



*Serving Those Who Have Served or Still Serving*

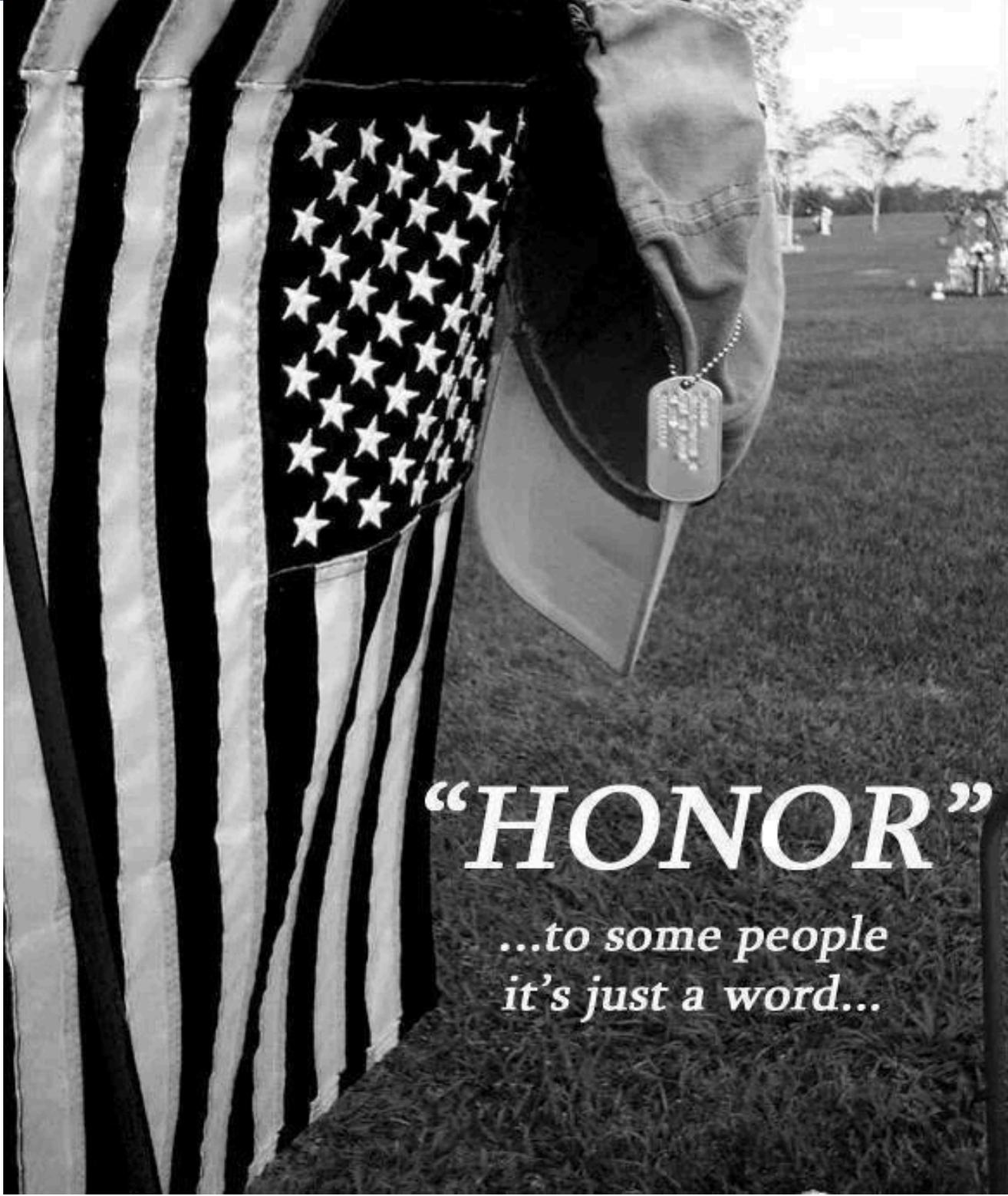


*Serving the Retired Military Community of Guam  
and Surrounding Pacific Islands*



find current retiree and veteran news and information 24/7 | [facebook.com/GuamRAO](https://facebook.com/GuamRAO)

“As we express our gratitude, we must never forget that the highest appreciation is not to utter words but to live by them.” ~ John F. Kennedy



**“HONOR”**

*...to some people  
it's just a word...*

“We often take for granted  
the very things that deserve  
our gratitude.” ~ Cynthia Ozick

To those who died, Honor and eternal rest;  
To those still in bondage, Remembrance and hope;  
To those who returned, Gratitude and peace.

# Guam Retiree Activities Office Newsletter

January – March 2016  
Volume 6, Issue 1

**Guam Retiree Activities Office**

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36th Wing Commander

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RAO Director/Newsletter Editor

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**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)



## 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.

Where has the time gone – my *New Year* is off to one hectic start with some work, health issues, some much needed vacation, home repairs, and VFW.

Another year has passed and I’m sure that it brought many good times and challenges. Although somewhat late, I do want to wish each and everyone one of you a healthy and prosperous time – even though we are all a year older, and hopefully wiser. I’m anxious for the many things to come this year – and I continue to hope that there is someone out there who is just waiting to get things aligned so they can come and help out.

One item I do want to address and apologize for, especially for anyone trying to call the RAO phone – due to several circumstances, the RAO office is temporarily being loaned out to the 36 Wing SARC and unknown to me, there have been some ongoing issues with the voicemail system – hopefully will back up and running properly in the next couple weeks.

*Another item I wish to address is that of veteran advocacy – I don’t mean endorsing a specific political body or candidate, rather to endorse and advocate for those particular pieces of legislature and rule changes that will affect veterans and their families. Every year, cities, states, and the federal government present and vote on legislation that will affect the lives of military veterans. It is up to you to learn about these and to let your representatives know where you stand – it may just be the difference between whether a particular piece of legislation passes or fails. One way to communicate is to utilize CAPWIZ – an online advocacy forum which provides standard written letters you send to your representatives. CAPWIZ can be found on most all veteran organization websites, to include VFW, American Legion, AUSA, VVA, AFSA, FRA, MOAA, etc.*

*Please take advantage of this resource, send a message, and have your voice heard.*

*The preceding was originally printed in an early 2014 newsletter, but pertinent again this year.*

Respectfully yours,

*Dave*

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

***You Served – You Deserved***

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

Where are we located?

Andersen AFB - Building 22026, Room 127  
*This is the Consolidated Support Center, which is the old BX, next to the Commissary*

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

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

***“Dirt used to be a badge of honor. Dirt used to look like work. But we’ve scrubbed off the face of work, and consequently we’ve created this suspicion of anything that’s too dirty” ~ Mike Rowe***

Note from Grandma – ***“What is “Grammatude” You ask? Mess with my grandchildren and you will FIND out!”***



**Test your smoke alarms once a month.**  
A smoke alarm can save your life in a fire. Use the test button to make sure your smoke alarms are working.

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

## Guam Retiree Activities Office – Our Mission

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

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

The revised (March 2016) Retiree listing shows our retiree population total of 3,136 as follows:

**Guam: 2,959 / CNMI: 135 / Outlying Areas: 42**

Service breakout: Army: 1,241 / Navy: 956 / Air Force: 774 / Marines: 112 / Coast Guard: 53

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

### Volunteers Needed !!!

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

### Be a Volunteer RAO 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)

**“There are a lot of things in life that matter. But nothing matters as much as who or what you decide to serve.”**

~ Marcus Luttrell  
“Service”

**“There is no exercise better for the heart than reaching down and lifting people up.”**

~ John Holmes

**“It is not the honor that you take with you, but the heritage you leave behind.”**

~ Branch Rickey

## Guam Regional Medical City – another option for Guam Veterans

**Extended Outpatient Services:** >>> VA/Tri-West – VA referrals with proper authorization; GRMC Specialty Clinic consults, Outpatient OR procedures, Rehabilitation (PT/OT/ST), Chemotherapy, Radiation Oncology, Radiology & Labs

**Limited Outpatient Services:** >>> Specialty Clinic consults and procedures within the Specialty Clinic only: Medicare, Medicaid, and TriCare .



March is when spring begins to show its colors, college basketball teams get competitive, leprechauns celebrate in city streets and, most importantly, registered dietitians bring awareness to the benefits of nutritious living.

This year, the Academy of Nutrition and Dietetics theme is *Savor the Flavor of Eating Right*– this message speaks to the emotional and cultural aspects of a healthy lifestyle,

stressing the importance of choosing foods that are nutrient-dense. Full story: <http://1.usa.gov/1QRDSmN>

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.



## Announcements...

- Veterans who are registered in the VA system, regardless of category, should receive a **VA Choice Card**. If you haven't, call 1-866-606-8198 and request for a card. Veterans who have made an appointment at the VA clinic and still haven't been seen should call the VA clinic at 475-5760. If you are encountering a problem with the ChoiceCard program or appointments at the VA clinic, call Bill Cundiff at 565-4561 or Martin Manglona at 475-8391/2.
- It's 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. You must have a copy of your DD Form 214.
- Next of kin of veterans not buried at national or state veterans cemetery may order a bronze medallion to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. To order, please call the Guam Veterans Affairs Office at 475-8391/92.
- The **State VA Office** is located in Asan next to the Harley Davidson Motorcycle Store. Call 475-8388.
- The **VA Federal Benefits Office** is in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
- **VA Clinic:** 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306.
- **VA Home Based Primary Care:** 475-0061; **Veterans employment specialist:** 475-5783/475-5786.
- **Guam Vet Center** at the Reflection Center is a community-based counseling center that provides a wide range of social and psychological services, including professional readjustment counseling to veterans and families, military sexual trauma counseling, and bereavement counseling for families who experience an active duty death. Phone: 472-7161/977-927-8387.
- **U.S. VETS:** the US Veterans Initiative is a non-profit that opened the first Veteran's Shelter on Guam in May 2015 (the home office is in Hawaii). In order to be referred to the shelter, the Veteran must enroll in Pacific Health Services at the VA CBOC and the VA Homeless team will be notified. The current shelter has a total of 5 beds and there are no fees/costs to the Veteran. While they do not have a lot of storage space, they are always looking for furniture donations for when a Veteran is able to move into their own place. They also welcome other donations – clothes, shoes, hygiene products, and food.
- Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.
- 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.
- The VA cemetery chapel is available for use for public viewing. Call 475-8391/2

## Blas seeks increased veteran compensation

Sen. Frank F. Blas is calling on the United States Congress to increase compensation for veterans residing in Guam and other geographically-challenged areas in the Pacific, especially for those who must travel to tend to medical needs.

A resolution proposed and supported by three other colleagues – Sens. Tony Ada, Tom Ada and Frank Aguon Jr. – will be introduced in the Guam Legislature for consideration.

Resolution 302 asks the Congress to authorize the U.S. Department of Veterans Affairs to include an additional percentage to their benefit compensation for veterans residing in Guam and other geographically-challenged regions.

Blas said that amount should be increased in order to properly compensate island veterans for the costs associated with obtaining medical treatment that is routinely available for all other U.S. veterans not living in geographically-disadvantaged areas.

In the resolution, Blas noted that since 1988, Guam has been classified as a medically underserved area by the U.S. Department of Health and Human Services.

*Continued on page 7 – “Guam Compensation”*

# 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 at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. email [alegianguam@yahoo.com](mailto:alegianguam@yahoo.com) or call 646-8251 for more information.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 meets at 6:30 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406 or [1sgmendiola@gmail.com](mailto:1sgmendiola@gmail.com).

▶ The **Associates of Vietnam Veterans of America** Chapter 668 meets at 7 p.m. every second Monday of the month at the Mangilao headquarters.

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email [Guam.VFW1509@gmail.com](mailto:Guam.VFW1509@gmail.com).

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

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

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

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

▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the

Barrigada Koban building. Contact Joe Yatar, 482-5450 for more information.

▶ **Dededo Veterans Organization** meets quarterly; meets quarterly. For information, call Joe San Nicolas at 482-4350 or email at [joe\\_kamudo@yahoo.com](mailto:joe_kamudo@yahoo.com).

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

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

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

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4<sup>th</sup> Monday of the month at 6:30 in the American Red Cross building in Hagåtña. For more information, call Bill Cundiff at 565-4561.

▶ **Veterans of Guam/Motorcycle Club**, "We Ride With Honor and Respect." Meetings are held on the first Thursday of the month. Club rides are held on the second Sunday of the month. Call 788/4604/888-9023.

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

## Guam Veterans treatment court now recruiting mentors

The Guam Veterans Treatment Court is recruiting qualified people to serve as volunteer mentors for justice-involved veterans who are participating in the Superior Court of Guam's newest treatment court which is focused on the rehabilitation of its participants.

For additional information, contact Jay J. Perez, veterans court coordinator or Christine Q. Invencion, case manager, at 300-7267 or by email at [jperez@quamcourts.org](mailto:jperez@quamcourts.org) and [ctaimanglo@quamcourts.org](mailto:ctaimanglo@quamcourts.org).

