer or smartphone. If someone gains access to your device, the accounts will likely be compromised. And if you write them down, make sure to keep them locked away.
5. After accessing your **myPay** account, close all of your Internet browser windows. Sometimes the browser will store session information in memory that other websites may be able to access. Also purge cookies before and after use at a kiosk or public system.
6. Be very careful when installing software, browser plug-ins or extensions that give others access to your computer. Remote service software or peer-to-peer software used for file sharing can create unintended openings into your computer that outsiders can exploit.
7. Do not email personal or financial information. Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal and financial information through a website, look for indicators that the site is secure such as an image of a lock or lock icon on the browser's status bar or a web site address that begins "https:" (the "s" stands for "secure").
8. DFAS does not send email messages asking customers to update or validate information. We do send email messages that provide important information about your pay account, but we NEVER ask for customers to send passwords, login names, Social Security numbers or other personal information through email. We recommend you to never click on links sent in an email. Always type in the URL for **myPay** manually (<https://mypay.dfas.mil/>) or use a trusted search engine to search for the **myPay** website and use the most trusted result.

You're the key...



protect yourself online



Scam Alert!

E-mails are being sent to individuals, including military members, military retirees, and civilian employees, which appear to be sent by Defense Finance and Accounting Services (DFAS). Although the email appears to come from DFAS and displays a ".mil" e-mail address, it is actually from a non-government email account. These e-mails promise additional compensation, but in truth, they are looking to rip you off! These schemes can be quite costly for victims who pay upfront fees to file these claims, and the scam artists are often long gone when victims discover they've been scammed. For more information, go to <http://www.militaryconnection.com/alerts-veteran-military/refund-schemes-targeting-military.asp>.

Alert: DFAS Customers affected by 2013 Tax Changes



DFAS military and federal civilian payroll customers are affected by recent changes to the tax law, the 2013 National Defense Authorization Act, and other entitlement changes. Social Security withholding taxes will increase to the normal

ra

<http://www.dfas.mil/pressroom/dfasnewsreleasearchive/Release0113001.html>

"Money isn't everything...but it ranks right up there with oxygen." ~ Rita Davenport

Treasury mandate: Pay to go electronic by March 1, 2013

A Treasury mandate will soon require us to pay our military, civilian and retired customers by electronic funds transfer. Beginning Mar 1, 2013, most of you who receive paper checks will receive your pay directly to your savings or checking accounts. You can get ahead of the rush by setting up direct deposit now. It's easy, it's safe and it gives you more control with less stress.

With direct deposit, we send your payment straight to your bank account. It gives you immediate access to your money the day your payment is due. It also eliminates the risk of lost or stolen checks, forged signatures and identity theft.

About 99 percent of DFAS customers already receive their pay by direct deposit. They're enjoying being paid on time without the risks of lost or misrouted mail. Direct deposit gives them the control they want over their personal finances while increasing their financial security.



For more information, visit: <http://www.dfas.mil/mandatoryeft.html>

Make Sure DFAS Has Your Email Address

DFAS uses the email address you provide in [myPay](#) to send you newsletters, breaking news, notifications when your account statements and 1099R tax statements are available, and your Password or Login ID if you forget it.

Have you gotten a copy the quarterly Retiree Newsletter in your inbox lately? If you haven't, you might need to update or add your email address in [myPay](#).

Log in to your account today to make sure your email address is current!



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

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

myPay Makes Tax Season Easier for Military Retirees



Over 113,000 military Retirees have created [myPay](#) accounts in the past year. They join more than a million military Retirees already using [myPay](#), the official online account management system for military members, Retirees and Department of Defense Civilians.

During tax season, [myPay](#) can save you time and money. For starters, 1099R tax statements are available at least a week before they arrive in the mail. If you lose your statement or you need a copy for your tax preparer, you can get one in minutes on [myPay](#) any time of day or night from the comfort of your home.

If you don't have a [myPay](#) account you may have to mail a form to the Defense Finance and Accounting Service or spend precious time waiting on hold for customer service. After that, getting a copy of your 1099R in the mail could take weeks.

To get your 1099R on [myPay](#), just log in to the Main Menu, and click "Tax Statement 1099R." You can view, print or save it.

In addition to printing tax statements, military Retirees use [myPay](#) to monitor their pay and survivor benefits, keep their contact and beneficiary information current, and control their allotments, direct deposit and tax withholdings. Retired Colonel Charlie Smith, from Louisburg, N.C., agreed, "I use [myPay](#) to do just about everything to do with my retired pay. The thing I like best about [myPay](#) is being able to see my pay statement and withholdings from month to month. You don't even have to wait until the end of the month. You can look anytime and you can do a number of things."

