

**Guam**  
**R**etiree  
**A**ctivities  
**O**ffice

*Serving Those Who Have Served or Still Serving*



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



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# Guam Retiree Activities Office Newsletter

**Hafa Adai** – I am slowly catching up with things – hoping that the rest of the year continues to see improvements. If there is anyone who would like to assist the office with the newsletter or helping to design a webpage, please let me know.

Please share any suggestions, questions, or errors that you find in this issue.

As always, I ask for your help in getting the word out – we have email addresses for only about 10% of the retiree population and many with no names associated with the email; this means that more than 2,500 military retirees and dependents in the Guam area are not receiving RAO news.

We will continue to use this newsletter, the twice monthly news clips and our Facebook page 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 have suggestions regarding future newsletter content of interest to the retiree community, please contact the Guam RAO.

## 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](http://twitter.com/Guam_RAO)

**July – September 2013**  
Volume 3, Issue 3

**Guam Retiree Activities Office**  
**BG Steven D. Garland**  
36th Wing CC

**Col Jason R. Armagost\***  
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**CMSgt (Ret) David Ehlers**  
RAO Director/Newsletter Editor

\* Effective July 2013

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# MARK YOUR CALENDAR!

**Guam (Military) Retiree Appreciation Day**

**Saturday, 16 November 2013 / 8am – 12pm**

**Andersen Air Force Base – Coral Reef Fitness Center Gymnasium**



**Veterans Crisis Line**  
1-800-273-8255 **PRESS 1**



## Guam RAO Director's Comments



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 your contributions to our country's history & future.

There are two important announcements I need to make this month: first, the Retiree Activities Office has moved and second, the date and location for the 2013 Retiree Appreciation Day has been set.

### RAO HAS MOVED!

The RAO is now located in the Consolidated Support Center, Room 127, Bldg 22026 (old BX) which is located adjacent to the Commissary. As you enter the front doors, take the first hallway to the left toward the Red Cross and Finance; then the first hallway (128) to the right – the office is the first door in this short hall behind the conference room. We have maintained the same phone number.

Stay tuned for some weekend office hours so you can stop in for a cup of coffee and a chat.

## Retiree Appreciation Day 2013

The RAD 2013 committee has finally made some great headway in gearing up for this year's event.

This year's event will be held from 8am – 2pm on Saturday, 16 Nov in the gymnasium at the Coral Reef Fitness Center. Stay tuned for additional information which we be sent out via email, Facebook, Guam PDN, and other venues.

**CONTACT US** at: [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil) or [Guam.RAO@gmail.com](mailto:Guam.RAO@gmail.com) or calling 671-366-2574.

Hours: *(based on volunteers availability & schedule)*

Mailing Address:

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

Had a few difficulties with securing a location – we tried to locate a more central location, however folks didn't want to assist or cost was prohibitive; then had issues with the regular venues here on base due to construction / renovation.

We are expecting military updates by the various installation commanders, briefings by Veterans Affairs, TriCare, Guam Vet Center, and Naval Hospital Guam and of course the various information booths.

Please help spread the word so we can get some great participation.

*I continue to make adjustments to the newsletter and hope you find it useful and informative. In addition to some national news, I tend to include various other topics to include VA, TriCare, other health, and benefits information. I want to include more local news; however I need the various installations and organizations to provide that information, I anticipate further improvements with upcoming newsletters, but also request your input to make it more relevant to you. Let me know the types of information you would like to see in future additions of the newsletter.*

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

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.

Respectfully yours,

*Dave*

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

***“You cannot be mad at somebody who makes you laugh – it's as simple as that.” ~ Jay Leno***

### 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](mailto: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](mailto:Guam.RAO@us.af.mil)

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

~ Cynthia Ozick

*"It is better to look ahead and prepare than to look back and regret."*

~ Jackie Joyner Kersee

*"So much is owed to so many, by so few."*

~ Churchill

This publication is written, edited and published by the Guam Retiree Activities Office for the retired community in Guam and surrounding Pacific Islands.

The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF, 36 WG or Joint Region Marianas.

While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.

# TRICARE Updates / Info



## Clarification on TFL and the VA

Our members asked many great questions regarding changes coming to TRICARE for Life beneficiaries receiving care at VA facilities for non-service connected medical needs. Our Health Care Happenings blog seeks to clarify the issue.

### Points of Clarification Response: Beware – Non Service Connected VA/TFL Healthcare Users

Aug 27 2013 - Published by CDR Katherine O'Neill Tracy, USNR-Ret.

It's great to see the Health Care Happenings following and all the interest in [the previous article](#). Given the varied inquiries a clarifying response follows.

This is what we know to date; however, your local VA may be working on their guidance for the implementation of this policy. We chose to get the information out as soon as possible to give you the greatest lead time to find a Medicare provider for your **NON-Service Connected** care; thereby, providing for continued use of your TFL benefit with the least out-of-pocket cost.

#### Who's affected?

- TFL beneficiaries rated less than 50% disabled who use the VA for **NON-Service Connected** care.
- Any veteran electing to use their TFL benefits vice their **Veteran Benefits**.

#### Who's not affected?

- If you are 50% or greater VA rated disability
- Any veteran not enrolled in Medicare such as Tricare Prime or Tricare Standard/Extra
- Any veteran who elects to use their **Veteran Benefits**.

#### How will I know if the care I seek is **NON-Service Connected**?

- *As part of the intake process at VA facilities after October 1, 2013, TFL beneficiaries will be asked if you're using your VA or TFL benefit or if you have other health insurance (OHI). When electing to use your TFL benefit at the VA, you will also be informed you must pay the remained bill (80%) after Tricare pays its portion (20%) of the Tricare-allowable charge. You may be asked to sign a form indicating you understand your responsibility..... Call the TFL support contractor Wisconsin Physicians Service (WPS) 866-773-0404 or visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl) for more information.*

**The Affordable Care Act (ACA) has no affect on this change. See Steve Strobridge's post regarding TFL's statutory restrictions. Additionally, for all individual inquiries, contact your local VA point of care for how the VA will implement and how it will affect your situation.**

Source: <http://www.moaablogs.org/healthcare/2013/08/points-of-clarification-response-beware-non-service-connected-vatfl-healthcare-users/>

## TRICARE is Minimum Essential Coverage

### GOOD NEWS

With TRICARE®, you have minimum essential coverage under the Affordable Care Act



**All of TRICARE's health plan options meet the requirements for minimum essential coverage under the Patient Protection and Affordable Care Act.**

The [Affordable Care Act](#), also known as the health care reform law, requires you to maintain basic health care coverage—called minimum essential coverage. Beginning in 2014, if you don't have minimum essential coverage, you'll have to pay a fee for each month you aren't covered.