Full story at: <http://tinyurl.com/zcsrge>

## Guam Legislative actions regarding Veterans

Source: [www.guamlegislature.com/](http://www.guamlegislature.com/) | *New Items Highlighted*

**244-33 – GVAO funding** – granting of authority to the Veterans Affairs Officer for expenditures of the Veterans Cemetery Trust Fund and Veterans Affairs Fund. *Status: PASSED* 02/18/16. For more info: [http://202.128.4.46/Bills\\_Passed\\_33rd/Bill%20No.%20B244-33%20%28COR%29%20PASSED.pdf](http://202.128.4.46/Bills_Passed_33rd/Bill%20No.%20B244-33%20%28COR%29%20PASSED.pdf)

**181-33 – Fee Waviers** – waiver of fees for spouse and legal guardian of 100% disabled veterans and for Goldstar Widows/Widowers and parents. *Status: PASSED* 10/27/15. For more info: [http://202.128.4.46/Bills\\_Passed\\_33rd/Bill%20No.%20B181-33%20%28COR%29%20PASSED.pdf](http://202.128.4.46/Bills_Passed_33rd/Bill%20No.%20B181-33%20%28COR%29%20PASSED.pdf)

**93-33 – Veteran Cemetery Expansion** – reserve in perpetuity the Crown Lands portion of "Lot Apra Harbor Reservation B-5" (Returned Federal Express lands) for the future expansion of the Guam U.S. Veterans' Memorial Cemetery. *Status: Referred to Committee* 04/30/15. For more info: [http://202.128.4.46/Referral\\_33rd/Referral%20B093-33%20%28LS%29.pdf](http://202.128.4.46/Referral_33rd/Referral%20B093-33%20%28LS%29.pdf)

**92-33 – Veteran Cemetery Expansion** – transfer of Guam Department of Agriculture property to the Office of Veterans Affairs with respect to the boundaries of the Guam Veterans Cemetery. *Status: PASSED* 05/29/15. For more info: [http://202.128.4.46/Bills\\_Passed\\_33rd/Bill%20No.%20B092-33%20%28LS%29%20PASSED.pdf](http://202.128.4.46/Bills_Passed_33rd/Bill%20No.%20B092-33%20%28LS%29%20PASSED.pdf)

### Sen. Tom Ada, Veterans Affairs Committee chairman

Phone: 473-3301; Fax: 473-3303 | Email: [Office@SenatorAda.org](mailto:Office@SenatorAda.org) | Website: [www.SenatorAda.org](http://www.SenatorAda.org)

Office: located between Bank Pacific, Guam Police Dept and Hagåtña Post Office.



## Guam Compensation - Continued from page 5

"This classification recognizes that our health care system does not have the ability and full capability of meeting our island's health care needs," Blas said.

Blas noted that though the VA takes strides to improve the services for veterans, "many of these services are not available in (the) region and for this reason our veterans often have to travel by air, thousands of miles from their homes, to obtain their medical assistance from the U.S. Department of Veterans Affairs."

### Other costs

The resolution noted that although airfare could be funded by the U.S. government, there are numerous other costs associated with obtaining off-island medical treatment while tending to needs at home.

Blas said the time difference and distance that veterans from the region have to travel to access VA services should be recognized as an additional factor that the veteran has to contend with when determining benefits.

The resolution states, "The current level of service rendered by the federal government to our veterans is not only a disservice to the American veterans who chose to reside on Guam and other geographically-challenged regions such as the CNMI, the Republic of Palau, the FSM, the RMI and American Samoa, but a disservice to all those American veterans who have fought for our freedom."

Blas said it was time for fluid and timely services for persons residing in geographically-challenged regions.

"Although for many years our region's veterans have waited patiently for the treatment and services afforded to their comrades elsewhere, their patience should no longer be taken for granted," stated the resolution.

The resolution is considered a substantive resolution and requires a public hearing for further action per the standing rules of the legislature.

By [Robert Q. Tupaz](#) | Post News Staff | Updated Mar 9, 2016 | The Guam Daily Post

Source: [http://www.postguam.com/news/local/blas-seeks-increased-veteran-compensation/article\\_aa2687b0-e129-11e5-89d0-2f076fc2a12d.html](http://www.postguam.com/news/local/blas-seeks-increased-veteran-compensation/article_aa2687b0-e129-11e5-89d0-2f076fc2a12d.html)

## CNMI veterans air concerns about lack of benefits

[http://www.postguam.com/news/cnmi/cnmi-veterans-air-concerns-about-lack-of-benefits/article\\_deb128de-e037-11e5-9fdf-0b84e2e167fb.html](http://www.postguam.com/news/cnmi/cnmi-veterans-air-concerns-about-lack-of-benefits/article_deb128de-e037-11e5-9fdf-0b84e2e167fb.html)

# TRICARE Updates / Info



## Tricare vs Medicare - CoPays

**Q.** I am a retiree with more than 31 years of service, but when I go to the VA, I have to pay a co-payment. They cannot accept payment from Medicare or Tricare for Life, and no one seems to know why. Can you please explain?

**A.** As you may know, VA facilities are considered Tricare network providers and will care for Tricare beneficiaries for illnesses that are not considered service-connected if the facility has space or, in some circumstances, to ensure that patients maintain continuity of care.

But some veterans are required to make co-payments for care for nonservice-connected conditions, and until Oct. 1, 2013, Tricare covered the cost of the co-payment for veterans who are eligible for health care through both VA and Tricare for Life.

But after Tricare officials examined the statutes that oversee VA, Medicare and Tricare, they determined that such reimbursements were improper and changed the co-payment reimbursement policy.

Under TFL, Tricare serves as second payer, covering health care after Medicare has paid its share; by law, Tricare must be last payer to all other health insurance except in very limited and specific circumstances.

VA facilities are Tricare-authorized, but they are not Medicare-certified — which means VA can't bill Medicare for any care related to nonservice-connected conditions. Such bills would pass directly to Tricare, as last payer. But by law, TFL can cover no more than 20 percent of the Tricare-allowable charge on such claims.

So beneficiaries in the scenario would be responsible for the 80 percent of the charge that Medicare won't pay because VA is not Medicare-certified, and Tricare can't pay because it can cover only 20 percent of the allowable charge.

The policy is confusing because some veterans who use VA health care are exempt from any co-pays for any care, such as those with disability ratings of 50 percent or higher for service-connected conditions.

Short answer is, the law says Medicare cannot cover the cost of any co-payments at a VA facility and Tricare can only reimburse 20 percent of the cost.

via [Veterans Military Compensation Benefits Assistance And More](#)

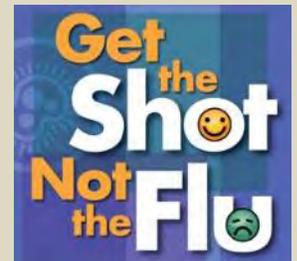
## Beware TRICARE Telephone Scam

TRICARE beneficiaries need to be aware of a telephone scam affecting beneficiaries over 65 and on Medicare nationwide. A caller will usually identify themselves as being an official Medicare vendor, and will then offer to sell you back braces. The caller may have specific information that makes the call seem official, typically your address, phone numbers and doctor's name. The caller is hoping this will convince you they are a legitimate vendor and that you will give them your social security number and additional personal information.

If you receive a call like this, DO NOT give any of your personal identifiable information, such as birth date, social security number or banking information. TRICARE never asks beneficiaries for this information when calling for an official Department of Defense survey. The Defense Health Agency (DHA) Program Integrity Office is closely monitoring this situation. If you receive a call of this nature, please do not provide your information and contact the DHA Program Integrity Office directly.

For more information on fraud and abuse reporting visit: [www.TRICARE.mil/fraud](http://www.TRICARE.mil/fraud)

Influenza (flu) is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness. Serious outcomes of flu infection can result in hospitalization or death. Some people, such as older people, young children, and people with certain health conditions, are at high risk for serious flu complications. The best way to prevent the flu is by getting vaccinated each year.



It is not too late to receive your influenza vaccination. The NavHosp Guam Immunizations Department still has vaccine available for this season. Their hours of operation is M,T,W ,F 0730-1130 and 1200-1600 Thu 0730-1130 and 1200-1400. They are closed on weekends and holidays. Protect yourself and your family.

## Save your smile, your health and your money: Enroll in the TRICARE Retiree Dental Program

Do you see your dentist at least twice a year for regular checkups? If so, you have an excellent chance of keeping your teeth and gums healthy for a very long time.

Because your mouth is the gateway to the rest of your body, maintaining good oral health is important--but even routine dental care can be costly, sometimes averaging several hundred dollars each year. Fortunately, the TRICARE Retiree Dental Program can keep you smiling and help you maintain your overall health, all at an affordable cost.

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

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

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

After enrolling, you're encouraged to register for the online Consumer Toolkit®, where you can verify your program eligibility; review your benefits, coverage levels and remaining maximums and deductibles; check on the status of your processed claims and claim payments; and sign up for paperless (electronic) Explanation of Benefits statements.

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

**✉ If you are a veteran, please visit [deltadentalvadip.org](http://deltadentalvadip.org) for information on the Veterans Affairs Dental Insurance Program (VADIP).**

## TRICARE Pharmacy Changes Effective Now

Several changes to the TRICARE pharmacy benefit took effect on Feb. 1. First, copays for drugs filled at retail pharmacies and TRICARE Pharmacy Home Delivery increase slightly. Second, TRICARE Over-the-Counter (OTC) drug coverage becomes a full and permanent part of the TRICARE benefit, requiring that beneficiaries pay the usual generic copays.

If you get your drugs from a military pharmacy, or use Home Delivery to get a generic drug, you will still pay \$0. To view all the new copays, visit [www.tricare.mil/pharmacycosts](http://www.tricare.mil/pharmacycosts).

TRICARE OTC coverage also changes now that it is a full and permanent part of TRICARE pharmacy coverage, not a demonstration project. The biggest change is that the usual generic copays now apply for OTC drugs. This means that OTC drugs you get at a military pharmacy or through Home Delivery will still have no cost, but if you use a retail pharmacy, you will pay \$10 for a 30 day supply.

Different OTC drugs will be available as well. Versions of Cetirizine and Loratadine that include pseudoephedrine are now covered, but Prilosec OTC is no longer covered. For more information about the OTC benefit, please visit TRICARE.mil <http://www.tricare.mil>.

Source: TRICARE Press Release, 02 Feb 16



## Health / Medical News

# 10 tips for better sleep

Getting enough good-quality sleep is essential to staying healthy and aging well. Certain sleep problems — for example, sleep apnea — require medical treatment. But these 10 simple steps can help you overcome general sleep difficulties, including insomnia.

1. **Stick to a consistent sleep schedule and routine.** Go to bed at the same time each night and wake up at the same time each morning. A set sleep routine will "train" you to fall asleep and wake up more easily.
2. **Use the bed only for sleep and sex.**
3. **Cut down on caffeine.** For some people, a single cup of coffee in the morning means a sleepless night. Caffeine can also increase the need to urinate during the night.
4. **Be physically active.** Regular aerobic exercise like walking, running, or swimming provides three important sleep benefits: you'll fall asleep faster, attain a higher percentage of restorative deep sleep, and awaken less often during the night.
5. **Limit daytime naps.** Prolonged napping can disrupt your natural sleep cycle and prevent you from feeling tired enough to fall asleep.
6. **If you use tobacco in any form, quit.** Nicotine makes it harder to fall asleep.
7. **Use alcohol cautiously.** Alcohol depresses the nervous system, so a nightcap may help some people fall asleep. But this effect disappears after a few hours and may even lead to waking up throughout the night. Alcohol can also worsen snoring and other sleep breathing problems.
8. **Improve your sleep surroundings.** Remove the television, telephone, and any other devices from the bedroom. This reinforces the idea that this room is meant for sleeping. An ideal environment is quiet, dark, and relatively cool, with a comfortable bed and minimal clutter.
9. **If you're still awake after about 20 minutes in bed,** get up and read awhile to relax. Otherwise, you'll set yourself up for tossing and turning.
10. **Try to avoid taking sleeping pills.** If you do take a prescription sleep medicine, work with your doctor to use it effectively and for as short a time as possible.



Excerpt from *A Plan for Successful Aging* Special Health Report from Harvard Health Publications

## Can you sidestep Alzheimer's disease?

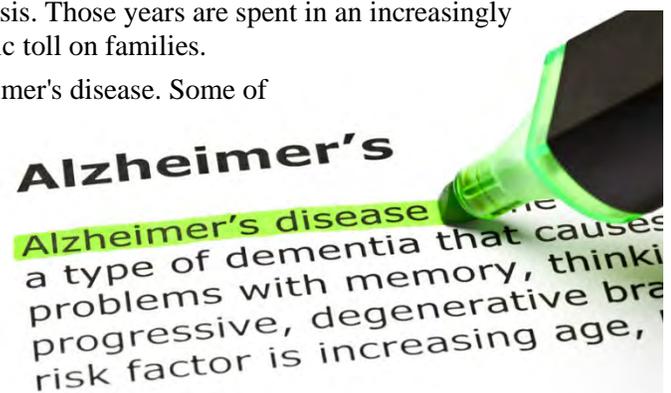
Alzheimer's disease is characterized by progressive damage to nerve cells and their connections. The result is devastating and includes memory loss, impaired thinking, difficulties with verbal communication, and even personality changes. A person with Alzheimer's disease may live anywhere from two to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

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

### 5 steps to lower Alzheimer's risk

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

1. **Maintain a healthy weight.** Cut back on calories and increase physical activity if you need to shed some pounds.