Never Used myPay Before?

If you've never used [myPay](#), visit <https://mypay.dfas.mil> and click "Forgot or Need a Password" to have a temporary password mailed to you. When you receive your password, return to the [myPay](#) home page and click "Create an Account" to get started. If you have trouble creating your account, visit www.dfas.mil/retiredmilitary for step-by-step instructions or call [myPay](#) at (888) 332-7411 (option 5).

"It's good to have money and the things that money can buy, but it's good, too, to check up once in a while and make sure that you haven't lost the things that money can't buy." - George Lorimer

◆ Andersen AFB Casualty Assistance Representative

Ms Adelina Medina
Bldg 23028
Phone: (671)366-3688

◆ Joint Region Marianas / Naval Base Guam Regional Casualty Assistance:

Bldg 200
PSC 455 FPO AP, GU 96540
Phone 671-349-4134

SURVIVOR benefits

Contacting a Casualty Assistance Representative, or CAR, should be your notification starting point when a retiree dies. Anyone can call the casualty representative – widow/widower, relative or friend – but notification should be made as soon as possible.

The casualty assistance representative will contact the Defense Finance and Accounting Service to stop the retired pay, find out if there is a Survivor Benefit Plan entitlement and who the beneficiary is, and what allotments the retiree had. A casualty assistance representative can also contact other agencies such as Veterans Affairs and the Social Security Administration.



Army:

1-800-626-3317 or, overseas call collect 502-613-3317

Navy:

Toll Free: 1-800-368-3202
Comm: (901) 874-2501

Air Force:

Toll Free: 1-877-353-6807

Marine Corps:

Toll Free: 1-800-847-1597

Coast Guard & NOAA:

Toll Free: 1-800-772-8724
Commercial: 785-339-3415

Once an original death certificate can be produced, a casualty assistance representative can prepare all the paperwork necessary for requesting SBP annuity pay or VA's Dependency and Indemnity Compensation, if applicable, plus Social Security benefits. People do not need to live near an Air Force installation for service as forms can be completed in person, by mail or by fax.

In most cases, military honors are arranged by the funeral director but the casualty assistance representative can provide assistance with contacting the nearest base Honor Guard.

You should have the following information available when making notification:

- Retiree's full name, grade, Social Security number and date of retirement
- Date and place (city and state) of death
- Cause of death
- Name, relationship, phone number and address of next of kin
- Date and place of funeral, if known.

"Don't cry because it's over, smile because it happened." ~Dr. Seuss

★ Casualty Assistant Contacts

- Nearest military installation casualty assistance office (see above for Guam)
- The military service casualty assistance office (see above for listing)
- Nearest US embassy or consulate for overseas families.

Additional Agencies that Provide Aid/Assistance to Surviving Spouses:

- Arlington National Cemetery: (703) 607-8000
- Gold Star Wives of America: 1-888-751-6350, www.goldstarwives.org
- Military Funeral Honors: 1-866-826-3628 or (703) 432-9524
- National Military Families Association: 1-800-260-0218, www.nmfa.org
- Society of Military Widows: 1-800-842-3451, www.militarywidows.org
- Tragedy Assistance Program for Survivors: 1-800-959-8277, www.taps.org

Who should be notified in the event of my death?

1. Service Casualty Assistance office
2. Defense Finance & Accounting Services (DFAS): (800) 321-1080 or (216) 522-5955
3. Social Security Administration (for death benefits): (800) 772-1213
4. Department of Veterans Affairs (if applicable): (800) 827-1000
5. Office of Personnel and Management (if applicable): (724) 794-8690
6. Any fraternal / veterans group you have membership with; such as MOAA, FRA, NCOA, VFW, VVA, MOPH, TREA, NAUS, American Legion, etc.
7. Previous employers that provides pension or benefits.
8. Banking Institutions and Life Insurance Companies

The above information is not all-inclusive and should be used with other estate planning tools to lessen the trauma to your loved ones. Your nearest military casualty assistance office personnel stand ready to assist.

