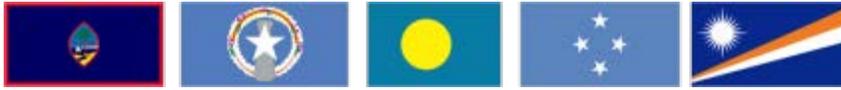


Guam Retiree Activities Office

Serving Those Who Have Served or Still Serving



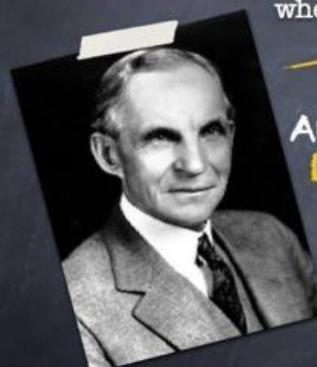
*Serving the Retired Military Community of Guam
and Surrounding Pacific Islands*



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

“Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty.”

J.F. Kennedy



Anyone who stops learning is old, whether at twenty or eighty.

Anyone who **keeps learning** stays young.

The greatest thing in life is to keep your mind young.

~ Henry Ford

“Do not judge me by my successes, judge me by how many times I fell down and got back up again.”

~Nelson Mandela



SUPPORT OUR VETERANS

THE POWER OF LIFE.....



THANK YOU VETERANS

VETERANS ARE LEADING
**THE NEW
GREATEST
GENERATION**

Guam Retiree Activities Office Newsletter

Hafa Adai – spring is gone and summer is in full swing, although here in Guam the seasons just seem to be the same (except the rain and tropical storms).

If there is anyone who would like to assist: working in the office, on the newsletter, or helping design a new webpage, please let me know.

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

The revised (July 15) retiree listing shows our retiree population total 3,136 as follows:

Guam: 2,959 / CNMI: 137 / Outlying Areas: 40

Service breakout: Army: 1,198 / Navy: 998 / Air Force: 781 / Marines: 114 / Coast Guard: 45

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

The Outlying Areas include: FSM, Palau, and Marshalls

The Bad News is: we have only 460 email addresses (and 235 of those are not associated with an actual retiree's name); so there are many who are not getting updates, news items, information, etc.

As always, I ask for your help in getting the word out.

We will continue to use this newsletter, the news clips and Facebook page to provide you with as much information as we can with regard to issues that affect you – the military retiree and your family.

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

Guam RAO on the WEB!

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

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

Twitter: http://twitter.com/Guam_RAO

Too many people today don't understand what a VETERAN is and what it means to BE a VETERAN! Well let me tell you- a VETERAN, whether Active Duty, Discharged, Retired or Reserve is someone who, at one point in his/her life wrote a blank check to The United States of America for an amount up to and including his/her life! THAT IS AN HONOR!! THAT DESERVES RESPECT!! Our debt to these HEROIC men & women can NEVER be repaid! They have EARNED our undying GRATITUDE!!

~ LeeAnne Locken

April – June 2015
Volume 5, Issue 2

Guam Retiree Activities Office

BG Andrew J. Toth

36th Wing Commander

Col Tyrell A. Chamberlain

36th Wing Vice Commander

CMSgt Michael A. McMillian

36th Wing Command Chief

CMSgt (Ret) David Ehlers

RAO Director/Newsletter Editor

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



Guam RAO Director's Comments



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

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

This year's **RETIREE APPRECIATION DAY** has been scheduled for **Saturday, November 7, 2015**.

Please put this event on your calendar and let your fellow retirees know – additional information will be provided prior to the RAD. I'm looking forward to seeing what this year's committee has in store for us.

There are many folks here on Guam who are committed to providing the absolute best support possible for our military veterans – I will be focusing on some of these folks as well as what is happening with our veteran community in the next editions – so please let me know of anyone you feel is providing great support.

Going along with the comment above, there are so many volunteers out there and sometimes people wonder why they do it. As I was trying to think of how to address this I received the David-Monthan Retiree newsletter and I believe their Director, Keith Connolly, B/Gen (Retired) sums it up very well.

"Sacrifices come in all sizes...some big and some little. When you care about something it really doesn't matter how big the sacrifice is, you just do it! That's what volunteerism is all about. You just do it because it's something that needs to be done and if you don't help, who will? So why not join our group of volunteers and "give something back?" It's a great feeling."

Lastly, apologies for the lateness of this newsletter – however putting this together, trying to find articles and stories of interest is not an easy job. Anyone can assist by providing input, information, or even 'war stories' – contact me if you would like to contribute.

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

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

Respectfully yours,

Dave

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

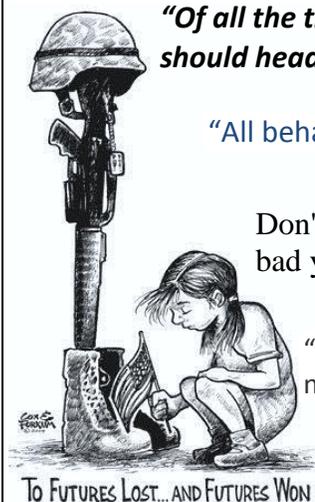
"You Served – You Deserve"

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

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

Where are we located?

The Retiree Activities Office is on Andersen AFB, Building 22026, Room 127
This is the Consolidated Support Center, which is the old BX, next to the Commissary.



"Of all the things a leader should fear, complacency should head the list." ~ John C. Maxwell

"All behavior is a function of consequences."

~ B.F. Skinner

Don't ruin a good today by thinking about a bad yesterday. Let it go. ~ unknown

"Just because it can be done does not necessarily mean it should be done."

~ Paul Glover

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

Guam Retiree Activities Office – Our Mission

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

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

Volunteers Needed !!!

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

Be a Volunteer RAO Counselor ...

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

Please contact the Guam RAO at 671-366-2574 or Guam.RAO@us.af.mil

"Pull a string & it'll follow wherever you wish. Push it & it'll go nowhere at all."

~ Dwight D. Eisenhower

"For fast-acting relief, try slowing down."

~ Lily Tomlin

"To judge a person by their weakest attribute is like judging the power of the ocean by 'one' wave."

~ Elvis Presley.

This publication is written, edited and published by the Guam Retiree Activities Office for the retired community in Guam and surrounding Pacific Islands. The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF, 36 WG or Joint Region Marianas. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.

Half Empty or Half Full



A psychologist walked around a room while teaching stress management to an audience. As she raised a glass of water, everyone expected they'd be asked the "half empty or half full" question. Instead, with a smile on her face, she inquired: "How heavy is this glass of water?"

Answers called out ranged from 8 oz. to 20 oz.

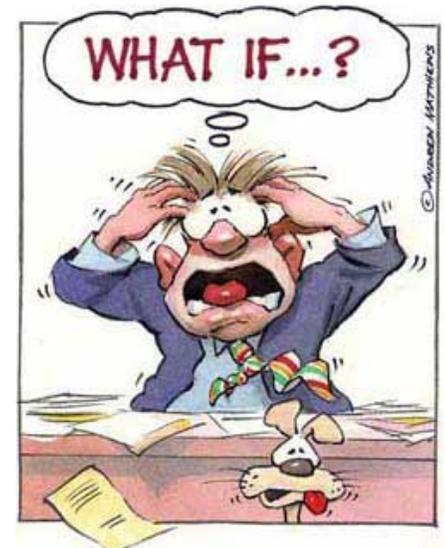
She replied, "The absolute weight doesn't matter. It depends on how long I hold it. If I hold it for a minute, it's not a problem. If I hold it for an hour, I'll have an ache in my arm. If I hold it for a day, my arm will feel numb and paralyzed. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it becomes." She continued, "The stresses and worries in life are like that glass of water. Think about them for a while and nothing happens. Think about them a bit longer and they begin to hurt. And if you think about them all day long, you will feel paralyzed – incapable of doing anything."

It's important to remember to let go of your stresses. As early in the evening as you can, put all your burdens down. Don't carry them through the evening and into the night.