Continued on next page ... Alzheimer's

## Alzheimer's *...Continued from previous page.*

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

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

Source: <https://www.health.harvard.edu/promotions/harvard-health-publications/a-guide-to-coping-with-alzheimers-disease>

## How Can You Manage Stress? Stress Management Made Easier

Stress. We've all felt it. We all deal with it differently. But what do you do when it becomes overwhelming? Even better, how do you prevent it from becoming overwhelming?

The signs of stress can range from physical symptoms to emotional symptoms such as muscle tension, sweaty palms, and difficulty sleeping to feeling worried, fearful, fatigued, and irritable. Sometimes, you may have multiple symptoms at one time. This can lead to having a hard time concentrating, poor health habits, and all kinds of sleep issues. The consequences of not managing stress can be harmful to your life and well-being. They can also have a negative impact on those around you.

Fortunately, we can keep stress under control by learning stress management skills. There are a many resources available to you through VA that will help you with handling stressful issues and situations. Options range from simple relaxation or pleasant activities you can do on your own, to working with a counselor. VA also has resources to help you improve both problem-solving skills and anger management.

Money problems? VA offers classes that help you to think differently about those problems. These also help you find time for hobbies and activities that help you relax. Physical health problems? Relaxation classes are offered as well to help you find the best way to take part in light physical activity in order to keep your body moving and strong.

Many VA facilities offer many options that can help you through your own, uniquely stressful situation often including stress management classes.

It is important to remember that no matter how challenging life becomes, there is help available. To learn more about how to manage stress, talk with your health care team. You can also watch "Managing Stress: Good for Your Health" (above) and visit [Healthy Living/Manage Stress](#) from VA's National Center for Health Promotion and Disease Prevention.

Source: myhealth.va.gov ([1.usa.gov/1Qacfd](https://1.usa.gov/1Qacfd)) | Video can also be found at: <https://www.youtube.com/watch?v=YebbWnE-VNM>

*Sometimes you have to stop worrying, wondering, and doubting. Have faith that things will work out, maybe not how you planned, but just how it's meant to be. Never stress over what you can't control*



# 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>

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

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

Customer Service Reps available:

Toll Free 1-800-321-1080 Opt 1

Mon thru Fri – 8 a.m. to 5 p.m. (Eastern Time)

<https://mypay.dfas.mil>

## The real (and frightening) reason to always shred your old boarding passes

We've all done this. Before you head to the airport, you print out your boarding pass.

You go to an airline's website to remotely check in. You make sure you have a good seat, pay for your luggage and print out your boarding pass. If you don't have it with you, you'll have to print it out at the airport.

You're not getting past airline security without it, and that's a good thing. It's ensuring that only ticketed passengers are getting onto planes.

There is a serious downside to those boarding passes, though, and criminals know about it. Once you get past security, or arrive at your destination, you probably toss your boarding pass in the trash. Don't. Instead, shred it.

It turns out that criminals can use the information on your boarding pass to book flights in your name. Next time you have a boarding pass, look at the information on there from a criminal's perspective.

That tossed boarding pass probably has your name, your frequent flyer number, and other information a criminal can use to call an airline to book a flight. Plus, there's also a barcode, like the ones you scan at grocery stores.

To most of us, those barcodes are meaningless, so we don't even notice them. But, to a criminal, those are codes they can decode to get more of your personal information.

Criminals also take another step to make sure they know enough about you to comfortably talk to an airline agent. They'll use your name to find you on Facebook and other social media sites. They'll look around to see where you were born, where you went to school, your siblings' names and more.

When they're armed with that information, they'll use your information to book a flight for a "relative." Which is why it's critically important to protect your ID.

*This information was an excerpt from an article by Kevin Downey.*

Source: <http://www.komando.com/happening-now/348099/the-real-and-frightening-reason-to-always-shred-your-old-boarding-passes/all>



## Scam Medicare imposters:

There are different kinds of Medicare imposter scams on the rise. The scammers call, pretending to work for Medicare. They say they need to verify your bank account number. Some callers may even know the first few numbers of your account, and say you just need to verify the rest. However if you fill in the blanks, you're giving them access to your money and they want to steal it.

They may say they lost your information and need it to deposit funds, provide additional benefits, or send you a new Medicare or prescription card. They assure you there's no charge, and act like it's an urgent matter — that your benefits will be cut off if you don't give them your bank account information right away. Remember Medicare imposters want to steal your money. Don't let them.

The next time you get a call like this, here's what you should do:

- Don't give out your bank account number — or any part of your Social Security number.
- Simply hang up the phone.
- Report your experience at 1-877-FTC-HELP or [ftc.gov/complaint](https://ftc.gov/complaint) <https://ftc.gov/complaint> .
  - Click on "Scams and Rip-offs," and then "Imposter Scams."
- If you have questions about your Medicare benefits, call 1-800-MEDICARE.

Chances are, you know someone who could use a reminder on how to avoid these imposter scams.

Pass on this blog post and share other consumer protection tips <http://www.consumer.ftc.gov/features/feature-0030-pass-it-on> with your friends and family. | Source: *FTC Consumer Information News Release*



## Avoiding probate with living trusts

By Mary M. Benzinger, *Esquire, Senior Attorney, Pentagon Army and Air Force Legal Assistance Office*

In my last article, I showed you some ways to avoid probate of your assets when you die. Remember in the last article, I asked you to identify which of your assets had no owner at your death. These "orphan" assets will have to go through probate to get a new owner unless you take some steps to avoid probate. Common methods of probate avoidance are asset titling and proper beneficiary designations. Living Trusts are another means of asset titling to avoid probate.

I recommend that you have a lawyer assist you in creating a living trust. Living trusts come into existence as soon as they are signed. The most common living trust is a "revocable" one. That means you can terminate the trust at any time you choose. You may also move assets in and out of the trust as you please.

Once you have created the living trust, you must title assets in the name of trust (or designate the trust as the beneficiary of an asset) to avoid probate. For example, if I own a house in my name only and I die, that house would be an "orphan" and would have to go through the probate process to get to my heirs. To use my living trust to avoid probate of my house, I would record a deed in my county land records selling my house to my living trust. So then, when I die, my house is not an "orphan" because it is owned by the living trust and not by me. My trust will have provisions in it for distribution of my house upon my death.

Living trusts not only avoid probate but, properly written, can also define how your trust assets are managed if you become incapacitated. They can be a very effective estate planning tool.

In my next article, I'll discuss how to organize your documents and how to create an estate "Grab 'n Go" book. You should consult an attorney who can advise you on creating the best living trust for your circumstances. Each state's laws are different and you should consult your local attorney for advice.

Active duty or retired service members and their ID card holder family members may be eligible for free legal assistance.

For more information on modifying or updating your documents and to find a legal assistance office near you, call your nearest military installation or go to <http://legalassistance.law.af.mil/content/locator.php>

**A living trust** (sometimes called an "inter vivos" or "revocable" trust) is a written legal document through which your assets are placed into a trust for your benefit during your lifetime and then transferred to designated beneficiaries at your death by your chosen representative, called a "successor trustee."



## Financial / Legal News

### 36TH WING TAX CENTER (Andersen AFB) - New Services this year

Tax season is upon us! In February 2016, 36 WG/JA will launch a new tax service. This tax year will feature a self-service kiosk program. The self-service kiosk will allow clients to do their taxes via the Military OneSource tax program, with 36 WG/JA personnel available to assist as needed.



#### Location and eligibility

The tax center self-service kiosk program will be located in building 23003, suite 113, the 36th Wing Legal Office and will be open for business beginning 1 February 2016, Monday through Friday, by appointment only.

Active Duty members, their dependents, and deployers are eligible to use the tax center self-service kiosks.

In addition, individuals interested in 36 WG/JA assistance must be either filing single, head of household, or married filing jointly and have no rental properties; no at-home businesses; no stocks or bonds exchanges; no

cancellation of debt; and no collection of unemployment.

Required documents for qualified self-service kiosk clients are: social security cards for tax-payers and their dependents; military ID; W-2; Power of Attorney (if applicable); and 1099 series documents.

Individuals that do not qualify for the self-service kiosk program will still have a variety of other tax service options, to include accessing Military OneSource from other computers or local tax preparation services.

Additionally, the IRS provides free electronic filing options available to everyone at <http://www.irs.gov/uac/Free-File:-Do-Your-Federal-Taxes-for-Free>.

If you have any questions, please contact the tax center at (671) 366-6032.

### Naval Base Guam Volunteer Income Tax Assistance Center

**Prepare and File your taxes for FREE! trained and certified personnel to assist you through the whole process**

**Where:** Bldg 1A off of Aldrich Road

**When:** 1 Feb – 15 June 2016; 0900 – 1530 hours excluding weekends and holidays

**Eligibility:** Active Duty, Retirees, and Dependents.

**What you need to bring:**

- ✓ Valid Military Identification.
- ✓ Social Security numbers for all household members.
- ✓ Forms W-2, W-2G, 1099-R – from all employers.
- ✓ Interest and dividend statements from banks (Form 1099)
- ✓ A copy of last year's tax return (if available).
- ✓ Bank Routing and Account Numbers for Direct Deposit.
- ✓ Total paid for day care provider and day care provider's tax ID number.
- ✓ To file taxes electronically on a married filing joint tax return, both spouses must be present to sign the required forms.

**Please call 333-2061** or email [nbgvita@gmail.com](mailto:nbgvita@gmail.com) for any questions or concerns prior to coming to NBG VITA Center.



**I WANT YOU**  
**TO GET THE TAX CREDITS**  
**YOU DESERVE.**

## The scoop on credit scores

This may be a shocker, but that all-important number in the world of borrowing – your credit score – doesn't really exist, at least not in singular form. Believe it or not, you couldn't count all your possible credit scores even if you used all your fingers and toes. You could have dozens.

Even so, all credit scoring models share a common purpose: they examine your current and past credit behaviors to predict if you're likely to pay back money a lender is contemplating loaning to you, whether it's a car loan, a credit card or a mortgage.

Your score is calculated by taking the information held at a credit bureau and running it through a scoring model.

Here's why you could have so many scores:

- **Different creators** Often, "FICO score" and "credit score" are used synonymously. That's nice for FICO, the company that created credit scoring, but it's kind of like calling all soda Coke.
- Recently another big player entered the fray: VantageScore. The credit bureaus themselves, in an attempt to tap into the big bucks of credit scoring (and cut what they pay to FICO), created this new form of credit scoring.
- **Different databases** Different information coming in equals different scores coming out. Any of the three credit bureaus could supply the raw data that go into a particular credit score. But not all lenders report the same information to each bureau, so your score may be different based on which database is used.

<http://www.legion.org/usaa/focusonfinances>

- **Different purposes** There are different models for different types of lending. There's a score designed to determine how much of a risk you are in general, but there are also scores for lenders who want to gauge your risk specifically for a car loan, credit card or mortgage.
- **Different versions** Over the years, credit scoring has gotten more and more sophisticated. However, some lenders may not want to pay for the latest and greatest scoring version when they're already using an older (and less expensive) method to calculate your score. This means they save some money, while you have yet more possible credit scores.



Despite the potential confusion created by all these different scores, there's good news. Whether you have 3 or 30, you can be laser-focused in your effort to build or maintain a top-notch score. Do the right things and everything will fall into place, no matter how your score is calculated.

By J.J. Montanaro, Jul 14, 2015 | Source:

<http://www.legion.org/magazine/229092/scoop-credit-scores>

*J.J. Montanaro is a certified financial planner with USAA, The American Legion's preferred provider of financial services.*

## Protect your retirement pension

Provided by the Consumer Financial Protection Bureau Blog at <http://www.consumerfinance.gov/blog/>

A pension advance is a loan or cash advance in exchange for all or part of your pension. Many pension advance companies charge consumers high interest rates and fees. These costs can really add up. Pension advances can quickly strip away pension income. If you are considering a pension advance, follow these dos and don'ts:

**Don't give anyone access or control over your monthly pension payments.** Pension advance lenders sometimes arrange for monthly payments to be automatically deposited in a newly created bank account and then debited to pay back the loan, fees and interest charges. This allows the company to withdraw payments and fees directly from your account. If you're asked to sign up for life insurance with the pension advance company as your beneficiary, be cautious. Pension advance companies sometimes require consumers to sign up for life insurance with the company as the consumer's beneficiary. You could end up footing the bill for the insurance.