General NEWS

Hero Miles Help Service Members, Families

If you are looking for a meaningful way to help service members and their families, consider donating your airline miles. The “Hero Miles” program is a partnership between the nonprofit Fisher House Foundation and individual airlines whose passengers donate their frequent flyer miles to assist service members and their families. Specifically, Fisher House Foundation provides free airline tickets to wounded, injured, and ill military men and women who are undergoing treatment at a military or U.S. Department of Veterans Affairs medical center or attending authorized events. To learn more about the Hero Miles program, including how to donate your frequent flyer miles, go to www.fisherhouse.org.



Are you a recently-returned veteran wondering what to do next? My Next Move for Veterans is an easy-to-use online tool created by the Department of Labor that allows veterans to enter information about their experience and skills in the field, and match it with civilian careers that put that experience to use. The site also includes information about salaries, apprenticeships, and other related education and training programs. Visit www.mynextmove.org/vets.

“Success is stumbling from failure to failure with no loss of enthusiasm.”

~ Winston S. Churchill

What is Elder Abuse?

As the number of people 65 years and over increase in the United States, so does the incidence of elder abuse. Yet, elder abuse is often ignored, seldom spoken about, and rarely reported. It is important we all become more aware of the types of elder abuse in order to recognize it early on to prevent or stop it from happening¹:

• Types of Elder Abuse

- **Financial Exploitation** – Includes forging signatures on checks and cashing them, improperly using powers of attorney, misusing or stealing money or possessions and deceiving seniors into signing legal documents – like wills and deeds. Warning signs include: abrupt changes in a will or other documents, unexplained disappearances of valuable possessions, the senior giving expensive gifts to others, unpaid bills despite adequate finances, and missing bank or credit card statements
- **Physical Abuse** – Defined as inflicting pain or injuries or withholding treatment or medication to the senior so that their disabilities and ailments will cause them pain. Warning signs include: bruising (in various stages of healing), black eyes, bone fractures, open cuts, burns, sprains and injuries that reflect the outline of an object (belt, hand, rope, etc.)
- **Emotional Abuse** – Inflicting mental pain, anguish, or distress through verbal or non-verbal acts. This may involve someone constantly harassing or threatening to harm them.
- **Sexual Abuse** – Non-consensual intimate contact of any kind.

The Office of the Prosecuting Attorney’s Elder Abuse Justice Unit (EAJU) was created in 2008 to enhance prosecution, awareness, and prevention of elder abuse. Additionally, EAJU attorneys coordinate their efforts with outside agencies, including the City and County of Honolulu’s Elderly Affairs Division and the Adult Protective Service program under the State Department of Human Services.

If you suspect elder abuse is happening to you or someone you love, contact the State of Hawaii Adult Protective Services at (808) 832-5115. They have a full time staff of investigators and social workers that can investigate suspected incidents of elder abuse. (posted on June 4, 2012)

¹Information is courtesy of the City and County of Honolulu’s Elderly Affairs Division.

“Every time I think that I’m getting old, and gradually going to the grave, something else happens.” ~ Lillian Carter

Guam Veteran *PULSE*

Meetings...

- ▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 565-4561 for more information and next meeting date/time.
- ▶ **American Legion**, Mid-Pacific Post #1, meets monthly at 10 a.m. on the first Saturday of the month at the Tamuning Clubhouse. Call 646-8251 for more information.
- ▶ **Fleet Reserve Association**, or FRA, Latte Stone Branch 073, meets in the Commanding Officers Conference Room at U.S. Naval Hospital from 2 to 4 p.m. every fourth Sunday. Contact Harold Kirk at 686-1358 or e-mail:harold.joe59@yahoo.
- ▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post canteen, located on Marine Corp Drive in Yigo. Call 653-8903 for more information
- ▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Thursday of the month at the Post canteen, located in Agat. Call 565-8397 for more information.
- ▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at Joe's Steakhouse in Garapan. Call (670) 235-4839 for more information.
- ▶ **Vietnam Veterans of America (VVA)** Chapter 668 general membership meeting is at 7 p.m. every second Friday of the month at the Mangilao Koban club house. Prospective members are cordially invited to attend.
- ▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. All Guam veterans are welcome to become members. Contact Joe Yatar, 482-5450 for more information.

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4th Thursday of the month from 6:30 to 7:30 p.m. on the fourth floor of the DNA Building in Hagåtña. Call 565-4561 for more information. 2013.

▶ **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 788/4604/888-9023 for more information.

▶ **Dededo Veterans Organization** meets every third Tuesday of the month at the Dededo Veterans Memorial Park (south of Dededo Skate Park along Marine Drive). Call Joe San Nicolas at 482-4350.

