

Guam
Retiree
Activities
Office

Serving Those Who Have Served or Still Serving



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



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



Goodbye,
Best Wishes
& Thank You!

HAPPY HOLIDAYS!

Guam Retiree Activities Office Newsletter

December 2017
Volume 7, Issue 12

Guam Retiree Activities Office

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Wishing You and your families the happiest of Holiday Seasons and look forward to a prosperous New Year





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

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

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

CONTACT US

Until such time Guam RAO has new volunteers and/or a new Guam RAO Director is appointed, the "Guam.RAO" emails and phone will not be monitored.

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.

Guam RAO on the WEB!

Web Page: <http://www.andersen.af.mil/Units/Wing-Staff-Agencies/Retiree-Activities-Office/>

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

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

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

The revised (November 2017) Retiree listing shows our retiree population total of 3,220 as follows:

Guam: 3,035 / CNMI: 138 / Outlying Areas: 47

Service breakout: Air Force: 811 / Army: 1,278 / Coast Guard: 48 / Marines: 116 / Navy: 965 / Public Health: 2

Special Message from (past RAO Director & Editor) **Dave Ehlers**

Volunteering with the Guam RAO has been a very rewarding experience – however it has not always been easy and at times very exhausting. As I've written in the past, it takes more than one person to make things happen – however for the past several years, I have done my best to maintain the Guam RAO as a viable source of information for the local area retirees – something that would have been much easier with some assistance.

I simply have not been able to comprehend the apprehension or reluctance for others to step up and volunteer.

While I know everyone is busy (work, family, kids in school, sports, other volunteer work, etc.), I find it difficult to grasp why Guam RAO simply does not garner the assistance needed. For those who know me, I myself am busy with family, kids, working full time, etc. – AND have done an average of between 20 and 40 hours of volunteer work each week for the past several years and it is finally time for me to take the big step – *Away from the RAO*. I hope that the 36WG and the retiree community can find someone to step in and keep the office going, at least in some manner. With that, while I'm not leaving the island, I will say my *Final Farewell* on behalf of the Guam RAO. I hope I have been able to provide you some useful information over the last few years.

– **Enjoy, this, my last newsletter.**



Announcements...

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

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

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

☒ **Joe A. San Agustin is now the Administrator of the Guam Veterans Affairs Office (GVAO).**

Call the office at 475-8388/89/91/92 if you want to discuss VA issues. <http://gvao.guam.gov/>

☒ **Dan Mendiola is the Guam Veterans Commission Chairman. If you want to discuss local veteran related issues, contact him at 488-4423 or email 1sgmendiola@gmail.com.**

Guam Veteran

Meetings / Events / etc.

▶ **Guam Veterans Commission**, meets 4th Friday of month, 0830 in large conference room at Adelup. Call 477-8388 for more information.

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

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

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

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

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

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

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

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

▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

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

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

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

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

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

"The true measure of a 'man' is not how he behaves in moments of comfort and convenience, but how he stands at times of controversy and challenges." ~ Martin Luther King Jr.

REMINDER - RETIREE WEB SITES:

Each Service has a web site that contains **HOT TOPICS** for retirees. You can also view and download the most current Service Retiree publication from the sites. The link to all of these can be found on page 38 of this newsletter.



Guam Legislative actions regarding Veterans

<http://guamlegislature.com/index/> | **New Items Highlighted** *thru Bill 212-34 & Resolution 297-34

Bill No. 176-34 (COR) - introduced by Senators Castro, Muña, Esteves, Morrison, and San Agustin.

An act to add a new Subsection (C) to § 3101.2, Chapter 3, Title 16, Guam Code Annotated, relative to providing an exemption to spouses of active duty military personnel who are residents of Guam from any penalties upon renewing their Guam driver's license upon returning to Guam from military orders. Received: 9/8/2017 **NO CHANGE**

Bill No. 169-34 (COR) – introduced by Senator Ada. An act to add new §§ 24401.1 and 24401.2 to Article 4, Chapter 24 of Title 11, Guam Code Annotated, relative to **tax exemptions for 100% disabled veterans, surviving spouse, legal guardian and Goldstar spouses and parents**. Referred to Committee: 9/13/2017. **NO CHANGE**

Bill No. 103-34 (COR) - introduced by: Dennis G. Rodriguez, Jr. / Joe S. San Agustin / FRANK B. AGUON, JR. / Fernando B. Esteves
An act to amend Public Law 33-185 Chapter XI, Section 11 relative to expeditiously producing **Special Recognition Veterans License Plates**. Status: Received: 5/26/2017. [Committee Report](#) **PASSED 30 June 2017 STATUS UPDATE: MOPH plates now available; await update on the other categories**

Bill No. 84-34 (COR) - As introduced by: Frank B. Aguon Jr. / Dennis G. Rodriguez, Jr. / Joe S. San Agustin. An Act to Amend § 67108 Of Chapter 67, Title 10, Guam Code Annotated, relative to the recommendation and **nomination of the Veterans Affairs Officer** by the Guam Veterans Commission to I Maga'lahaen Guåhan. Status: Referred to Committee on 5/11/17. **NO CHANGE**

Bill No. 43-34 (COR) - introduced by: Dennis G. Rodriguez, Jr. / Joe S. San Agustin / Frank B. Aguon, Jr. An act to add a new Sect; 67103.2 to Chapter 67 of Division 3, Title 10, Guam Code Annotated, relative to authorizing the Guam Veterans Affairs Office to **outsource the maintenance and upkeep of the Guam Veterans Cemetery**. Status: Referred to Committee on Appropriations and Adjudication on 3/20/17. **Public Hearing-3 May 17 NO CHANGE**

Resolution No. 294-34 (COR) - Michael F.Q. San Nicolas; Relative to expressing the people of Guam's continuing support for the Guam Military Relocation and the United States military's promotion of peace and stability in the Asia-Pacific region.

Resolution No. 293-34 (COR) - Michael F.Q. San Nicolas; Relative to recognizing, commending, and congratulating General Roderick R. Leon Guerrero, Adjutant General, Guam National Guard, on his promotion to the rank of major general; and to further express *Un Dángkolo Na Si Yu'os Ma'áse'* to him for his leadership, accomplishments, and continued service to the United States of America and our island community.

Resolution No. 289-34 (COR) - FRANK AGUON, JR.; Relative to recognizing and commending the Korean Women's Association of Guam on the special occasion of their Forty-second (42nd) Annual Christmas Charity Gala; and to further expressing *Un Dángkolo Na Si Yu'os Ma'áse'* to its members for the tremendous public service they provide to our island community. Their goodwill and generosity has been a prodigious resource to our island and we wish them continued success as they continue their mission.

Resolution No. 288-34 (COR) - FRANK AGUON, JR. / Dennis G. Rodriguez, Jr. / Joe S. San Agustin - ADOPTED: 11/9/17

Relative to recognizing and honoring our Veterans on the occasion of the Sixteenth (16th) Annual Guam Veterans' Creative Art Showcase to be held from November 10 through November 12, 2017; in commemoration of this year's theme: "The Heroes Among Us"; and to further expressing *Un Dángkolo Na Si Yu'os Ma'áse'* to our service members who have given their service and sacrifice for our country; and does further commend the participants, sponsors, and organizers of this worthwhile event.

Resolution No. 242-34 (COR) – F. Esteves; Relative to requesting that Congresswoman Bordallo and members of Congress seek an alternate source of funding for War Reparations due the people of Guam. Public Hearing Held 16 Oct 2017; [Committee Report](#)

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

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

34th Guam Legislature Live Feed: <https://www.youtube.com/channel/UCWGC3ELFerIK7HtSuf70tyg/live>

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.



TRICARE Updates / Info



Improvements in Preventive Care Coverage with TRICARE Select

On Jan. 1, 2018, TRICARE Select will replace TRICARE Standard and TRICARE Extra. As a result, beneficiaries will notice improved coverage for [preventive services](#) with TRICARE Select. Preventive care helps you take command of your health and manage potential issues before you experience symptoms. This type of health care allows you to [address health problems before they become life threatening](#). Examples of TRICARE-covered preventive services include cancer screenings and vaccines, in addition to well-woman and well-child exams.

If you currently use TRICARE Standard and TRICARE Extra, you don't pay anything for certain preventive services. But for all other preventive services, beneficiaries pay between 15–25 percent of the cost after their yearly deductible is met, depending on the plan and beneficiary category.

“With TRICARE Select, beneficiaries won't pay anything out-of-pocket for covered preventive services if they are provided by a network provider,” said Valerie Palmer, a health care policy analyst for TRICARE. “However, if they use a non-network provider, fewer preventive services are paid by TRICARE. This is why it is important to see a network provider for your preventive care.”

The additional, no-cost preventive services beneficiaries can receive under TRICARE Prime that TRICARE Select will cover beginning in 2018 include:

- **One [Health Promotion and Disease Prevention \(HP&DP\) exam](#):** This is covered annually for beneficiaries age 6 and older. In 2018, this exam will no longer require the inclusion of a covered cancer screening or immunization if you see a network provider.
- **[Lung cancer screening \(low-dose computed tomography\)](#):** This is covered annually for persons ages 55–80 with a 30 pack-per-year history of smoking who are currently smoking or have quit within the past 15 years. Screening should be discontinued once the individual has not smoked for 15 years or develops a health problem significantly limiting life expectancy or ability or willingness to undergo curative lung surgery.
- **[Abdominal Aortic Aneurysm \(AAA\)](#):** This is a one-time screening using ultrasonography for men ages 65–75 who have ever smoked.

A new preventive service added this year for both TRICARE Prime and TRICARE Select is aimed at adults with a Body Mass Index (BMI) of 30 kg/m² or higher and children or adolescents with a BMI value greater than the 95th percentile. Intensive, multi-component behavioral interventions to promote sustained weight loss (12 to 26 sessions per year) are covered when rendered by a [TRICARE-authorized provider](#). Types of behavioral management interventions include diet and physical activity guidance, strategies to promote and maintain lifestyle changes and more. This addition is a covered benefit regardless of whether the beneficiary uses a network or non-network provider, though costs are typically lower with a network provider.

Are you ready for the changes to coming TRICARE on Jan. 1, 2018? Learn more about [upcoming changes](#) and [sign up for email alerts](#).

**An (TRICARE) authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network.*

TRICARE News Bites:

The Military Health System is modernizing TRICARE to better serve you and respond to changes in law and policy. Here are some of the key topics:

- Reducing Three TRICARE Regions to Two. The current three TRICARE regions in the U.S. will become two regions, TRICARE East and TRICARE West.
- Moving to TRICARE Select. On January 1st, TRICARE Select will replace TRICARE Standard and TRICARE Extra, both stateside and overseas.
- Enrollment Changes. Enrollments will shift from fiscal year to calendar year. If you currently have TRICARE coverage, you'll remain enrolled in your respective TRICARE plan in 2018.
- Updated Costs. Starting on January 1st, you'll fall into one of two groups based on when you or your sponsor first joined the military. Each group will have different enrollment fees and out-of-pocket costs.

Beginning Dec. 1 2017, there will be an enrollment freeze lasting approximately three weeks. During this time, all your TRICARE information will be transitioned to your new regional contractors. To learn more, visit: www.tricare.mil/changes/enroll

Learn more at: www.tricare.mil/changes

Holiday stress can affect us all in different ways.

24/7 support is always available:

<https://tricare.mil/CoveredServices/Mental/CrisisLines>

Your **Heart Health** is very important. Learn more about TRICARE's cardiovascular screenings:

<https://tricare.mil/CoveredServices/IsItCovered/CardiovascularScreening>

Health / Medical News

Fatigue in Older Adults

Liang's Story

“You better get up soon,” Dan called to his wife, Liang. “The grandchildren will be here in an hour for lunch.”

“I don’t know what’s wrong with me,” Liang said. “I feel so tired. I’m not even sure I can get out of bed. I just don’t seem to have any energy—not even for my family.”

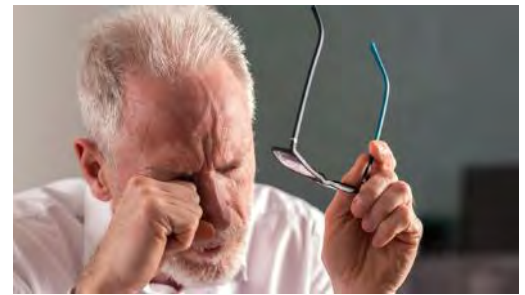
Everyone feels tired now and then. But, after [a good night’s sleep](#), most people feel refreshed and ready to face a new day. If, like Liang, you continue to feel tired for weeks, it’s time to [see your doctor](#). He or she may be able to help you find out what’s causing your fatigue. In fact, your doctor may even suggest you [become more active](#), as exercise may reduce fatigue and improve quality of life.