Remember to put the glass down! *Author Unknown*

Interesting perspective that I'm sure many of us can relate to.

I'd add...just drink the water so the glass is empty.



"Yesterday I was clever, so I wanted to change the world. Today I am wise, so I am changing myself."

~Rumi (13th century Persian poet, theologian)

TRICARE Updates / Info



Air Evacs Are Covered When Medically Necessary and Only to the Nearest, Safest Place

by Emmet Heidemann, Pacific Area Retiree Affairs Representative

Following retirement from active service, many retirees and retiree family members decide to travel or live overseas. If they do, it is important they understand that if they need air ambulance services (aeromedical evacuation or "air evac"), TRICARE only pays if the transport is medically necessary and to the closest, safest location for medical care.

Retirees overseas have to pay for the service upfront and then file a claim for reimbursement. TRICARE won't cover the cost for non-medically necessary air evacuation and won't move a patient to a location of their choosing. TRICARE won't pay to move a retiree or retiree family member from overseas back to the U.S., unless the medically necessary care is not available in their current location or the U.S is the closest location that can provide the necessary care. If retirees want to return to the U.S. from overseas for personal reasons (e.g., to be closer to family), they pay the air ambulance company and TRICARE won't reimburse them. Air ambulance service can be very expensive. If you are planning to live or travel overseas, you may wish to consider other options for coverage of air transport for circumstances not covered by TRICARE.

Active-duty family members (ADFM)s using TRICARE Standard should also consider health care costs before opting for air evacuation. ADFMs using TRICARE Standard may have to pay up front for the air evacuation; the evacuation must be medically necessary; and must be to the nearest facility capable of providing the needed care in order for TRICARE to cost-share on the aeromedical evacuation.

For more information about receiving care overseas, visit the TRICARE Overseas Program page on the web at: <http://www.tricare-overseas.com/>

TRICARE Nurse Advice Line

TRICARE's Nurse Advice Line is up and running. All TRICARE beneficiaries in the United States can access the Nurse Advice Line 24 hours a day, 7 days a week by calling 1-800-TRICARE (1-800-874-2273) and selecting option 1.



The Nurse Advice Line is staffed by registered nurses who answer urgent health care questions. They give beneficiaries professional health care advice to help determine if self-care is the best option or if you or your family member should see a health care provider. Pediatric nurses are available to answer questions about your child's health and will call you back at your request if follow up is needed. For quality and safety purposes, you will be asked to have your child present for the call so the nurse can perform an accurate assessment. The nurses can help you find the closest urgent care center or emergency room or schedule same-day appointments at military hospitals or clinics if available. If you have questions about test results or need a prescription refill, contact your primary care provider.

The Nurse Advice Line is not intended for emergencies and is not a substitute for emergency treatment. If you think you may have a medical emergency, call 911 immediately.

Now Available from Guam

Understanding Emergency vs. Urgent Care

Sometimes it is difficult to know whether to seek emergency or urgent care services.

Below are examples of emergency and urgent care situations to help you identify what type of care you need.

Emergency Care	Urgent Care
<p>TRICARE defines an emergency as a serious medical condition that the average person would consider to be a threat to life, limb, sight or safety.</p> <p><i>Examples of emergencies include:</i></p> <ul style="list-style-type: none"> • No pulse • Severe bleeding • Spinal cord or back injury • Chest pain • Severe eye injury • Broken bone • Inability to breathe 	<p>TRICARE defines urgent care as medically necessary treatment for an illness or injury that would not result in further disability or death if not treated immediately, but that requires professional attention within 24 hours.</p> <p><i>Examples of urgent care include:</i></p> <ul style="list-style-type: none"> • Minor cuts • Migraine headache • Urinary tract infection • Sprain • Earache • Rising fever

"Education is not preparation for life; education is life itself." ~ John Dewey



Update DEERS When You Have a Life Change

The Defense Enrollment Eligibility Reporting System (DEERS) is the database for all active duty, National Guard and Reserve and retired service members worldwide, their family members and others who are eligible for military benefits, including TRICARE. The Department of Defense uses the information in your DEERS record to determine your eligibility for TRICARE benefits and programs, as well as your TRICARE region.

TRICARE eligibility shows in DEERS when your records are up to date. Keeping your DEERS information current helps ensure you can access TRICARE benefits, including doctors' appointments, medications and claims reimbursements.

Remember to update your DEERS information regularly, especially when you have life-changing events such as moving, getting married or divorced or having a child. Only sponsors (or sponsor-appointed individuals with valid power of attorney) can add family members in DEERS. When there is a change in information, each family member's DEERS record must be updated separately. Family members age 18 and older may update their own contact information. For more information, visit www.tricare.mil/deers.

Register New Spouses and Children in DEERS

It is extremely important for sponsors to register new spouses and children in DEERS to ensure TRICARE eligibility. To register a new spouse or child in DEERS, the sponsor needs to provide a copy of the marriage or birth certificate and/or adoption papers to the nearest uniformed services identification (ID) card-issuing facility (or DEERS representative in remote locations). To find an ID card-issuing facility, visit www.dmdc.mil/rsl. New spouses and children are also required to show two forms of ID (e.g., any combination of Social Security card, driver's license, birth certificate and/or adoption papers, current uniformed services ID card or Common Access Card).

DEERS registration must be complete before enrolling a new spouse or child in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members. Contact your regional contractor for enrollment assistance.

Update DEERS after a Divorce

Sponsors must update DEERS when there is a divorce. For information about documentation requirements, call your nearest uniformed services ID card-issuing facility. Visit www.dmdc.mil/rsl to find a facility in your area.

Former spouses who have not remarried and may be eligible for continued benefits can check with the sponsor's service to verify eligibility and what documentation is necessary.

Former spouses who are not eligible for TRICARE may not continue seeking health care services under the TRICARE benefit. If an ineligible former spouse continues to seek TRICARE coverage for health care services, the former spouse and/or the sponsor may have to reimburse TRICARE for those services. (via Tricare 2015 Standard Health Matters publication)

Health / Medical News

Help yourself to better sleep with these tips

Eager to catch more z's? See what to avoid during the day and how to prepare for bedtime.

Dreaming about a good night's sleep? Make it a reality with these tips. [By Mayo Clinic Staff](#)



Children fight it. Adults can't seem to get enough. What is it? Sleep. If you're struggling to get a good night's sleep, it may be time to tune up your bedtime — and daytime — routines. Try these self-help tips.

Bedtime

- **Find ways to relax.** A warm bath before bedtime can help prepare you for sleep. Having your partner give you a massage also may help relax you. Create a relaxing bedtime ritual, such as reading, soft music, breathing exercises, yoga or prayer.
- **Make the bed comfortable.** Having a comfortable pillow and mattress can help promote a good night's sleep. In general, latex, contour foam and polyester pillows perform better than feather or regular foam pillows, but the choice comes down to your personal preference. Similarly, the choice of a firm or soft mattress is largely a matter of individual preference. You may need to experiment to find what works for you.
- **Create a sleep-friendly space.** Close your bedroom door or create a subtle background noise, such as a running fan, to help drown out other noises. Keep your bedroom temperature comfortable, usually cooler than during the day and dark. Don't keep a computer or TV in your bedroom.
- **Hide the clocks.** Set your alarm so that you know when to get up, but then hide all clocks in your bedroom, including your wristwatch and cellphone. You'll sleep better if the clocks are out of view.
- **Get out of bed if you're not sleeping.** Sleep as much as needed to feel rested, and then get out of bed. The bedroom should be used for sleep and intimacy. So, if you can't sleep, get out of bed after 20 minutes and do something relaxing, such as reading, rather than lying in bed and getting frustrated about your wakefulness.