Do you know of other Military / Veteran Association or Organization meetings?

– send us an email & we will include in next newsletter

Announcements...

- It is very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment; must have a copy of your DD Form 214.
- The Homeless Veterans Program manager is M. Stephanie Vidaurri; she is located at the VA Clinic and can be reached at 487-5800.
- The veterans employment specialists at the VA Clinic are Anthony Cruz (Anthony.cruz@va.gov) and Jackie Nguyen (Jackie.nguyen2@va.gov). They can be reached at 475-5786/475-5783.
- The new Disabled Veterans Outreach Program manager is Roy Candaso. His office is located at the Guam Department of Labor in the GCIC building. He can be reached at 475-7095/28/7138.

"In the present circumstances, no one can afford to assume that someone else will solve their problems. Every individual has a responsibility to help guide our global family in the right direction. Good wishes are not sufficient; we must become actively engaged."

~ Dalai Lama

Military Services Birthdates

US Army—June 14, 1775

US Navy – October 13, 1775

US Marines—November 10, 1775

US Coast Guard—August 4, 1790

US Air Force—September 18, 1947

Guam Legislative actions regarding Veterans



Bill No. 530-31 (COR): Appropriate \$390,000 to VA office to provide funds for preliminary engineering and architectural work required for expansion / upgrade of Guam Veterans Cemetery.

Bill No. 494-31 (COR): amend Code, relative to adding veterans to the better customer service policy, whereas all agencies, public corporations and instrumentalities of GovGuam ensure that individuals with mobility disabilities, or are 55 years of age or older or veterans are allowed to move to the front of the line for customer service requests and remittance of payments and treated on a first come – first served basis.

SBill No. 462-31 (COR): add a new articles/subsections; relative to derived veterans benefits for spouses and legal guardians of veterans rated one hundred percent (100%) disabled or individually unemployable, and the process for receiving such benefits.

Bill No. 309-31 (LS): amend Guam Code, relative to the continuing application of benefits to Guam's veterans; waiver of fees for a driver's license; waiver of fees for motor vehicle registration for those rated 100% disabled or individually unemployable; and preference points for employment.

SBill No. 225-31 (LS): add new sections to Guam Code, relative to adopting a procurement policy in favor of service-disabled veteran owned businesses, and to be cited as "*The Support for Disabled Veteran Businesses Act*".

Bill No. 211-31 (COR): amend Guam Code relative to facilitating the procedure for obtaining waiver of driver's license fees for veterans; allow veterans to go direct to DRT with DD214 or a Military ID card to obtain waiver of driver's license fees.



Source: www.guamlegislature.com/

Community Access Points

Guam Community College yesterday launched the first of 19 Community Access Points at the Inarajan mayor's office. With the Access Points, residents will have access to free online training via the KeyTrain component of WorkKeys, the Job Assessment and Training program, according to a GCC press release. The program is designed to help residents become "work ready" by providing them with tools to master different skill levels offered on KeyTrain.

(The Access Points are created by a partnership between GCC, the Guam Chamber of Commerce, the Guam Contractors Association and the Mayors Council of Guam.)



IN PARTNERSHIP WITH THE U.S. SBA & THE UNIVERSITY OF GUAM

The MISSION of the Guam VBOC is to make a positive difference in the lives of veterans, through effective professional small business development, support, creation and retention of veteran-owned and controlled business activities on Guam and in Region IX.

<http://www.guamvbo.com/>

Check out the following websites for information on bills of interest to the Veteran Community



<http://veterans.senate.gov/>

HOUSE COMMITTEE ON ★★★★★
VETERANS' AFFAIRS
PROUDLY SERVING AMERICA'S VETERANS

<http://veterans.house.gov/>

Of key interest may be: H.R.153 : **Veterans Outreach Improvement Act of 2013.** A bill to improve the outreach activities of the Department of Veterans Affairs, and for other purposes and H.R.32: **Military Surviving Spouses Equity Act.** A bill to amend title 10, United States Code, to repeal the requirement for reduction of survivor annuities under the Survivor Benefit Plan for military surviving spouses to offset the receipt of veterans' dependency and indemnity compensation.

Benefits WATCH



Wondering what benefits you and your dependents may be eligible for? Check out the **2012 Federal Benefits for Veterans**



handbook. This comprehensive guide provides information on education, home loan, health care, and burial benefits.