Some Illnesses Cause Fatigue

Feeling fatigued can be like an alarm going off in your body. It may be the first sign that something is wrong. But, fatigue itself is not a disease. For example, people with [rheumatoid arthritis](#), a painful condition that affects the joints, often complain of other symptoms, including fatigue. People with [cancer](#) may feel fatigued from the disease, treatments, or both.

Many medical problems and treatments can add to fatigue. These include:

- Taking certain [medications](#), such as antidepressants, antihistamines, and medicines for nausea and [pain](#)
- Having medical treatments, like chemotherapy and radiation
- Recovery from major surgery



What Role Do Emotions Play in Feeling Fatigued?

Are you fearful about the future? Do you worry about your health and who will take care of you? Are you afraid you are no longer needed? Emotional worries like these can take a toll on your energy. Fatigue can be linked to many emotions, including:

- Anxiety
- [Depression](#)
- [Grief from loss of family](#) or friends
- Stress from financial or personal problems
- Feeling that you no longer have control over your life

Regular [physical activity](#) or exercise may help reduce feelings of depression and stress while improving your mood and overall well-being.

What Else Causes Fatigue?

Some lifestyle habits can make you feel tired. Here are some things that may be draining your energy:

- **Staying up too late.** A good night’s sleep is important to feeling refreshed and energetic. Try going to bed and waking up at the same time every day.
- **Having too much caffeine.** Drinking caffeinated drinks like soda, tea, or coffee late in the day can keep you from getting a good night’s sleep. Limit the amount of caffeine you have during the day, and avoid it in the evening.
- **Drinking too much alcohol.** [Alcohol](#) changes the way you think and act. It may also interact with your medical treatments.
- **Eating junk food.** Say “no thanks” to food with empty calories, like fried foods and sweets, which have few nutrients and are high in fat and sugars. [Nutritious foods](#) will give you the energy you need to do the things you enjoy.

continued on page 9 – “Fatigue”

Fatigue – continued from page 8

Can Boredom Cause Fatigue?

Being bored can also make you feel tired. That may sound strange, but it's true. If you were very busy during your working years, you may feel lost about how to spend your time when you retire. When you wake up in the morning, you may see long days stretching before you with nothing planned. It doesn't have to be that way.

Engaging in social and productive [activities that you enjoy](#), like [volunteering](#) in your community, may help maintain your well-being. Think about what interests you and what skills or knowledge you have to offer, and look for places to volunteer.

How Can I Feel Less Tired?

Some changes to your lifestyle can make you feel less tired. Here are some suggestions:

- **Keep a fatigue diary** to help you find patterns throughout the day when you feel more or less tired.
- **Exercise regularly.** Almost anyone, at any age, can do some type of physical activity. If you have concerns about starting an exercise program, ask your doctor if there are any activities you should avoid. Moderate exercise may improve your appetite, energy, and outlook. Some people find that [exercises combining balance and breathing](#) (for example, [tai chi](#) or [yoga](#)) improve their energy.
- **Try to avoid long naps** (over 30 minutes) late in the day. Long naps can leave you feeling groggy and may make it harder to fall asleep at night.
- **Stop smoking.** [Smoking](#) is linked to many diseases and disorders, such as cancer, [heart disease](#), and breathing problems, which can drain your energy.
- **Ask for help if you feel swamped.** Some people have so much to do that just thinking about their schedules can make them feel tired. Working with others may help a job go faster and be more fun.

When Should I See a Doctor for Fatigue?

If you've been tired for several weeks with no relief, it may be time to call your healthcare provider. He or she will ask questions about your sleep, daily activities, appetite, and exercise, and will likely give you a physical exam and order lab tests.

Your treatment will be based on your history and the results of your exam and lab tests. Your doctor may prescribe medications to target underlying health problems, such as anemia or irregular thyroid activity. He or she may suggest that you eat [a well-balanced diet](#) and [begin an exercise program](#).

What Is Chronic Fatigue Syndrome?

Chronic fatigue syndrome (CFS) is a condition in which fatigue lasts 6 months or longer and is not related to other diseases or conditions. CFS symptoms can include muscle pain, memory problems, headaches, and tender lymph nodes. [Learn more about CFS](#) from MedlinePlus.

What About Liang?

Liang went to see her doctor because she was feeling so tired. Dr. Castillon suggested she join a regular exercise program to help strengthen her muscles and balance. She told her that when it comes to muscles, the old saying "use it or lose it" is true. Liang signed up for a twice-weekly class at her local senior center. She and Dan also began taking long walks in their neighborhood. Now, they both look forward to visits from their grandchildren.

For More Information About Fatigue

National Cancer Institute
1-800-422-6237 (toll-free)
cancergovstaff@mail.nih.gov
www.cancer.gov

MedlinePlus
National Library of Medicine
www.medlineplus.gov

USA.gov
1-844-872-4681 (toll-free)
www.usa.gov

"To accomplish great things, we must not only act, but also dream, not only plan, but also believe." – Anatole France

Forgetfulness — 7 types of normal memory problems

By age 60, more than half of adults have concerns about their memory. However, minor memory lapses that occur with age are not usually signs of a serious problem, such as Alzheimer's disease, but rather the result of normal changes in the structure and function of the brain. This report describes these normal age-related changes and other more serious causes of memory loss — and how to distinguish between them

Healthy people can experience memory loss too

It's normal to forget things from time to time, and it's normal to become somewhat more forgetful as you age. But how much forgetfulness is too much? How can you tell whether your memory lapses is normal forgetfulness and within the scope of normal aging or are a [symptom of something more serious?](#)

Healthy people can experience memory loss or memory distortion at any age. Some of these memory flaws become more pronounced with age, but — unless they are extreme and persistent — they are not considered indicators of Alzheimer's or other memory-impairing illnesses.

Get your copy of *Improving Memory: Understanding age-related memory loss* [Click here to read more »](#)

Seven normal memory problems

1. Transience | This is the tendency to forget facts or events over time. You are most likely to forget information soon after you learn it. However, memory has a use-it-or-lose-it quality: memories that are called up and used frequently are least likely to be forgotten. Although transience might seem like a sign of memory weakness, brain scientists regard it as beneficial because it clears the brain of unused memories, making way for newer, more useful ones.

2. Absentmindedness | This type of forgetting occurs when you don't pay close enough attention. You forget where you just put your pen because you didn't focus on where you put it in the first place. You were thinking of something else (or, perhaps, nothing in particular), so your brain didn't encode the information securely. Absentmindedness also involves forgetting to do something at a prescribed time, like taking your medicine or keeping an appointment.

3. Blocking | Someone asks you a question and the answer is right on the tip of your tongue — you know that you know it, but you just can't think of it. This is perhaps the most familiar example of blocking, the temporary inability to retrieve a memory. In many cases, the barrier is a memory similar to the one you're looking for, and you retrieve the wrong one. This competing memory is so intrusive that you can't think of the memory you want.

Scientists think that memory blocks become more common with age and that they account for the trouble older people have remembering other people's names. Research shows that people are able to retrieve about half of the blocked memories within just a minute.

4. Misattribution | Misattribution occurs when you remember something accurately in part, but misattribute some detail, like the time, place, or person involved. Another kind of misattribution occurs when you believe a thought you had was totally original when, in fact, it came from something you had previously read or heard but had forgotten about. This sort of misattribution explains cases of unintentional plagiarism, in which a writer passes off some information as original when he or she actually read it somewhere before.

As with several other kinds of memory lapses, misattribution becomes more common with age. As you age, you absorb fewer details when acquiring information because you have somewhat more trouble concentrating and processing information rapidly. And as you grow older, your memories grow older as well. And old memories are especially prone to misattribution.

5. Suggestibility | Suggestibility is the vulnerability of your memory to the power of suggestion — information that you learn about an occurrence after the fact becomes incorporated into your memory of the incident, even though you did not experience these details. Although little is known about exactly how suggestibility works in the brain, the suggestion fools your mind into thinking it's a real memory.



continued on page 11 – “Forgetfulness”

“The advantage of a bad memory is that one enjoys several times the same good things for the first time.”

~ Friedrich Nietzsche

“Let the past be content with itself, for man needs forgetfulness as well as memory.”

~ James Stephens

Forgetfulness – continued from page 10

6. Bias | Even the sharpest memory isn't a flawless snapshot of reality. In your memory, your perceptions are filtered by your personal biases — experiences, beliefs, prior knowledge, and even your mood at the moment. Your biases affect your perceptions and experiences when they're being encoded in your brain. And when you retrieve a memory, your mood and other biases at that moment can influence what information you actually recall.

Although everyone's attitudes and preconceived notions bias their memories, there's been virtually no research on the brain mechanisms behind memory bias or whether it becomes more common with age.

7. Persistence | Most people worry about forgetting things. But in some cases people are tormented by memories they wish they could forget, but can't. The persistence of memories of traumatic events, negative feelings, and ongoing fears is another form of memory problem. Some of these memories accurately reflect horrifying events, while others may be negative distortions of reality.

People suffering from [depression](#) are particularly prone to having persistent, disturbing memories. So are people with post-traumatic stress disorder (PTSD). PTSD can result from many different forms of traumatic exposure — for example, sexual abuse or wartime experiences. Flashbacks, which are persistent, intrusive memories of the traumatic event, are a core feature of PTSD.

Source: <https://www.health.harvard.edu/healthbeat/forgetfulness-7-types-of-normal-memory-problems>

11 Tips for Talking About Mental Health *from Someone With Depression*



"It's Mental Health Week at BuzzFeed, and, in addition to our editorial work, we've partnered with [Well Being Trust](#) to bring more awareness to mental health. Well Being Trust is a national foundation dedicated to advancing mental, social, and spiritual health in the nation. My name is Clark, and, from the outside, I'm a pretty happy dude. I've got a great life, good friends, an incredible job, and I'm really close with my family.

But I'm also clinically depressed. And it's something I live with. There are [many other conditions](#) people deal with every day, like ADHD, eating disorders, anxiety, psychosis, and more.

But you don't have to have one of these conditions to practice mindfulness and want to take care of your mental health. It's something anyone can do to cope with normal life stressors and aid their productivity."

The best thing you can do for someone bettering their mental health is be there and listen. For starters, here are a few things to avoid saying when discussing mental health.

1. "You'll get over it eventually."

NOPE. That's not how it works. Just like you don't "get over" allergies. You learn how to deal with it and better your life because of it.

What to say: "Time will help you address it better, and let me know if there's anything I can do to help."

2. "But you don't look sad."

A computer doesn't look like it's about to freeze up. It just does. The same goes for mental health — sometimes it doesn't show physical symptoms.

What to say: "You've seemed a bit off. Are you feeling all right?"

3. "Just deal with it like a normal person."

That's like telling a skateboard to steer like a bike. We'll just deal with it the best we can.

What to say: "I hear what you're saying. How can I help?"

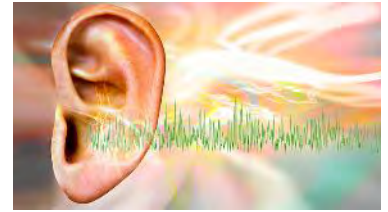
4. "It could be a lot worse."

Technically, yeah. But you don't tell someone with the flu it could be a lot worse. It's something we live with, not something we choose.

What to say: "Sorry you're having a tough time. I'm here for you."



Ringing in the Ear: Tinnitus and Hearing Loss



Many people with hearing loss also have tinnitus, commonly known as ringing in the ear. This phrase is misleading, however, because some people hear ringing while others hear whistles, chirping, or a combination of sounds. Regardless of the particular sound, the distinguishing feature is that it doesn't have an external cause. People with tinnitus hear sounds that people around them don't hear. This isn't to say that tinnitus isn't real—researchers at the National Institute on Deafness and Other Communication Disorders have detected changes in brain activity that occur with tinnitus.

Strategies that can help | Some people with hearing loss and tinnitus find that both problems improve after they get a hearing aid or have a cochlear implant. Others find that their tinnitus symptoms improve somewhat when they cut down on caffeine and alcohol, reduce the amount of fat in their diets, and quit smoking. The following techniques may also help reduce your tinnitus symptoms:

1. When you're in a quiet room, put on music or use a "white noise" machine. Background noise tends to drown out tinnitus sounds.
2. Use the "tinnitus masker" on your hearing aid. This is a separate feature that is embedded into most hearing aids that allows you to choose a sound to "mask" the tinnitus sound you are hearing. How effective they are varies from person to person, but they usually do provide some level of relief for most people. Depending on the hearing aid, sounds that you could choose from may include spa music, chimes, white noise, and more. You can choose the pitch and loudness of the sound to suit your needs, and you can choose to turn it on or off.
3. Tinnitus retraining therapy is an effective method for treating tinnitus, not just in people with tinnitus but oversensitive hearing as well. It is a lengthy, expensive process, and can take 18 to 24 months. It relies on the principle of habituation, which occurs when your brain is exposed to a background sound, such as white noise, for long periods of time. After a while, the brain starts to filter out that particular background noise. Retraining therapy involves listening to a tone that is similar to the tinnitus sound for hours at a time. Eventually, your brain ignores the tone along with the tinnitus sound.
4. Reduce stress by whatever methods work for you. Try mindfulness meditation, which helps you learn not to focus on irritations such as the sound of tinnitus. Also try yoga, visualization, or other relaxation techniques.
5. Consider biofeedback or hypnosis. Ask your doctor to recommend qualified practitioners.