Daytime

- **Stick to a regular schedule.** Keep your bedtime and wake time consistent from day to day, including on weekends.
- **Spend a little time in the sun.** Daylight is key to regulating daily sleep patterns. Try to get outside in natural sunlight for at least 30 minutes each day. If possible, wake up with the sun or use very bright lights in the morning.
- **Exercise and stay active.** Get at least 20 to 30 minutes of vigorous exercise daily, but make sure it's at least five to six hours before bedtime.
- **Avoid or limit caffeine, alcohol and nicotine.** Caffeine after lunchtime and nicotine at any time of the day can keep you from falling asleep at night. Alcohol, while it may initially make you feel sleepy, can cause frequent awakenings.
- **Avoid large meals and beverages before bed.** A light snack is fine, but eating too much food late in the evening can interfere with sleep. Drink less before bedtime so that you won't have to urinate as often.
- **Avoid or limit naps.** Naps can make it harder to fall asleep at night. If you can't get by without one, try to limit a nap to no more than 30 minutes and don't nap after 3 p.m.

When to contact your doctor

Nearly everyone has an occasional sleepless night — but if you often have trouble sleeping, contact your doctor. Identifying and treating any underlying causes can help you get the sleep you need.

Source: www.mayoclinic.org/healthy-living/adult-health/in-depth/sleep-custom-site/art-20045033/



TRICARE wants to remind you that it will never call beneficiaries and ask you for your personal information, and if you receive this type of call it's fraud. Beneficiaries should remain vigilant in protecting their personal information and their personal health information from people looking to use it for fraudulent reasons. You should never give out personal information, like your social security number, to anyone over the phone. In more sophisticated telephone scams, the caller may have specific information that makes the call seem official, typically your address, phone numbers or doctor's name. The caller is hoping this will convince you

they are a legitimate vendor and that you will give them your social security number and additional personal information.

If you receive a call like this, DO NOT give any of your personal identifiable information, such as birth date, social security number or banking information. TRICARE never asks beneficiaries for this information when calling for an official Defense Department survey.

The Defense Health Agency Program Integrity Office always closely monitors possible fraud against our beneficiaries. If you receive a call of this nature, please do not provide your information and contact the DHA Program Integrity Office directly. For more information, go to TRICARE.mil/contactus.

DFAS / MyPay updates

Make Sure DFAS Has Your Email Address

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

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

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

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

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

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

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

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



INDIVIDUAL UNEMPLOYABILITY

Individual Unemployability is a part of VA's disability compensation program that allows VA to pay certain Veterans disability compensation at the 100% rate, even though VA has not rated their service-connected disabilities at the total level.

In order to take advantage of this program you must meet the following requirements:

- You must be a veteran
- You must have at least one service connected disability rated at least at 60%

OR

- Two or more service connected disabilities at least one of which is rated at 40% or more with a combined rating of 70% or more.
- You must be unable to maintain substantially gainful employment as a result of service-connected disabilities (marginal employment, such as odd jobs, is not considered substantial gainful employment for VA purposes).

You must also meet the following **evidence** requirements:

- Evidence of at least one service-connected disability AND
- That the service-connected disability or disabilities are sufficient, without regard to other factors, to prevent performing the mental and or physical tasks required to get or keep substantially gainful employment AND
- That one disability is ratable at 60% or more, OR
- If more than one disability exists, or one disability is ratable at 40% or more with a combined rating of 70% or more.

Under exceptional circumstances this benefit may be granted with a lower disability rating than noted above provided the evidence shows the service-connected disability or disabilities present such an exceptional or unusual disability picture, due to such factors as marked interference with employment or frequent periods of hospitalization that applying the normal disability requirements is impractical.

How to apply:

- Apply on line at <https://www.ebenefits.va.gov/ebenefits/homepage>
- Work with an accredited representative available at <http://www.va.gov/ogc/apps/accreditation/index.asp>
- Go to a VA regional office and have a VA employee assist you.
- Visit the how to apply page at <http://www.benefits.va.gov/compensation/apply>.

Courtesy of www.VA.gov

“It's better to fail in originality than to succeed in imitation.” ~ Conor Maynard

Financial / Legal News

We make your voice heard

WASHINGTON —Are you having an issue with your mortgage, credit card, student loan, or other financial product or service?

Submit a complaint to the Consumer Financial Protection Bureau and we'll work to get you a response. As a federal agency and financial industry regulator, we help make it possible for consumers to raise their voices and be heard by financial companies.

In just over three years, the Bureau has handled more than 25,500 complaints from servicemembers, veterans, and their families.

The CFPB helps servicemembers, veterans, and their families

- Put a stop to unfair practices
- Fix credit reporting issues
- Stop harassing calls from debt collectors
- Reverse unfair fees on bank accounts, mortgages, or loans

By coming to us, you aren't just helping yourself; you are also helping other people to avoid similar issues. Every complaint we receive provides insights into problems that may be emerging in the marketplace. You can help us to identify and stop problems before they become major issues for other consumers. The result: better outcomes for people like you, and a better financial marketplace for everyone.

We accept complaints about

- Credit cards • Payday loans • Money transfers • Mortgages • Prepaid cards • Debt collection • Bank accounts and services
- Credit repair • Virtual currency • Private student loans and consumer loans • Debt settlement • Pawn and title loans

Depending on your situation, there are many different ways to respond appropriately to debt collectors. If you need help, consider using our [sample letters](#) . For additional questions, visit [ask cfpb](#) or watch the [virtual military financial educator forum](#) or visit [consumerfinance.gov](#) .

Submit a complaint

Online: www.consumerfinance.gov/complaint

By Phone: Toll free: (855) 411-CFPB (2372) TTY/TDD : (855) 729-CFPB (2372)

By mail: Consumer Financial Protection

Bureau P.O. Box 4503 Iowa City, Iowa 52244



Legal Assistance. Military Legal Assistance providers are available on bases worldwide to help retired military members, as well as their immediate families and/or survivors. Wills and powers of attorney are the most common forms of assistance given, but feel free to make inquiries at your local military installation to learn what assistance they may give. It's a moneysaving benefit, and every bit helps! You can find a CONUS (stateside) legal office at http://legalassistance.law.af.mil/content/legal_activities.php.



NOTE: More legal information, worksheets, and other legal related resources for active, reserve component, retirees and their families are available at <https://aflegalassistance.law.af.mil/lass/lass.html>

NOTE: More legal assistance resources for active, retirees, veterans, etc., are also available at the following sites:

- Department of Justice Legal Resources For Service Members: www.justice.gov/crt/spec_topics/military/
- Legal Services Corporation (LSC): <http://lsc.gov/>
- LSC Programs (State-By-State Listing): <http://lsc.gov/find-legal-aid>
- StateSide Legal: <http://statesidelegal.org/>

“If we desire respect for the law, we must first make the law respectable.” ~ Louis D. Brandeis

Guam Veteran

Meetings...

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 565-4561 for more information and next meeting date/time.

▶ **American Legion**, Mid-Pacific Post #1, meets at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. Call 646-8251 for more information.

▶ **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the Commanding Officers Conference Room at U.S. Naval Hospital from 2 to 4 p.m. every fourth Sunday. Contact Harold Kirk at 686-1358 or e-mail:harold.joe59@yahoo.

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post canteen, located on Marine Corp Drive in Yigo. Call 653-8903 for more information

▶ **VFW 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.

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Thursday of the month at the Post canteen, located in Agat. Call 565-8397 for more information.

▶ **Military Order of the Purple Heart – Guam Chapters:** The Military Order of the Purple Heart and the Ladies Auxiliary Monthly Meetings are held every First Thursday of the month for Board Members at King's Restaurant in Tamuning at 8:00 a.m. and Second Thursday of the month for the General Membership at 6:30 p.m. at the Mangilao Koban Clubhouse. Members are encouraged to attend. 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. Contact Mr Nick Francisco at 482-3650 for more information.

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

▶ **Dededo Veterans Organization** meets quarterly; For information, contact Joe San Nicolas at 482-4350.

▶ **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 477-8406/488-4424.

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

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4th Wednesday of the month from 6:30 to 7:30 p.m. in Ste 503, DNA Building in Hagåtña. Call 565-4561 for more information.

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

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

Announcements...