Get the VA's **2012 Federal Benefits for Veterans, Dependents and Survivors Guide** here:

http://www1.va.gov/opa/publications/benefits_book/2012_Federal_benefits_ebook_final.pdf

Other versions available at:

http://www1.va.gov/opa/publications/benefits_book.asp

YOUR Social Security Statement is NOW Available Online

- Estimates of the retirement and disability benefits you may receive;
- A list of your lifetime earnings according to Social Security's records;
- The estimated Social Security and Medicare taxes you've paid;
- A printable version of your Social Security Statement.



Create a Social Security Account for yourself, follow the estimate of benefits you will receive when you retire. Paper statements are no longer mailed to those under 60 years old.

Click on the link **SSA** to create an account and/or view your statement. (<http://www.ssa.gov/myaccount/>)

"Information is a source of learning. But unless it is organized, processed, and available to the right people in a format for decision making, it is a burden, not a benefit." ~ William Pollard



Check out the latest sales and special offers/events at Andersen **AAFES Exchange**. Sign up for the Buddy List at the store or online at:

<http://www.shopmyexchange.com/ExchangeStores/buddy.htm>

Don't Miss the Savings!



To receive occasional email about NEX Sales, Unadvertised Specials and Events, sign up for info from the NEX store you shop most often.

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.

Discover more of your benefit at commissaries.com

By Jessica Newby, Defense Commissary Agency Public Affairs Specialist

FORT LEE, Va. – With new features and more savings opportunities for customers, www.commissaries.com is the place savvy commissary shoppers check before heading to the store. The latest addition to the site is the “Commissary Rewards Card,” which is now available at all commissaries. Customers use the website to load digital coupons on their cards, providing an easy way to save both time and money when compared to print coupons.

Commissary Gift Cards, another popular feature, can be ordered through the website. These cards come in denominations of \$25 and \$50 and can be purchased by anyone, but only authorized patrons can use them. Good at any commissary worldwide, the cards make it easy to give a gift of groceries to service members, wherever they serve.

The Exclusive Savings page highlights where customers can find even greater discounts on top of the average savings of 30 percent or more that commissaries provide every day. Available only through the website, Exclusive Savings gives customers access to coupons, discounts and promotions provided by the Defense Commissary Agency’s vendors and industry partners.

Commissary case lot and Guard and Reserve on-site sales, customer newsletters and recipes are also featured on the site. Case lot sales, which take place every May and September, feature savings up to 50 percent on some items. It’s easy to sign up to receive Commissary Connection or Guard and Reserve On-Site Sales Schedule newsletters; and for recipe tips and ideas, Kay’s Kitchen has something for the whole family.

On their local store’s page, under the Locations tab, customers can find their local store’s hours of operation, directions and sales information. The What’s On Sale section has even more information about what’s on sale at your local commissary.

And the Food & Product Recalls page allows customers to track all recalls to make sure their family stays food-safe. Also, the frequently asked questions and the featured videos in the Media Center can provide great tips and information.



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.

View the 734 AMS AMC Gram at <http://www.andersen.af.mil/shared/media/document/AFD-120926-132.pdf>

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 Sign-up: <http://www.amc.af.mil/shared/media/document/AFD-120206-044.swf>

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

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



*“Never for the ‘sake of peace and quiet’
deny your own experience or convictions.”*

~ Dag Hammarskjöld, Statesman and Nobel Peace Prize Winner

Wanderings

A Mantra for Living By Sgt. 1st Class (Ret) William J. Russell

Give me courage enough to embrace a vision of the future, keeping my mind elastic to change, always seeking to learn, using my knowledge to aid in the healing of the sick, and mending of the hurt or disabled.

Give me strength enough to stand fast against the eroding force of time; to keep myself healthy, strong, and able to move against our pathogenic foes, disease, misunderstanding, and ignorance.

Give me life enough to finish what I have started, so that I shall not short change anyone in need, and that I may have time to do the best that I can, in search of man and his meaning, here and beyond this mortal vessel.

Give me love enough that I may make peace with my God, as I perceive Him to be, learn to forgive man, but never forget where I came or where I shall finally go. I am man, transcending the beast, out of woman, a creature with speech, one who has risen above all animal expectations. Though I shall challenge Nature on all fronts, as man, I must be humble in the shadow of my creator, for in the end of life I shall be held accountable for my deeds done while living, be judged not by man, but by a higher force, and leave behind a heaven or hell for those that follow, but in any case, I shall not continue in the form that you now behold.