For more advice on tinnitus and other hearing ailments, buy [Hearing Loss: A guide to prevention and treatment](#), a Special Health Report from Harvard Medical School.

8 Signs You Might Need an Eye Exam

Ideally, one eye exam every year should help you to stay on top of your eye health, but some people might need to schedule more than one exam in a year. Vision can change quite a bit over the course of a year, especially for those over the age of 50, and it is important to know when you need to schedule an exam.

Here are 8 signs that you should get another exam on the calendar soon:

1. Your eyes are red, dry, itchy, or you are seeing spots, flashes of light, or floaters.
2. You have diabetes or another health condition that affects your eyes. Also, if you have a family history of conditions like diabetes or glaucoma you may need exams more often, especially as you move into your 50s and beyond.
3. You can't remember when you last had an eye exam. If it's been longer than a year, you're overdue.
4. You have difficulty driving at night and seeing street signs in the dark.
5. You experience eye strain, headaches and/or blurred vision after spending an extended amount of time in front of a computer screen.
6. You get motion sick, dizzy, or have trouble following a moving target.
7. You hold books or the newspaper further away from your face and squint or close one eye to read them clearly.
8. You notice any changes in your vision, especially after an incident of head trauma.

Don't wait until you experience any of these 8 things before you schedule an eye exam. Keep in mind that an eye exam benefits more than just your eyes. Your eye doctor can detect a wide range of diseases like diabetes and cancer just by looking at your eyes.

Source: <https://allabouteyes.com/need-eye-exam-8-signs-time-eyes-tested/>

DFAS / MyPay updates



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

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

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

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

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

Report death to DFAS soon to avoid pay issues

Defense Finance and Accounting Services officials advise reporting a retiree's death as soon as possible by calling 800-321-1080, or completing a Notification of Death Fast Form on the DFAS website.

This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments.

Eligibility for military retired pay ends with the death of the retiree. If a retired pay payment was issued for the month in which the retiree died, the bank will be notified to return the payment. The beneficiary of the arrears of pay may be due a prorated amount for the month of death.

The caller reporting the death will need the retiree's name, Social Security number and date of death.

Do you know your full retirement age? Find out here:
[Social Security Retirement Planner: Benefits By Year of Birth](#)

COLA Increase Watch 2018

(The 2018 COLA increase was announced on October 13, 2017)

The Cost of Living Adjustment (COLA) will be 2% in 2018 which is the first substantial increase in years. However, it is a bit below the 2.2% cost-of-living increase that was projected by the Trustees who oversee the social security program. The 2.0% increase means the average social security recipient will receive about \$25 more a month or \$300 a year. COLA increases are based on the inflation measurement period of the 3rd quarter (July, August, and September).

Hurricanes Harvey and Irma caused a lot of damage and hardship but may have also contributed to the highest increase since 2012 through higher gas prices and other increased costs due to the storms.

Medicare Part B will remain at \$134 a month for 2018. However, for those who are currently paying less than \$134/month as part of the hold-harmless reduction there will be an increase which will offset some of the social security increase benefits. Find more about [2018 Medicare Premiums](#).

COLA (Cost-of-Living Adjustments) are for the following individuals or areas:

- Retired Military Veteran
- Disabled Veterans – See [VA Disability Rate Tables](#)
- Veterans' Pension Benefits – [Veterans Pension Rate Tables](#)
- Survivor Benefit Annuitants – [Survivors' Pension Rate Tables](#)
- Surviving Families of Veterans – [Parents' Dependency and Indemnity Compensation \(DIC\) Tables](#)
- [Social Security recipients](#)
- Federal Civilian Retirees
- Supplemental Security Income (SSI)
- Eligibility for Medicare Extra Help and Medicaid
- Federal & State food and housing assistance programs

Source: <https://militarybenefits.info/cola-increase-watch/>

Financial / Legal News



How a “Life After Me” Document will leave family and friends with peace of mind

It may allow you to say goodbye to your family and friends with a heartfelt letter that says the things that may have been too hard to say face to face. It also gives you the opportunity to provide critical information to the executor of your estate and your loved ones to find what they need quickly and easily. Such things as the location of keys to safety deposit boxes, location of documents such as birth certificates, passport, divorce papers, marriage license(s), life insurance policies etc. For more information on how to prepare a “life after me” document, go to: <http://www.aplaceformom.com/blog/4-28-16-how-to-prepare-a-life-after-me-document/>

4 Ways to Bounce Back From a Financial Setback

These financial resilience strategies can help you rebound faster and stronger

Money is the last thing you want to think about when a traumatic event upends your life.

If you or your spouse has been laid off, your home was damaged by a deadly storm, you’ve had a major unexpected money emergency or were socked by another financial setback, your energy is consumed by grief and shock. Just getting through the next hour, day and week is hard enough. You don’t want to count the cash in your savings account or deal with bills or contemplate whether you can afford to maintain your lifestyle going forward.

That you will need to consider all those money matters, though, is almost inevitable.

According to a 2017 [study](#) commissioned by the National Endowment for Financial Education, by age 70, 96 percent of American men experience four or more major life events — such as a layoff, illness or divorce — that cause their incomes to drop 10 percent or more. Six in 10 male workers go a full year or more without earnings at least once.

Who Gets Hit By Income Shocks

The older you get, the more likely you are to experience a sharp drop in income due to a layoff, illness, divorce or other life event — again and again and again.

INCOME SHOCK	AGES 35-54	55-61	62-65	66-70
Percent who have...				
Experienced a 10 percent drop in annual earnings at least four times	78%	92%	95%	96%
Gone a year or more without earnings at least once	56%	75%	87%	93%

Note: 2017 study of male workers. Sources: National Endowment for Financial Education, The New School for Social Research, Schwartz Center for Economic Policy Analysis

That’s why financial resilience — the speed and strength with which you bounce back — is so important. Resilience has become a hot topic lately, in books like *Option B* by Facebook COO Sheryl Sandberg and Wharton professor Adam Grant, along with a growing body of academic research. But these experts have focused on the emotional aspects of recovery, not your finances.

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Financial Setback – *continued from page 15*

Of course, the financial part of recovery from a setback and the emotional journey are inextricably intertwined. It's tough to rebound emotionally if you're totally stressed out about money.

How can you apply the insights of the emotional resilience movement to the challenges you'll commonly face after a financial shock? These four strategies can help:

1. Contain the Pain

In the immediate aftermath of a life shock, it's natural to worry about, say, how you will manage the rest of your life without your spouse's income or whether you'll ever find another job comparable to the one you lost. Natural, but not helpful.

Those thoughts are big and probably unanswerable soon after a major life upset. You're already overwhelmed emotionally; don't pile on.

Instead, identify the steps to ensure that you can pay your bills and get by for the next few weeks and months. Tackle only those urgent tasks and put everything else on hold.

If you're a new widow or widower, for example, you may need to contact Social Security, your former spouse's employer and his or her life insurer to begin the process of claiming retirement and survivor benefits. If you've been laid off, filing for unemployment will be a priority.

"Ask yourself, 'What are the consequences of postponing this task?'" says Barbara O'Neill, a specialist in financial resource management with Rutgers Cooperative Extension at Rutgers University. "Anything needed to generate income can't wait; most of the rest can."

Create a checklist of the key action steps or find ready-made versions online (such as [this list](#) for new widows and widowers from Vanguard or [this one](#) from the financial education nonprofit Take Charge America, about steps to take after a natural disaster).

Doing this keeps you organized, on task and fosters a sense of control, which studies show helps build resilience. Adds O'Neill: "Just crossing items off a to-do list is empowering."



2. Cut Yourself Some Slack

It's common to feel that the financial fallout of a negative event is somehow your fault, says Rachel Schneider, co-author of *The Financial Diaries: How American Families Cope in a World of Uncertainty* and a senior vice president at the Center for Financial Services Innovation.

"People often feel ashamed and alone and that they should be able to manage money problems on their own," says Schneider. "The sooner you realize you're probably not at fault and financial setbacks are just part of life, the better off you'll be." As the NEFE study noted, financial shocks happen a lot, and not just to you.

And don't beat yourself up thinking you'd have been okay if only you'd saved more for that inevitable rainy day.

While an emergency fund helps (see [my column](#) on how to prep for shocks *before* they happen here), it's not a cure-all: A [Pew study](#) found that half of families with a savings cushion still found it hard to make ends meet after a financial shock.

And many shock victims continue to struggle a year after the event, Schneider notes. "Embrace that it takes a while to recover, so you don't blame yourself when you don't bounce back quickly," says Schneider.

One more don't: Don't let pride stop you from asking for help.

Lenders will often work with you to extend payment schedules on your mortgage and credit cards if you reach out, says Schneider. She notes that one in five cardholders at a major company have recently been granted hardship plans as a result of the Hurricanes Harvey and Irma.

"Give lenders that chance to be your partner," she says. "Often the person at the other end of the phone at the call center has been through something major, too."

3. Enter the Decision-Free Zone

Big life events are often accompanied by a payout — an insurance benefit, a divorce settlement, a severance package — that can help cushion the financial blow, if deployed wisely. But what's the smart move when you get one? Should you pay off your mortgage? Start a business? Invest the money in the stock market?

The best answer: None of the above.

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Financial Setback – *continued from page 16*

Instead, park the cash (minus whatever amount you may need for immediate living expenses) in a money market account or bank CD where it will be safe. Postpone making big decisions with the money until you've had a chance to acclimate, emotionally and practically, to your new circumstances.

In her book *Sudden Money*, Palm Beach Gardens, Fla. financial planner Susan Bradley calls this period a Decision-Free Zone and says it commonly lasts a year, sometimes longer.

The low interest you'll earn on the payout, Bradley notes, is not as important as protecting yourself at a vulnerable time from making a bad investment that could worsen your financial situation in the long run.

Studies show that dealing with stress diminishes your ability to make smart money decisions. You only have so much mental bandwidth, as researchers term it, and in the immediate aftermath of a tragedy, grief and shock take up much of the room in your brain.

Beware, too, of well-meaning family and friends with advice about how to proceed as well as cold calls from financial pros looking for your business (they come out of the proverbial woodwork at times like these). Suggests O'Neill: "Just say, 'Thanks very much for the info, but I'm not at a point where I'm ready to make a decision yet.'"

4. Reclaim What Brings You Joy

"The biggest key to long-term recovery after a financial shock is to resize your spending to your new reality," says Schneider. But while you're looking for areas to cut back, also pay attention to what you *can't* eliminate without a serious deterioration in your emotional well-being.

During the course of a year studying the money behavior of 235 families for her Financial Diaries project, Schneider found that occasional splurges actually helped those struggling after setbacks to maintain an otherwise tight budget and pay down debt.

"Allowing yourself a pocket where you lack discipline apparently makes it easier to be disciplined everywhere else," says Schneider.

Sure, you may have to find a less expensive version of the thing that gave you joy or replace a big splurge with a smaller one, but don't think you need to cut pleasure spending entirely. And while the pain of whatever adversity you're going through will still be with you, you may find yourself enjoying these new pleasures more than some of those in your old life.

"No one would wish for tragic events to happen but, after hardship, people are stronger and often more in touch with what really matters to them," says Schneider. Though your life and finances may still be challenging, she adds, "in some ways, you may end up richer because of the experience."

Source: <http://www.nextavenue.org/bounce-back-financial-setback/>



Planning for your financial future

Now that this year's tax season has come to a close, take some time to review your personal financial situation and set goals for the future. The following recommendations can assist in developing a sound financial plan:

Develop a budget that works for you and your family. Look at your financial priorities and determine what expenditures are needs and which ones are wants.

Pay yourself first. Make a commitment to save and initiate a savings allotment for the year ahead. Decide how much to save and make it part of your long-term plan.

Pay off consumer debt, such as high-interest credit cards or car loans. Credit card debt and late fees can add up significantly over time and can negatively affect your credit score and ability to borrow money when you need it.

Know your credit report. This is the primary tool that lenders use to evaluate the risk of lending you money. Obtain a free credit report annually from www.annualcreditreport.com.

If you need help, do not hesitate to ask for it. For more information regarding personal financial management, visit your local [Fleet and Family Support Center](#) or [Military OneSource](#).

Source: CNIC June Family Connection newsletter



How to Use Credit Cards Wisely

This may not be news to you, but credit cards have slowly entrenched themselves into our daily lives. The credit you build with credit cards are the gateway to major life purchase, such as a house, a car, and certain home services. Just about everyone should have at least one credit card to help build credit, use for emergencies, and to otherwise purchase goods or services you wouldn't otherwise be able to afford at the time.