- It is very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment; must have a copy of your DD Form 214.
- Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.
- Veterans employment specialists at the VA Clinic can be reached at 475-5786/475-5783.
- Disabled Veterans Outreach Program office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.
- The Veterans Clinic Home Based Primary Care has nurses, doctors, social workers and therapists that can visit and treat veterans at their homes. Kevin Hitois, DNP, is in charge of the program. He can be reached at 475-5763.

Sen. Tom Ada, Veterans Affairs Committee chairman.

His office is between Bank Pacific, Guam Police Dept and Hagåtña Post Office. Website: www.SenatorAda.org

Phone: 473-3301; Fax: 473-3303.

Email: aguon4guam@gmail.com



keeping you informed



Looking for a war buddy? Looking for a military reunion? Do you need to publish a reunion? If yes, visit Armedforceslocator.com today. They have a team of locator specialists who work hard to find missing war buddies. Simply, place a request and they'll start a buddy search - free of charge.

- The 5 Best Pieces Of Advice Any New Leader Will Ever Get
- 1) Never, ever, be afraid to hire someone smarter than you.
 - 2) Always remember the 7 most important words: *"I don't know but I'll find out"*.
 - 3) Take the word *"can't"* out of your vocabulary, it's useless.
 - 4) Be a doer, not a thinker.
 - 5) Beware of those calling themselves *"experts"* – they really don't know *everything*.

Words from Jack Kent Cooke – via <http://www.terrystarbucks.com/2015/03/29/5-best-pieces-advice-new-leader-will-ever-get/>

See the changes in...
 Working World <> Home Life <> Population <> Education
 Everyday Life <> Technology <> Sports <> Shopping
<http://www.dailyinfographic.com/100-years-of-change>

There are 3 kinds of men
 The one that learns by reading.
 The few who learn by observation.
 The rest of them have to pee on the electric fence for themselves.
 ~ Will Rogers

www.horsemansjingle.com

A man only learns in two ways, one by reading, and the other by association with smarter people.
 ~ Will Rodgers



Guam Legislative actions regarding Veterans



Source: www.guamlegislature.com/ | *New Items Highlighted*

Bill No. 94-33 - An act to add §1037 to Chapter 10 of Title 1 Guam Code Annotated to declare an annual War Survivor Day for Guam. **Status: Received:** 5/05/15 - 9:55 a.m. ([http://glwebstorage.com/Bills_Introduced_33rd/Bill%20No.%20B094-33%20\(COR\).pdf](http://glwebstorage.com/Bills_Introduced_33rd/Bill%20No.%20B094-33%20(COR).pdf))

Bill No. 93-33 - An act to reserve in perpetuity the Crown Lands portion of "Lot Apra Harbor Reservation B-5" (Returned Federal Express lands) for the future expansion of the Guam U.S. Veterans' Memorial Cemetary. **Status: Received:** 4/29/15 - 3:10 p.m. ([http://glwebstorage.com/Bills_Introduced_33rd/Bill%20No.%20B093-33%20\(LS\).pdf](http://glwebstorage.com/Bills_Introduced_33rd/Bill%20No.%20B093-33%20(LS).pdf))

Bill No. 92-33 - An act amend section 2 of Public Law 32-176, relative to the survey and transfer of Guam department of agriculture property to the office of veterans affairs with respect to the boundaries of the Guam Veterans Cemetery; and to appropriate the sum of thirty thousand dollars (\$30,000) to the department of land management to procure surveying services. **Status: Passed:** 5/29/15. ([http://glwebstorage.com/Bills_Passed_33rd/Bill%20No.%20B092-33%20\(LS\)%20PASSED.pdf](http://glwebstorage.com/Bills_Passed_33rd/Bill%20No.%20B092-33%20(LS)%20PASSED.pdf))

Resolution No. 111-33 - Relative to requesting Guam's Delegate to the Congress of the United States to call for an investigation from the Veterans Affairs Office of Inspector General to substantiate allegations into access barriers adversely affecting the quality of primary and specialty care, and mismanagement at the Veterans Affairs Guam Community Based Outpatient Clinic and the Guam Vet Center. **Status: ???** (http://glwebstorage.com/COR_Res_33rd/R0111-33%20%28COR%29.pdf)

Resolution No. 83-33 - To request U.S. Government to transfer "Lot Apra Harbor Reservation B-7" to the government of Guam to be reserved in perpetuity for future expansion of the Guam U.S. Veterans' Memorial Cemetery & the Masso Reservoir Conservation Area. **Status: ADOPTED:** 5/29/15 ([http://glwebstorage.com/COR_Res_33rd/R083-33%20\(LS\).pdf](http://glwebstorage.com/COR_Res_33rd/R083-33%20(LS).pdf))

Resolution No. 6-33 - Relative to extending special recognition and appreciation to the Iraq-Afghanistan and Persian Gulf Veterans of the Pacific (IAPGVP) organization for the tremendous support and contributions that it continues to provide to Veterans on Guam and throughout the region; and to further extending *Un Dãngkolo Na Si Yu'os Ma'ãse'* to the IAPGVP for the dedication and commitment of its members in providing their unselfish service to fellow Veterans who have served with honor and distinction. **Status: ADOPTED:** 1/30/15. ([http://glwebstorage.com/COR_Res_33rd/R006-33%20\(COR\).pdf](http://glwebstorage.com/COR_Res_33rd/R006-33%20(COR).pdf))

Bill No. 385-32 - An act to appropriate funds to Guam Veterans Affairs Office to fulfill local funding requirements for (3) separate veterans cemetery grants. **Status: PASSED:** 8/12/14. [http://glwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B385-32%20\(COR\)%20PASSED.pdf](http://glwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B385-32%20(COR)%20PASSED.pdf)

306-32 – Appropriate funds to the Office of Veterans Affairs for the implementation of Guam Veterans Registry as mandated in Public Law **32-101**. **Status: PASSED** 12/17/14. For more info: [http://glwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B306-32%20\(COR\)%20PASSED.pdf](http://glwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B306-32%20(COR)%20PASSED.pdf)

292-32 – Add to Guam code relative to the Proof of Eligibility for Veteran Preference Credit. **Status: PASSED** 10/3/14 . For more info: [http://glwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B292-32%20\(COR\)%20PASSED.pdf](http://glwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B292-32%20(COR)%20PASSED.pdf)

285-32 – Appropriate funds to Dept of Admin for Westcare Pacific Islands for specific purposes of conducting intense outreach activities, providing informational and referral services to all veterans. **Status: Received** 03/06/14; **Referred to Committee** 03/07/14. For more info: [http://glwebstorage.com/Referral_32nd/Referral%20B285-32%20\(COR\).pdf](http://glwebstorage.com/Referral_32nd/Referral%20B285-32%20(COR).pdf)

271-32 – Guam Veterans Village – 2/10/14. grants Guam Veterans Commission authority to implement comprehensive master plan towards establishment of "*I Sengsong Beteranun Guahan - Guam Veterans Village.*" which shall serve as a one-stop veterans service center; and for other purposes. **Status: Received/Referred to Committee** 02/10/14. For more info: [http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B271-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B271-32%20(COR).pdf)

163-32 – Providing service-disabled veteran-owned businesses preference in government of Guam contractual opportunities. *referred to as the "Guam Service-Disabled Veterans Business Opportunity Act"*. **Status: Received/Referred to Committee** 08/06/13. For more info: [http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B163-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B163-32%20(COR).pdf)

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

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

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



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



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

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

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



- Official benefits website of the U.S. government
- Informs citizens of benefits they may be eligible for
- Provides information on how to apply for assistance
- Learn facts about FREE MONEY and GRANTS

<http://www.benefits.gov/>



Benefits WATCH

Survivor Benefit Plan *Source: DFAS*

Remarriage has impact on SBP coverage. A retiree who is providing Survivor Benefit Plan coverage for a spouse or a spouse and child will have the monthly coverage cost suspended if those beneficiaries become ineligible for coverage. A spouse loses eligibility on the date of divorce, or death. Children are eligible until age 18, or 22 if a full-time student. Marriage or military service at any age terminates a child's eligibility. Please note: The cost is not automatically suspended and will continue to come out of your retirement pay until you notify the Defense Finance and Accounting Service.