Give me understanding enough that I shall be able to help those who wander bewildered in mental quandaries, give strength to those who need it in times of trial, and give faith to those who have gone astray in a world of confusing symbols created by man, and his kind.

When all of these gifts have been satisfied, I shall then be whole, for it is in the giving of myself that my true realization becomes actualized, as serving humankind is both my destiny and my end.

11 Facts About Veterans



1. According to the [Department of Veterans Affairs](#), there are about 22.2 million living U.S. veterans.
2. [1 in 5 homeless](#) people are veterans, and an estimated 107,000 veterans are homeless on any given night.
3. By 2035, the percentage of veterans who are women is expected to increase from 8% to 15%.
4. 27% of veterans age 20 to 24 are unemployed, according to the [Department of Labor](#). That's ten percent higher than non-veterans of the same age.
5. [An estimated](#) 11-20% of Iraq and Afghanistan veterans suffer from posttraumatic stress disorder (PTSD). Researchers find that about 30% of Vietnam Veterans and 10% of Gulf War Veterans also struggle with PTSD.
6. Almost 80% of living veterans are white. However, the minority veteran population is expected to increase over the next 25 years.
7. Veterans are [half as likely](#) than the average American to live in poverty or live without health insurance. This is because of government benefits provided to veterans and to old people (many veterans are older than the average American).
8. The [median age](#) of a male veteran is 61, while the median age of a female veteran is 47.
9. The states with the [highest percentage](#) of veterans under 25 are Alaska, Idaho, Louisiana, Mississippi, North Dakota, Oklahoma, Wyoming, and Virginia.
10. From 2000-2009, a larger percentage of veterans started college than non-veterans. However, due to drop-out rates, a larger percentage of non-veterans compared to non-veterans completed a Bachelor's degree.
11. Most living veterans (9,671,000) served in the Army, followed by the Navy (4,997,000), Air Force (4,057,000), and Marines (2,374,000).

Focus on Transition

Federal Job Q&A: Government Job Advice

by Kathryn Troutman, author of “Ten Steps to a Federal Job”
source: <http://www.military.com/veteran-jobs/search/government-jobs/federal-job-employment.html>

We talked to Kathryn Troutman, federal jobs expert, about the challenges of finding a federal job, and she offered her advice on how to apply and get federal employment.

Can you talk a little bit about your experience and expertise when it comes to federal jobs?

I am the President of The Resume Place, Inc., which is a specialized federal resume writing and federal career coaching firm in Baltimore, MD. In 1996, when the SF-171 form was eliminated as the application form for government jobs, I wrote the first book on federal resume writing – the Federal Resume Guidebook. This book is in 5th edition now and includes the latest formats and samples of federal resumes for USAJOBS resume builders and busy federal human resources specialists today. I'm also a Federal Resume Writing instructor to federal employees for federal agencies.

In my book *Ten Steps to a Federal Job* I narrow down the federal application process into ten steps. It's also a workshop curriculum that has been used by Air Force Airmen & Family Readiness Centers, USN Fleet & Family Support Centers, US Army ACS Centers and USCG Transition Centers. The veterans like the step-by-step process.

This is the third edition of the book – what would you say are the major changes from previous editions?

The third edition is shorter than the 2nd edition, as I tried to streamline the instructions for easy reading on an eBook reader and to keep the ten steps as simple as possible. The book has one case study that runs throughout the book. The keywords, accomplishments and format for the resume are based on one sample to keep it easy to follow. There are 20 other samples available on a website available through the 3rd edition. All of the samples are successful federal resumes that were written for first-time federal applicants.

What would you say are some of the advantages veterans have when it comes to transitioning to a federal job? What are some of the obstacles they face?

The major advantages for veterans in landing a federal job are the following:

- Career positions with promotion potential to increased steps or grades based on the position
- Training and career development in a specific career field
- Opportunities to move to new agencies, offices and departments, once the veteran is in the government
- Study, stable employment that is not dependent on contracts and economic downturns
- Excellent benefits, retirement, and flexibility, including telework for many agencies

continued on page 18 >>>

The following is from the Jan-Apr 2013 Army Echoes and although written toward the Army retiree audience, it readily applies to retirees of any branch of the service.
(D. Ehlers)

Military Professional Association Membership Benefits Retirees

By Chief Warrant Officer Five (Ret) Robert Huffman

Why should a military Retiree be a member of a military or veteran-related professional association? To my way of thinking, a professional association exists to further my profession of being a Soldier and to promote the interests of the individuals in that profession.