For more information - <http://www.tricare.mil/Welcome/AboutUs/MEC.aspx>

## Health / Medical News

### Why Patients Are Seeing Their Doctors

A Mayo Clinic study has identified the most prevalent disease groups for which patients visit their doctors. Below were the top five reported disease groups, according to data analyzed from the medical records of more than 140,000 residents of Olmsted County, Minnesota:



Source: Adapted from: St. Sauver JL, et al. *Mayo Clin Proc.* 2013;88:56-67. Available at [www.mayoclinicproceedings.org/article/S0025-6196\(12\)01036-1/fulltext](http://www.mayoclinicproceedings.org/article/S0025-6196(12)01036-1/fulltext).

### Tips for Dealing with Extreme Heat

[Extreme heat](#) can be very dangerous, leading to heat stroke and death. Heat stroke occurs when your temperature rises quickly and your body cannot cool down. This condition is life-threatening, but it is preventable.



### Tips for Preventing Heat-Related Illness

- Stay in air-conditioned space if possible. If your home is not air-conditioned, go to a public library, heat-relief shelter, or other cool location.
- Drink plenty of non-alcoholic fluids (check with your doctor if you are usually supposed to limit your fluids).
- Wear loose-fitting, lightweight clothing.
- Cut back on exercise.
- Closely watch those who are at high risk of heat-related illness, including older adults, young children, and individuals with physical and/or mental illnesses.
- NEVER leave anyone in an enclosed, parked vehicle.

If you believe that you or someone else may be suffering from [heat stroke or another heat-related illness](#), get help right away. It could be a life or death emergency.

**Elderly people (65 years and older), infants and children and people with chronic medical conditions are more prone to heat stress.**

“It’s no longer a question of staying health. It’s a question of finding a sickness you like.” ~ Jackie Mason

“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

“Big, sweeping life changes really boil down to small, everyday decisions.” ~ Ali Vincent

## Stress – the Silent Killer

Signs and symptoms of stress are screaming at us, but are we listening?

**Definition of stress:** A physical or emotional element that causes bodily or mental tension and may be a factor in disease causation.



High levels of stress may result in depression, restlessness, or even substance abuse.

Do you think you're stressed? What about your coworkers? Your answer is probably, "Not me. Other people are, but I can deal with my stress."

We consider ourselves invincible and strong. Officers watch out for their crews, but who is looking out for them? As emergency service personnel we need to take a hard, honest look at ourselves and see if we have any of these signs and symptoms of stress:

- general irritability or depression;
- impulsive behavior or emotional instability;
- insomnia and restlessness; and
- drug and alcohol abuse.

If you have any of these signs and symptoms, there are many control techniques that you can try to help you resolve or cope with your stress:

- environment and mind:
  - *°reduce external sources of stress,*
  - *°talk about your issues by finding a confidant,*
  - *°have a positive attitude and find your "happy place";*
- body:
  - *exercise, rest, and proper diet.*

Studies show that in the emergency services, heart attack, cancer, and stroke are the most common causes of death. Can the root of these illnesses be caused by stress and is stress our number one killer?

SOURCE: [www.usfa.fema.gov/nfa/coffee-break/](http://www.usfa.fema.gov/nfa/coffee-break/) [#MS-2011-9Nov23,2011



## Keep Track of Your Health Care

April 23, 2013 by Pooja Virkar

My HealtheVet is VA's online personal health record, designed for Veterans and active duty servicemembers, as well as their dependents and caregivers. It partners users with their health care team, offering the tools necessary to make informed decisions about their health care.

My HealtheVet offers three account types—[basic](#), [advanced](#), and [premium](#). A basic account, which does not require identity authentication, allows users to record information in a personal health journal, track personal health measurements, as well as use the [VA Blue Button](#) to view, print, save, or download their information.

For an advanced or premium account, the user must be a Veteran enrolled in VA care. Advanced and premium accounts offer Veterans access to some information in their VA and/or DoD records, including key portions of their VA health record, such as allergies, appointments, laboratory results, and more. Among the newest features available to Veterans with premium accounts are notes; clinical information that your health care team records during appointments or hospital stays. MyHealtheVet also allows patients to communicate online with their VA health care team without having to wait on the phone or at a local VA health care facility through the [secure messaging](#) feature.

My HealtheVet allows Veterans and their caregivers the opportunity to explore a variety of ways to monitor and improve their health. With the tools My HealtheVet provides, Veterans can become an active partner in their own health care.

Learn more about the services My HealtheVet offers at their [official website](#) and get started with My HealtheVet by registering for an account [here](#).

*"Being in control of your life and having realistic expectations about your day-to-day challenges are the keys to stress management, which is perhaps the most important ingredient to living a happy, healthy and rewarding life."*

~ Marilu Henner

# DFAS / MyPay updates

## 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/createmypayacct.html>



## New Passwords for myPay (July 08, 2013)

The Defense Finance and Accounting Service (DFAS) has announced new password requirements for online access to myPay. Passwords are being rolled out based on the last two digits of a Social Security number. An old password will expire on the date associated with the last two digits on a person's Social Security number. About 10 days before a password expires, myPay users will receive an email advising them to update their password to avoid delays logging into myPay.

### Password Expiration Schedule

The new requirements for passwords will be rolled out based on the schedule below. The schedule is based on the last two digits of your Social Security number. Your old password will expire on the date associated with your SSN group and you must create a new password before you can access myPay.

- 00-14: June 15, 2013
- 15-29: July 1, 2013
- 30-44: July 15, 2013
- 45-59: August 1, 2013
- 60-74: August 15, 2013
- 75-89: September 1, 2013
- 90-99: September 15, 2013



myPay users should make sure the email address recorded in their profile is current to ensure they receive these important notices. For more information on creating a new password, including tips on security, For more information on creating a new password, including tips on security, visit the DFAS website at <http://www.dfas.mil/mypayinfo/tipsandtricks.html>.

SOURCE: DFAS website at

<http://www.dfas.mil/mypayinfo/tipsandtricks.html>

## Manage Your SBP Annuity

As the beneficiary of a deceased military retiree's Survivor Benefit Plan, you can expect a payment every month. The benefit, also known as an annuity, is usually paid for the rest of your life or until you become ineligible.

Effective Aug. 1, 2013, **most Survivor Benefit Plan annuitants over the age of 55** are no longer required to complete and submit an Annual [Certificate of Eligibility](#) to the Defense Finance and Accounting Service. Annuitants should no longer expect to receive the annual COE once they reach age 55. Their eligibility to receive annuity payments will continue without submitting the COE.