Retirees who remarry and have suspended their spouse-only or spouse and child coverage have the following options:

1. Spouse coverage can resume as before. By law, the new spouse will automatically become the eligible beneficiary at the same level in effect for the previous spouse, adjusted by cost-of-living increases, on the first anniversary date of remarriage, or when a child is born as legal issue of the marriage. However, it is the member's responsibility to notify DFAS of the new marriage to prevent loss of options or premium debt accrual.
2. Increase coverage (base amount) up to and including full retired pay. If a retiree selects this option, he or she must pay the difference between the SBP costs previously paid and the costs which would have been incurred if the new level of participation had been originally elected, plus interest. Any increase in premiums, with interest, must be paid before the first anniversary of the marriage. Payment of these premiums and interest must be completed before the spouse qualifies as an eligible beneficiary or the election increasing the coverage will be null and void.
3. Elect not to resume the spouse portion of coverage before the date the spouse becomes an eligible beneficiary. Elections under this option are effective upon receipt. However, notification must be received before the date that the spouse becomes an eligible beneficiary or the spouse coverage will automatically be resumed at the level of coverage for the previous spouse plus any cost-of-living increases.

Election of either Option 2 or 3 above must be done before the first anniversary of the remarriage.

Notification of intent to select one of the above options must be accomplished by completing a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate. This certificate, along with a copy of the marriage certificate, should be mailed or faxed (one or the other method, not both) to the Defense Finance and Accounting Service as soon as possible after remarriage. The mailing address is provided in the Instructions on the DD Form 2656-6 and the fax number is 800-469-6559.

Failure to notify DFAS well before the first anniversary will restrict a retiree's options and may result in a debt for SBP premiums to begin accumulating.

For more details, call DFAS at 800-321-1080 or contact the Andersen AFB Survivor Benefit Plan Counselor at 671-366-3688.

Divorce and Retirement Pay

A major issue in most military separation and divorce cases is the division of retirement benefits earned by members of the armed forces during marriage; this constitutes marital or community property. This issue can be confusing and many have ideas about exemptions from or entitlement's to pension division that are unfounded, unrealistic, or incorrect.



To understand military pension division, it is important to understand what constitutes military retirement benefits. In addition to the military pension, which is a defined benefit plan, military personnel may also participate in the TSP, and there are also certain other ancillary benefits such as medical care and commissary privileges.

continued on pg 14

Replace Your Vital Records

Find out how to replace vital documents, such as birth certificates, Social Security cards, and more.

<https://www.usa.gov/replace-vital-documents>



for **Official Military Personnel Files**, please visit:

<http://www.archives.gov/st-louis/military-personnel/about-ompfs.html>



Divorce and Retirement Pay *continued from pg 13*

The basic statute covering military pension division is the Uniform Services Former Spouses' Protection Act (USFSPA). USFSPA specifies that courts are empowered, but not required, to divide military retired pay incident to divorce. This statute specifies that the court can only divide disposable retired pay (DRP). DRP means gross retired pay less recoupments or repayments, court-martial fines, disability pay benefits, and Survivor Benefit Plan premiums. For more information about retired pay contact the legal office.

Many clients believe that military retirement is not touchable unless there has been 10 years of marriage that overlap 10 years of military service. This is incorrect. The "Ten Year Rule" is not a jurisdictional requirement for dividing military pensions. There is no requirement concerning the number of years of marriage overlapping military service that acts as prerequisite to military pension division.

A military pension may be divided by court order whether your marriage has lasted 30 years or 30 days. Rather, this time requirement is a prerequisite to enforcement through DFAS. The payment mechanism of a garnishment of the military member's retired pay is not available unless the ten year rule has been met.

Another issue to consider is the valuation of medical benefits. Upon retirement, military members will be entitled to free medical care at any military facility on a space-available basis. This can be monetized and the value of this benefit can be allocated to a military member as part of the retirement benefits he receives. Such medical benefits could be included for valuation purposes in the marital estate, even if the statutory benefit cannot be transferred to the non-military spouse.

Also think about your accrued leave, which is commonly overlooked in divorce proceedings. Each person in military service earns 30 days of paid leave in a year, regardless of rank. This leave is worth what its equivalent would be at the monthly pay rate of the military member. The monetary value of your leave can also be considered when determining asset distribution. Many argue this shouldn't matter because the non-military spouse cannot be awarded leave. But this argument misses the point. The issue is not who can use military leave but rather whether, under state law, an asset such as "vacation time" or "sick leave" is marital or community property if it is acquired during the marriage.

The privileges to shop in a military base's commissary or exchange can also be a valuable benefit for the nonmilitary spouse. In order to qualify, the unremarried spouse must meet the "20/20/20" test—that is, twenty years of credible military service by the military members, twenty years of marriage, and an overlap of twenty years between these.

Overall, divorce is not a simple issue. The wide range of benefits military members receive can create numerous legal issues during a divorce. For more information contact the 36th Wing legal office.

Andersen AFB 36th Wing Legal Office Legal Newsletter, September 2012

Prepare for Tax Season Now, Register Your Family in DEERS

When you register in the Defense Enrollment Eligibility Reporting System (DEERS), you provide information necessary for you and your family to receive the full spectrum of your military benefits. Not adding your family to DEERS can affect their access to health care, submitted claim forms and now, your income tax reporting.



For tax season 2014, you self-reported on your federal tax form whether or not you and your family members had minimum essential coverage (MEC). This tax season, the Department of Defense (DoD) will report health care coverage of its service member and their dependents to the Internal Revenue Service (IRS). This report allows the IRS to determine which families had minimum essential coverage as required by the Patient Protection and Affordable Care Act (ACA).

For tax purposes, individuals and family members are identified by their Social Security Numbers (SSN). All sponsors should confirm that all individual and family members' SSNs are correct in DEERS to ensure information is correctly reported to the IRS. Those who have not met the MEC requirement will be required to pay a fee for the number of months each family member did not have coverage. If your family information is not reported accurately in DEERS, then your IRS information will be reported incorrectly.



Beginning June 2015, the DOD asks all uniformed service members, retirees and annuitants to opt-in to getting their IRS Form electronically through myPay (<https://mypay.dfas.mil/mypay.aspx>).

For more information on how TRICARE works with the ACA, go to the TRICARE website - <http://www.tricare.mil/About/MEC.aspx>.

SOURCE: TRICARE News Release at <http://www.tricare.mil/taxreporting070615>

Thinking of filing a claim with VA?

The Department of Veterans Affairs (VA) is working to make filing claims and appeals as fast and easy as possible. Beginning Tuesday, March 24, 2015, claims and appeals must be filed using the appropriate form. Standardizing forms will ease frustration among claimants, make claims processing more efficient and help VA reach more accurate decisions.

There are three major actions that will require a specific form or standardized process: Intent to File, claims applications, and Notice of Disagreement.

When filing a formal claim, the following forms should be completed and submitted to VA either electronically via eBenefits (eBenefits.va.gov) or the Stakeholder Enterprise Portal (sep.va.gov), or by mailing the completed paper form to VA:

- For disability benefits, applicants must now use VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits.

- To apply for needs-based pension, use VA Form 21-527EZ, Application for Pension. To file a claim for dependency and indemnity compensation (DIC), survivor's pension, and accrued benefits, claimants should complete VA Form 21-534EZ, Application for DIC, Death Pension, and/or Accrued Benefits .

Applicants who are not ready to file a claim for disability, but wish to preserve a date of claim while gathering evidence and completing the necessary application form should use one of the following three methods to communicate an intent to file a claim to VA:

- 1) electronically via eBenefits (eBenefits.va.gov) or the Stakeholder Enterprise Portal (sep.va.gov),
- 2) mailing VA Form 21-0966, *Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or DIC*, or
- 3) over the phone with a VA call center representative.