By becoming or remaining a member in a military-related professional association, we remain informed of what is happening in all areas of the Army, to include retiree affairs. It helps us remain informed of laws or bills that are being considered that have an impact on Army Retirees. Items that we Retirees should always remain aware of are proposed changes to our healthcare access, changes in retirement compensation and Cost of Living Adjustments (COLA), and concurrent receipt immediately come to mind.

My purpose here isn't to recommend membership in a specific professional association, but to encourage membership in a professional association that represents your interests as an Army Retiree.

The Military Coalition has a list of 34 professional associations at:

<http://www.themilitarycoalition.org/members.htm>.

Get involved. Your Army needs you still.

See page 12 for a listing of Guam-area Military-Veteran organizations.



Education is the Key to Success!

The right education can enhance your job prospects immeasurably. In today's competitive job market, it's important to take advantage of the educational benefits you've earned from your military experience, such as the [GI Bill](#).

You can use your benefits not only to pursue a degree or professional certificate, but also to earn on-the-job training, apprenticeships, and non-college degree programs. For information on approved education, job training, license, and certification programs, visit the [GI Bill website](#).

It's important to know what certifications civilians in your industry hold, so you know what you need to compete for those civilian positions. You can identify civilian credentialing requirements for your occupation by visiting the Credentialing Opportunities On-Line (COOL) for the [Army](#) and [Navy](#). Another credentialing resource is the America's [CareerOneStop](#) website.

Before choosing a school & program, do some careful re-search. Consider whether part-time or full-time, and local or online is right for you.

More and more schools are making an effort to accommodate students who are active-duty service members and veterans, and many have special veteran programs as well as veteran's offices on campus.

There is more to consider when choosing a school or program. For more information check out the full article: [Education is the Key to Success!](#) on Corporate Gray Blog.

via Corporate Gray Dec 12 Newsletter (<http://www.corporategray.com>)

"Corporate Gray," connects transitioning and former (separated/retired) military personnel with employers nationwide in print, in person, and online; they publish the "Military to Civilian Transition Guide" which leads the transitioning service member through each step of the military-to-civilian career transition process, from self-assessment to resume writing to networking to salary negotiation.

Federal Job Q&A: Government Job Advice *continued*

Military personnel are also familiar with the structure of government and the chain of command for leadership, which is the same for a government civil service job.

Some obstacles veterans might face include:

- Writing a federal resume so that the resume is focused toward a specific occupation series in government.
- Translating the skills from military experience into government career positions. The jobs are very different, but the competencies developed from the military are sometimes very similar, but they have to be written so that the human resources specialist can understand the experience and rate the veteran as Best Qualified.
- Applying for the federal jobs takes patience and perseverance with a complex online application form, including document uploads, two user name / password set-ups; two profile set-ups, resume matching and a complex self-assessment questionnaire. The application process itself is a TEST.
- Determining which position is right and what grade level is right for a veteran's background. This is not totally obvious when looking at USAJOBS announcements, as there is no specific translation table between MOS and GS positions in government.

Out of the ten steps you focus on in the book, are there any that stand out to you as particularly critical, or perhaps overlooked by the average federal job seeker?

Step 1 – Federal Job Information - What is the correct Occupational Series to target from your background?

Step 3 – Finding Vacancy Announcements - finding the right announcement that matches your qualifications, KSAs and keywords.

Step 5 – Finding Keywords. Determining which words are important to add and feature in your resume. Which knowledge, skills and abilities keywords and specialized experience can be added to the resume?

*****Step 6** – Writing the Federal Resume. This is probably the Number One Problem for the typical federal jobseeker. Many people think that the private industry resume will work for a government application. This is totally incorrect. THE federal resume is much different, longer and more detailed than a private industry resume. Adding accomplishments to the federal resume is critical to get Referred and Interviewed!

Step 7 – Questionnaires and KSAs – the new self-assessment questionnaire is an application test and many veterans do not realize that the questionnaire is critical for the success of their application. The KSAs were eliminated as separate narratives for the current federal application, but NOW, the KSAs must be covered in the federal resume text.