The following annuitants will continue to receive annual COEs and must submit their completed forms to DFAS to continue annuity payment eligibility:

- Annuitants under 55 years of age
- Annuitants who are receiving hard copy checks in a foreign country (regardless of age)
- Annuitants who have a permanent disability (regardless of age)

If you are in any of these categories, send your annual COE to:

U. S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131

We will send you an annual reminder when your COE is due. **Please be sure to notify DFAS if you move**, so that we can continue to send you important notices and reminders. <http://www.dfas.mil/retiredmilitary/survivors/manage.html>

## Financial / Legal News

# The Seven Wonders of Life Insurance



If someone asked you to name the Seven Wonders of the World, could you? The one that pops into most people's mind is the Pyramids at Giza. Other ancient wonders, like the statue of Zeus at Olympia and the Hanging Gardens at Babylon, have succumbed to the ravages of time, making them harder to recall.

Why are the Pyramids such an enduring symbol? Their grand presence, of course, is a clear reason—they rise up majestically out of the desert. Their iconic shape is another—their strong, solid bases have ensured that these ancient structures are still here today. Perhaps that is a lesson for creating an enduring financial strategy: Create a strong base with a fundamental financial tool—life insurance.

Life insurance should serve as the foundation of your family's financial security, helping to ensure that your loved ones will be alright financially even if something were to happen to you.

**September is Life Insurance Awareness Month**, the perfect time to think about all the wondrous things that life insurance can do for you and your family. But that can only happen if you've done the proper planning. So don't wait another minute. Schedule time to meet with an insurance professional in your community or your benefits manager at work to make sure that you have the right amount and type of insurance to protect the ones you love.

## Life insurance...

### 1. Buys time

Allows loved ones to focus on their grief by helping to pay for the funeral and other final expenses.

### 2. Provides a fresh start

Lets loved ones start with a clean slate by helping to pay off credit card bills, outstanding loans and even the mortgage.

### 3. Generates income

Helps replace lost income for years to come so that surviving family members can continue to pay for life's necessities.

### 4. Offers flexibility

Gives a surviving spouse the chance to take time off from work or to switch to a job that offers a more flexible work schedule.

### 5. Creates opportunities

Can provide funding to start a business, or pay for schooling so surviving family members can train for a new career.

### 6. Funds the future

Offers a way to fund longer-range goals like a college education for the kids or a secure retirement for a surviving spouse.

### 7. Leaves a legacy

Gives parents the chance to leave future generations with the legacy of long-term financial security.

# Guam Veteran

## 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 4<sup>th</sup> Wednesday of the month from 6:30 to 7:30 p.m. in the Guam Vet Center conference room in the Reflection Center in Hagåtña. Call 565-4561 for more information.

▶ **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.
- Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.
- Veterans employment specialists at the VA Clinic can be reached at 475-5786/475-5783.
- 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.

### 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

"I write down everything I want to remember. That way, instead of spending a lot of time trying to remember what it is I wrote down, I spend the time looking for the paper I wrote it down on."

~ Beryl Pfizer

## Dempsey: Don't Call Veterans "Victims"

In an appearance in CNN's *State of the Union* talk show, General Martin Dempsey, the current Chairman of the Joint Chiefs of Staff, rejected the 'victim' label for veterans struggling with post-traumatic stress, thoughts of suicide and other issues.

Dempsey and Crowley were discussing how the American people would come to regard this generation of combat veterans. "To the extent that I have a worry," said General Dempsey, "...it's that this generation of veterans may be seen as somehow victims, because there is a great many things that have manifested themselves, post-traumatic stress syndrome, rising rates of suicide, rising divorce rate, all of which we have to address, sexual assault, all of which we have to address, some of which are related to the experiences in 10 years of conflict and some of which are – we just find ourselves in one of those cycles of history when we've become a little bit less disciplined, I think, than we need to be.

So I don't want to have this generation's young men and women, the warriors seen as victims somehow. This conflict has been a source of strength as well for many, many veterans. And I like the American people to give veterans opportunities not as a handout, but rather to recognize what they might bring to the workplace, what they might to their communities."

Crowley then asked Dempsey if he was concerned that GWOT-era veterans could be seen by the American public as "damaged goods."

"Well, either damaged goods or someone who needs, you know, a handout," Dempsey replied. But he went on: "They don't need a handout. They need a handshake. They don't need to be given something. All they need to be given is an opportunity. And then, you know, we'll all see how powerful they are."

Dempsey's remarks come just a few weeks after the release of the results of a [survey](#), sponsored by [The Mission Continues](#), that found that Americans generally highly regard Iraq and Afghanistan veterans – but are also prone to hold false, negative stereotypes of them, including that they are less educated than their peers, and that the majority come back with PTSD.

Source: <http://militaryhandbooks.com/dempsey-dont-call-veterans-victims/>



## US Veterans Need Handshakes, not Handouts.

Veterans of the wars in Iraq and Afghanistan should not be seen as victims but should be given opportunities to work and contribute to their communities, the top US military commander said Sunday.

With both wars winding down, it was time to think about "what images that we want to have of this generation, men and women who serve," General Martin Dempsey, chairman of the joint chiefs of staff, told CNN's "State of the Union."

He said he was concerned that issues such as post-traumatic stress disorder, rising suicide and divorce rates meant "this generation of veterans may be seen as somehow victims."

"We just find ourselves in one of those cycles of history when we've become a little bit less disciplined, I think, than we need to be."

But he argued today's veterans, who have not been greeted with the same adulation as US troops after World War II, "don't need a handout. They need a handshake."

"This conflict has been a source of strength as well for many, many veterans. And I like the American people to give veterans opportunities not as a handout, but rather to recognize what they might bring to the workplace, what they might to their communities," he said.

"So I want it to be a positive image, but there's moments when it feels as though it's slipping to a negative image."

Dempsey said the US military was reaching out to private-public partnerships and other organizations as well as the Veterans Administration to try to ensure an easier transition for troops back into civilian life.

"They don't need to be given something. All they need to be given is an opportunity. And then, you know, we'll all see how powerful they are."