Finally, Veterans filing a Notice of Disagreement with a compensation decision should use VA Form 21-0958, Notice of Disagreement. Veterans and their representatives currently use the form on an optional basis. However, beginning March 24, 2015, Veterans must use this form when VA provides the form with a decision notice letter. Veterans and survivors will not be required to use a standardized notice of disagreement form for other types of claims (i.e., pension or survivors benefits) at this time.

If you are unable to download these forms from va.gov/vaforms/, call [800-827-1000](tel:800-827-1000) to have the correct form sent to your home.

Requiring standard forms will help VA more quickly identify what the applicant is claiming and gather the evidence required to process the claim or appeal. Standardized forms are a key component of VA's transformation, which will help achieve the Department's goal to eliminate the backlog in 2015.

VA Eliminates Net Worth as Health Care Eligibility Factor



U.S. Department
of Veterans Affairs

Makes More Veterans Eligible for Health Care

Washington – The Department of Veterans Affairs is updating the way it determines eligibility for VA health care, a change that will result in more Veterans having access to the health care benefits they've earned and deserve.

Effective 2015, VA eliminated the use of net worth as a determining factor for both health care programs and copayment responsibilities. This change makes VA health care benefits more accessible to lower-income Veterans and brings VA policies in line with Secretary Robert A. McDonald's MyVA initiative which reorients VA around Veterans' needs.

"Everything that we do and every decision we make has to be focused on the Veterans we serve," said VA Secretary Robert A. McDonald. "We are working every day to earn their trust. Changing the way we determine eligibility to make the process easier for Veterans is part of our promise to our Veterans."

Instead of combining the sum of Veterans' income with their assets to determine eligibility for medical care and copayment obligations, VA will now only consider a Veteran's gross household income and deductible expenses from the previous year. Elimination of the consideration of net worth for VA health care enrollment means that certain lower-income, non-service-connected Veterans will have less out-of-pocket costs. Over a 5-year period, it is estimated that 190,000 Veterans will become eligible for reduced costs of their health care services.

In March 2014, VA eliminated the annual requirement for updated financial information. VA now uses information from the Internal Revenue Service and Social Security Administration to automatically match individual Veterans' income information which reduces the burden on Veterans to keep their healthcare eligibility up to date. That change better aligned VA's health care financial assessment program with other federal health care organizations.

Veterans may submit updated income information at www.1010ez.med.va.gov/, or by visiting their nearby VA health care facility. For more information, visit www.va.gov/healthbenefits or call VA toll-free at 1-877-222-VETS (8387).

Source: <http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2684>

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.

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

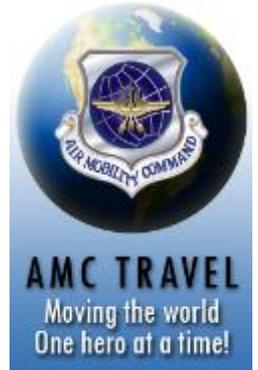
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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



HOW DO SOME PEOPLE STILL NOT



UNDERSTAND THIS RULE?



Never let your past experiences harm your future.
Your past can't be altered and your future
doesn't deserve the punishment

Social Security



Social Security and Military Service

Earnings credits and fast-track processing for disabilities give a special salute to veterans

Social Security for veterans includes credits for active duty military service and expedited programs for disability. — AARP

Q: I've heard that Social Security gives many veterans credits for extra earnings for their active duty military service. How does this work?

A: The program began in 1957, the year that members of the armed forces first began paying [Social Security taxes](#) on their military earnings. Through many of the years and wars that followed, Social Security gave them credits on their work records for more than they'd actually earned. The program was intended to help make up for the fact that military pay is low.

[Subscribe to the AARP Money Newsletter for more on work, retirement, and finances](#)

Q: What happened to all of those credits? How were they used?

A: Well, they did not constitute actual extra pay or a direct markup of benefit amounts, just higher dollar figures on veterans' earnings records for their military years. Yet because Social Security calculates benefits based on total earnings over a working lifetime, the credits would tend to raise the benefits veterans ultimately collect.

Q: Who exactly got the credits — and for how much?

A: From 1957 through 1977, members of the military were credited on their Social Security work records with \$300 in additional [earnings](#) for each calendar quarter in which they received active duty basic pay. From 1978 through 2001, for every \$300 in active duty basic pay, they were credited with an additional \$100 in earnings up to a maximum of \$1,200 a year.

However, there were exceptions. If a person enlisted after Sept. 7, 1980, for instance, and did not complete 24 months of active duty or a full tour, he or she would probably not be eligible for those extra credits.

Q: Did any other service members receive the credits?

A: Yes, people who served in the military from Sept. 16, 1940, to the end of 1956, including attendance at a service academy. Although service members did not pay Social Security taxes on their pay from those years, the lifetime earnings records of those who met certain conditions were credited with \$160 for each month of service. By the way, Sept. 16, 1940, was the date that President Franklin D. Roosevelt signed a law requiring American men of military age to register for the draft.

There have been no special earnings credits for military service after 2001.

Q: I served in the armed forces during the years when credits were being offered. Do I have to apply to take advantage of the credits?

A: No. Social Security says that the credits are automatically taken into account when your benefits are calculated. They won't show up if you access your earnings record through a "My Social Security" personal account, but if you call Social Security, a rep can confirm whether your qualifying military service is reflected.

For more information, see this publication: ["Military Service and Social Security." \(PDF\)](#)

Next >> [Do seriously wounded veterans receive expedited disability applications?](#)

by Stan Hinden, AARP, January 2015 |

Source: <http://www.aarp.org/work/social-security/info-2015/social-security-and-military-disability.html>

See also: [Top Social Security questions answered](#)

More on Social Security

- [Social Security Benefits Calculator](#)
- [Social Security A to Z Glossary](#)
- [Social Security Question & Answer Tool](#)



Wanderings

Great Truths

1. "In my many years I have come to a conclusion that one useless man is a shame, two is a law firm, and three or more is a congress." ~ John Adams
2. "If you don't read the newspaper you are uninformed, if you do read the newspaper you are misinformed." ~ Mark Twain
3. "Suppose you were an idiot. And suppose you were a member of Congress. But then I repeat myself. ~ Mark Twain
4. "I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle." ~ Winston Churchill
5. "A government which robs Peter to pay Paul can always depend on the support of Paul." ~ George Bernard Shaw
6. "A liberal is someone who feels a great debt to his fellow man, which debt he proposes to pay off with your money." ~ G. Gordon Liddy
7. "Democracy must be something more than two wolves and a sheep voting on what to have for dinner." ~ James Bovard, Civil Libertarian (1994)
8. "Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries. ~ Douglas Case, Classmate of Bill Clinton at Georgetown University.
9. "Giving money and power to government is like giving whiskey and car keys to teenage boys. ~ P.J. O'Rourke, Civil Libertarian
10. "Government is the great fiction, through which everybody endeavors to live at the expense of everybody else." ~ Frederic Bastiat, French economist
11. "Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it." ~ Ronald Reagan (1986)
12. "I don't make jokes. I just watch the government and report the facts." ~ Will Rogers
13. "If you think health care is expensive now, wait until you see what it costs when it's free!" ~ P. J. O'Rourke
14. "In general, the art of government consists of taking as much money as possible from one party of the citizens to give to the other." ~ Voltaire (1764)
15. "Just because you do not take an interest in politics doesn't mean politics won't take an interest in you!" ~ Pericles (430 B.C.)
16. "No man's life, liberty, or property is safe while the legislature is in session." ~ Mark Twain (1866)
17. "Talk is cheap, except when Congress does it." ~ Anonymous
18. "The government is like a baby's alimentary canal, with a happy appetite at one end and no responsibility at the other." ~ Ronald Reagan

And some of my all time favorites.....