**Don't be fooled by patriotic-sounding names, logos or claims of government-backing.** Some companies try to trick consumers into thinking that their pension advance loan is endorsed by a federal or state government agency. Don't fall for this.

**Do look at other options.** If you're turning to pension advances because you're having financial difficulties, consider getting financial coaching or counseling from a professional. Many non-profit credit counseling agencies charge sliding scale fees so consumers who need help can afford their services.

We'd like to hear from you. We want to hear about your experiences with pension advances, good and bad. You can share your story at: [www.consumerfinance.gov/your-story](http://www.consumerfinance.gov/your-story).

## Agent Orange and Your VA Claim

Receiving compensation for Agent Orange exposure can be a complicated experience. Here are some pointers on getting your claim through the system.

If you served in Vietnam between 1962 and 1971, as I did, there is a pretty good chance that you were exposed to Agent Orange. The VA acknowledges that some 20 million gallons of herbicides were sprayed across South Vietnam in an attempt to destroy foliage used to conceal enemy forces and supply lines. Spraying was also intended to deny access to agricultural crops used by the enemy

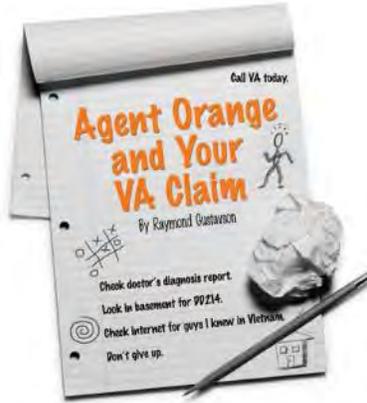
### Getting started with your claim

So, what do you need to get your Agent Orange claim approved by the VA? There are three basic requirements and all of them must be met:

- A medical diagnosis of a disease with the VA recognizes as being associated with Agent Orange. (See list on this page.)
- Evidence of service in Vietnam.
- Medical evidence that the disease began within the deadline (if any).

For the complete article go to original source:

<http://www.vietnow.com/va-claims-agent-orange/>



### 4 Ds to streamline your to-dos

Adopt the 4-D method to make your to-do list more manageable and to ensure that you are focusing on the right tasks.

Assign each item on your to-do list one of these four categories:

- 1. Do it.** Only you have the skills, knowledge or authority to complete the task.
- 2. Delegate it.** You have the ability to do the task, but you should spend your time on higher priority work or assignments better suited for your skill set and pay grade. Pick an employee who can take over the task.
- 3. Defer it.** Park tasks that don't have definitive deadlines or that you can't begin working on yet. That way you can stay focused on your most urgent to-dos.
- 4. Dump it.** Assignments that don't have to be done at all because you have found a better process or they prove to be a waste of time can simply be removed altogether.

— Adapted from "5 Tips for Getting the Most Important Things Done Every Day," Chris Ruisi, *Entrepreneur*, Entrepreneur.com.

## Veterans: Protect yourself, your information from “phishing” attempts

Phishing is the attempt to acquire sensitive information such as usernames, passwords and credit card information, often for malicious reasons, by posing as a trustworthy entity in an electronic communication. This type of behavior is one of the ways that Veterans may become victims of identity theft.

While it is unfortunate that anyone would try to take advantage of a Veteran, tactics such as phishing are becoming more common. It is important to remain vigilant in screening unknown e-mails, social media messages and phone calls to avoid these threats and to recognize someone posing as VA or a Veteran service organization.

We've had Veterans share with us several emails recently purporting to be from VA's vets.gov website and the [Veterans Employment Center](#) (VEC). As a reminder, neither vets.gov nor the VEC will ever ask for your personal information. In fact, VEC does not store resumes, addresses, phone numbers, dates of separation or any personally identifiable information. If you feel that someone is contacting you using various phishing tactics, it is important that you do not reply and instead report it immediately to [VA's Identity Safety Service](#).

VA's “[More Than a Number](#)” identity protection program provides information to educate Veterans and their beneficiaries on how to protect themselves from identity theft, as well as how to combat identity theft tactics such as phishing. For more information please visit the More Than a Number website at [www.va.gov/identitytheft](http://www.va.gov/identitytheft). You will find there a wide range of information on identity theft, how to spot it, ways to prevent it and what to do if you suspect you have been made a victim. You can also browse through links to other useful identity theft resources from across the Web.

If you feel that you have been a victim of identity theft or if you suspect that your identity may have been compromised, please contact the toll-free Identity Theft Help Line created for Veterans and their beneficiaries. The toll-free number is 855-578-5492, open Monday-Friday from 8AM-8PM, EST. You can also e-mail your report to [vaidtheft@va.gov](mailto:vaidtheft@va.gov).

*About the author:* This article was prepared by the VA Office of Information Security.

Source: <http://www.blogs.va.gov/VAntage/26332/veterans-protect-yourself-your-information-from-phishing-attempts/>

**MORE**  
THAN A NUMBER | DEFEND VETERANS' IDENTITIES



## A new way cybercriminals are scamming you for money, and how to stop them

By Kevin Downey

When you think about cybercrime, you're probably thinking about hackers stealing your credit card information, or using a fake email to trick you into sharing your personal and financial information with them. Those are a couple of ways cybercriminals steal your ID and money, but it's not the only way.

Some cybercriminals use games to steal your money, literally. If you play games online, or a family member does, you need to know how cybercriminals trick you, and how you can stop them.

There are seven gaming scams you should be on the lookout for, according to our sponsor [Kaspersky Lab](#). It starts with a familiar deception: phishing.

**1. Phishing:** If you receive a message from another online gamer, even someone you think you know, and they ask you to click on a link, don't do it. That link will take you to a malicious site that may look legitimate. There, you're asked to input your personal information. Your online friend may have tempted you with a promise to share a gaming guide, or something else.

**How to protect yourself:** Always check the URL you're on, to make sure you weren't directed to another site. Then, sign up for your gaming platform's two-step authentication. That's when you put in another code, in addition to your password, to get in. On the gaming platform Steam, for instance, it's called Steam Guard.



Gaming

**2. Phony sites with answers:** If you play online games, you've been tempted to find shortcuts or solutions to get to the next level. Sometimes, cheating a little bit is part of the fun, and there's no harm in that.

Cybercriminals are onto you. If you see a YouTube video or a website that promises to provide shortcuts for a game, just beware if they're asking you to download browser extensions or to click on links. They could take over your computer and demand ransom. (Read about [3 sure steps to beat ransomware](#) here.)

**How to protect yourself:** Don't click on links unless you requested a person or company you trust to send it to you. Plus, make sure you have a powerful Internet security suite that's up to date.

**3. Paid for gifts:** If another gamer says they want to buy an item from you, like an extra game life, make sure you sell it to them through the gaming site, not your personal online payment system, like PayPal.

It's easy for a cybercriminal to buy something from you, then contact PayPal to freeze the transaction and get their money back. If you don't know what they're doing, you're out of luck. They bought your item for free.

**How to protect yourself:** Sell stuff through the gaming site, not your online payment system.

**4. Borrowed gifts:** You might receive a message from someone claiming to be your friend, who wants to borrow an item from you. **How to protect yourself:** If someone claims to know you, ask them to have a video chat on a site like Skype.

**5. Game site employee:** Cybercriminals know that they'll get your attention if they say they're an employee of a gaming site like Steam. They may accuse you of fraud or something else, then demand payment in the form of game items.

**How to protect yourself:** If an employee contacts you, they will never demand payment in the form of game items. Call their bluff, or contact the gaming site's customer support team.

**6. Email confirmation:** Cybercriminals who pose as the good guy may ask you to email them your account confirmation link.

**How to protect yourself:** Don't send anyone your account information. If Steam or another gaming platform needs your account information, they already have it.

**7. Rushing you:** If someone contacts you on a gaming site, perhaps offering to sell you an item, and they're trying to rush you to make a decision, it's probably a scam.

**How to protect yourself:** If you're being rushed to buy something, slow the seller down. Look over what you're being offered before making any decision.

SOURCE: <http://www.komando.com/happening-now/348088/a-new-way-cybercriminals-are-scamming-you-for-money-and-how-to-stop-them/all>

“Privacy is one of the biggest problems in this new electronic age.” ~ Andy Grove

“We must respect the past, and mistrust the present, if we wish to provide for the safety of the future.” ~ Joseph Joubert



# Benefits WATCH

## Eliminating the Widows' Tax

Survivors of deceased servicemembers are required to forfeit all or part of their military Survivor Benefit Plan (SBP) annuity when military service results in the death of their sponsor. This is often referred to as the "widows' tax."

Retiring servicemembers may purchase SBP insurance coverage to provide their surviving spouse up to 55 percent of their retired pay in the event of their death for any reason. SBP coverage is automatically provided for deaths that occur on active duty.

If death is determined by the VA to be service-connected, the VA pays the survivor an additional payment called Dependency and Indemnity Compensation (DIC). Currently DIC recipients receive \$1,254 monthly, or about \$15,000 a year.

However, under the current law, the amount of DIC awarded must be deducted from military SBP annuities. The widow's tax wipes out most - if not all - of the SBP for the vast majority of survivors.

*For instance, in the case of an E-6 >>>>>*

In multiple Congresses, lawmakers acknowledged the inequity and co-sponsored corrective legislation to recognize SBP and DIC are paid for different reasons. SBP is a servicemember-purchased annuity, whereas DIC is an indemnity payment when military service caused the member's death.

Further, service-disabled retirees have limited opportunities to purchase additional life insurance, and policies that are available impose exorbitant premiums.

No other federal surviving spouse is required to forfeit his or her federal annuity because military service caused his or her sponsor's death. Additionally, the offset does not apply to surviving military children - only to the spouse.

Tasked by Congress to review the widows' tax in October 2007, the Veterans Disability Benefits Commission (VDBC) agreed with MOAA and other veterans associations that when military service causes the member's death the VA indemnity compensation should be paid in addition to the SBP annuity, not subtracted from it.

In 2008, Congress authorized a Special Survivor Indemnity Allowance (SSIA) as partial recompense for the SBP-DIC inequity. Then-House Armed Services Committee Chairman, Rep. Ike Skelton (D-Mo.), expressed the intent to continue increasing the SSIA and ultimately phase out the widow's tax. SSIA is \$275 per month in FY16, and will rise to \$310 per month in FY17, covering about 25 percent of the SBP-DIC offset.

However, the legal authority to pay SSIA expires on Oct 1, 2017. Unless Congress repeals the SBP-DIC offset or extends the SSIA authority this year, SBP-DIC survivors will suffer the additional loss of the SSIA, totaling \$3,700 annually.

MOAA believes the SBP-DIC offset should be repealed. Because of the current budget environment, securing sufficient funding for a total repeal - approximately \$6.5 billion - will be difficult. If full and immediate repeal is not feasible, SSIA should be extended and increased to continue the path toward phasing out the offset.

There are two current bills that would repeal the widows' tax. Click the links to send your legislators messages supporting [H.R. 1594](#) sponsored by Rep. Joe Wilson (R-S.C.) and [S. 979](#) sponsored Sen. Bill Nelson (D-Fla.).

- See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Retirees/Eliminating-the-Widows--Tax.aspx#sthash.6ts2dUqr.dpuf>



## Using Other Health Insurance

If you have any health insurance other than TRICARE, it is called "Other Health Insurance." [*Health insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. TRICARE supplements don't qualify as "other health insurance."*] It can be through your employer or a private insurance program. By law, TRICARE pays after all other health insurance, except for:

- Medicaid
- TRICARE supplements
- State Victims of Crime Compensation Programs
- Other Federal Government Programs identified by the Director, Defense Health Agency (i.e. Indian Health Service)

This means your other health insurance processes your claim first. Then, you or your doctor files your claim with TRICARE.

### Are you on active duty?

- You can't use other health insurance.
- TRICARE is your only coverage.

### Do you have Medicare?

- Medicare is NOT other health insurance. It is a federal entitlement.
- TRICARE pays last after Medicare and your other health insurance
- Visit the [Medicare website](#) to see which plan—Medicare or your other health insurance—pays first

### Keep Your Information Updated

It's important to keep your other health information updated

- Tell your [TRICARE contractors](#) and doctors when you have other health insurance.
- If TRICARE gets your claim before your other health insurance processes it, TRICARE will deny it.
- If TRICARE pays first and then discovers you had other health insurance, TRICARE will take back any payments made. They will only reprocess your claim after your other health insurance does.

Keep your doctor and your contractor updated on your other health insurance. They can coordinate your benefits and ensure your claims are paid quickly. [>>Download and submit your region's other health insurance form.](#)

### Coordination of Benefits

- Follow the rules of your other health insurance for getting care and filing claims.
- If your other plan doesn't cover the entire cost, file a claim with TRICARE.
- If your other plan denies a claim for failure to follow their rules, TRICARE may also deny your claim.