## Guam Legislative actions regarding Veterans

Source: [www.guamlegislature.com/](http://www.guamlegislature.com/)

**Public Law 32-003** - An act to *amend* §7120.3(a) of Chapter 7, Title 16, Guam Code Annotated, relative to the waiver of special Gold Star License Plate fees for the immediate kin of fallen heroes. (Bill No. 24-32, Sponsor: F.B. Aguon, Jr., Passed: 2/22/13, Signed into Law: 3/6/13) Details: <http://bit.ly/15c5BnJ>

**Public Law 32-046** - An act to *add* a new § 79601.2 to Article 6 of Chapter 79, Title 21, Guam Code Annotated, relative to the establishment of a War on Terror Fallen Heroes Monument to honor Guam's men and women who have courageously and selflessly served our island people and our nation in the War on Terror, and who have made the ultimate sacrifice. (Bill No. 120-32, Sponsor: F.B. Aguon, Jr. / R.J. Respicio / T.C. Ada / A.A. Yamashita, Ph.D. / V.A. Ada / D.G. Rodriguez, Jr. / B.J.F. Cruz / T.R. Muña Barnes / J.T. Won Pat, Ed.D., Passed: 6/24/13, Signed into Law: 7/5/13) Details: <http://bit.ly/13zIBDr>

**Public Law 32-033** - An act to *add* new §§2228 and 2229 to Chapter 22 of Title 15, Guam Code Annotated, relative to including digital assets in a decedent's estate. (Bill No. 72-32, Sponsor: V.A. Ada, Passed: 4/30/13, Signed into Law: 5/10/13) Details: <http://bit.ly/172AKv9>



### **Bills Introduced:**



**Bill No. 135-32 (COR)** - F.B. Aguon, Jr. Details: <http://bit.ly/151e90T>

An act relative to increasing the representation of the number of veterans serving on the Guam Veterans Commission, to initiate efforts toward the eventual establishment of the "*Sengsong Beteranun Guahan - Guam Veterans Village*", which shall serve as a one-stop veterans services center; and for other purposes; through the repeal and re-enactment §67107 of Chapter 67, Title 10, Guam Code Annotated.

**Bill No. 134-32 (COR)** - F.B. Aguon, Jr. Details: <http://bit.ly/12g4od4>

An act relative to recognizing the Office of Veterans Affairs as the official local agency for establishing and maintaining the "Guam Veterans Registry" which shall be utilized for enumerating the population of veterans on Guam, and for the use of such information for increasing or acquiring necessary healthcare and other relevant services to benefit veterans and their families; through adding a new §67110 to Chapter 67, Title 10, Guam Code Annotated.

**Bill No. 27-32 (COR)** - F.B. Aguon, Jr. Details: <http://bit.ly/13K6cQT>

An act to add a new §850 to Title 1, Guam Code Annotated, to designate Route 15 as "Air Force Highway" in honor of and special tribute to the men and women of Guam who have served in the United States Air Force.

**Looking for someone to assist in providing timely updates on Guam Legislative issues relating to veterans and the elderly.**



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.guamvbc.com/>

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

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

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



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

*"The patriot volunteer, fighting for country and his rights,  
makes the most reliable soldier on earth."*

~ Thomas J. Jackson



# 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](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](http://www1.va.gov/opa/publications/benefits_book.asp)



## President Guides Military Retirement Study

On September 12 President Obama issued instructions to the [Military Retirement and Compensation Modernization Commission](#) created to jump start efforts to overhaul the current military pay and benefits system.

Congress established the commission and mandated that the President establish principles to guide the nine member commission in its work in the FY 2013 defense authorization act.

In his letter to Congress, Obama said that the commission would not alter the current retirement system for those already serving, retired or in the process of retiring. Along with a review of military compensation, the President asked that the commission look at the “interrelationship of the military’s current promotion system...as well as associated force shaping tools.”

President Obama stated that the commission must review “the full breadth of the systems,” including healthcare, military family support, and any federal programs that could influence the decision of current or future servicemembers to stay in uniform or leave the service.

The President detailed a number of areas for the commission to study and upon which to make recommendations, including:

- manpower and compensation
- living standards
- pay
- effectiveness
- flexibility
- motivation to advance

He instructed the commission to consider differences between service in the military and other uniformed services, differences between regular and reserve military service, and to “facilitate, as appropriate, the use of the reserve...to support regular military service.”

Obama stated that, “while military compensation and retirement systems should prove a reasonable standard of living, they should be fiscally sustainable and impose the least burden on the American taxpayer.”

He went on to say that military compensation should be comparable to pay in the American economy. Moreover, it should be competitive with private-sector pay and incentivize servicemembers to continue to acquire skills, accept challenging assignments, and also to recognize hardships and danger. Finally, he said that compensation should facilitate the distribution and separation of service members when appropriate.

The commission’s report is due on May 1, 2014.

SOURCE:

[http://www.moaa.org/Main\\_Menu/Take\\_Action/Top\\_Issues/Serving\\_in\\_Uniform/Compensation/President\\_Guides\\_Military\\_Retirement\\_Study.html](http://www.moaa.org/Main_Menu/Take_Action/Top_Issues/Serving_in_Uniform/Compensation/President_Guides_Military_Retirement_Study.html)



## Readjustment Counseling Services with the VA

VA provides outreach and readjustment counseling services through 300 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and America Samoa.

**Eligibility:** Veterans are eligible if they served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq and the Global War on Terror. Veterans, who served in the active military during the Vietnam-era, but not in the Republic of Vietnam, must have requested services at a Vet Center before Jan. 1, 2004. Vet Centers do not require enrollment in the VHA Health Care System.

**Services Offered:** Vet Center counselors provide individual, group, and family readjustment counseling to combat Veterans to assist them in making a successful transition from military to civilian life; to include treatment for post-traumatic stress disorder (PTSD) and help with any other military related problems that affect functioning within the family, work, school or other areas of everyday life. Other psycho-social services include outreach, education, medical referral, homeless Veteran services, employment, VA benefit referral, and the brokering of non-VA services. The Vet Centers also provide military sexual trauma counseling to Veterans of both genders and of any era of military service.

### **Bereavement Counseling related to Servicemembers:**

Bereavement counseling is available through VA's Vet Centers to all immediate family members (including spouses, children, parents, and siblings) of servicemembers who die in the line of duty while on active service. This includes federally-activated members of the National Guard and reserve components. Vet Center bereavement services for surviving family members of servicemembers may be accessed by calling (202) 461-6530.

Vet Center Combat Call Center (1-877-WAR-VETS) is an around the clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as family members of combat Veterans.

For additional information, contact the nearest Vet Center, listed in the [2013 Benefits for Veterans and Dependents Handbook](#), or visit [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

Source: <http://militaryhandbooks.com/readjustment-counseling-services-with-the-va/>

## TRICARE Retiree Dental Program Premium Payment Method to Change

Effective October 1, 2013, all TRICARE Retiree Dental Program (TRDP) beneficiaries will be required to pay their monthly premiums by an Electronic Funds Transfer (EFT) or through military retired pay allotment. The ability to pay premiums by check or through an online bill pay system will end in September.

Most TRDP enrollees will need to take no action; however, Delta Dental sent letters to all TRDP participants on July 19 with information on where to submit EFT authorization forms and how to submit an EFT authorization online at [www.trdp.org](http://www.trdp.org).

Delta Dental of California will continue managing the TRICARE Retiree Dental Program through 2018. As a result of this continued relationship, TRDP enhanced program and overseas participants can look forward to several changes effective January 1, 2014.