"It does not take a majority to prevail... but rather an irate, tireless minority, keen on setting brushfires of freedom in the minds of men." ~ Samuel Adams

"There are many persons ready to do what is right because in their hearts they know it is right. But they hesitate, waiting for the other fellow to make the make the first move – and he, in turn, waits for you." ~ Marian Anderson

"I always cheer up immensely if an attack is particularly wounding because I think, well, if they attack one personally, it means they have not a single political argument left" ~ Margaret Thatcher

"He that is good at making excuses is seldom good for anything else." – Benjamin Franklin
Politically Correct – A term used for whiney overly-sensitive pansies who need everything sugar-coated for them. ~ Unknown

Improvise, adapt, & overcome. "All tyranny needs to gain a foothold is for people of good conscience to remain silent" ~ Thomas Jefferson

"There are more crooks in this administration than there are bigots at a KKK rally!" ~ The 5 on FOX

"Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States where men were free." ~ Ronald Reagan

"Some people wonder all their lives if they've made a difference. The Marines don't have that problem." ~ Ronald Reagan

"Be polite, be professional, but have a plan to kill everybody you meet."

~ General James "Mad Dog" Mattis

"I can *Accept* Failure – Everyone Fails at Something. But I *Can't Accept Not Trying*." ~ Michael Jordan

VET thoughts & views

Veteran's Organizations:

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

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



Andersen AFB Airman's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airman's Attic is located at 1558 Bamboo Lane.

Note that the Airman's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#).

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



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



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

Things to Remember to Protect your Personal Information on Social Media Sites

A Message from MOARNG Joint Operations Center Jefferson City | via Jefferson Barracks Satellite Retiree Activities Office Newswire
Just a friendly reminder on Protecting yourself when using Social media sites. Please take a few minutes to review the following attachments to prevent Cyber crime, OPSEC violations, and other situations from occurring. Those few minutes can save you numerous headaches and issues. As most of you are aware, ISIL recently posted home addresses, names, and pictures of 100 US service members online. Following the guidance on the attached documents will help keep YOU, YOUR Family, and YOUR INFO SAFE.

[Facebook Security](#) [Twitter Security](#) [LinkedIn Security](#) [Social Networking Safety Tips](#)

There are still more than 1.7 million Americans alive who served in World War II, but that number is dwindling fast. With much of the "Greatest Generation" now in their 80s and 90s, hundreds of these veterans [are dying every day](#), according to the U.S. Department of Veterans Affairs.

By the year 2036, the VA estimates, there will no longer be any living veterans from the conflict.

The last World War I veteran, [Frank Buckles](#), died in February 2011.

<http://edition.cnn.com/2013/06/05/us/war-veterans-by-the-numbers/>

2015 Estimated Number of Living Veterans by Period of Service:

WWII – 847,000

Korean Conflict – 1.74 million

Vietnam Era – 7.1 millions

Gulf War Era – 7.3 million

Peacetime – 5.4 million

Source: http://www.va.gov/vetdata/veteran_population.asp

America's War Statistics:

http://www.va.gov/opa/publications/factsheets/fs_americas_wars.pdf

Focus on Transition



7 Tips to Avoid “Unemployment Fatigue”

Separating from the military without having a job lined up is nerve-wracking enough. Being in the same position months later can be a lot worse.

Unfortunately, it’s quite possible for veterans to be faced with this kind of situation in today’s still-sluggish economy. It can easily lead to “unemployment fatigue,” which not only can affect your confidence, self-esteem and general well-being but can also harm your relationships with friends and family.

I can speak from personal experience on this one because I had to deal with unemployment fatigue after separating from the military in 2003.

For the first couple of months, it felt like a pleasant vacation. Then I realized four months had gone by, and I hadn’t had a single job interview. As time went on with still no job lined up, I found myself becoming impatient, having trouble sleeping due to anxiety and losing confidence in myself.

I also found that my relationships with family and friends were becoming strained because they wanted to help in the most well-intentioned way, but to me it felt like I was simply being pushed.

It’s not much fun feeling that way. But there are some things you can do to ward off, or at least minimize, unemployment fatigue and maintain a healthy perspective so you’re ready for any opportunity that comes your way. Here are a few:

- 1. Make a plan.** Ideally, you should do this well before you separate. But if you put it off while in uniform, get on it now. Map out where you want to be six months, a year, five years down the road, and sketch in what you need to do to make that happen: taking certain school or training courses, relocating to a specific area, whatever. Then stick to the plan as best you can.
- 2. Maximize your job search efforts.** While you’re scouring the job postings, make time to get out on the street and attend job fairs and workshops. That kind of face-to-face networking can greatly boost your chances of finding a good job.
- 3. Stay active.** If you enjoy a certain hobby or sport, stick with it. Being a couch potato is sometimes too easy when you’re struggling to define the next phase of your life. Keeping your mind active and body in shape will help you maintain a positive outlook.
- 4. Learn something new.** Don’t box yourself into thinking you need to stay in the same career field you were in while in uniform. You could go to school to learn something different. This could lead to a new passion and a new career.
- 5. Give yourself some R&R.** Take some family time — or just some “me” time. Searching job postings for 10 hours a day will only bring you closer to unemployment fatigue.
- 6. Be realistic.** You just separated from the military and are entering a civilian job market that is still quite volatile. If you’re having trouble finding work, know that you are not alone. With many companies still cutting back, many Americans are struggling to find good jobs.
- 7. Be your own commander.** You have to take charge of your life because no one is going to hand you anything. It’s up to you to make it happen.

Source: <http://transitioningveteran.com/wordpress/7-tips-to-avoid-unemployment-fatigue/>

LOSS OF INTEREST LOSS OF CONFIDENCE
LOSS OF DIRECTION...

UNEMPLOYMENT FATIGUE

STRESSED HOPELESS
WORTHLESSNESS ANXIOUS DEPRESSED...

Transition Advice – Resume Tips

The resume is your corporate calling card advertising your qualifications to prospective employers. Be sure it effectively captures your key skills and experience, thereby improving the likelihood you'll be called for an interview.

Review this [Checklist of Do's and Don'ts](#) for resume writing. For example, focus on your accomplishments that relate to an employer's needs, and do company research so you can target your resume for specific employers. Make their job easier by showing why you are a good match and can fill their needs.

Don't use military acronyms or slang, as most recruiters don't have knowledge of military terminology. To help translate your skills and experience into civilian terms, read the article [Translate Your Military Skills into Civilian Language in 6 Easy Steps](#).

Also check out an online tool called the [Personal Branding Resume Engine](#) by Hire Our Heroes and Toyota. It is designed specifically for veterans and transitioning military members to help you describe your skills in a way that will make your talents clear to potential employers. This tool also goes a step further by formatting those skills into a professional-looking resume. Learn more about the Resume Engine on the [Corporate Gray Blog](#), or try it out at <https://resumeengine.org>

For more resume tips, visit the [Construct Your Resume](#) page of the Corporate Gray Online Transition Guide. On the right side under "Additional Resources" are sample resumes, downloadable in Microsoft Word format. These resumes are for common military occupations such as electrician, engineer, homeland security, maintenance, etc., and can be easily modified.

Share your resume with a few people you think will give you objective and useful feedback. Seek advice from someone in a hiring position similar to one you will encounter in an interview. Take the time to make your resume a quality first impression!

Source: Corporate Gray Newsletter, May 2014



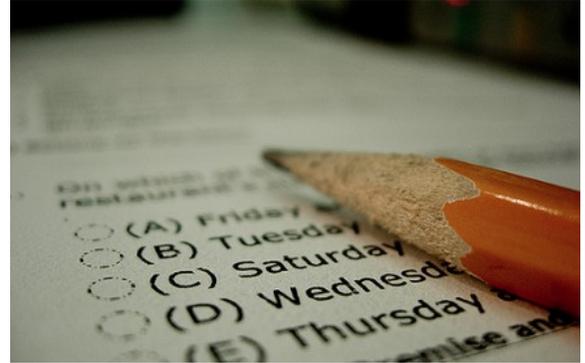
Connecting employers with military veterans nationwide!

SOMETHING TO PONDER – The humor of life

Hilarious Answers Students Put on Tests

Because so many who read my blogs are educators, I thought you might enjoy this list of actual answers that students gave on school exams. The answers were from middle school, high school and college students—and while they may spark a chuckle from you, they may not spark hope. Enjoy...