### Ending Other Health Insurance Coverage

- If you lose your other health insurance, TRICARE becomes your primary payer.
- If you have TRICARE for Life, TRICARE becomes the second payer.
- You must inform your doctor and contractor by completing and returning this [form](#).
  - Failure to tell your doctor or contractor may result in TRICARE denying your claims.

Do you have other health insurance with prescription drug coverage?

Your other plan pays first and TRICARE pays second at the pharmacy. [>>Learn more](#)

Source: <http://www.tricare.mil/Plans/OHI.aspx>

**Veterans Choice Program**

The Veterans Choice Program (VCP) is a VA program to help improve Veteran's access to health care by allowing Vets to use approved health care providers outside of the VA.

Call the number below for eligibility and to make an appointment:  
**866-606-8198**  
 For more information, visit [www.va.gov/opa/choiceact](http://www.va.gov/opa/choiceact)

U.S. Department of Veterans Affairs

## 9 Things To Give Up If You Want To Be Happy

1. Complaining
2. Limiting beliefs
3. Blaming others
4. Negative self-talk
5. Dwelling on the past
6. Resistance to change
7. The need to impress others
8. The need to always be right
9. The need for other's approval

## VA News

# Veterans Who Have a VA Compensation Rating of 100%

Veterans who have a VA compensation rating of 100% permanent and total (P&T) may receive expedited processing of applications for Social Security disability benefits. Here's the Qs and As:

### What do I need to know about the VA and Social Security programs?

Both Social Security and VA pay disability benefits. However, their programs, processes, and criteria for receiving benefits are very different.

A VA compensation rating of 100% permanent and total does not guarantee that you will receive Social Security disability benefits. To be approved for Social Security benefits, you must meet Social Security's definition of "disability." To be found disabled:

- You must be unable to do substantial work because of your medical condition(s) and
- Your medical condition(s) must have lasted, or be expected to last, at least one year or to result in death.

If you receive VA compensation, this will not affect your Social Security benefits.

### As a veteran rated 100% P&T, how do I receive expedited processing for Social Security disability benefits?

First, you must apply for Social Security disability benefits. You can do this in one of three ways:

1. Complete your application online. Visit [www.socialsecurity.gov/disabilityssi/apply.html](http://www.socialsecurity.gov/disabilityssi/apply.html).
2. Call 1-800-772-1213. If you are deaf or hard of hearing, you can call at TTY 1-800-325-0778 or
3. Call or visit your local Social Security office.

**Note:** If you want to apply in person, please call and make an appointment before you visit your local office.

### What should I do to receive expedited processing of my application?

To receive expedited processing, you must:

- Identify yourself as a "veteran rated 100% P&T" when you apply for benefits. If you apply in person or over the phone, please tell the Social Security representative you talk to that you are a veteran rated 100% P&T.

If you apply online, enter "Veteran 100% P&T" in the "Remarks" section of the application so that they can identify you and expedite your application.

- Provide your VA Notification letter which verifies your 100% P&T rating to Social Security.

### How long does the process take?

The length of time it takes Social Security to make a disability decision depends on several different factors, but primarily on:

- The nature of your disability;
- How quickly they obtain medical evidence from your doctor or other medical sources, and
- Whether it is necessary to send you for a medical examination to obtain evidence to support your claim.

You can help speed up the process by having the needed information on hand when you apply. Go to [www.ssa.gov/forms/ssa-16.html](http://www.ssa.gov/forms/ssa-16.html) to read about *Information You Need To Apply For Disability Benefits*.

### What about Medicare?

If your application for Social Security disability benefits is approved, you will receive

- Medicare coverage automatically after you have received disability benefits for 24 months.

More Information available at: *Disability Secrets* published by NOLO: <http://www.disabilitysecrets.com/the-va-and-disability.html>, and U.S. Army Warrior Transition Command site: <http://wtc.army.mil/modules/soldier/s7-payBenefits.html>

**VA disability benefits**, also known as service-connected **disability**, is not based on income, so you can receive **VA disability compensation** and **Social Security disability insurance (SSDI)** at the same time. There is also **VA pension**, which is a needs-based program similar to Supplemental **Security Income (SSI)**.





# Veterans Health Library

Your source for health information \* \* \* \* \*

The Veterans Health Library has fact sheets, videos, guidebooks, interactive quizzes and much more. Since 2013, the Veterans Health Library at <http://www.veteranshealthlibrary.org> has been offering Veterans, family members, and caregivers 24/7 access to comprehensive, Veteran-focused health information. The online Library is a one-stop source for health information to help Veterans stay healthy and well-informed.



There are over 1,500 health sheets; more than 150 videos; Go-to-Guides with audio, video and interactive quizzes; and Flipbooks that have been approved by VA experts, and include topics specific to Veterans, such as posttraumatic stress disorder (PTSD), combat-related Traumatic Brain Injury, Agent Orange, and Cold Injury.

All health information is available in English and Spanish to Veterans, their family and the public, no matter where the Veteran receives care.

Today, the Veterans Health Library has a fresh, new look and feel that improves the users' experience to make it more responsive to your needs. Come on in...browse around...and see for yourself.

For more articles on health and wellness, read the latest issue of Veterans Health Matters magazine at <http://www.visn8.va.gov/VISN8/news/publications.asp>

## VA UPDATES CLAIMS MANUAL

The Department of Veterans Affairs (VA) recently overhauled its M21-1, the guidebook that dictates the policies and guidance of VA claims processing. The new manual is for veteran advocate groups and veterans who have an interest in keeping abreast with VA laws and regulations. Now called **Live Manual**, this latest version of the *M21-1, Adjudication Procedures Manual* is available to everyone through the **KnowVA** Knowledge database. **KnowVA** is an external-facing Web platform that provides you access to the same information claims processors use to process and make decisions on benefits claims. The information is regularly updated. To access Live Manual via **KnowVA**, visit the [KnowVA Knowledge Base website](#). Read about the [Live Manual](#) on VA's Vantage Point Blog. | Source Militay.com, 21 Dec. 2015

## 2015 Military Handbooks Are Now Available

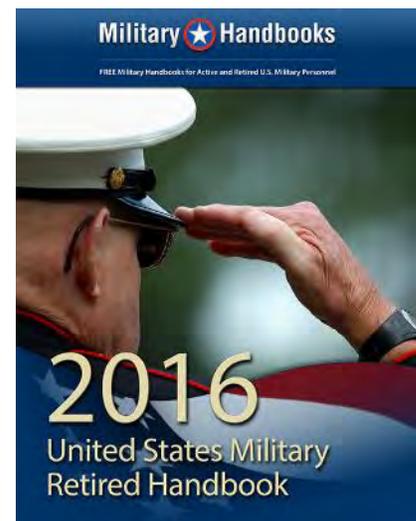
Military Handbooks has released their FREE 2015 handbooks for military personnel.

These handbooks, written specifically for military service members, include a variety of information about pay, benefits, education and transitioning from the military. Download any of the handbooks for FREE or purchase a printed copy. Don't forget to tell all of your military colleagues about these free handbooks too!

### 2015 Military Handbooks – Now Available

- [2015 AFTER THE MILITARY HANDBOOK](#)
- [2015 BASE INSTALLATION DIRECTORY](#)
- [2015 BENEFITS FOR VETERANS & DEPENDENTS](#)
- [2015 GETTING UNCLE SAM TO PAY FOR YOUR COLLEGE DEGREE](#)
- [2015 GUARD AND RESERVE MILITARY HANDBOOK](#)
- [2015 MILITARY CHILDREN'S SCHOLARSHIP HANDBOOK](#)
- [2015 UNITED STATES MILITARY HANDBOOK](#)
- [2015 UNITED STATES MILITARY RETIRED HANDBOOK](#)
- [2015 VETERANS HEALTHCARE BENEFITS HANDBOOK](#)

Source: <http://militaryhandbooks.com/2015-military-handbooks-are-now-available/>



## VA Letters Every OIF/OEF Veteran Needs To Have

William Wisner - Burnpits MO Coordinator | [wisner.william@gmail.com](mailto:wisner.william@gmail.com)

The term "Burn Pits" has finally become a buzz word among both veterans and the average staff member at your local VA. The term has come to represent the combined issue of environmental and occupational toxic exposures during military deployment during service in Iraq and Afghanistan. Even with the issue entering sections of the public consciousness, a lot of work remains to be done to push this further into the mainstream.



The following two documents are essential for the libraries of both veterans and care providers. Please print these out and keep them with you whenever you go to the VA.

The first document is a 30-page Veterans Affairs Department training letter that outlines policy for VA regional offices to use in determining benefits for veterans who have been exposed to environmental hazards, including burn pits in Iraq and Afghanistan. Even though most people within the system have heard of burn pits and the chaos they have brought into the lives of unknown numbers of veterans, it is largely still a mystery or at the least, something care providers are waiting to hear more about. It falls on the veteran to take care of themselves and their battle buddy by having the ability to educate their care providers and VA hospital staff. Many have never even seen this document.

**FILE 1:** SUBJ: *Environmental Hazards in Iraq, Afghanistan, and Other Military Installations*

The second document is a tremendous wealth of information on the VA Airborne Hazards and Burn Pits Registry. This document gives a great overview of the registry itself as well as general information and clinical concerns for the health care provider.

However, this document is not only for the provider. Information is provided on what to do if you as a service-member or veteran have health concerns relating to possible exposures and how to place yourself on the registry.

Finally, it includes information on what to do for patients with normal results during lung function testing as well as a schematic of the Department of Defense medical follow-up program; something sorely needed by providers.

**FILE 2:** SUBJ: *VA Airborne Hazards and Open Burn Pit Registry Information for Health Care Providers*

**UPDATE:** Be sure and check [THIS ARTICLE](#) for your service area of operation and download the periodic occupational and environmental monitoring survey that applies to you. This should be considered the [THIRD document](#) you need to have.

SUBJ: *Periodic Occupational and Environmental Monitoring Summary (POEMS) - Iraq & Afghanistan*

Source: <http://burnpits.weebly.com/blog/va-letters-every-oifoef-veteran-needs-to-know>

## VA expands hepatitis C drug treatment

Expanded funding now allows VA to provide increased drug therapy at VA facilities nationwide

VA today announced that it is now able to fund care for all Veterans with hepatitis C for Fiscal Year 2016 regardless of the stage of the patient's liver disease. The move follows increased funding from Congress along with reduced drug prices.

"We're honored to be able to expand treatment for Veterans who are afflicted with hepatitis C," says VA Under Secretary for Health Dr. David Shulkin. "To manage limited resources previously, we established treatment priority for the sickest patients. Additionally, if Veterans are currently waiting on an appointment for community care through the Choice Program, they can now turn to their local VA facility for this treatment or can elect to continue to receive treatment through the Choice Program."

VA has long led the country in screening for and treating hepatitis C. VA has treated over 76,000 Veterans infected with hepatitis C and approximately 60,000 have been cured. In addition, since the beginning of 2014, more than 42,000 patients have been treated with the new highly effective antivirals. In fiscal year 2015, VA allocated \$696 million for new hepatitis C drugs (17 percent of the VA's total pharmacy budget) and in fiscal year 2016, VA anticipates spending approximately \$1 billion on hepatitis C drugs. VA expects that with the expansion, many more Veterans will be started on hepatitis C treatment every week this fiscal year.

In addition to furnishing clinical care to Veterans with hepatitis C, VA Research continues to expand the knowledge base regarding the disease through scientific studies focused on effective care, screening, and healthcare delivery including to female Veterans and Veterans with complicated medical conditions in addition to hepatitis C.

For additional information on Hepatitis C treatments Veterans can go to <http://www.hepatitis.va.gov/patient/hcv/index.asp>.

## Veterans entitled to disability benefits, services

### PROTECTING YOUR FUTURE

The U.S. Department of Veterans Affairs provides benefits and services to veterans, their survivors and families. “Service Connected Compensation” and the “Non-service Connected Disability Pension” are two VA programs that provide what is called “cash assistance” for elderly or disabled veterans.

Through Service Connected Compensation, the VA pays benefits to veterans with a disability or disabilities incurred or aggravated during active military service. The degree of the disability is rated, which results in the amount of the compensation. Service Connected Compensation is paid regardless of financial need.

Veterans with a disability may file a claim for an increased rating of their disability if the condition worsens. If the rating of the disability increases based on the claim, then the compensation also increases proportionately.

Non-service Connected Disability Pension benefits are not as widely known as Service Related Compensation. Most veterans think they must have a service-connected injury to qualify. As a result, veterans often miss out on cash assistance to help with the costs of long-term care in their home, in an assisted living facility, or in a nursing home.

Any veteran discharged with other than a dishonorable discharge from wartime service may be eligible for Non-service Connected Disability Pension benefits. The veteran must have 90 days of continuous service. One of the days of service had to occur during the following wars:

- World War II (Dec. 7, 1941 through Dec. 31, 1946)
- Korean conflict (June 27, 1950 – Jan. 31, 1955)
- Vietnam era (Feb. 28, 1961 – May 7, 1975 for veterans who served in the Republic of Vietnam during that period; otherwise, Aug. 5, 1964 – May 7, 1975)
- Gulf War (Aug. 2, 1990 – through a future date to be set by law or Presidential Proclamation)

The veteran must currently suffer from a permanent and total disability, but the disability does not need to be connected to the veteran’s military service.