There are a lot of good things about credit cards. However, there are some considerable risks. Namely, irresponsible credit card use can lead to crippling debt, which in turn spirals out of control negatively impacting other aspects of your life.

To avoid irresponsible use of your credit card, read on for tips and strategies.

Never Carry a Balance

Of all the advice you can hear about credit cards, this is likely the most important. As long as you pay your balance on time and in full every month, you will never pay a dime in interest or fees. Check your account online frequently.

Coupled with a clear budget and financial plan, monitor your habits to ensure you are not spending more than you can afford.

Stick to a Budget

A budget is the foundation upon which you can live your life free of debt and with cash ready on hand. Looking at your budget will help you map how much you have available to spend, and how much debt you can you can afford to take on and repay.

Staying in control of your spending is a good habit anyhow, and you'll be surprised how many more vacations, events, and fun outings you can afford.

Pay Your Bills on Time

You can't succeed using the first two tips without adhering to this one as well. Late payments can send the wrong kind of message to creditors that you are borrowing more than what you can afford. Skipping payments consistently can negatively impact your credit score.

Check Your Credit Report at least Once Each Year

Checking your credit report regularly will help you catch and correct potentially costly errors such as:

- Accounts you don't recognize
- Loans that have been paid off but still show up as "open"
- Incorrect personal information (such as your address or employer)

There are hundreds of websites online that can provide you your credit report. Stay away from any place that charges you, as you can get one free credit report from each of the big three credit bureaus—Equifax, Experian, and TransUnion—each year.

Source: <https://content1.mytodayyourtomorrow.com/how-to-use-credit-cards-wisely>



*“Change starts
with you,
but it doesn't start
until you do.”
- Tom Ziglar*



keeping you informed

December Holidays & Observances

- 1 Dec: Civil Air Patrol (USAF Auxiliary) Birthday
- 7 Dec: Pearl Harbor Remembrance Day
- 12 Dec: National Wreaths Across America
- 13 Dec: US National Guard Birthday
- 15 Dec: Bill of Rights Day
- 18 Dec: Linebacker II Remembrance Ceremony (AAFB)
- 25 Dec: Christmas

January Holidays & Observances

- 1 Jan: New Year's Day
- 15 Jan: Martin Luther King Day
- 17 Jan: Operation Desert Storm began (1991)
- 20 Jan: Inauguration Day
- 27 Jan: Signing of Vietnam Peace Accord in 1973
- 27 Jan: International Holocaust Remembrance Day
- *Other observances – January: Blood Donor Month*

Preparing for the Worst

We are born, we grow up, and we make our way through life by design, faith, or blind luck. We wake up every day and drag ourselves to work in pursuit of the oft-illusive American Dream. We have kids who we eventually drive to piano lessons, ball practices, colleges, and weddings. Or we worry when they drive themselves. We cook countless dinners, pay countless bills, shop till we drop, and maintain our homes and our families as best we can given our circumstances du jour. We pay our taxes, and eventually we die, rounding out the cosmic trifecta of life.

Giving Death its Due Attention | No one wants to think about his or her own death or the passing of a loved one. It is, however, an ironic fact of life. Blink, and a future can unexpectedly and irrevocably change.

Whether heartbeat's thief is old age, war, illness, self-imposed, senseless crime, or a tragic accident, death happens all the time, and it can happen to you.

Those we love often are left behind to blindly and painfully manage the dirty details involved with shuttering the windows of a life that is past.

The topic is an uncomfortable one. Giving your ultimate demise its due attention now, however, may ease the suffering of those you eventually leave behind.

Determining who gets your will | A *last will* tells those left behind how to divide your assets, pay your outstanding bills, and even how to manage your online social media accounts once you're dead.

As a member of the military family, you probably already have one. If not, make the effort to get one now. If you already have one, review and revise it as necessary. If you don't have one when you die, the courts will make these decisions for you.

You also might want to consider getting a *living trust*, which is a document used to transfer property to beneficiaries, usually by avoiding probate court.

A *living will* is different from a last will. It allows you to outline health care wishes in advance. For example, if artificial life support becomes a requirement for you to exist and you don't want to live your life in this way, a living will tells the world when and whether they should pull the plug on you.

The legal office on the military installation nearest you might be able to assist you in writing or revising your will or in creating a living will or trust.



Preparing – continued from page 19

Reputable online sites such as [Rocket Lawyer](#) and [LegalZoom](#) also can assist you. Or, surprise, surprise, there's also an iPhone or iPad app for that called [MyWill](#).

For more information on creating a will, see [Writing a Will](#) and [What Can Go Wrong with a Do-It-Yourself Will](#).

A letter of instruction or intent

A *letter of instruction* or a *letter of intent*, unlike a will, is not a legal document but it is a highly useful one to those you leave behind. Color it a cheat sheet of sorts that could tell others:

- the location of your last will and how to locate and access important financial and legal paperwork to include insurance policies, birth certificate, DD Form 214(s), VA disability information, pensions, 401(k) accounts, and your Social Security number as well as titles and deeds to any property your own or owe on;
- account names, numbers, usernames, passwords, and PINs;
- what your assets are, where they are located, and points of contact for them;
- whether you want white lilies on top of your casket or a keg of beer and a live band at your funeral;
- who you want to care for your dog or your gerbil now that you can't;
- where to find the key to your safe-deposit box or the combination to the house safe;
- how you really feel about your Aunt Betty and her so-called taste in art;
- how you want your obituary to read;
- what you want your kids to know that you can't tell them in person; or
- who you want to be contacted and notified in the event of your passing.

For more information about letters of instruction, see [Letter of Instruction: Don't Leave Life Without It](#) or [Estate Planning: Preparing a Last Letter of Instruction](#).

Power of Attorney

While wills and letters of instructions clarify which kid gets your pearl necklace after you've departed this world, a power of attorney can tell the world who can legally manage your financial and legal affairs or who can make health care decisions for you in the event you become disabled or incapacitated. These are also sometimes known as *advance directives*.

Not surprisingly, there are different types of powers of attorney. A *springing power of attorney* goes into effect once you are incapacitated or mentally incompetent while a *durable power of attorney* is valid before and after you've become unable to handle things for yourself.

Which one is right for you? I'm no lawyer. Only you can say, and getting the advice of good lawyer can help you make those decisions and prepare the necessary forms.

Online sites like those mentioned above can help you create powers of attorney, or consider consulting with your own attorney or with one from the military legal office.

Remember, state guidelines could vary, and unlike wills, powers of attorney need to be notarized.

For more information about durable and springing powers of attorney, see [Power of Attorney Basics](#).

Your life can be complicated. Make it easy on your loved ones if you should check out first.

About the author: *Janet Farley writes about job search, workplace, and lifespace issues. She is the author of The Military Spouse's Employment Guide: Smart Job Choices for Mobile Lifestyles (Impact Pubs, 2012) and Quick Military Transition Guide: Seven Steps to Landing a Civilian Job (Jist Inc., 2012). Read her new blog **Life's Too Short to Hate Your Job** at www.janetfarley.wordpress.com.*

Source: http://www.moaa.org/main_article.aspx?id=12553

Other Resources: [Getting Your Affairs in Order](#) (National Institute of Aging) | [Getting Your Affairs in Order](#) (WebMD)



Benefits WATCH

AN EASY-TO-KEEP NEW YEAR'S RESOLUTION

Lots of people make New Year's resolutions. I'm going to eat less and exercise more. I'm going to watch television less and read more. By now, some of us have already faltered a little. Others have completely lost their resolve.

But, if you served in the U.S. Armed Forces, there's one resolution that's not too late to make and easy to keep: get your veterans benefits checkup. Regardless of your age, branch of service, assignment or post, if you were discharged honorably, you may be entitled to an impressive array of state and federal benefits.

Veterans' benefits can put money in your pockets while compensating you for a service-connected disability, help you begin or resume your college education, get job training, find employment, care for your health, start a business, buy or improve a home, and live out your years with dignity and respect in a Veterans Home.

You may also qualify for free or reduced-fee licenses, state parks passes, property tax exemptions, specialty license plates and other considerations. What's more, if you are a service-connected disabled veteran, (even with a 0% rating) your dependents may qualify to attend community college, state college or university tuition free! That's a benefit that can make college a reality for many whose families could not have afforded it otherwise.

If you're not getting benefits, find out what you're entitled to and how to file a claim. If you are getting benefits, find out whether there have been any changes to the benefits you are entitled to receive. It's easy! Visit the GVAO website at <http://gvaog Guam.gov> or call GVAO at (671) 475-8388 toll free. *Courtesy of Original article from California Department of Veterans Affairs*



Reopening a Claim for Benefits

For a veteran whose claim for benefits has been decided in a way the veteran believes is appropriate, there may be recourse.

A veteran may reopen a finally adjudicated claim by submitting new and material evidence. New evidence means existing evidence not previously submitted to the U.S. Department of Veterans Affairs (USDVA). Material evidence means existing evidence that, by itself or when considered with previous evidence, relates to an un-established fact necessary to substantiate the claim. New and material evidence can be neither cumulative nor redundant of the evidence of record and must raise a reasonable possibility of substantiating the claim. New and material evidence received prior to the expiration of the appeal period, or prior to the appeal decision if a timely appeal has been filed, will be considered as having been filed in connection with the claim which was pending at the beginning of the appeal period.

Once a decision is made, if USDVA receives or associates relevant official service department records that existed and had not been associated with the claim when the claim was first decided, USDVA will reconsider the claim. These records may include service records that are related to a claimed in-service event, injury, or disease; additional service records forwarded by the Department of Defense or the service department any time after USDVA's original request for service records; or declassified records that could not have been obtained because the records were classified when USDVA decided the claim. This does not apply to records that USDVA could not have obtained when it decided the claim because the records did not exist, or because the veteran failed to provide sufficient information for USDVA to identify and obtain the records.

Courtesy of Retired Navy Master Chief Petty Officer Joe Wright is the Veterans Service Officer for Kings County. – via CalVet Newsletter



Importance of Medical Evidence & What to Include

An important part of any case is the medical evidence used to support it. For VA disability cases, it can be extremely helpful to have statements or evaluation reports from your treating physicians. When first filing for a claim, the VA must have proof of a nexus. A nexus is a specific, and very necessary, type of medical evidence. The basis of a nexus statement is to explain the connection between your in-service injury/illness to a current and ongoing disability. There are [five different ways](#) to present a nexus: direct service connection, service connection through aggravation, presumptive service connection, secondary service connection and service connection for injuries caused by VA health care.

After you have a [nexus](#), you are likely to need additional medical evidence to receive the proper rating for your disability. Even if you receive a favorable C&P exam report, further medical evidence may be needed because the adjudicator will be the one making a decision and may want more than one favorable opinion prior to issuing a grant.

If you are working with a current treating physician, try to schedule an in-person evaluation for them to include the results in their opinion. You may also be able to seek a medical opinion from outside physicians based on a review of your records but please obtain current documents for them to have a complete picture of your medical history. Also, if they are providing an opinion solely based on your records, make sure they mention exactly what was reviewed for their report.

The VA has an online system called My HealthVet that allows you to keep your records current without the wait time or travel involved to go directly to each facility – especially if you have lived in different areas being seen at various facilities. In some instances, the medical records alone can be sufficient to show how your disability has affected you over the years and can prove qualification for an increased rating without the need for a formal opinion. Current medical records can also document a formal diagnosis, as required by the VA, for any newly claimed conditions.

Another reason it is important to have your medical information up to date is that you want the doctor to be able to give a [detailed report](#). Being detailed doesn't only refer to listing the specific conditions you suffer from or individual symptoms. The doctor must provide an answer as to why they are coming to the conclusion provided in their statement or report.

It is not going to be as beneficial if they merely say “unable to work due to medical conditions” or “suffers from back pain.” You want them to address the specific conditions and exactly why those conditions prevent you from working or how severe your condition is and the resulting limitations.

Since the VA operates under specific regulations and codes, if the doctor is able to use their language in the opinion, it is going to have a better shot at fitting within their standards. If possible, try to have the doctor include the following terms, as applicable, when stating their opinion:

- Is due to = 100%
- More likely than not = greater than 50%
- At least as likely as not = equal to or greater than 50%
- Not at least as likely as not = less than 50%
- Is not due to = 0%



It is important to remember that the [opinion](#) does not have to be 100% definitive when commenting on the ability to work or even whether your disability is related to service. Instead, the VA uses the above standard of “more likely than not”.

Furthermore, you want to try and use a doctor who is board certified in the area of health that is at issue. While you can, of course, submit a statement from your primary care physician, if you have been referred to a specialist for any of your conditions, see if they may be willing to write an additional statement. To add to the strength of the doctor's statement or report, please make an effort to include a copy of their curriculum vitae to show their credentials, allowing the VA to weigh the probative value of the report you provide.

Once you finally have a report that covers follows the [general guide](#), be sure to send a signed and dated copy to the VA but keep a copy for your own records as well. You may want to send it via certified mail to verify your evidence has been received so if it is not listed as being reviewed, you can notify the VA that you had submitted evidence that was to be considered. Such opinions can make the world of difference for your case so don't be afraid to ask your doctor for help.