1. *Biology class*: Name six animals that live specifically in the arctic.
A: Two polar bears and four seals.
2. *Chemistry class*: What is a nitrate?
A: It is much cheaper than a day rate.
3. *Business and Technology class*: Explain the phrase “free press.”
A: When your mom irons your pants for you.
4. *Biology class discussion about veins*: What is the meaning of the word “varicose”?
A: Close by.
5. *Physics*: Is the sun or the moon more important?
A: The moon gives us light at night when we need it. The sun only provides light in the day when we don't need it. Therefore, the moon is more important.
6. *Earth science*: Over the last fifty years there has been a significant change in the concentration of carbon dioxide. Give a reason for this.
A: It's easily distracted.
7. *Business management class*: What is a partnership?
A: A ship that takes two people to drive.
8. *Biology class*: What does “terminal illness” mean?
A: When you become ill at the airport.
9. *Business*: Define the term “stakeholder.”
A: Someone who hunts vampires. Buffy being the most famous.
10. *Athletic Application*: Church preference?
A: Red brick.



SOURCE: <http://growingleaders.com/blog/f-exams-hilarious-answers-students-put-tests/>

SOMETHING TO PONDER – The serious side of life

Believe it or not, the following 9 things will disappear in our lifetime... sooner rather than later. Whether these changes are good or bad depends in part on how we adapt to them. But, ready or not, here they come.

1. The Post Office

Get ready to imagine a world without the post office. They are so deeply in financial trouble that there is probably no way to sustain it long term. Email, Fed Ex, and UPS have just about wiped out the minimum revenue needed to keep the post office alive. Most of your mail every day is junk mail and bills.

2. The Check

Britain is already laying the groundwork to do away with checks by 2018. It costs the financial system billions of dollars a year to process checks. Plastic cards and online transactions will lead to the eventual demise of the check. This plays right into the death of the post office. If you never paid your bills by mail and never received them by mail, the post office would absolutely go out of business.

3. The Newspaper

The younger generation simply doesn't read the newspaper. They certainly don't subscribe to a daily delivered print edition. That may go the way of the milkman and the laundry man. As for reading the paper online, get ready to pay for it. The rise in mobile Internet devices and e-readers has caused all the newspaper and magazine publishers to form an alliance. They have met with Apple, Amazon, and the major cell phone companies to develop a model for paid subscription services. (*continued, pg 22*)

Believe It or Not *(continued from pg 21)*

4. The Book

You say you will never give up the physical book that you hold in your hand and turn the literal pages. I said the same thing about downloading music from iTunes. I wanted my hard copy CD. But I quickly changed my mind when I discovered that I could get albums for half the price without ever leaving home to get the latest music. The same thing will happen with books. You can browse a bookstore online and even read a preview chapter before you buy. And the price is less than half that of a real book. And think of the convenience! Once you start flicking your fingers on the screen instead of the book, you find that you are lost in the story, can't wait to see what happens next, and you forget that you're holding a gadget instead of a book.

5. The Land Line Telephone

Unless you have a large family and make a lot of local calls, you don't need it anymore. Most people keep it simply because they've always had it. But you are paying double charges for that extra service. All the cell phone companies will let you call customers using the same cell provider for no charge against your minutes

6. Music

This is one of the saddest parts of the change story. The music industry is dying a slow death. Not just because of illegal downloading. It's the lack of innovative new music being given a chance to get to the people who would like to hear it. Greed and corruption is the problem. The record labels and the radio conglomerates are simply self-destructing. Over 40% of the music purchased today is "catalogue items," meaning traditional music that the public is familiar with. Older established artists. This is also true on the live concert circuit. To explore this fascinating and disturbing topic further, check out the book, "Appetite for Self-Destruction" by Steve Knopper, and the video documentary, "Before the Music Dies."

7. Television

Revenues to the networks are down dramatically. Not just because of the economy. People are watching TV and movies streamed from their computers. And they're playing games and doing lots of other things that take up the time that used to be spent watching TV. Prime time shows have degenerated down to lower than the lowest common denominator. Cable rates are skyrocketing and commercials run about every 4 minutes and 30 seconds. I say good riddance to most of it. It's time for the cable companies to be put out of our misery. Let the people choose what they want to watch online and through Netflix.

8. The "Things" That You Own

Many of the very possessions that we used to own are still in our lives, but we may not actually own them in the future. They may simply reside in "the cloud." Today your computer has a hard drive and you store your pictures, music, movies, and documents. Your software is on a CD or DVD, and you can always re-install it if need be. But all of that is changing. Apple, Microsoft, and Google are all finishing up their latest "cloud services." That means that when you turn on a computer, the Internet will be built into the operating system. So, Windows, Google, and the Mac OS will be tied straight into the Internet. If you click an icon, it will open something in the Internet cloud. If you save something, it will be saved to the cloud. And you may pay a monthly subscription fee to the cloud provider. In this virtual world, you can access your music or your books, or your whatever from any laptop or handheld device. That's the good news. But, will you actually own any of this "stuff" or will it all be able to disappear at any moment in a big "Poof?" Will most of the things in our lives be disposable and whimsical? It makes you want to run to the closet and pull out that photo album, grab a book from the shelf, or open up a CD case and pull out the insert.

9. Privacy

If there ever was a concept that we can look back on nostalgically, it would be privacy. That's gone. It's been gone for a long time anyway. There are cameras on the street, in most of the buildings, and even built into your computer and cell phone. But you can be sure that 24/7, "They" know who you are and where you are, right down to the GPS coordinates, and the Google Street View. If you buy something, your habit is put into a zillion profiles, and your ads will change to reflect those habits. "They" will try to get you to buy something else. Again and again.

All we will have left that can't be changed are "Memories" ...

– and then Alzheimer's will probably take that away from us too!

"Most human beings have an almost infinite capacity for taking things for granted." ~Aldous Huxley

"Many of life's failures are people who did not realize how close they were to success when they gave up."

~Thomas Edison

Military Retiree Websites: A Wealth of Information

ARMY

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

NAVY

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

AIR FORCE

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

MARINES

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

COAST GUARD

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

ALL SERVICES

DFAS

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

TriCare

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

TriCare Dental

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

Military Records

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

Casualty Assistance

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

General Information / News

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

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

For those of you with computer access, you can get 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.

2015 US Military Handbooks

<http://militaryhandbooks.com/>



[transition](#) [VA](#) [veteran](#) [education](#) [career](#) [Tricare](#) [finances](#) [gi bill](#) [jobs](#) [medical](#) [retirement](#) [benefits](#)

Brain Health As You Age: You Can Make a Difference!

Taking action to stay healthy as you age is good for your brain, too.

Take these 5 steps toward better brain health (<https://www.nia.nih.gov/health/publication/brain-health-resource>):

- Get recommended health screenings
- Manage health problems like diabetes, high blood pressure, and high cholesterol
- Consult with your health care provider to make sure your medicines are right for you
- Reduce risk for brain injuries due to falls and other types of accidents
- Quit smoking. It's never too late to quit!

Do you work with older adults and want to spread the word about brain health? Check out the Brain Health Resource (<https://www.nia.nih.gov/h.../publication/brain-health-resource>) — a free presentation toolkit from HHS with evidence-based information and resources to facilitate conversations with older people about brain health and aging. Download it today!

Please share these resources on social media with the following messages:

- What can you do to keep a [#healthybrain](#)? Find out more here! <http://1.usa.gov/1JLWq5L>
- Check out the [#BrainHealth](#) Resource presentation toolkit to start a convo about brain health & [#aging](#). [#HCSM](#)
<http://1.usa.gov/1JLWq5L>



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 your call as soon as possible.</i>	Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp Facebook: https://www.facebook.com/GuamRAO Twitter: http://twitter.com/Guam_RAO
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Commonwealth of the Northern Mariana Islands Saipan RAO PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: PeterC11@yahoo.com
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Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider.

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



Request your assistance –

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

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

OFFICAL BUSINESS
Return Service Requested