- An increase in the annual maximum amount for each person enrolled, to \$1,300
  - Coverage year will run from January 1 through December 31
  - Maximums and deductibles will restart every January 1
  - An increase in the annual maximum amount for dental accident coverage for each person enrolled, to \$1,200
    - An increase in the lifetime orthodontic maximum amount for each person enrolled, to \$1,750
    - A third cleaning allowed for children and adults with documented Type 1 or Type 2 diabetes
    - A decrease in monthly premiums



TDRP basic participants can also look forward to a lower premium.

Another new change involves dental enrollment cards. Current dental enrollment cards will remain valid under the new contract; however, verification of TRDP eligibility and enrollment will be managed by Defense Eligibility Enrollment System (DEERS). Since TRDP premiums are based on residential ZIP code and the number of family members enrolled, it important to make sure personal information is current and correct to avoid claim processing delays.

TRICARE Retiree Dental Program is a voluntary, premium based coverage. To get more information about this benefit, visit [www.tricare.mil/trdp](http://www.tricare.mil/trdp).

## 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](mailto: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](http://www.facebook.com/AndersenPassengerTerminal)

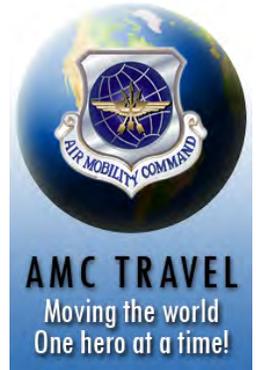
Webpage: [www.andersen.af.mil/units/734ams/index.asp](http://www.andersen.af.mil/units/734ams/index.asp)

AMC Travel Info: [www.amc.af.mil/amctravel](http://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

## Estimate Your Social Security Benefits

Whether you're getting close to retirement or planning for the future, [estimate your Social Security benefits](#).



The estimator gives you an idea of what your monthly Social Security benefits would be, based on your current record of Social Security earnings. Your actual benefit amount cannot be determined until you apply for benefits.

As you plan for your retirement, keep in mind that you'll need 70-90 percent of your pre-retirement earnings to maintain your standard of living when you stop working. Social Security benefits will only make up a part of this percentage and should be supplemented by a pension, savings, and/or investments. Check out [10 Ways to Prepare for Retirement](#).

*“I believe keeping our promises should be our highest priority and that means saving Social Security and Medicare while preserving the American dream for our children and grandchildren.” ~ Tom Coburn*

# Wanderings

## 7 Cardinal Rules in Life

**1** Make peace with your past  
so it won't screw up the present.

**2** What others think of you  
is none of your business

**3** Time heals almost everything,  
give it time.

**4** Don't compare your life to others  
and don't judge them. You have no idea  
what their journey is all about.

**5** Stop thinking too much  
it's alright not to know the answers. They will  
come to you when you least expect it.

**6** No one is in charge  
of your happiness, except you.

**7** Smile. You don't own  
all the problems in the world.

## Be a Work-Life Role Model

Everyone struggles to find the right balance between work and life. As a manager, how you personally handle this challenge influences your team members. They are looking to you for signs of what they can and should do. Here is how you can set a good example:

- Be open. Talk candidly about your own challenges and strategies for fitting together your work, family, and personal life. Let your employees see you as more than just a person who works.
- Appreciate others as whole people. Respect the fact that everyone you work with has a life beyond work. Encourage people to talk about their non-work activities with colleagues.
- Be willing to experiment. Ask people about what would help improve their ability to achieve work results while also increasing their well-being beyond work. When employees are involved in designing and implementing solutions, they're more committed to making them work.

Adapted from [“The Ripple Effects You Create as a Manager,”](#) by Monique Valcour.

*“I write down everything I want to remember. That way, instead of spending a lot of time trying to remember what it is I wrote down, I spend the time looking for the paper I wrote it down on.”* ~Beryl Pfizer

## This is the law: *(by John Steinbeck)*

*The purpose of fighting is to win.*

*There is no possible victory in defense.*

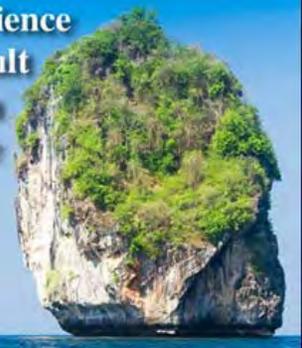
*The sword is more important than the shield and skill is more important than either.*

*The Final weapon is the brain.*

*All else is supplemental.*

It is a common experience  
that a problem difficult  
at night is resolved in  
the morning after the  
committee of sleep  
has worked on it.

John Steinbeck

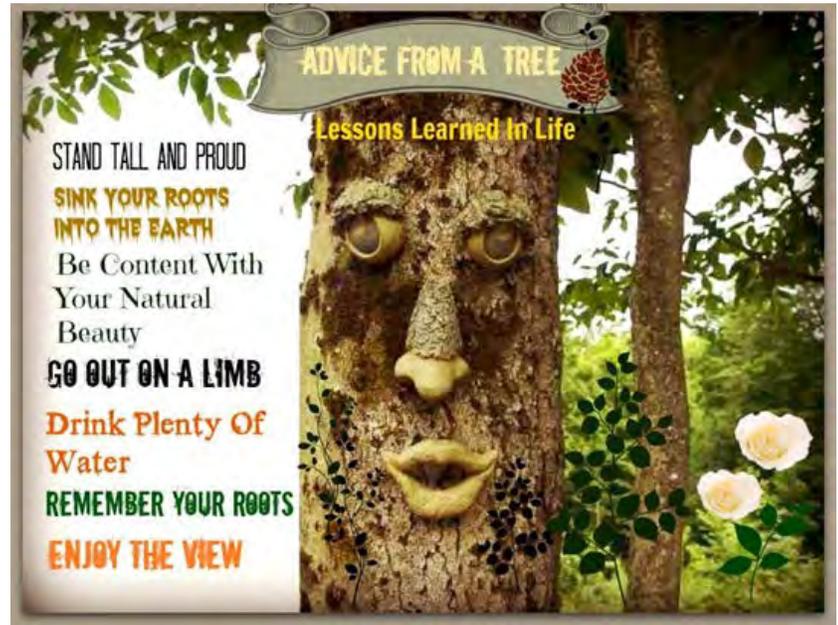


“I wonder how many people I’ve looked at all my life and never seen.”