VA Rating Criteria ► Review & Update | Dental and Oral Conditions

If you've ever wondered how VA rates disabilities for compensation, you'll be interested to know that after more than 70 years they are doing a review and update of the rating criteria for all 15 body systems. Previous updates have been done as needed, but this is the first comprehensive review of the VA Schedule for Rating Disabilities.

<https://www.benefits.va.gov/WARMS/bookc.asp>. The first of these updates, for Dental and Oral Conditions, went into effect 10 SEP. This update includes updated medical terms, new diagnostic codes for conditions previously rated under other conditions, and added disability levels. **No existing dental or oral conditions were removed.**

Often referred to as the "VASRD" or rating schedule, directs claims processors on how to assess the severity of disabilities related to military service. While VA has routinely updated parts of the VASRD, for the first time since 1945, VA is updating the entire rating schedule to more accurately reflect modern medicine. Since 2009, subject matter experts, including physicians, reviewed each of the 15 body systems that make up the VASRD. This effort is part of VA's continued commitment to improving the delivery of disability compensation benefits to Veterans and modernizing our systems.

If you have a claim or appeal pending for a dental or oral condition **before Sept. 10, 2017**, VA will consider both the old and new rating criteria when making a decision. All claims for dental or oral conditions received by VA **on or after Sept. 10** will be rated under the new rating criteria. If you are already service-connected for a dental or oral condition and submit a claim for increase, your disability rating may increase (or decrease) based on the new rating criteria. However, VA will not change your disability rating just because of the update to the rating criteria. In the coming months, more body systems will be updated until all 15 are modernized, ensuring VA provides the most accurate ratings for disability compensation claims based on modern medicine. [Source: VAntage Point | September 8, 2017 ++]

Financial literacy resources available for Veterans and Servicemembers

FLEC to assist with financial education, benefits and services

As VA's [Veterans Benefits Administration](#), we often write about the VA benefits that Veterans, service members and dependents can take advantage of, and while there are many of those, there are also many financial programs and services and benefits extended to Veterans and their families from our partner agencies outside of VA.

Foremost among these is the Financial Literacy and Education Commission from the [Treasury Department](#). The Financial Literacy and Education Commission (FLEC) was established under the [Fair and Accurate Credit Transactions Act of 2003](#) to develop a national [financial education web site](#) and a national strategy on financial education.

Presently, there are 19 contributing agencies under the commission, including the Federal Reserve, Federal Deposit Insurance Corporation, Federal Emergency Management Agency, Securities and Exchange Commission; Departments of Education, Agriculture, Defense, Interior, Labor, Veterans Affairs; Health and Human Services, Housing and Urban Development, Federal Trade Commission, Small Business Administration, and Social Security Administration.

So, what can these agencies and FLEC do for you?

Think of FLEC as [an outline or table of contents](#) where each "chapter" is a link to a different resource. At MyMoney.gov, you can learn about the programs designed for young people, for educators, researchers, or for different stages in one's life. There's a resource guide on financial institutions; a guide for youth employment; savings programs; college funding resources; and investing.

Among VA's contribution include info for [home buying with the VA home loan](#). HUD can help you locate a [housing counselor](#). SBA talks about [how to start a small business](#). There's even info on [shopping for an automobile](#). Have questions about [student debt](#)? Need [credit counseling](#)? Want to [find a new job](#)? Specialized [job-hunting assistance if you have a disability](#)?

These are just some of the assistance and resources you can find at FLEC.

Source: <https://www.blogs.va.gov/VAntage/43313/43313/>



VA Life Insurance: As part of our mission to serve Servicemembers, Veterans, and their families, VA provides valuable life insurance benefits to give you the peace of mind that comes with knowing your family is protected. VA's [life insurance programs](#) were developed to provide financial security for your family given the extraordinary risks involved in military service.

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

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

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

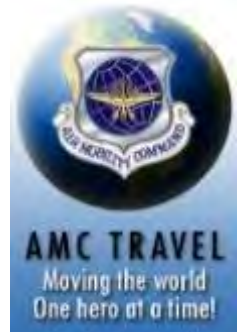
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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



Social Security

7 Weird Social Security Facts You Never Knew About

Social Security's oddest aspects, explained.

Though debatable, Social Security is widely believed to be America's most important social program. More than 42 million retired workers receive a stipend from the program each and every month, and this figure is only expected to climb considering that more baby boomers than ever are reaching the eligible retirement age, and retirees are living much longer than they did decades ago. In fact, 62% of all retired workers receiving a monthly benefit count on that check for at least half of their income.

But if there's one consistency about Social Security throughout the years, it's that most consumers don't understand the basics. A February 2015 survey conducted by MassMutual Financial Group on Social Security found that just 28% of the 1,513 people who took its 10-question, true-false online quiz were able to muster a passing grade of seven out of 10 correct (or better). Just one individual managed a perfect score on what was deemed a quiz on basic Social Security concepts.



Seven odd Social Security facts |

While we've recently covered some of the [top questions](#) pre-retirees and retirees are likely to have about Social Security, there are a sea of weird quirks about the program that are almost certain to fly under the radar of the average American. Here are seven of what might be described as the weirdest Social Security facts you'll ever see.

1. You don't have to work a day in your life to receive benefits

Traditionally, we're told that the way to qualify for Social Security retirement benefits is by earning 40 lifetime work credits. A maximum of four of these coverage credits can be earned annually, with \$1,320 in earned income in 2018 equating to one lifetime work credit. While most people will earn their way into receiving Social Security benefits after 10 years in the labor force, some folks are actually able to receive Social Security benefits without having worked a day in their lives.

For example, if one spouse worked throughout their lifetime and the other did not, and the working spouse passes away before the spouse who didn't work, the surviving spouse can receive a monthly survivor benefit from Social Security based on their deceased spouse's earnings history.

2. You may be able to claim Social Security benefits well before age 62

You may also be well aware that the earliest you can claim Social Security retirement benefits based on your own earnings history is age 62. However, there are a few quirks in the system that allow folks to lay claim to survivor benefits at a much earlier age.

For example, widows and widowers have the option of claiming survivor benefits as early as age 60. But if the surviving widow or widower is disabled, he or she has the option of claiming benefits as early as age 50.

It's also worth pointing out that disability benefits (there are more than 10 million people receiving Social Security disability payments each month) can be paid out at any age, and dependent children may qualify, too. Social Security isn't just for those aged 62 and up.

3. Even if Social Security's asset reserves are depleted, the program won't be insolvent

The consensus among most pundits is that the Social Security program is in deep trouble. The latest Social Security Board of Trustees report estimates that the program will begin paying out more in benefits than it's generating in revenue by 2022. Just 12 years later, in 2034, Social Security's \$3 trillion in asset reserves are expected to be completely exhausted.

Yet, here's the thing: Even if the Trustees are right and the asset reserves are totally depleted, the program can't go bankrupt -- and payroll taxes are to thank. As long as Americans keep working, the 12.4% payroll tax on earned income between \$0.01 and \$128,700 (in 2018) will continue to be collected. The payroll tax assures that there will always be revenue that can be disbursed to eligible beneficiaries. It doesn't mean a cut to benefits may not be necessary at some point in the future, but it ensures that the program can't go bankrupt as long as the payroll tax remains in place.

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Social Security Facts – *continued from page 25*

4. You can actually get a new Social Security number (under special circumstances)

Most Americans are probably under the (correct) assumption that the Social Security number you're assigned is yours and yours alone. It stays with you from the moment you're born till the day you die, never to be seen again. However, what you might not realize is that the Social Security Administration will, under certain circumstances, [let you change your Social Security number](#).

If, for example, you've been the victim of identity theft, and you can prove this to the SSA, you'll have a strong case to be made for your Social Security number to be changed. Similarly, if your life is in danger as a result of someone being able to track you using your Social Security number, the SSA is liable to change your number.

5. Your benefits are protected from private creditors, but not Uncle Sam

America is a nation that runs on credit. Earlier this year, the Federal Reserve released data showing that aggregate credit card debt hit \$1.027 trillion, which is an all-time record. And if you don't pay your debts, private creditors are bound to hound you for payment. But that's not the case when it comes to Social Security income, which is completely protected from private creditors. They can't touch it.

However, the same isn't true for Uncle Sam. Should you owe back taxes, federal student loans, back alimony, or child support, Uncle Sam has the right to garnish a percentage of your monthly benefits. In 2015, according to the Government Accountability Office, [173,000 Social Security recipients](#) had their monthly checks garnished to some degree because of defaulted student loans. This number is only expected to grow as time passes.

6. Your ex-spouse may be able to lay claim to your benefits (without actually impacting your take-home)

In a given year, about 1.2 million people will get divorced in the United States. Though the divorce rate has been falling since the 1980s, it nonetheless creates a messy set of tax situations, to the delight of lawyers everywhere.

Another thing divorces do is create a lot of confusion regarding Social Security claims. If a couple was married for at least 10 years, an ex-spouse may be able to lay claim to spousal benefits based on the earnings history of their former spouse. As long as your ex-spouse is entitled to Social Security retirement or disability benefits, and you're at least age 62, unmarried, and the benefit you'd receive from your ex-spouse is higher than what you'd get based on your own work history, you can qualify for divorced spousal benefits. Best of all, the claim of an ex-spouse won't reduce the take-home benefit of the primary worker. It's a win-win for everyone.

7. Social Security has a do-over clause

Finally, did you know that Social Security offers its own version of a mulligan? If for some reason you regret filing for benefits at an early age (say, age 62, 63, or 64), you can undo your claim using Form SSA-521 (officially the "Request for Withdrawal of Application"). Undoing your claim would allow your benefits to continue growing at 8% per year until age 70 or when you decide to again file for benefits.

What's the catch, you ask? In order to qualify, you'll have to file Form SSA-521 within 12 months of first receiving benefits. Additionally, you'll need to repay every red cent you've received from the SSA in order to restore your benefits to unclaimed status. If, for example, you were forced to take benefits early because you couldn't find work, but wound up landing a well-paying job just months after your claim, this could be a really smart option to consider.

The \$16,122 Social Security bonus most retirees completely overlook

If you're like most Americans, you're a few years (or more) behind on your retirement savings. But a handful of little-known "Social Security secrets" could help ensure a boost in your retirement income. For example: one easy trick could pay you as much as \$16,122 more... each year! Once you learn how to maximize your Social Security benefits, we think you could retire confidently with the peace of mind we're all after. [Simply click here to discover how to learn more about these strategies.](#)

Source: <https://www.fool.com/retirement/2017/11/12/7-weird-social-security-facts-you-never-knew-about.aspx>

Social Security Disability Benefits

A severe physical or mental condition may qualify you for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). No matter how old you are, if you have a medical disability that prevents you from working, you may be able to claim benefits from the Social Security Administration (SSA).

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Social Security Disability – continued from page 26

There are two benefit programs you can apply for:

- **Social Security Disability Insurance (SSDI):** available only to disabled people who've already worked for a certain number of years.
- **Supplemental Security Income (SSI):** available to disabled or elderly people whose incomes and assets are very low.

SSDI is part of the United States' Social Security program, which is officially known as the "Old Age, Survivors And Disability Insurance Program," or OASDI. SSI is not. But the benefit from both programs is cash, the amount depending on which program you qualify for.

Social Security Disability Insurance (SSDI) | To be eligible for Social Security Disability Insurance (SSDI), you must not only be disabled, but you must also have built up sufficient "work credits" with Social Security. Exactly how many credits you will need depends on your age and the year you became disabled. You must have worked some part of five of the last ten years before you became disabled.

If your application is approved, your Social Security disability benefits will include cash payments in an amount determined based on your personal earnings record. Average payments range from \$1,000 to \$1,200 a month. Higher earners who paid higher FICA taxes will get a larger benefit.

After collecting disability benefits for 24 months, you will become eligible for Medicare, regardless of your age. In the meantime, if your income is low, you may qualify for Medicaid.

Supplemental Security Income (SSI) | The Supplemental Security Income (SSI) program is run by the SSA, but it is actually a cooperative program between the SSA and your state government. That means that your eligibility, as well as the amount of benefits you receive, will depend on what state you live in. For federal SSA purposes, however, you must meet all of the following four criteria:

- You must be blind, disabled, or age 65 or over.
- You must be either a citizen of the United States, or meet very narrow requirements based on your U.S. permanent residency, military service, or political asylee or refugee status.
- Your monthly income must be low. Only about half of your earned income will be taken into account, but this counted income cannot be higher than an amount set by the state in which you live -- from \$700 to \$1,400 per month. However, some states allow people with higher incomes to receive state benefits.
- The property you own (minus certain items, such as your car and home) must be worth less than \$2,000, or \$3,000 for a couple.