Generally, if the veteran’s countable income exceeds the maximum annual pension rate, the application will be denied. However, unreimbursed medical expenses may be deducted to compute the veteran’s income.

If a veteran receiving VA benefits also applies for Medicaid to pay for nursing-home costs, the VA allows making gifts to reduce assets without incurring the five-year look-back rule. Under Medicaid law, though, any gifts made within the past five years create a penalty period when the veteran is not eligible for a certain amount of time based on the amount of the gifts. However, certain strategies are available to allow VA benefits and qualify for Medicaid for nursing-home costs.

Bonnie Kraham is an attorney practicing elder law estate planning with Ettinger Law Firm, 75 Crystal Run Road, Middletown. She can be reached at 845-692-8700, ext. 119 or bkraham@trustlaw.com.

This column is intended to provide general information, not legal advice

Source: <http://www.recordonline.com/news/20160309/bonnie-kraham-veterans-entitled-to-disability-benefits-services>

## DOD Improves Discharge Upgrade Process

### *Policy update aids previously denied veterans with PTSD*

DOD has just issued a new memo that addresses a loophole left from previous changes to the requests for discharge upgrades process for veterans who may have been suffering from PTSD before it was a recognized diagnosis. Restrictions keeping veterans who have previously been denied under old rules from reapplying has been corrected while also waiving the statute of limitations under certain circumstances. *Click here to read the memo in its entirety:*

[http://www.defense.gov/Portals/1/Documents/pubs/Consideration\\_on\\_Discharge\\_Upgrade\\_Requests.pdf](http://www.defense.gov/Portals/1/Documents/pubs/Consideration_on_Discharge_Upgrade_Requests.pdf)



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

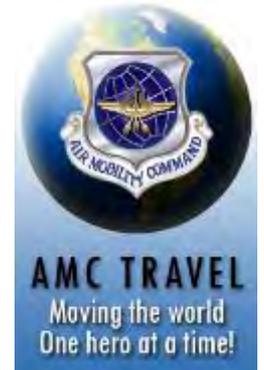
*Our customers are American servicemembers and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and 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-140423-118.pdf>

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

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

## Five Energy Conservation Tips

1. Unplug battery chargers (such as cell phone, tablet, and rechargeable appliances) as soon as your device is juiced. Chargers can draw as much as 5 to 20 times more energy than the battery holds – even when they're not actively charging.
2. The efficiency of incandescent light bulbs, as well as many other types of light bulbs, increases as the wattage increases. In areas where bright light is needed, it may be more efficient to use one larger bulb than several smaller bulbs. For example, one 100-watt light bulb provides 1,750 lumens or light, approximately the same amount of light as two 60-watt bulbs (1,780 lumens) but the two smaller bulbs consume 20 percent (20 watts) more electricity.
3. Save electricity when cooking by using a kettle or covering a pan when boiling water. Plus turn off the burners and the oven several minutes before the cooking time is over. Both will shorten the amount of time the heating elements are on.
4. To operate your air conditioner unit more efficiently, turn on your ceiling fans to create air movement across the skin, lowering skin temperature through evaporation. You can raise the A/C thermostat setting up 4° F without any decrease in comfort. Each degree you raise the thermostat above 78°F, you save about 7 to 8 percent on your electric cooling costs.
5. When washing clothes, wash in cold water whenever possible. Save warm/hot water cycles for whites and hard-to-clean items. Always rinse in cold water.



*the future of our children - the future of our planet - it's in OUR hands; that's why Energy Matters*

# Social Security

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



## If you receive benefits or have Medicare, you can:

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

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



## Social Security and the VA, Working Together for Our Heroes



Social Security honors those who have served in the U.S. military. We recognize the sacrifices these Americans made while serving our country. Often, their dedication comes at the expense of significant and lasting effects on themselves and their families.

Social Security provides expedited processing of disability benefit applications for wounded warriors and veterans with a U.S. Department of Veterans Affairs (VA) compensation rating of 100% Permanent & Total (P&T).

While both Social Security and the VA pay disability benefits to qualifying individuals, the criteria for awarding benefits is not the same. Even if you have a VA compensation rating of 100% P&T, you

will need to meet the strict definition of disability set out by the Social Security Act to receive Social Security disability benefits. Social Security pays benefits to people with a severe medical condition expected to last at least one year or to result in death, while preventing you from performing substantial work.

To receive expedited processing as a veteran rated 100% P&T, you must first apply for Social Security benefits. You can apply [online](#) or call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778). You can also visit your local Social Security office to apply in person.

You must identify yourself as a “Veteran rated 100% P&T.” If you apply in person or over the phone, tell the Social Security representative that you are a veteran rated 100% P&T. If you apply online, enter “Veteran 100% P&T” in the “Remarks” section of the application. You must also provide Social Security with your Veterans Affairs notification letter that verifies your rating.

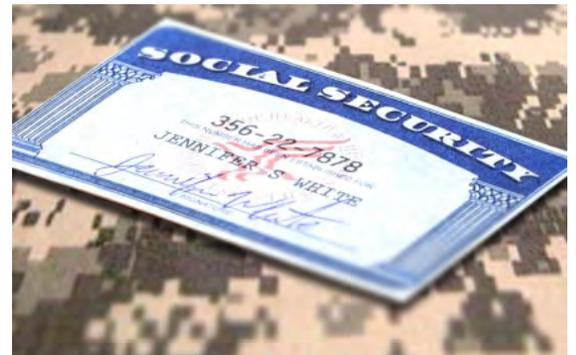
Social Security will expedite your claim through the application process, and any appeals level, if necessary. Veterans Affairs compensation will not affect your Social Security benefits.

We are grateful to our veterans for their dedication to this country, and we are committed to providing veterans and wounded warriors with high quality public service. For more information, please visit

<https://www.socialsecurity.gov/people/veterans/>

Source: <http://blog.socialsecurity.gov/social-security-and-the-va-working-together-for-our-heroes/>

Posted on [March 7, 2016](#) by [Jim Borland, Assistant Deputy Commissioner, Communications](#)



# Wanderings

*Although the following poem was written for Veterans Day, I wanted to share it.*

## \* Veteran's Day – My Thoughts \*

We did not protest, dodge or defy  
Allegiance, not avoidance is how we replied  
We did not waiver, we did not run  
We chose harm's way was our fathers had done

We tread monsoons, paddies, and mud  
We sacrificed all for countries love  
We came back home to turbulent times  
Accused by some of Godless crimes

The years now in tow, we've all come to know  
The shadows of trauma refuse to let go  
Sight, smell or sound will trigger them round  
Then flash we're back with our boots on the ground

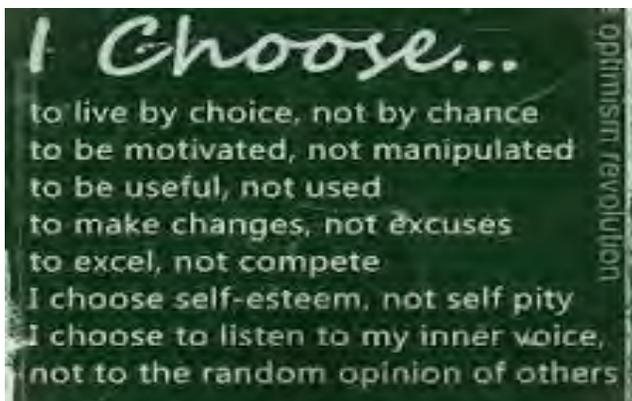
We've sought out support to stem off the pain  
Where brother's share stories in a group with no name  
It's a room filled with comfort, honor and pride  
It's a room that I share with the bravest of guys

"We honored the call  
We stood tall  
Our cause was just"  
Welcome Home

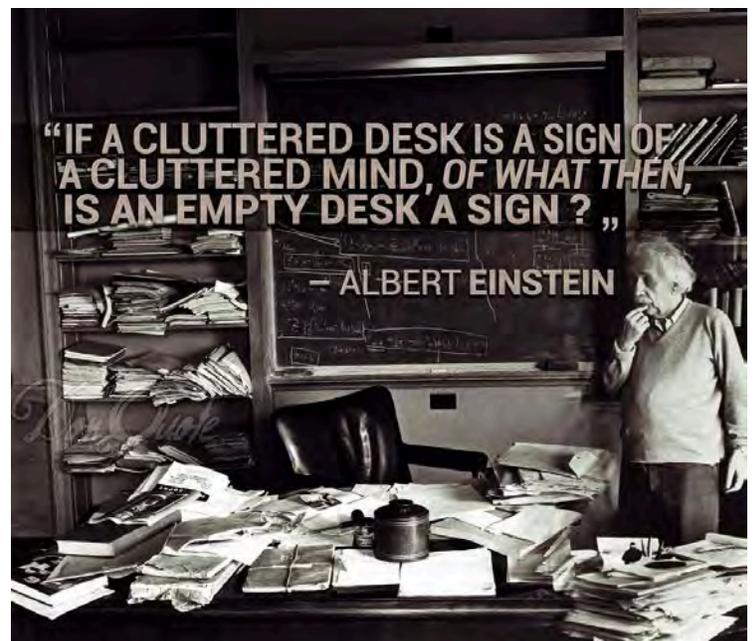
*by Matt Sarsfield, US Army, Vietnam Veteran (11/11/15)*

Live beneath you means.  
Return everything you borrow.  
Stop blaming other people.  
Admit it when you make a mistake.  
Give clothes not worn to charity.  
Do something nice and try not to get caught.  
Listen more; talk less.  
Every day, take a 30-minute walk.  
Strive for excellence, not perfection.  
Be on time.  
Don't make excuses.  
Don't argue.  
Get organized.  
Be kind to people.  
Be kind to unkind people.  
Let someone cut ahead of you in line.  
Take time to be alone.  
Cultivate good manners.  
Be humble.  
Realize and accept that life isn't fair.  
Know when to keep your mouth shut.  
Go an entire day without criticizing anyone.  
Learn from the past.  
Plan for the future.  
Live in the present.  
Don't sweat the small stuff.  
It's all small stuff

*~ unknown*



"Never regret a day in your life:  
good days give happiness, bad  
days give experience, worst days  
give lessons, and best days give  
memories."



## VET thoughts & views

### Veteran's Organizations:

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

(See page 10 for a listing of Guam-area Military-Veteran organizations.)



### Andersen AFB Airman's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airman's Attic is located at 1558 Bamboo Lane. Note that the Airman's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#).

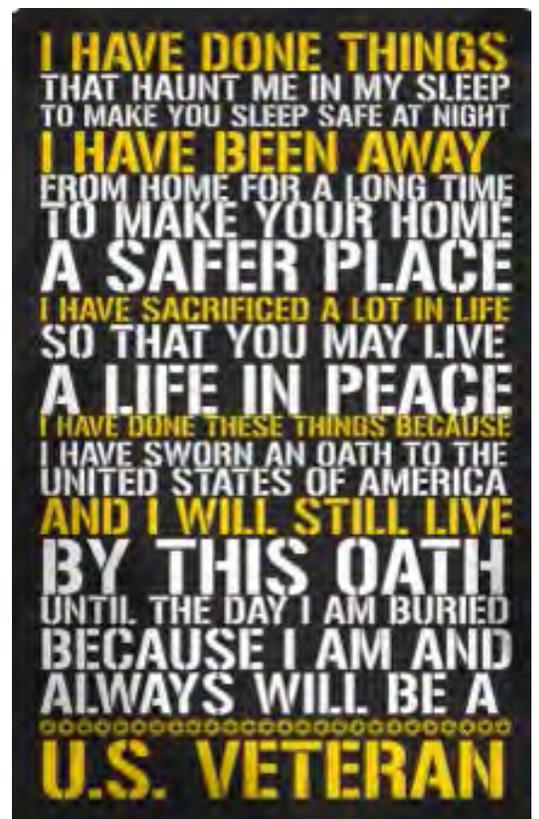
Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.



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



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



## Veterans seek alternative treatments to post-traumatic stress

Most people can't imagine being terrified by the sound of a fork falling and hitting the ground. They don't understand how someone cannot sleep because the fear of recurring nightmares keeps them awake. They've never experienced anxiety that turns everyday tasks into impossible chores.

But for thousands of American veterans, these are just a few symptoms that can make their lives unbearable. And while millions are aware of the condition they suffer from — post-traumatic stress or PTSD — few are able to grasp the severity of the condition, and medical science is a long way from understanding the neurological causes of PTSD.

In the news, stories of PTSD tend to focus on bureaucratic mishandling, ineffective medications that have severe side effects and the general tragedy of those who are afflicted. However, there is also a side of the story that has to do with

hope, strength and love. While a single cure has not yet been discovered for PTSD, there are many instances of veterans finding peace and a path to recovery through some non-conventional — and often controversial — means.