## Tips to save Gas while driving:

- Drive steadily at posted speed limits
- Avoid idling your vehicle—turn off your engine if you're going to be stopped for more than 30 seconds (except when driving)
- Make sure your tires are properly inflated
- Tighten your gas cap to prevent gas from evaporating
- Service your car regularly—use the right oil and ensure your air filters are clean
- Plan your trip so that you can accomplish more errands in one trip, or avoid hilly areas and heavy traffic
- Park in shady areas
- Carpool with family, co-workers, or friends and share in gas costs

Information found on [www.eartheasy.com](http://www.eartheasy.com)



## Six Tips for Keeping Teens Safe on Social Media

More than 60 percent of American teens have at least one social media account. Being online is a good way to keep in touch with friends, but there are people who can use your child's personal information to steal their identity, bully them, or begin an inappropriate relationship.

Help [protect your child from online dangers](#) by following these safety tips:

1. Keep their profile private so that only family and people you know see photos, important dates, and other information.
2. Make sure they're not posting personal details, including phone numbers, home address, Social Security number, and the name of their school.
3. Only allow them to publish [photos and videos](#) that don't jeopardize their safety or their integrity.
4. Make sure they choose a strong password that can't be guessed, and that they change it every three months.
5. Never allow them to accept friend requests from people they don't know.
6. Keep an open dialogue. Ask them to let you know if they've received messages from a stranger, or from someone at school who is teasing, harassing, or threatening them. Those could be signs of [cyber-bullying](#) or even a [sexual predator](#).



Get additional online safety tips, and other relevant information on [OnGuardOnline.gov](http://OnGuardOnline.gov).

## Avoid Scams



Scam artists use clever schemes to defraud millions of people around the globe each year. Being on guard online can help you maximize the benefits of the internet and minimize your chance of being defrauded. Learn how to recognize common scams and what you can do to avoid them.

<http://www.onguardonline.gov/topics/avoid-scams>

## 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 10 for a listing of Guam-area Military-Veteran organizations.)



## Perks of reaching 50 or being over 60 and heading towards 70 or beyond!

(Someone had to remind me, so I'm reminding you, too. Don't laugh.... It is all true!)

1. Kidnappers are not very interested in you.
2. In a hostage situation, you are likely to be released first.
3. No one expects you to run -- Anywhere.
4. People call at 9 pm (or 9 am) and ask, 'Did I wake you?'
5. People no longer view you as a Hypochondriac.
6. There is nothing left to learn the hard way.
7. Things you buy now won't wear out.
8. You can eat Supper at 4 pm.
9. You can live without sex; but not your glasses.
10. You get into heated arguments about pension plans.
11. You no longer think of speed limits as a challenge.
12. You quit trying to hold your stomach in no matter who walks into the room.
13. You sing along with elevator music.
14. Your eyes won't get much worse.
15. Your investment in health insurance is finally beginning to pay off.
16. Your joints are more accurate meteorologists than the national weather service.
17. Your secrets are safe with your friends because they can't remember them either.
18. Your supply of brain cells is finally down to a manageable size.
19. You can't remember who sent you this list.

### **And the MOST IMPORTANT THING...**

never, Never, NEVER, under any circumstances – take a sleeping pill and a laxative on the same night!

## Tips for a Healthy Lifestyle

Heart disease, cancer, and diabetes are the top three killers on Guam. Here are some tips to prevent getting these diseases:

- Quit smoking
- Eat more fruits and vegetables
- Get some moderate exercise
- Sleep for 7-8 hours straight through the night
- Relax – reduce your stress level and enjoy life more.



**“You have to learn the rules of the game. And then you have to play better than anyone else.”** ~Albert Einstein

**“We make a living by what we get. We make a life by what we give.”**

~ Winston Churchill

# Focus on Transition

## Tips for Starting Right on a New Job

by Jim O'Keefe, Deputy Director, Transition Services

You got the job. Congratulations. Now what's your plan for the first 90 days at the new company? Making a positive first impression is especially important in this situation. Here are a few things to consider when starting a new job outside the military...

**Observe and listen.** There may be a few similarities when comparing your new company with the military (one bureaucracy is much like another), but there will be some big differences too. Try to keep in mind that you are stepping into a new organization and culture, so it is important for you to figure out how to fit in. Don't expect them to change to fit with you. And before I forget to say it, you are not "Colonel" Jones any more – you're Mr. Jones or more likely, Bob or Mary.

Keep an open mind and observe how business is done at the new company. Take notes along the way – you may be surprised to learn there are many good things the company is doing. Become familiar with company policies and procedures. Ask questions, but also learn how to find company documents, process diagrams and forms on your own.

Find your way around the building/job site and know where key offices and meeting rooms are located. Learn where to draw/order supplies, where copy machines and printers are located and other important resources. If possible, learn how to operate these systems on your own so you don't have to constantly ask your co-workers for their help (and become a pest).

**Expectations.** Your job description is an important document summarizing your responsibilities, but it will not contain everything expected of you in the new position. It is very important to meet with your boss and understand his or her expectations. Ask questions and be sure you have a firm handle on those expectations. Any misunderstanding of the boss' expectations will work against you.

Be sure to discuss the boss' expectations during your "welcome aboard" introductory meeting with your new boss. If you were hired to address and correct an issue or problem for the company (and your boss), this is also a good time to discuss that as well.

Schedule another meeting with the boss two to four weeks after you have been in the job. During this meeting, it is important to discuss your performance goals and to gain a firm understanding of how your performance will be measured. Again, any confusion here will work against you, so you need to ensure both of you clearly understand what is expected of you. *[continued on next page]*

# LinkedIn

## LinkedIn for Veteran Job Seeker

01

### Establish Your Online Professional Identity

- Optimize Your Profile
- Customize Your URL
- Write a Summary
- Get Endorsed & Recommended

02

### Develop Your Professional Network

- Grow Your Network
- Share Insights
- Join Groups
- Follow Companies

03

### Find Job Opportunities

- Jobs Page
- Company Career Pages
- Job Seeker Subscription

#### Best Advice

*"I relied heavily on my professional network during my transition from the military to a civilian career. Through LinkedIn I was able to expand my network and interact with professionals in the trade space I was interested in entering. I received two job interviews as a direct result of my LinkedIn connections. Additionally, I used my LinkedIn network to evaluate potential employees and to get a sense of different company cultures."*

Darrell Brown, Manager|Deputy NST Chief|Mentor

**Tips for Starting Right on a New Job** [continued from previous page]

**Communications.** Part of a company’s culture is how communications are conducted within the company. This is another area where you need to figure out how to fit in so your communications will be more effective (or as effective as possible). Critical to you is determining how your boss prefers to communicate. If your boss likes to use e-mail, but you keep trying to call him or her on the phone, you will start to irritate your boss (and you may never find this out until it is too late). Use the boss’ preferred method and then keep your boss up-to-date.