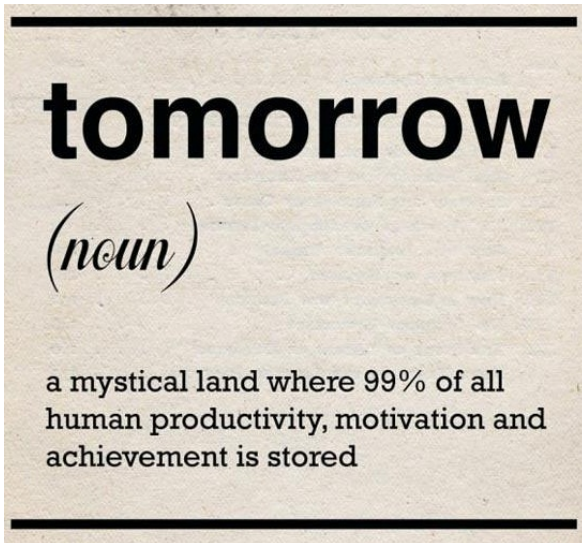
Step 8 – Applying for a Federal Job – Everything has to be right to apply for the federal job. The resume builder, profile selections, documents, and questionnaire must be ready before you submit.

Step 10 – The Behavior-based Interview – This is an actual test, and the interview is critical to land the position. This takes practice and preparation.

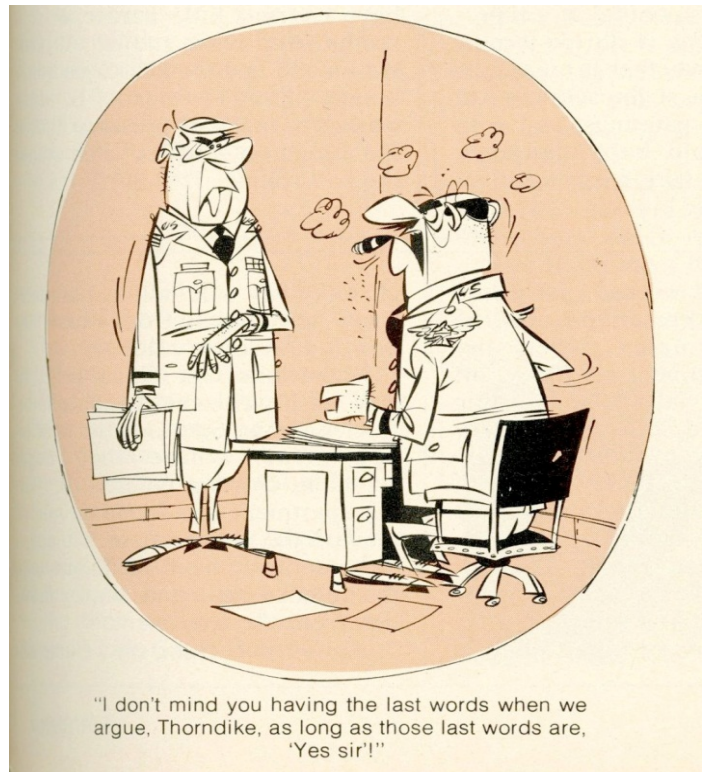
Do you have any general advice for veterans who are debating whether to apply for a federal job? How's the outlook for federal jobs in the immediate future?

My general advice would be to absolutely apply for federal positions. These positions are the best careers in America with competitive pay, benefits, flexibility and opportunity for career growth. The positions are the most stable in America. With a veteran's 5 or 10 points that can be added to their scores, this would be a great employer and application to submit.

The outlook for federal jobs in the immediate future is very good, except for some agencies that are freezing and cutting back on hiring – such as Army Civilian jobs and positions at the Pentagon. The agencies that are hiring would be VA, DHS, USDA, DOI and non-DOD agencies. There are also positions in intelligence and law enforcement.



"We often take for granted the very things that most deserve our gratitude." **Cynthia Ozick**



Military Retiree Websites: A Wealth of Information

ARMY

<http://www.armyg1.army.mil/rso/>

NAVY

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

AIR FORCE

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

MARINES

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

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 a lot 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 Guam RAO, 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.

2013 US Military Handbooks

<http://militaryhandbooks.com/>





Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address: 36MSG ATTN: Guam RAO Unit 14041 APO AP 96543-4041	Phone: DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return you call as soon as possible</i>	Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp Facebook: https://www.facebook.com/GuamRAO Twitter: http://twitter.com/Guam_RAO
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<i>Commonwealth of the Northern Mariana Islands</i> 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.
[\[http://ice.disa.mil/\]](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. **Senseramente***

Guam Retiree Activities Office
36 MSG
Unit 14041
APO, AP 96543-4041

OFFICAL BUSINESS
Return Service Requested