If your application is approved, your SSI benefits will include cash payments of \$735 per month for an individual or \$1,103 per month for a couple (2017), less part of your income. Your state may supplement this amount with an additional payment (called the State Supplementary Payment). The federal amount is adjusted in January of each year, depending on the U.S. cost of living.

In most state, you will also automatically become eligible for Medicaid and food stamps once you are approved for SSI.

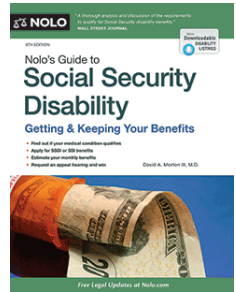
How the SSA Defines Disability | A crucial part of claiming benefits under either Social Security program is proving that you are severely disabled -- that is, that you have a physical or mental condition that prevents you from doing any substantial "gainful activity" (work) and will last at least one year or will cause your death.

The determination of whether you are disabled leaves a lot of room for argument. The fact that your doctor may have advised you not to work, or that you feel too ill to work, does not necessarily mean that the SSA will agree that you are disabled.

The SSA evaluates disability for both SSDI and SSI claims using its own medical experts and claims examiners. These decision makers use both a list of physical and mental conditions and evaluations of your "residual functional capacity" to determine whether you are disabled. The listings for many of the qualifying medical conditions are explained on Nolo's website in the section on [specific disabilities](#).

The good news is that if you are denied benefits because the SSA says you are not disabled, you have a good chance of winning on appeal. Often you simply need to appear in person at a hearing and show more evidence of your disability. To learn more about appealing Social Security benefit denials, read Nolo's article [Social Security: How to Appeal Denied Claims](#).

By Beth Laurence, J.D. | <https://www.nolo.com/legal-encyclopedia/social-security-disability-benefits-29686.html>



Key Deadlines for Medicare Enrollment

Know your timetable to avoid penalties and higher premiums

Open enrollment to swap Medicare plans is Oct. 15 to Dec. 7, with a few exceptions.

Medicare takes its deadlines seriously: Miss a key date, and you face penalty payments or higher premiums for as long as you are covered. Here are the dates to watch.

Already on Medicare | [Open enrollment](#) is from **Oct. 15 to Dec. 7**. With a few exceptions, such as a move out of state, you can only switch plans during this period. You can also change from an Advantage plan to original Medicare during a “disenrollment” period from **Jan. 1 to Feb. 14**.

New to Medicare | If you’re turning 65, aren’t getting Social Security benefits and don’t have employer-based insurance: You need to enroll in [Medicare Part B](#) during your initial enrollment period (IEP) to avoid penalties. Your seven-month IEP begins three months before the month you turn 65 and lasts until three months after. You should sign up for Part D drug coverage now, too, or face penalties later.

If you’re turning 65, and already are getting Social Security benefits: You’ll be automatically enrolled in Medicare parts A and B; no action by you is needed. But you do need to apply during your IEP for a [Part D drug plan](#), or if you want a Medicare Advantage plan instead of original Medicare.

If you’re over 65, and retiring or losing employer-based coverage: You can sign up for Part B or an Advantage plan without penalty during your [special enrollment period \(SEP\)](#). This usually lasts for eight months after employee coverage ends. But you have only two months after losing drug coverage to sign up for a prescription drug plan before incurring a late penalty.

Last-chance options | If you missed your IEP or SEP, you can still apply for Medicare coverages during the next general enrollment period, which runs from **Jan. 1 to March 31**. But coverage won’t begin until July, and you’ll be subject to late penalties. Source: <https://www.aarp.org/health/medicare-insurance/info-2017/timeline-medicare-enrollment.html>



Navigating the Medicare Maze

Medicare is the federal health insurance program for people who are age 65 or older and those younger than 65 with a disability. The definition of disabilities used to determine Medicare eligibility is the same as that used for Social Security benefits.

Medicare can be a maze all by itself. It has various components, designated by the letters A through D. Each one provides different benefits. In general, out-of-pocket costs are lower in Medicare than in commercial health plans. Here is a summary of what each part covers:

Part A covers inpatient care. It pays not only for hospitalization, but also for short-term nursing home care, hospice services, doctor services and lab tests done while you are in a hospital or other facility, and some home health care. Although you don't have to pay a premium for Part A, you do pay coinsurance and a yearly deductible. When you sign up for Medicare, you are automatically enrolled in Part A.

Part B covers outpatient care and is optional. It covers part of your doctor bills, outpatient treatment, home-based physical therapy, certain screenings and lab tests, and a limited number of prescription drugs. There is a monthly premium for Part B and an annual deductible. Parts A and B are considered "traditional Medicare," or "original Medicare."

Part C offers an alternative to traditional Medicare for people who prefer a managed care plan (for example, an HMO or PPO). These Medicare plans, which are known as Medicare Advantage plans, are offered by Medicare-approved private insurance companies and handled by managed care organizations. They include all the services in Part A and Part B and usually Part D (prescription drug coverage). These plans may also include other benefits, such as vision, hearing, and dental programs, depending on the specific plan. Typically, copays and deductibles are lower than with traditional Medicare, but the premium is higher. Because Medicare Advantage plans usually include prescriptions and sometimes other coverage, they can make paperwork and communication easier. Because they are managed care plans, they are likely to use provider networks. Before signing up for a Medicare Advantage plan, check to see whether your care providers are included in the plan's network.

Part D covers a portion of prescription drug costs. Many options exist for the type of benefits provided by these plans.

To learn more about your health insurance options, purchase [Navigating Health Insurance](#) from Harvard Medical School.



Wanderings

Native American Code of Ethics

Great people from every ethnicity, culture, religion, or tribe respect the specific code of living. This code goes beyond the distinctions among people. It makes people's characters. And, as we know every culture is one-of-a-kind.



The Native American Code of Ethics, published in the Inter-Tribal Times, October 1994 is one of the most progressive and effective codes.

In addition, this code teaches everyone how to lead excellent lives. Also, it is very interesting that the code's teachings can be found in many more beliefs and faiths.

1. When the sun rises, you should pray. Likewise, you should do praying alone and often. When you speak, the Great Spirit will listen to you.
2. Tolerate people who have lost their way. A lost soul is full of ignorance, anger, jealousy, vanity, anger, and greed. So, pray for these people to find their ways.
3. Since it is your path, you should make it yourself. Do not let other people make it for you. People may keep you company on the way, but they cannot walk it instead of you.
4. Respect and honor your guests. Give your guests the best bed, and the best food.
5. If something is not yours, do not take it. Also, it does not matter if it belongs to a person, nature, culture, or community; it is not yours to take.
6. Have respect towards everything on this earth whether people or plants.
7. Let everyone express themselves. Respect their thoughts, words, and wishes. Do not mock, mimic, nor interrupt them.
8. Do not talk bad about people. When talking bad the negative energy that you release to the universe will be doubled when it comes back to you.
9. People make mistakes, and mistakes should be forgiven.
10. Be positive. Possessing bad thoughts results in diseases in the body, mind, and spirit.
11. Animals, plants, and every other living thing are part of one big family. So, nature is part of us.

continued on page 30 – "Ethics"

Reasons to Volunteer

People choose to **volunteer** for a variety of reasons. For some it offers the chance to give something back to the community or make a difference to the people around them. For others it provides an opportunity to develop new skills or build on existing experience and knowledge.

Below are some of the reasons people choose to volunteer. For some it provides an opportunity to:

- Give something back to an organization that has impacted on a person's life, either directly or indirectly
- Make a difference to the lives of others
- Help the environment
- Help others less fortunate or without a voice
- Feel valued and part of a team
- Spend quality time away from work or a busy lifestyle
- Gain confidence and self-esteem

For some, volunteering can be a route to employment, or a chance to try something new which may lead to a career change. From this perspective, volunteering can be a way of:

- Gaining new skills, knowledge and experience
- Developing existing skills and knowledge
- Enhancing a CV
- Improving one's employment prospects
- Gaining an accreditation
- Using one's professional skills and knowledge to benefit others (usually described as pro bono)

For others, volunteering appeals because of its social benefits. These include:

- Meeting new people and making new friends
- A chance to socialize
- Getting to know the local community

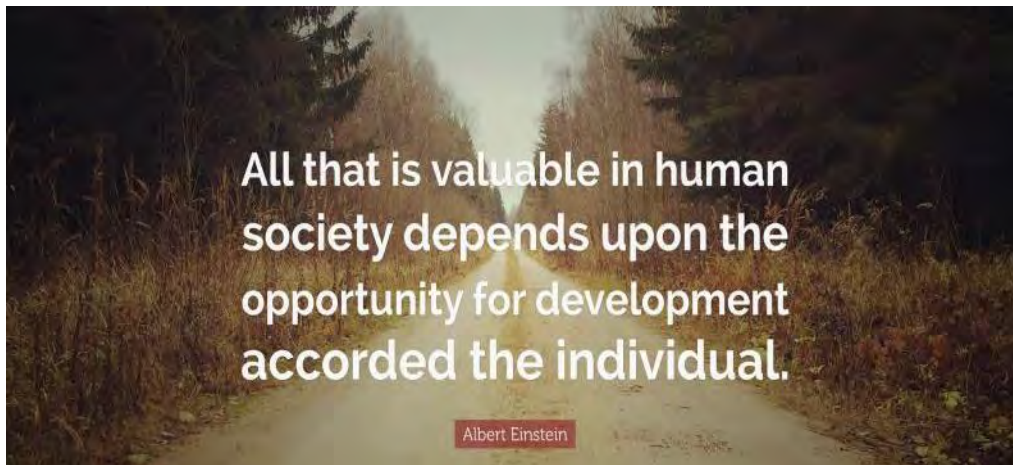
There is lots of anecdotal evidence that volunteering has a positive impact on health.



Ethics – continued from page 29

12. Children are the future of the world. We need to teach them how to love, and how to be wise. Also, we need to give them space to grow.
13. If you hurt others, the negativity will come back to you. So, do not hurt others' hearts.
14. Since honesty is the best thing in the universe, always be honest.
15. Take care of yourself. You need to strengthen your body in order to have a strong mind. Your mind, spirit, emotions, and physics need to be pure, healthy, and strong.
16. Take responsibility for your own actions. Likewise, be conscious of your own decisions and reactions.
17. Show respect towards others' privacy. It is forbidden to touch what is not yours, particularly religious and sacred objects.
18. You need to be true to yourself. You are not able to neither care for others nor help them if you are not able to care or help yourself.
19. Show respect towards every religion and belief. As well as, avoid making other people like your beliefs.
20. Volunteer and be part of the charity. Share your fortune with those who need it.

Besides the fact we have different beliefs, culture, faith, and religion, we are all the same. In fact, we do not own the Earth; we are only visitors here, and we should not destroy it.



A Few Pieces of Simple but Useful Wisdom - Gathered during 34 years of building a life

I have been on this planet for just over 34 years now. During that time, I've built a modest but fulfilling life. I have many close friends and family to thank for helping me build it. I have many more people to thank who did not directly help me, but gave me advice that influenced me greatly along the way.

Here are a few pieces of wisdom that I gained from others — in no particular order.

Strive to make people comfortable

We as humans strive for comfort. It is when we feel comfortable that we will let down the defenses and the fronts, and be genuine and open. No matter what you are doing — whether building friendships or attempting to defeat rivals — making people feel comfortable is always a great strategy.

When people feel comfortable, they will be more open, more honest, more patient, more willing to try to understand others, and more likely to collaborate.

Another thing that happens when you make others feel comfortable is that you make the kind of impression that is hard to forget — an emotional one. Take it from [Carl Buehner](#):

They may forget what you said — but they will never forget how you made them feel.

continued on page 31 – “Wisdom”

Wisdom – continued from page 30

Answers are overrated

The smartest people I've ever had the pleasure of working with have tended to ask more questions than anything. Many times, I got the feeling they knew the answers, but they asked questions anyway.

One professor I had did this to an extreme. When I asked her why, she told me that 9 times out of 10, even when she knew the answer, there was something *about* the answer that she didn't fully understand that asking the question helped solidify for her.

Answers themselves are rarely even answers anyway. They are rarely the whole story. Usually, answers show themselves to be merely the preamble to a deeper question, which we didn't bother to ask before.

Everyone has reasons

People do terrible things all the time. People do shady or questionable things all the time. It is part of life. But everyone has their reasons, and to forget this is to miss an opportunity to better understand individual people and human nature as well.

I don't mean that everyone's reasons *justify* what they do — that's just ludicrous. What I mean is that everyone had a reason that compelled them to do what they did — no matter how thoughtless it may seem to us. They may not always be aware of the reasons — but they are there. Sometimes the most valuable work we can do is to dig for them, in order to gain an understanding of them and — often times — of *ourselves*.

This too shall pass

Buddhists have a word in Pali: *anicca* — which underlies the entire buddhist philosophy. Essentially, it means “impermanence”. Nothing remains as it is forever. On top of that, most things fade away or change radically within a short period of time. This is especially true of feelings and circumstances.