**Meetings.** Another aspect of a company’s culture involves meetings and events. Find out when recurring meetings are scheduled and add them to your calendar. It’s a good idea for the first 2 to 3 meetings to listen and observe in order to get a feel for the meeting tempo and what is said or not said. This may be one of the first instances where you will notice a big difference from your time in the military. I don’t mean the flow or topics – I am referring to the attendees. When you walked into the room for a military meeting you had a good idea of who was who (even if some were strangers) because most everyone wore a uniform. No one will wear a uniform at your company meeting and it is completely possible that the Senior VP shows up in casual clothes while a manager in business development wears a suit. In this case, the suit does not give an accurate indication of “rank.” So listening will be important to determine who the “big dog” is in the room...

**Colleagues/Co-Workers.** Like any new command you reported to in the military, it is important to begin building relationships at your new company in order to rapidly assimilate into the company and to be effective in your job quickly. Try to identify people you want to get to know better, but also look for opportunities to network internally and connect with those who will help you and may provide opportunities to advance within the company. Don’t be the “know-it-all” as you may alienate your colleagues which will hinder your job effectiveness. And try to avoid saying, “In the Navy (or other Service), we did it like this...” This just tells your fellow employees that you’re going to have a problem fitting in.

**Other items.** You will need to build credibility relatively quickly, so positive impressions will matter. Show enthusiasm for your new job and company. Pitch in where you can, even if it is not part of your job description. “Pay it forward” – help someone today and they will help you later.

**Last, but not least... exceed the expectations of your boss.**

SOURCE: <http://www.moaa.org/Mrstartingrightjob/>



**Top 20 Hot Jobs for Veterans**

According to the Department of Defense, there are more than 1 million service members projected to leave the military between now and 2016. You or someone you know is probably one of them. Despite media reports about few job opportunities for those getting out of the military, there are jobs to be had – jobs that military-trained men and women are not only candidates for, they’re preferred by corporate recruiters. (<http://content.gijobs.com/#>)

Visit the site to see Job Description, Why the Job is Hot, and What you will Need.

**Here are the Jobs:**

1. Technician	8. Operations Manager	15. HR Manager
2. Engineer	9. Finance Services	16. Intelligence Analyst
3. IT Pro	10. Customer Service Mgr/Rep	17. Banking Branch Manager
4. Mechanic	11. Security Officer	18. Conductor/Train Crew
5. Sales Rep	12. Driver	19. Construction Worker
6. Logistician	13. Power Plant Operator	20. Lineman
7. Project Manager	14. Retail Store Manager	

*“Climbing to the top demands strength, whether it is to the top of Mount Everest or to the top of your Career.” Abdul Kalam*



## Why I Look at LinkedIn before Looking at Your Resume

LinkedIn is the new résumé. If you're applying for a job and you send me a résumé via email, I'm going to do a Google search of your name before I even download the attached résumé. The reason I do this is because I trust your online [professional brand](#) more than I trust your perfectly formatted, proofread, and scented résumé, and for our professional branding company, how you present yourself online is important.

LinkedIn shows me everything I need to decide whether or not I want to invite you in for an interview. Here's an overview of what I look for in the different sections of LinkedIn, and what each tells me about you as a potential employee:

### **You have a full and active LinkedIn account.**

This shows me that you understand new technology (even though LinkedIn isn't really that new) and that you are actively positioning yourself as a professional in the online space.

### **Your LinkedIn profile photo is not of you drinking/doing illegal activities.**

Again, this shows your professionalism. Leave the boozed-up photos for Facebook, or just leave them out altogether.

### **You have relevant experience and descriptions of what you did at each job.**

This is basically the "meat" of your résumé. It tells me what you've done before, how long you did it, and what you learned from it that could potentially add value to my company. This is one area where LinkedIn is way more effective than a résumé. I can actually click through and read about the company from your profile. I can see who else works there and contact them about you – rather than simply contact your references, who are obviously people guaranteed to say nice things.

### **You have Organizations/Associations/Publications and Groups listed on your profile.**

All of these sections accomplish the same goal: They show me if you are passionate enough about your field to get involved in organizations, write for publications, and network with other individuals. I like seeing people who are involved in a few LinkedIn groups, have published a few articles, and are actively engaged in different associations. It tells me that they live their professional brand longer than the 8-to-5 most jobs require.

Source: <http://www.linkedinadvice.com/2012/08/why-i-look-at-linkedin-before-looking.html>

## Convert Military Experience into a Civilian Career

Transitioning into a civilian career after years in the military may seem like a daunting task, but there are a lot of great resources available that you can use to help the transition go smoothly.

**O\*Net** – O\*Net Online enables you to match your Military Occupation Classification (MOC) with similar occupations in the civilian workforce. For example, if you are a Computer Operator for the US Army, you could work as a Computer Operator, Operations and Maintenance Technician, Computer Specialist, Information Technology Specialist, or Software Technician in the civilian sector. O\*Net is also a comprehensive database of occupational skills, knowledge, and abilities that may help you align your military experience, education and training with current civilian workplace needs. For more information visit: <http://online.onetcenter.org/crosswalk>.

**VETS** – The Veterans' Employment & Training Service (VETS) provides veterans and transitioning service members with the resources to succeed in the workforce by maximizing their employment opportunities, protecting their employment rights and meeting labor-market demands. Visit: <http://www.dol.gov/vets/>

**ACINet** – America's Career InfoNet offers you the opportunity to assess your job marketability, to learn more about different careers and industries, and to search for job listings. They also offer career resource tools and online coaching. For more information visit: <http://www.acinet.org/>.

For more helpful tips about making the transition to civilian life, visit [MilitaryAuthority.com](http://MilitaryAuthority.com), and download the free [2013 After the Military Handbook](#).

Source: <http://militaryhandbooks.com/convert-military-experience-into-a-civilian-career/>

*"The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them." - G.B. Shaw*

*"Work to become not to acquire." - Elbert Hubbard*

## SOMETHING TO PONDER – **The Paradox of Our Age**: Dr. Bob Moorehead

**The paradox of our time in history is that we have taller buildings, but shorter tempers; wider freeways, but narrower viewpoints; we spend more, but have less; we buy more, but enjoy it less.**



These are days of two incomes, but more divorce; of fancier houses, but broken homes.

These are days of quick trips, disposable diapers, throw away morality, one-night stands, overweight bodies, and pills that do everything from cheer to quiet to kill.

These are the times of fast foods and slow digestion; tall men, and short character; steep profits, and shallow relationships.

These are the times of world peace, but domestic warfare; more leisure, but less fun; more kinds of food, but less nutrition. We write more, but learn less; we plan more, but accomplish less.

We've learned to rush, but not to wait; we have higher incomes, but lower morals; we have more food, but less appeasement; we build more computers to hold more

information to produce more copies than ever, but have less communication; we've become long on quantity, but short on quality.