**Equine therapy:** The greatest challenge for many who suffer from PTSD is to rebuild relationships with other people. Many have found that a powerful way to lessen the anger and hypersensitivity that often prevents them from enjoying normal relationships is through caring for horses. Grooming, feeding, cleaning the pen and riding the animals helps those who suffer from PTSD to return to the trusting and nurturing emotions they learned to suppress due to the stress of combat.

**Acupuncture:** This ancient Chinese practice of pushing pins into specific points on a patient's body has gained widespread acceptance for a variety of medical and psychological purposes. The idea behind the practice is to heal and restore balance between various systems of the body. Though there is no conclusive evidence that acupuncture can help in all situations, [several studies](#) and many veterans report long term benefits in recovering mental stability.

**Bariatric oxygen treatment:** This treatment involves a patient entering a pressurized oxygen chamber for about 90 minutes, during which time they can read, watch TV or even take a nap. The theory is by increasing the oxygen levels in the body's tissues and red blood cells, it will speed the body's natural healing capabilities and repair neurological damage. Though the treatment is still experimental, many have claimed this treatment is a miracle, and several [studies](#) have confirmed its benefits. The [Purple Heart Foundation](#) has invested money to make this therapy more readily available to veterans.

**Medical marijuana:** Perhaps the most controversial therapy on the list, there is a fine line between PTSD patients being treated with marijuana and abusing marijuana. Nonetheless, as veterans returned from Iraq and Afghanistan, more tales of the benefits of medical marijuana began to emerge, leading many advocates in both state and federal governments to push for more research and availability.

**Meditation:** Meditation comes in many different forms, but the idea is the same: to create a quiet space in your mind through focusing on something as simple as your breath. Achieving the deep level of relaxation allows many veterans to begin to sort out their traumatic experiences. By no means is it a cure, but results from countless veterans and [studies](#) show meditation to be an important part of the healing process.

Because PTSD is such a complicated condition that arises from experiences that are unique to each veteran, there may be no such thing as a one-size-fits-all cure. What this means is that each person needs to be treated as an individual, and have a range of treatment options available.

[The Purple Heart Foundation](#) is dedicated to doing just that. Through investing in research for therapies such as bariatric oxygen treatment, as well as supporting state-of-the-art programs like the National Intrepid Center of Excellence at Fort Hood, the organization is helping veterans live a full and rich life in the country they fought for.

To learn more about how your donation to the Purple Heart Foundation can help veterans with PTSD, visit [www.purpleheartfoundation.org](http://www.purpleheartfoundation.org).

Source: <http://www.brandpointcontent.com/printsites/health-and-wellness/veterans-look-for-alternative-treatments-to-post-traumatic-stress,21751>



# Focus on Transition



## 5 Resume Tips from the People Who Read Them

Putting your resume together can feel like working out the alchemical formula that turns lead into gold: it's arcane, aggravating, time-consuming, and there's probably no perfect solution. But do not fret: there are many words of wisdom on the subject. If you're scratching your head about best practices, think about your resume from the perspective of the intended audience: HR staff and hiring managers. Inspired by a piece in [Time](#), we've collected a few tips on how to do just that.

### 1. Your experience, education, and skills should be immediately identifiable.

Time is precious to everyone, especially to anyone reading your resume. Why? Because they're reading dozens, if not hundreds, of others. Make sure that your resume highlights your work experience, education, and relevant skills in such way that anyone could skim the paper in a few seconds and point that information out. That doesn't mean you should make your info skimpy, it means your formatting needs to be on point. Hand your resume to a few people and ask them how fast they can find this critical information. If most people take more than a minute, you need to fix a few things.

### 2. Why you want to work where you're applying and how you're qualified should be obvious.

If you're pushing the boundaries of common sense in how your work history relates to the job you're applying for, consider how to connect the dots for everyone else. Employers need to see a through-line in your career that leads to your current ambitions, but that can be a problem if you don't have much experience in the industry or are changing careers. An easy method is using an objective statement near the top of your resume. While it's usually not necessary, it can give employers a quick glimpse into why your resume doesn't have as much traditional work history as other applicants.



### 3. Your entire resume needs to be skim-able.

Time is an issue, but how big of one? Don't overestimate how much time recruiters will actually take to look at your resume. Assume that it's less than 20 seconds, because most experts believe the majority of recruiters never read for longer than that. Can you figure out all the key points in your resume in 20 seconds? Try timing yourself. It might be a struggle to condense everything, but the more you struggle to make your resume skim-friendly, the easier it will be for recruiters to understand why you're qualified for the job.

*Continued on next page-Resume*

## Discussing Prior Service With Interviewers

**Q:** I find that a lot of recruiters think my military service resembles what they've seen in Hollywood movies. How do I overcome that perception in an interview?

**A:** As you transition to work with civilians, you may encounter people who can only imagine when they

hear you served in combat, you are a trained sniper or you were injured due to enemy gunfire or an IED explosion, that you experienced something they've seen on television or in a movie. The civilian who doesn't understand your military service may believe they understand you because they saw Tom Cruise or Bruce Willis in a scene that sounds similar to what you went through.

This is not a right/wrong scenario. The recruiter has a limited understanding of what you have experienced, and this may be their only frame of reference to this point. When a hiring manager, coworker or networking contact inquires about your service or the nature of your injury or disability, please keep in mind their perspective is likely limited.

As you transition, your job is not to fuel the imagination of your civilian counterparts. When you are asked questions by someone you don't know well, or if you are unsure how much detail to offer in response to combat or service-related questions, some guidelines to remember are (particularly in an interview or networking situation):

1. Start off brief. Perhaps just acknowledge where and when you served and this will quench your audience's curiosity.
2. Leave out anything overly graphic, technical and confidential. This is sometimes hard to do. What you became accustomed to seeing, smelling, hearing and feeling is still foreign to the civilian and can create too-vivid images for your audience. You don't want those images to be the lasting impression the interviewer has of you.

*Continued on next page-Interview*



## Resume *continued from previous page*

4. Keep in mind that HR usually screens resumes before hiring managers see them.

If your job comes with a lot of technical jargon, this is a good time to dial it back a little bit. Well, not completely. You need to flaunt your knowledge a little bit, but the point is that your resume needs to be understood by people who aren't experts in the same things you are. Don't slip into casual slang too much, keep it relatively light, and you'll have a better shot at getting through.

5. Scrutinize your contact information.

Unlike most things in life, unless you're an editor, perfect grammar and spelling are absolute must-haves on any resume. And nowhere on the resume is this more important than where you put your contact information. If a single digit or letter is out of place, the hiring manager won't be able to contact you properly. At best, they'll note the mistake and that might have a very adverse effect on your chances.

Source: <http://www.military.com/veteran-jobs/career-advice/resume-writing/5-resume-tips-from-the-people-who-read-them.html>

***"If you wait for opportunities to occur, you will be one of the crowd."*** ~ Edward de Bono

**"Your RESUME says A LOT about *you*, it DETERMINES whether you will be called **IN** for an interview or *not*."**

## INTERVIEW *continued from previous page*

3. Share empathy. Use a phrase like, "I hear that question a lot. I'm sure you are curious about the details of my service, and I'll gladly share information on my background as it supports the job for which I'm applying."

4. Use a transition phrase (a "bridge") to send the question back to the interviewer. You might say, "In combat, I learned how to think quickly, manage stress, respond to changing situations and motivate others. In this job, are those skills valuable to you?"

These guidelines help you remain in control of your side of the conversation. Assume the questions are coming from a good place (assume good intent), but your job is not to sideline the interview into a rehash of your military experience. Remain focused on what is germane and relevant to the interview.

by Lida Citroën | Source:

<http://www.military.com/veteran-jobs/career-advice/military-transition/discussing-prior-service-job-interview.html>

## Rebuilding Service Records

Are you a veteran who does not have copies of your military records? If you learn that your records have been lost there is a way to reconstruct them through alternate sources of military service data.

### Reconstruction of Lost Records

If veterans learn that their records may have been lost in the fire, they may send photocopies of any documents they possess -- especially separation documents -- to the NPRC. The address is National Personnel Records Center, Military Personnel Records, 9700 Page Blvd., St. Louis, MO 63132-5100. The NPRC will add those documents to the computerized index and file them permanently.

### Alternate Sources of Military Service Data

When veterans don't have copies of their military records and their NPRC files may have been lost in the St. Louis fire, essential information about their military service may be available from a number of other sources.

- The Department of Veterans Affairs (VA) maintains records on veterans whose military records were affected by the fire if the veteran or a beneficiary filed a claim before July 1973.
- Service information may also be found in various kinds of "organizational" records such as unit morning reports, payrolls and military orders on file at the NPRC or other National Archives and Records Administration facilities.
- There also is a great deal of information available in records of the State Adjutants General, and other state "veterans services" offices.

By using alternate sources, NPRC often can reconstruct a veteran's beginning and ending dates of active service, the character of service, rank, time lost on active duty, and periods of hospitalization. NPRC can issue NA Form 13038, "Certification of Military Service," considered the equivalent of a Form DD-214, "Report of Separation From Active Duty," to use in establishing eligibility for veterans benefits.

### Necessary Information for File Reconstruction

The key to reconstructing military data is to give the NPRC enough specific information so the staff can properly search the various sources. The following information is normally required:

- Full name used during military service
- Branch of service
- Approximate dates of service
- Service number or Social Security number
- Place of entry into service
- Last unit of assignment
- Place of discharge

SOURCE: <http://www.military.com/benefits/records-and-forms/rebuilding-service-records.html>



## WHAT IS A VET?

Some veterans bear visible signs of their service: a missing limb, a jagged scar, a certain look in the eye. Others may carry the evidence inside them: a pin holding a bone together, a piece of shrapnel in the leg - or perhaps another sort of inner steel: the soul's ally forged in the refinery of adversity. Except in parades, however, the men and women who have kept America safe wear no badge or emblem. You can't tell a vet just by looking at them.

A Vet is the cop on the beat who spent six months in Saudi Arabia sweating two gallons a day making sure the armored personnel carriers didn't run out of fuel. A Vet is the bar room loudmouth, dumber than five wooden planks, whose overgrown frat-boy behavior is outweighed a hundred times in the cosmic scales by four hours of exquisite bravery near the 38th parallel.

She - or he - is the nurse who fought against futility and went to sleep sobbing every night for two solid years in Da Nang. A Vet is the POW who went away one person and came back another - or didn't come back AT ALL.

A Vet is the Quantico drill instructor who has never seen combat - but has saved countless lives by turning those slouchy, no-account rednecks and gang members into Marines, and teaching them to watch each other's backs.

A Vet is the parade-riding Legionnaire who pins on his ribbons and medals with a prosthetic hand. A Vet is the career quartermaster who watches the ribbons and medals pass him by, or the three anonymous heroes in The Tomb Of The Unknowns, whose presence at the Arlington National Cemetery must forever preserve the memory of all the anonymous heroes whose valor dies unrecognized with them on the battlefield or in the ocean's sunless deep.

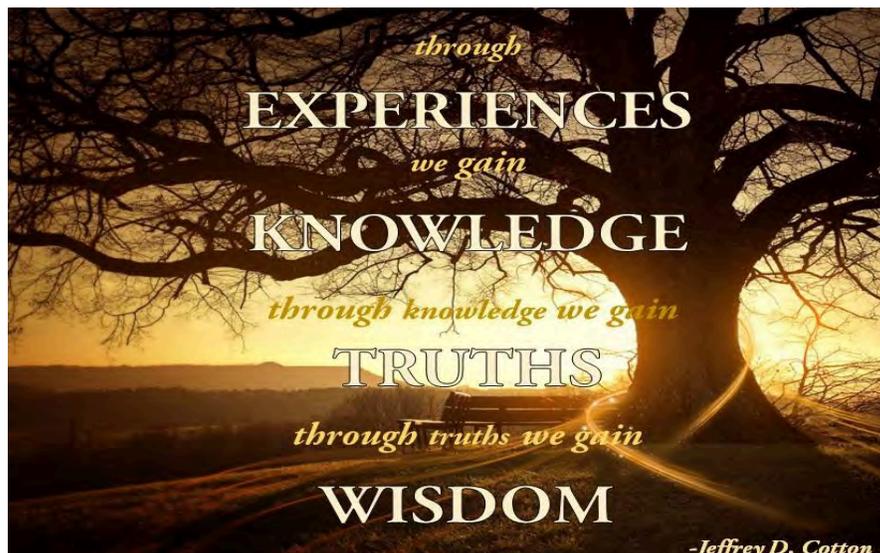
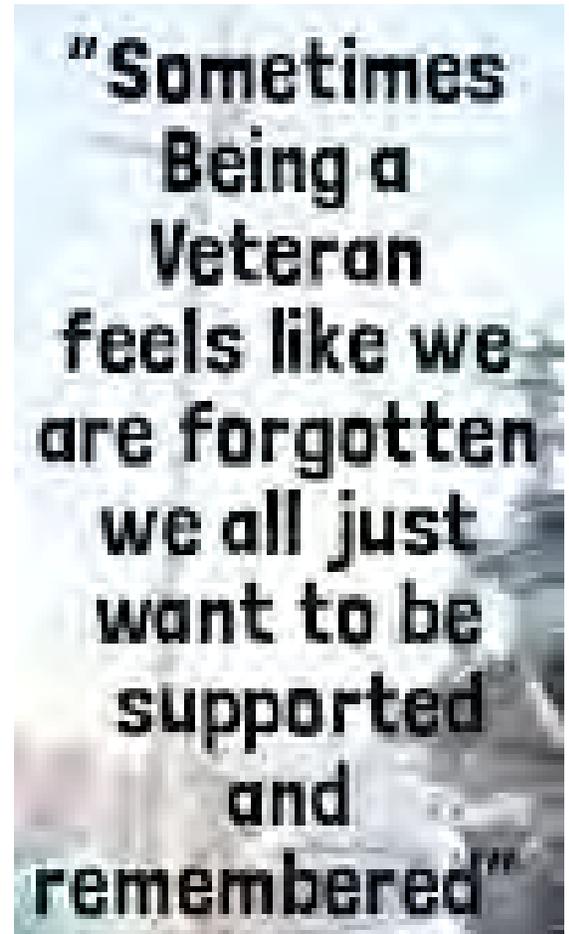
A Vet is the old guy bagging groceries at the supermarket - palsied now and aggravatingly slow, who helped liberate a Nazi death camp and who wishes all day long that his wife were still alive to hold him when the nightmares come. He is an ordinary and yet an extraordinary human being - a person who offered some of his life's most vital years in the service of his country, and who sacrificed his ambitions so others would not have to sacrifice theirs.