However you are feeling right now, it will pass. It rarely seems like it, but it will. Some sadness may remain, but it will not be as sharp. Loneliness may loom, but each passing moment doesn't have the same intensity as before. You may be elated at having gotten that raise, bought that house, etc. — but that will also pass.

People get tired, systems lose energy, heart rates slow back down. It is the nature of things. Remember that and take some comfort in it.

Everything in moderation—even Moderation

Yes, living in moderation is good. But moderation doesn't really look like most people think it does. It doesn't mean always having only 1.5 drinks, always eating less than 2,000 calories, and having only the serving sizes. It doesn't mean getting 7 hours of sleep every night, and saving exactly 10% of your income every month.

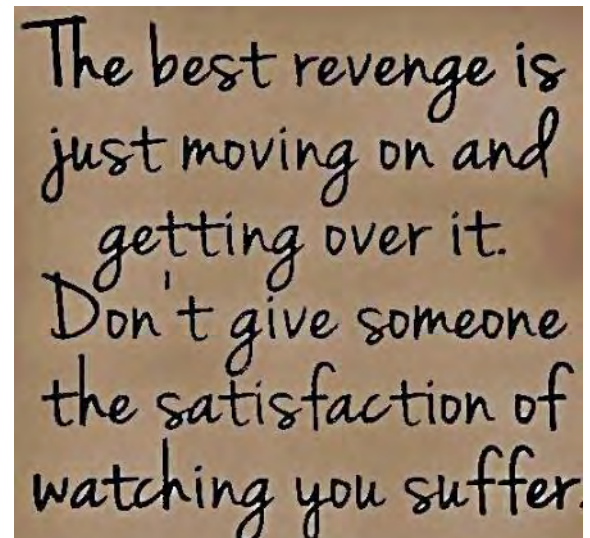
Moderation looks more like eating that whole huge piece of cake a few times, having a bit too much to drink at that one party with friends you haven't seen in years — where you end up staying up all night and only getting 3 hours of sleep. Sure, to a short-term viewer, that didn't look like moderation, but moderation isn't a short-term game. Don't beat yourself up for going to extremes here and there. The middle is nowhere to live at each moment, but a good life is made by a middle falling into place over the course of years.

You can learn something from everyone you meet

Seriously. Everyone has traveled a different road, has a different set of experiences, different expertise, and thinks differently. Your failure to learn something from them is due only to a lack of time or a lack of trying on your part.

The more you structure your casual interactions with people around trying to learn something from them, the richer they will be. The benefits abound. You'll learn more, connect more, and make a better impression on people.

Source: <https://medium.com/personal-growth/a-few-pieces-of-simple-but-useful-wisdom-60020f6967ba>



“By three methods we may learn wisdom: First, by reflection, which is noblest;
Second, by imitation, which is easiest; and third by experience, which is the bitterest.”

~ Confucius

VET thoughts & views

Veteran's Organizations:

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

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



Andersen AFB 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](#).

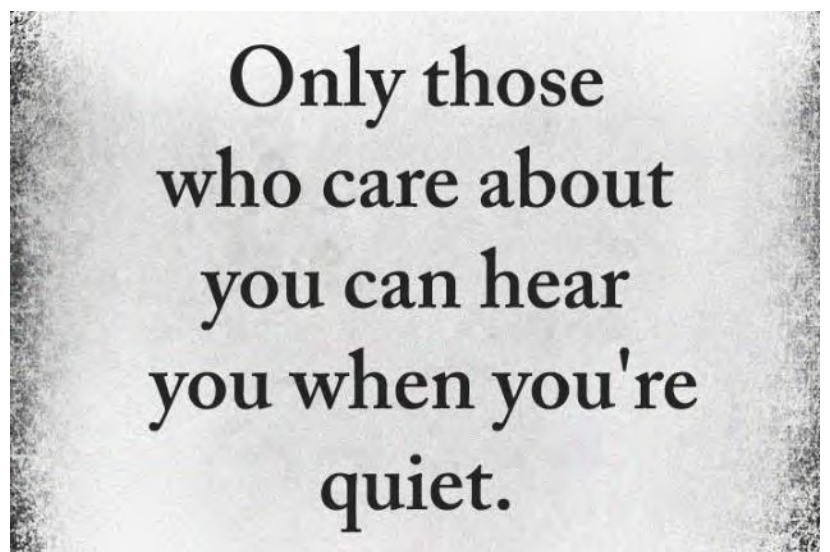
Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.



"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*



"Breaking rules isn't interesting. It's making up new ones that keeps things exciting." ~ Christopher Nolan

Focus on Transition



7 Tips for Successful Federal Interviews

You've submitted your application and made the list of best qualified candidates — now you've landed an interview for a federal job. Think the most important part of the application process is over? Think again. Federal hiring managers do not merely conduct employment interviews; they rely heavily on them to identify the best candidate.

So how can you best prepare for them? First realize that most federal agencies use a behavior-based interview style. This form of interviewing relies on the premise that past performance is the best indicator of future behavior. During the interview, you will be asked to speak about specific instances when you demonstrated particular behaviors or skills that are key to performing your desired job. Then, you will be graded on your responses. Although these interviews can be stressful, practice and preparation can pay off. Here are seven ways to prepare:

1. Ask About the Interview Before the Interview

The human resources specialist who sets up your job interview will probably give you information in advance. Just in case, ask questions about the interview: How long will the interview be? What is the interview format? Will the interview be with one person or a panel? Who will be on the panel? Will the interview be in person or by phone?

2. Find the Vacancy Announcement and Study the Job Duties

Analyze the duties carefully and create a cheat sheet of the top skills necessary for the job. The interview questions will probably be based on the skills and competencies listed for the target position. For example, the duties section for an administrative officer announcement could state:

Performs tasks in the administrative management of the organization. This may include interpreting administrative policies, developing and implementing organizational policies, defining administrative requirements, and/or providing advice to management on related issues.

So possible structured behavior-based interviews questions could be:

Can you give me an example of a time when you interpreted administrative policies, developed organizational policies and defined administrative requirements?

Please give an example of a time when you provided advice to management concerning administrative policies and procedures?

3. Find Your KSA/Essay Narratives and Resume

Use these documents as references to prepare a list of accomplishments and projects to use as examples in the interview. Write your projects and accomplishments on separate pieces of paper, and practice summarizing and talking about them. Memorize the examples and be ready to speak with fluency and confidence.

4. Know the Position's (and Your Own) Core Competencies

Core competencies are different from skills; they are sometimes referred to as soft skills. Basically, each core competency demonstrates your ability to combine skills and apply them to unique scenarios.

For example, you may receive a question that asks how you solve management problems or how you inspire others to persevere on a difficult assignment. You can prepare for core competency questions by understanding the nuances of the prospective job. In addition, be ready for a question that relates to working effectively in a tense climate, crisis or stressful situation. Government agencies are under significant pressure to perform services with decreasing budgets and a changing workforce. Be ready to talk about your flexibility and ability to work through change.

5. Learn About the Agency

Study and memorize the agency's vision, mission and strategy for the future and recent initiatives. Be ready to talk about future challenges, change, growth and how you can contribute.

continued on page 34 – “Federal Interviews”



“The greatest thing in this world is not so much where we stand, as in what direction we are moving.” ~ Oliver Wendell Holmes

Federal Interviews – continued from page 33

6. Cultivate a Message

Be prepared to provide a brief summary of whom you are and your career goals. Federal interviews often give you the opportunity to provide a brief introduction. This message can include your overall mission, top-level skills and interests. What are you dedicated to? What are your most significant skills? Be ready share your message at the beginning or end of the interview.

Practice, Practice, Practice

Practicing with a video or audio recorder is extremely helpful. The best answers include examples that are compelling, succinct, on-target and spoken with interest and some enthusiasm. This takes practice. When speaking, don't hesitate to lean forward. A senior manager at the Defense Logistics Agency once claimed he never hires anyone who is not leaning forward. Check your posture at a table and lean forward to demonstrate interest in the position.

Don't be afraid to convey that you want the job or that you consider yourself an excellent candidate and believe in the agency's mission. Federal hiring managers would like to hire people who want the job and who will be dedicated to its customers and goals. Source: <http://www.military.com/veteran-jobs/search/government-jobs/federal-interview-success-tips.html>

9 Questions Every Candidate Should Ask in an Interview and Why

Published on October 24, 2017 by [Bruce Hurwitz](#)

Years ago I heard a Nobel Prize laureate being interviewed. He was asked to whom he credited with his success. He said his mother because she never asked him, when he came home from school, if he had answered any questions, she would always ask him if he had asked any questions! Mom was right. I believe that in an interview the questions the candidate asks can be more important than the answers they give.



- 1) **Why did you want to interview me?** By asking this question it means that your part of the interview, so to speak, starts on a very positive note. Moreover, you will immediately learn what the interviewer likes about you so that you can focus on other things.
- 2) **Why do you follow X on Twitter?** Find someone, person or company, strange that the company is following on Twitter and ask about it. The interviewer will probably not know the answer. That's all right. The purpose of the question is to let the interviewer know how well you prepare for meetings.
- 3) **Ask about a press release the company issued.** Again, they may not know the answer but that does not matter. The point is to show how well you prepared. Remember, it's a competition and, for the most part, most candidates only read a company's website. They do not delve deeper. If you go deep, it will help to differentiate you.
- 4) **Compare the job description you received to the LinkedIn profile of the person who last had the job.** Ask about differences. This question they should be able to answer and, again, it shows depth of preparation.
- 5) **If I get the job, what would you like to see done differently and what would you like to see continued?** This is the professional way to ask, "Why is this job available?" The reason is none of your business. What is your business is what the last person did that they want to see continued and what they want changed? It's asking a question that in no way criticizes anyone. It shows not just professionalism, but also maturity.
- 6) **If I were to get the job, how would I be able to make your life easier?** The beauty of this question is that the answer can be the focus of the personalized thank-you email that you must send to all interviewers. If you want the job, the emails to each interviewer must be different. Focusing on the answer to this question is one way to achieve that.
- 7) **Who succeeds here?** This goes to corporate culture. You want to make certain that you would be a good match.
- 8) In that regard, you should also ask, **How did you prepare to interview me?** If you have an internet presence, if you have written a lot, have media citations, etc.- have a reputation - you want to make certain they know whom they are getting, what type of person you are. Otherwise, there could be problems down the road.
- 9) Finally, this is a difficult one and you need to follow your gut. **Is there anything you feel I should clarify?** A lot of people like asking, Do you have any concerns about my candidacy? as their final question. That means the interview ends with the interviewer thinking about negatives. Never a good idea. Asking about "clarifications" is neutral but there is still a negative component, so it is a judgment call.

#END#

Three MORE People You Should Know Before You Transition

Previously, I wrote about [three important people you should know](#) as you embark on a military-to-civilian transition. As part of a successful network, you should have contacts who are:

1. **Decision Makers** -- people in a position to hire you, directly refer you to an opportunity, or transact with you,
2. **Information Sources** -- contacts who know things you don't: They have unique industry insight, are versed in techniques or skills you lack, or who can supplement your knowledge on key aspects of your work or career; and
3. **Cheerleaders** -- people who are supportive, encouraging and have a positive outlook on life and career.

These people will provide you with a well-rounded perspective on the job search, and will encourage, inform and refer you to great opportunities.

In addition to these individuals, I also suggest you know three other types of contacts who will provide you access, insight and influence in your career: Gatekeepers, Connectors and Influencers.

Gatekeepers | The Merriam-Webster Dictionary [defines](#) a gatekeeper as “a person who controls access.” When it comes to a successful transition, Gatekeepers are people who can walk your resume into a hiring manager’s office with a strong endorsement that you be considered. A Gatekeeper might also be someone who can introduce you to an influencer (see below) or otherwise grant you access to information you otherwise couldn’t obtain.



Consider this scenario: Bob left his job as a combat medic in the Army and was interested in working as an editor with a publishing company that specialized in producing medical manuals. While he had exceptional, real-world training, he didn’t have a medical doctor’s degree, as most of their editors had. One of Bob’s childhood friends, however, knew the senior editor at the publishing company from their days at university and called him on Bob’s behalf. He bypassed the normal hiring process and went straight to the senior editor and got Bob an interview, which led to a great job. Bob’s childhood friend, who he’d remained in touch with, served as a valuable Gatekeeper!

Connectors | There are people who are naturally gifted at, and enjoy, connecting people to each other. They call themselves “Connectors” or “networkers” and their ability to identify someone you should talk to is uncanny. Typically, they introduce like-minded individuals, people who share a common focus or passion, or who could benefit from expanding their circle of influence (or business or career) by meeting each other.

Where do you meet Connectors? Everywhere! They are at networking events, business meetings, job fairs and even in the lobby at job interviews. When you meet someone who takes an interest in your career or transition, who offers to introduce you to someone they know who might be of value to you, take them up on the offer. Worst case you make a new contact. Best case, you get a lead that helps you build a successful career.