We've cleaned up the air, but polluted the soul; we've split the atom, but not our prejudice.

We've been all the way to the moon and back, but have trouble crossing the street to meet the new neighbor. We've conquered outer space, but not inner space; we've done larger things, but not better things.

We have multiplied our possessions, but reduced our values. We talk too much, love too seldom, and hate too often.

We've learned how to make a living, but not a life; we've added years to life, not life to years. We drink too much, smoke too much, spend too recklessly, laugh too little, drive too fast, get angry too quickly, stay up too late, get up too tired, read too seldom, watch TV too much, and pray too seldom. We have bigger houses and smaller families; more conveniences, but less time; we have more degrees, but less sense; more knowledge, but less judgment; more experts, but more problems; more medicine, but less wellness.

It is a time when there is much in the show room and nothing in the stockroom; a time when technology has brought this letter to you, and a time when you can choose either to make a difference, or to just hit delete!!

**Remember; spend some time with your loved ones, because they are not going to be around forever.**

**Remember to say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side.**

**Remember to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent.**

**Remember to say "I love you" to your partner and your loved ones, but most of all mean it!!**

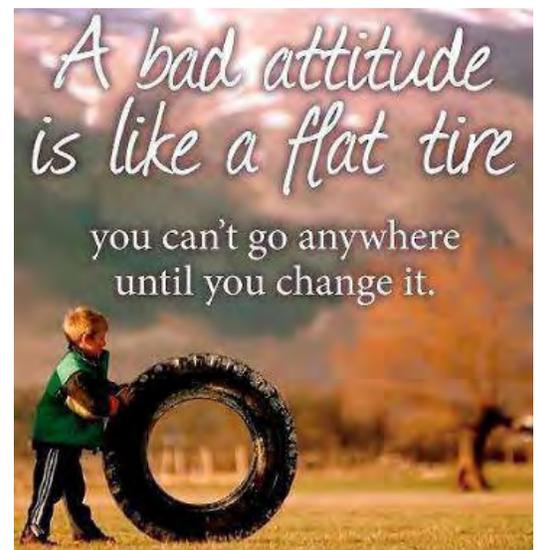
**A kiss and an embrace will mend hurt when it comes from deep inside of you.**

**Remember to hold hands and cherish the moment, for someday that person will not be there again.**

**Give time to love, give time to speak and give time to share the precious thoughts in your mind.**

*AND ALWAYS REMEMBER:*

***Life is not measured by the number of breaths we take, but by the moments that take our breath away.***



# 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](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](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.

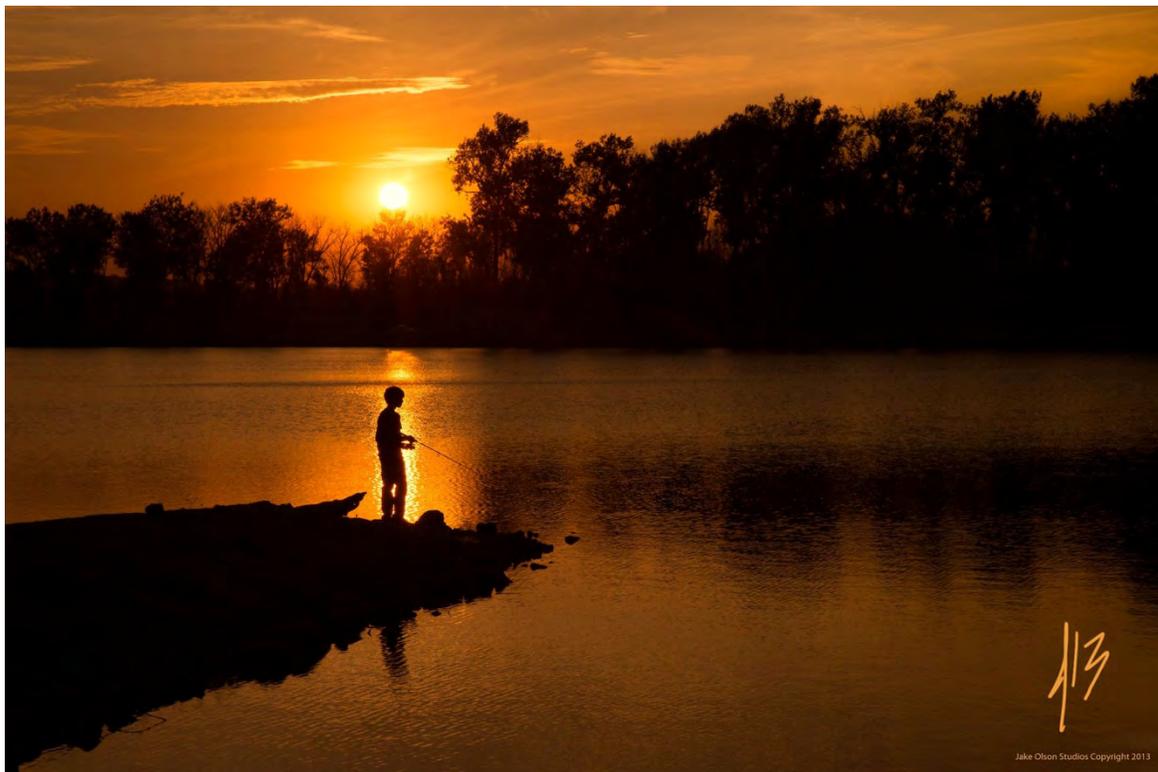
*Visit any of these locations to access these sites, update accounts, download forms and statements, etc.*

## 2013 US Military Handbooks

<http://militaryhandbooks.com/>



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



what do you want to do?

where do you want to be?

it is up to you!

no matter what.. have fun.



# Guam Retiree Activities Office Newsletter

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

<b>Mailing Address:</b> 36MSG ATTN: Guam RAO Unit 14041 APO AP 96543-4041	<b>Phone:</b> DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return you call as soon as possible.</i>	<b>Social Media:</b> Email: <a href="mailto:Guam.RAO@us.af.mil">Guam.RAO@us.af.mil</a> or <a href="mailto:Guam.RAO@gmail.com">Guam.RAO@gmail.com</a> Webpage: <a href="http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp">http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp</a> Facebook: <a href="https://www.facebook.com/GuamRAO">https://www.facebook.com/GuamRAO</a> Twitter: <a href="http://twitter.com/Guam_RAO">http://twitter.com/Guam_RAO</a>
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<b>Commonwealth of the Northern Mariana Islands</b> <b>Saipan RAO</b> PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: <a href="mailto:PeterC11@yahoo.com">PeterC11@yahoo.com</a>
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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***

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

OFFICAL BUSINESS  
Return Service Requested