A Vet is a Soldier and a Savior and a sword against the darkness, and he is nothing more than the finest, greatest testimony on behalf of the finest, greatest nation ever known.

So remember, each time you see someone who has served our country, just lean over and say "THANK YOU". That's all most people need, and in most cases it will mean more than any medals they could have been awarded or were awarded.

Two little words that mean a lot, "THANK YOU".

Father Dennis Edward O'Brien, LtCol, USMC



## SOMETHING TO PONDER – The humor of life

An old woman walked up and tied her old mule to the hitching post.

As she stood there, brushing some of the dust from her face and clothes, a young gunslinger stepped out of the saloon with a gun in one hand and a bottle of whiskey in the other. the young gunslinger looked at the old woman and laughed, "hey old woman, have you ever danced?"

The old woman looked up at the gunslinger and said, "No, I never did dance... never really wanted to."

A crowd had gathered as the gunslinger grinned and said "well, you old bag, you're gonna dance now," and started shooting at the old woman's feet.

The old woman prospector not wanting to get her toe blown off started hopping around. Everybody was laughing. When his last bullet had been fired, the young gunslinger, still laughing, holstered his gun and turned around to go back into the saloon.

The old woman turned to her pack mule, pulled out a double-barrelled shotgun, and cocked both hammers.

The loud clicks carried clearly through the desert air, and the crowd stopped laughing immediately.

The young gunslinger heard the sounds, too, and he turned around very slowly.

the silence was almost deafening. the crowd watched as the young gunman stared at the old woman and the large gaping holes of those twin barrels.

The barrels of the shotgun never wavered in the old woman's hands, as she quietly said, "son, have you ever kissed a mule's ass?"

The gunslinger swallowed hard and said, "No m'am... but i've always wanted to.

***There are five lessons here for all of us:***

- 1 - Never be arrogant.
- 2 - Don't waste ammunition.
- 3 - Whiskey makes you think you're smarter than you are.
- 4 - Always make sure you know who has the power.
- 5 - Don't mess with old people; they didn't get old by being stupid.



## Excellent Quality Corn

There was a farmer who grew excellent quality corn. Every year he won the award for the best grown corn. One year a newspaper reporter interviewed him and learned something interesting about how he grew it. The reporter discovered that the farmer shared his seed corn with his neighbors. "How can you afford to share your best seed corn with your neighbors when they are entering corn in competition with yours each year?" the reporter asked.

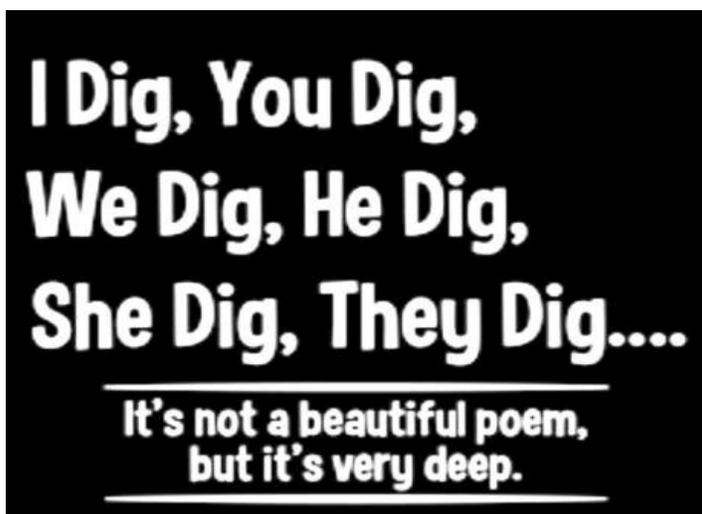
"Why sir," said the farmer, "Didn't you know? The wind picks up pollen from the ripening corn and swirls it from field to field. If my neighbors grow inferior corn, cross-pollination will steadily degrade the quality of my corn. If I am to grow good corn, I must help my neighbors grow good corn."

So is with our lives... Those who want to live meaningfully and well must help enrich the lives of others, for the value of a life is measured by the lives it touches. And those who choose to be happy must help others find happiness, for the welfare of each is bound up with the welfare of all...

## My Generation – most of our generation of 55+ were HOME SCHOOLED in many ways.

1. My mother taught me TO APPRECIATE A JOB WELL DONE.  
*"If you're going to kill each other, do it outside. I just finished cleaning."*
2. My mother taught me RELIGION.  
*"You better pray that will come out of the carpet."*
3. My father taught me about TIME TRAVEL.  
*"If you don't straighten up, I'm going to knock you into the middle of next week!"*
4. My father taught me LOGIC.  
*"Because I said so, that's why."*
5. My mother taught me MORE LOGIC.  
*"If you fall out of that swing and break your neck, you're not going to the store with me."*
6. My mother taught me FORESIGHT.  
*"Make sure you wear clean underwear, in case you're in an accident."*
7. My father taught me IRONY.  
*"Keep crying, and I'll give you something to cry about."*
8. My mother taught me about the science of OSMOSIS.  
*"Shut your mouth and eat your supper."*
9. My mother taught me about CONTORTIONISM.  
*"Just you look at that dirt on the back of your neck!"*
10. My mother taught me about STAMINA.  
*"You'll sit there until all that spinach is gone."*
11. My mother taught me about WEATHER.  
*"This room of yours looks as if a tornado went through it."*
12. My mother taught me about HYPOCRISY.  
*"If I told you once, I've told you a million times, don't exaggerate!"*
13. My father taught me the CIRCLE OF LIFE.  
*"I brought you into this world, and I can take you out..."*
14. My mother taught me about BEHAVIOR MODIFICATION.  
*"Stop acting like your father!"*
15. My mother taught me about ENVY.  
*"There are millions of less fortunate children in this world who don't have wonderful parents like you do."*
16. My mother taught me about ANTICIPATION.  
*"Just wait until we get home."*
17. My mother taught me about RECEIVING.  
*"You are going to get it from your father when you get home!"*
18. My mother taught me MEDICAL SCIENCE.  
*"If you don't stop crossing your eyes, they are going to get stuck that way."*
19. My mother taught me ESP.  
*"Put your sweater on; don't you think I know when you are cold?"*
20. My father taught me HUMOR.  
*"When that lawn mower cuts off your toes, don't come running to me."*
21. My mother taught me HOW TO BECOME AN ADULT.  
*"If you don't eat your vegetables, you'll never grow up"*
22. My mother taught me GENETICS.  
*"You're just like your father."*
23. My mother taught me about my ROOTS.  
*"Shut that door behind you. Do you think you were born in a barn?"*
24. My mother taught me WISDOM.  
*"When you get to be my age, you'll understand."*
25. My father taught me about JUSTICE.  
*"One day you'll have kids, and I hope they turn out just like you!"*

This should only be shared to the over 50 crowd because the younger ones would not believe we truly were told these "EXACT" words by our parents...



## 7 ways to transform stress into happiness

### Find happiness in life, no matter what you are feeling.

When we think of the words “stress” and “happiness,” we don’t think that they could possibly relate to each other in any way. However, realize that you have the power to take your own stressful situation and create happiness for yourself.

Here are seven ways to do so:

#### 1. Reach great heights by letting yourself fail big-time

Learn to just accept that you fail, and it is a part of human nature. If you are unable to accept mistakes, you will be too afraid to go after goals, and you won’t learn anything. It will also be a source of stress in your life.

#### 2. Be shameless about not doing things

If you don’t have the time and energy to do something, don’t stress over not doing it. Don’t create stress over things left undone. Prioritize your life and what doesn’t need to be done, just put it aside and don’t feel bad about it.

#### 3. Declare war on useless stuff

When you declutter your surroundings, you also declutter your mind. When there are too many things occupying your space, it all competes for your attention and overloads your brain. This will make you stressed, so throw it out.

#### 4. Learn how to use your body wisely

Exude good body language. Always try to appear confident and have good posture. This is because your body language has a direct relationship with your mood and behavior.

#### 5. Extract everything from your overloaded head

When your mind feels like it is stressed and overloaded, extract all of your thoughts from your head and write them down. If you are worried about your schedule and what you need to do, write it down so you aren’t constantly worrying about it.

#### 6. Use the spectator’s eyes

Stressed people tend to be masters of exaggeration and magnify every single problem. They can’t get a grip on the bigger picture and tend to let their emotions take over. Take a step back and get an outside opinion to analyze the problem for you.

#### 7. Laugh

When you find ways to entertain and humor yourself, you can relieve your stress. See if you can find something hilarious or funny in your problem to relieve your stress.

Source: <http://ziglarvault.com/7-ways-to-transform-stress-into-happiness/>



**A Letter to Dad:** A father passing by his son's bedroom was astonished to see that his bed was nicely made and everything was picked up. Then he saw an envelope, propped up prominently on the pillow that was addressed to 'Dad.'

With the worst premonition he opened the envelope with trembling hands and read the letter.

Dear Dad: It is with great regret and sorrow that I'm writing you. I had to elope with my new girlfriend because I wanted to avoid a scene with Mom and you.

I have been finding real passion with Sharon and she is so nice

But I knew you would not approve of her because of all her piercing, tattoos, tight motorcycle clothes and the fact that she is much older than I am. But it's not only the passion...Dad she's pregnant.

Sharon said that we will be very happy. She owns a trailer in the woods and has a stack of firewood for the whole winter. We share a dream of having many more children.

Sharon has opened my eyes to the fact that marijuana doesn't really hurt anyone. We'll be growing it for ourselves and trading it with the other people that live nearby for cocaine and ecstasy.

In the meantime we will pray that science will find a cure for AIDS so Sharon can get better. She deserves it.

Don't worry Dad. I'm 15 and I know how to take care of myself.

Someday I'm sure that we will be back to visit so that you can get to know your grandchildren.

Love, Your Son, John

PS. Dad, none of the above is true. I'm over at Tommy's house.

I just wanted to remind you that there are worse things in life than the the Report Card that's in my center desk drawer.

I love you.

Call me when it's safe to come home.

# Military Retiree Websites: A Wealth of Information

## ARMY

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

## MARINES

[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/H\\_SR](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR)

## NAVY

[http://www.public.navy.mil/bupers-npc/support/retired\\_activities](http://www.public.navy.mil/bupers-npc/support/retired_activities)

## AIR FORCE

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

## COAST GUARD

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



## ALL SERVICES

### DFAS

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

### TriCare

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

### TriCare Dental

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

### Military Records

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

### Casualty Assistance

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

### General Information / News

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

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

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

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

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



Women's History Month: <http://womenshistorymonth.gov/>

Women in the Army: <http://www.army.mil/women/>

National Women's History Project: <http://www.nwhp.org/>

"You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from somebody else. When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the other half gets the idea that it does no good to work because somebody else is going to get what they work for, that my dear friend, is about the end of any nation. You cannot multiply wealth by dividing it." – Adrian Rogers

I want to be remembered as someone who used herself and anything she could touch to work for justice and freedom... I want to be remembered as one who tried." ~ Dorothy Height



# Guam Retiree Activities Office Newsletter

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

<b>Mailing Address:</b> 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003	<b>Phone:</b> DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return your 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/>



## **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 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICIAL BUSINESS

Return Service Requested