Influencers | People with significant credibility, connections and influence are rare and very valuable. These are people who can introduce you with very little context and the recipients will follow through simply because of who set the introduction. When Influencers speak, others listen. They have earned respect and integrity within the networks they serve.

Influencers also have wide circles of influence. When being referred to someone by an influencer, stay open to the possibilities. If you’re unsure why the Influencer is introducing you to one of their contacts, ask for clarification and then trust that they see something in your future you might not be able to identify.

With all of these contacts, maintaining a mutually-beneficial relationship is key. These people will want to help you, sometimes just out of their good nature and generosity. They might feel it is a way of thanking you for your service to our country. Regardless of their motivation, always reciprocate with appreciation. A hand-written thank you note, a phone call or email to update them on your progress, or any gesture of appreciation (i.e. invitation to coffee) is necessary and important to keep the relationship healthy and sustained.

Source: <http://www.military.com/veteran-jobs/career-advice/military-transition/people-you-should-know-before-you-transition.html>

“One of the most powerful networking practices is to provide immediate value to a new connection. This means the moment you identify a way to help someone, take action.” ~ Lewis Howes

“**The way of the world is meeting people through other people.**” ~ Robert Kerrigan

How to Write a Résumé for Veterans

Tips on how to translate your military skills into a civilian career

Skills used in the military can be helpful in civilian work as well — make sure your résumé helps you stand out.

For [veterans](#), looking for a [civilian job](#) can feel like traveling to a foreign country.

That's how different the language, culture and hierarchy can be from the military to the private sector. But just as finding a good translator and researching the customs of your desired destination are stepping-stones to a great vacation, such moves can also be the foundation for [writing a résumé](#) that helps launch a new career.

With your résumé as a passport, you'll be ready to take on new roles and responsibilities as you pursue your goals. Here are some tips on how to write a résumé that highlights the skills you developed during military service — along with additional advice that can help veterans with their search for jobs.

- 1. Demilitarize the language.** List your title and rank in your résumé, of course, but provide some basic information about what that position means without resorting to jargon. Assume [recruiters](#) aren't veterans, so avoid military terms and acronyms they won't understand. Identify the job titles private sector firms use to cover the duties you performed in the military. Luckily, there are numerous sources of "translation" services to help. Check out <https://vets.gov/employment/job-seekers/skills-translator>.
- 2. Focus on skills.** Describe the skills gained from your role in the military, not just the assigned responsibilities. For example, a member of the infantry who patrolled a base and engaged in combat must demonstrate how that experience is relevant to a nonmilitary environment. "Don't say you patrolled. Say you created a safe working environment for 300 people," said Terry Howell, senior director of strategic alliances at Military.com, a website loaded with information about how veterans can find jobs. "Don't say you shot at people. Talk about working under pressure and constantly assessing situations," said Howell, who served in the Coast Guard for 20 years.
- 3. Brag a little.** Boast about your individual accomplishments. Bragging isn't encouraged in the team-focused military. And while civilian companies definitely value individuals who work productively with others, employers are considering whether they should hire you. Emphasize your specific contributions to the team's success.
- 4. Keep it short.** Limit your résumé to two pages or less. Many civilians don't understand how the military operates (and may even have negative stereotypes about veterans). But your [résumé](#) is not the place to provide a detailed explanation of military practices and procedures. Stick to your experience, check the document for spelling and grammar, and tailor each résumé to the specific position you are seeking.
- 5. Use all your options.** Your status as a veteran gives you access to special help with the [job-hunt](#). Every branch of the military provides its members with transition training. The Department of Veterans Affairs and the Labor Department also offer tools to ease the road to a civilian career, as do many private employers. Some ex-military members don't consider themselves veterans if they didn't see combat so they harbor misgivings about taking advantage of these services, according to Brian Kropp, HR Practice leader at Gartner, who works on strategies to recruit veterans. He encourages veterans to use every program at their disposal. Identifying firms that are actively recruiting veterans and reaching out directly to those in charge of these efforts is a great way to find a job, even though the idea might make some veterans uncomfortable, he noted. "For veterans that can be like breaking the chain of command," he said. Military.com lists companies that want to hire veterans. Other sources are [Veteran Jobs Mission](#) and [Hire Heroes USA](#).
- 6. Find a mentor.** Look for another former member of the military who already has made the switch to the career that interests you. That person can help guide you through the process and discuss successful strategies for making the change.
- 7. Speak freely.** Be aware that communications in the civilian world are more relaxed than they are in the military, said Carol Pugh, a professor at Grantham University who served in the army for seven years. About half the students at the school are ex-military, and she runs a program to teach corporations about the benefits of hiring veterans. She said that during interviews, veterans should feel free to ask questions and highlight their achievements.
- 8. Plan ahead.** Don't wait until your discharge to think about your next move. Explore the many educational opportunities the military offers its members. Consider taking classes, especially if you want to pursue a career that requires a different skill set than the one developed in your military role. [Volunteering](#) for organizations that are related to your next career goal is another way to prepare for the transition.



SOMETHING TO PONDER – The humor of life 🤔

What is a Grandparent?

A Third grade teacher asked her students this question. Here are some of the best and funniest answers she got from her students. Children really do have a wonderful view of the world.

- 1- Grandparents are a lady and a man who have no little children of their own. They like other people's.
- 2- A grandfather is a man and a grandmother is a lady.
- 3- Grandparents don't have to do anything except be there when we come to see them. They are so old, they shouldn't play hard or run. It is good if they drive us to the shops and give us money.
- 4- When they take us for walks, they slow down past things like pretty leaves and caterpillars.
- 5- They show us and talk to us about the colors of the flowers and also why we shouldn't step on "cracks".
- 6- They don't say, "Hurry up."
- 7- Usually, grandmothers are fat but not too fat to tie your shoes.
- 8- They wear glasses and funny underwear.
- 9- They can take their teeth and gums out.
- 10- Grandparents don't have to be smart.
- 11- They have to answer questions like "Why isn't God married?" and "How come dogs chase cats?"
- 12- When they read to us, they don't skip. They don't mind if we ask for the same story over again.
- 13- Everybody should try to have a grandmother, especially if you don't have television because they are the only grownups who like to spend time with us.
- 14- They know we should have a snack time before bed time, and they say prayers with us and kiss us even when we've acted bad.
- 15- Grandpa is the smartest man on earth. He teaches me good things, but I don't get to see him enough to get as smart as him.
- 16- It's funny when they bend over; you hear gas leaks, and they blame their dog.
- 17- Grandma, she lives at the airport, and when we want her we just go and get her. Then when she's done having her visit, we take her back to the airport.



Source: <http://www.daveswordsofwisdom.com/2017/02/grandparents-through-eyes-of.html>

Some call it multi-tasking,
I call it doing something else
while I try to remember what
I was doing in the first place

Military Retiree Websites: A Wealth of Information

ARMY

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

MARINES

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

NAVY

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

AIR FORCE

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

COAST GUARD

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



ALL SERVICES

DFAS

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

TriCare

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

TriCare Dental

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

Military Records

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

Casualty Assistance

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

General Information / News

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

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

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

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

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

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

Ten Painful Truths

1. The average human life is relatively short.
2. You will only ever live the life you create for yourself.
3. Being busy does NOT mean being productive.
4. Some kind of failure always occurs before success.
5. Thinking and doing are two very different things.
6. You don't have to wait for an apology to forgive.
7. Some people are simply the wrong match for you.
8. It's not other people's job to love you; it's yours.
9. What you own is not who YOU are.
10. Everything changes, every second.

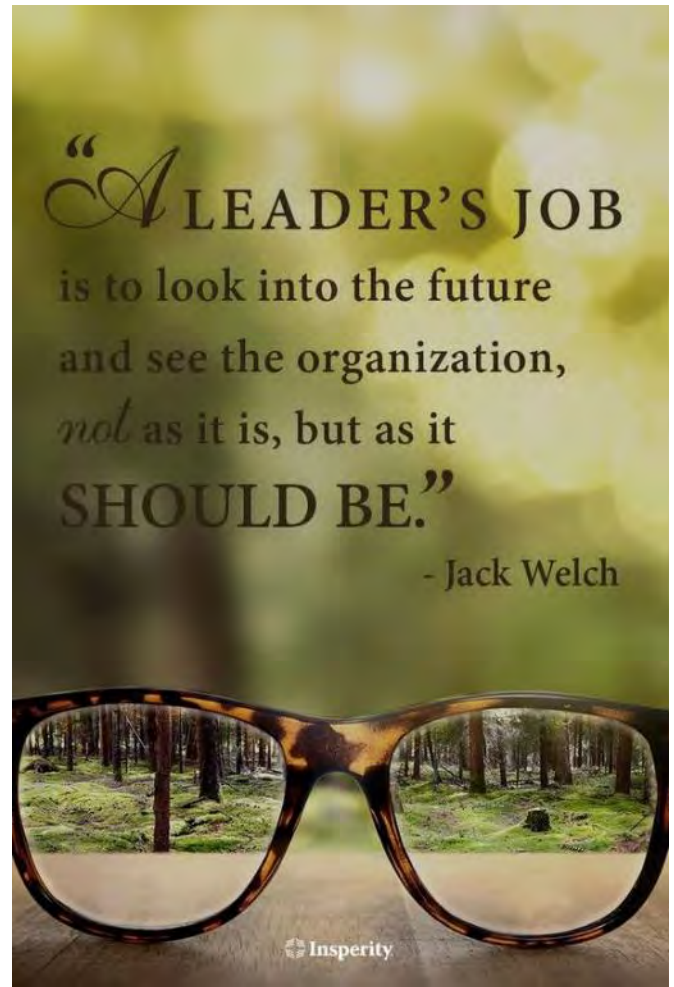
3 Promote Yourself Tips

Be accountable. Instead of relying on other people, take charge of your career and make a difference in your own life. Don't wait for opportunities to come to you because in most cases they won't.

Use what you already have. Instead of solely focusing on growing your network, leverage the contacts you already have. Your friends and family will go out of their way to help you. New contacts usually won't put in the same amount of effort.

Think differently. Gain new experiences and be open to new ways of thinking. If you are stubborn, you might be making poor career decisions. Find people who come from different backgrounds, with different views, so that you can perspective. Travel to new destinations and embrace yourself in new cultures. Avoid the status quo to think differently.

"Success is walking from failure to failure with no loss of enthusiasm." ~ Winston Churchill



6 Ways You Can Prepare to "Age Well"

You're probably already doing a lot to ensure that you stay in good health and are able to enjoy your later years: eating right, exercising, getting checkups and screenings as recommended by your doctor. But it also makes sense to have some contingency plans for the bumps in the road that might occur.

1. **Adapt your home.** Stairs, baths, and kitchens can present hazards for older people. Even if you don't need to make changes now, do an annual safety review so you can make necessary updates if your needs change.
2. **Prevent falls.** Falls are a big deal for older people — they often result in fractures that can lead to disability, further health problems, or even death. Safety precautions are important, but so are exercises that can improve balance and strength.
3. **Consider your housing options.** You might consider investigating naturally occurring retirement communities (NORCs). These neighborhoods and housing complexes aren't developed specifically to serve seniors — and, in fact, tend to host a mix of ages — but because they have plenty of coordinated care and support available, they are senior-friendly.
4. **Think ahead about how to get the help you may need.** Meal preparation, transportation, home repair, housecleaning, and help with financial tasks such as paying bills might be hired out if you can afford it, or shared among friends and family. Elder services offered in your community might be another option.
5. **Plan for emergencies.** Who would you call in an emergency? Is there someone who can check in on you regularly? What would you do if you fell and couldn't reach the phone? Keep emergency numbers near each phone or on speed dial. Carry a cellphone (preferably with large buttons and a bright screen), or consider investing in some type of personal alarm system.
6. **Write advance care directives.** Advance care directives, such as a living will, durable power of attorney for health care, and health care proxy, allow you to explain the type of medical care you want if you're too sick, confused, or injured to voice your wishes. Every adult should have these documents.

To learn more ways to enjoy independence and good health in your senior years, buy [Living Better, Living Longer](#), a Special Health Report from Harvard Medical School.



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address: 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003	Phone: DSN: 315-366-2574 Commercial: 671-366-2574 <i>Please leave a message and we will return you call as soon as possible.</i>	Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/Units/Wing-Staff-Agencies/Retiree-Activities-Office/ Facebook: https://www.facebook.com/GuamRAO Twitter: http://twitter.com/Guam_RAO
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Commonwealth of the Northern Mariana Islands

Saipan RAO

PO Box 506680

Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri

Phone: 607-288-3021

email: PeterC11@yahoo.com

Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider.

<http://ice.disa.mil/>



Request your assistance –

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

Guam Retiree Activities Office
 36 WG/CVR; Attn: RAO
 Unit 14003
 APO, AP 96543-4003

OFFICIAL BUSINESS
 Return Service Requested



“Don’t be dismayed at goodbyes. A farewell is necessary before you can meet again. And meeting again, after moments or lifetime, is certain for those who are friends.”

~Richard Bach