

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



SHE SERVED

SO THAT WE COULD LIVE FREE

Salute National Women's History Month

Women's History Month

1916 - Margaret Sanger opens the first birth control clinic

1903 - Marie Curie is awarded the Nobel Prize for Physics for the discovery of radioactivity

1849 - Elizabeth Blackwell becomes the first American woman to receive a medical degree

1854-1860 - Susan B. Anthony crusades for women's rights in the United States and internationally

1928 - Women compete for the first time in Olympic field events

1966 - National Organization for Women (NOW) is founded

1920 - With the passage of the 19th Amendment to the U.S. Constitution, U.S. women get to vote

1542 - Mary, Queen of Scots is the first known female golfer

1969 - Golda Meir becomes prime minister of Israel.

2570 B.C. - Queen Nefertari rules Egypt, calling herself "God's wife."

THANK YOU
FOR YOUR
SERVICES

"I am not afraid
of storms. For I am
learning how
to sail my ship."

-Louisa May Alcott

"Once you can express yourself,
you can tell the world what
you want from it. . .
All the changes in the world,
for good or evil, were first
brought about by words."
-Jackie Kennedy Onassis

Guam Retiree Activities Office Newsletter

March 2017

Volume 7, Issue 3

Guam Retiree Activities Office

BG Douglas A. Cox

36th Wing Commander

Col Scott W. Hurrelbrink

36th Wing Vice Commander

CMSgt Orlando Ureña

36th Wing Command Chief

VACANT

RAO Director

CMSgt (Ret) David Ehlers

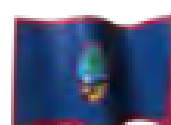
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Guam RAO Director's Position is **VACANT**

If interested, please contact the
36 WG at 366-3600

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

Since no one mans the office/phone – please leave a
message. ***The best contact method is via email.***

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

Where are we located? Andersen AFB – ***new office
location yet to be determined!***

You Served – You Deserved

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

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

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



Guam Retiree Activities Office – Our Mission

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

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

The revised (March 2017) Retiree listing shows our retiree population total of 3,209 as follows:

Guam: 3,023 / CNMI: 140 / Outlying Areas: 46

Service breakout: Air Force: 795 / Army: 1,266 / Coast Guard: 49 / Marines: 118 / Navy: 979 / Public Health: 2

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

Volunteers Needed !!!

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

Be a Volunteer RAO Counselor ...

If you have been looking for a fun, creative and rewarding way to stay connected to the Guam military community,
then volunteering is the answer. At the Guam Retiree Activities Office, you can join our volunteer staff as a
counselor. Hand-on training will be provided and you will work with a great team of volunteers who are military
retirees and spouses dedicating their time, skills, talents, and wisdom towards helping the military community.
Please contact the Guam RAO at 671-366-2574 or Guam.RAO@us.af.mil

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

The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF, 36 WG or Joint Region Marianas.
While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.



Announcements...

- 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 nurse 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.

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- 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.
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☒ Joe A. San Agustin is now the administrator of the Guam Veterans Affairs Office (GVAO). Brig. Gen. Roderick Leon Guerrero is also assisting at the GVAO. Call them at 475-8388/89/91/92 if you want to discuss VA issues.

☒ The Guam Veterans Commission chairman is Dan Mendiola. If you want to discuss VA issues, contact him at 488-4423 or email dmendiola@teleguam.net.

Guam Veteran

Meetings / Events / etc.

► **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 477-8406 for more information and next meeting date/time.

► **American Legion**, Mid-Pacific Post #1, meets at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. email 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 1 p.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email Guam.VFW1509@gmail.com.

► **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.

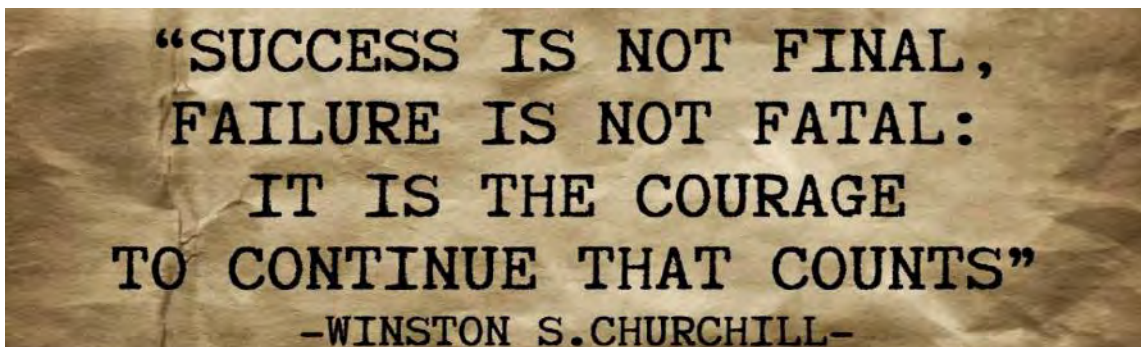
► **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the U. S. Naval Hospital's old chapel building classroom at 2 p.m. every fourth Sunday. For more information, contact Scott Duenas at 673-5103.

► **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.

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



GUAM LEGISLATIVE actions regarding Veterans



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

Bill No. 40-34 – introduced by: Senators Rodriguez, San Agustin & Aguon. 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:**

Received 03/16/17. For more info: [http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%2043-34%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%2043-34%20(COR).pdf)

Bill No. 30-34 – introduced by: Dennis G. Rodriguez / Joe S. San Agustin. An act to repeal and reenact section § 1103 of Chapter 1, Division 1, of Title 10, Guam Code Annotated, relative to the Medical Referral Assistance Office. **Status: Received** 02/27/17

Bill 17-34 – Guidelines for Animal Assisted Interventions – introduced by D. Rodriguez & J. San Agustin. An act to add a new article 4 to chapter 34 of division 2, title 10, Guam code annotated, relative to establishing guidelines for animal assisted interventions. **Status: Received** 02/02/17. For more info: [http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%2017-34%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%2017-34%20(COR).pdf)

Bill 8-34 – The Cannabis Control Act – introduced by Committee on Rules, by request of the Governor of Guam, in accordance with the Organic Act of Guam: An act to add a new chapter 8 to title 11 Guam code annotated known as “The Cannabis Control Act” relative to regulating the use, production, sale, and taxation of cannabis, and the declassification of marijuana as a schedule I controlled substance under the Guam Uniform Controlled Substances Act. **Status: Received** 01/11/17. For more info: [http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%208-34%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%208-34%20(COR).pdf)

Resolution No. 40-34 – Relative to advocating for the inclusion of veterans who participated in the cleanup of Eniwetok atoll as radiation exposed veterans for purposes of the presumption of service-connection of certain disabilities by the Secretary of Veterans Affairs, and for other purposes, and to expressing the support of (the 34th Guam Legislature) for H.R. 632 and S. 283, the Mark Takai Atomic Veterans Healthcare Parity Act, introduced in the U.S. Congress.

Resolution No. 35-34 – Relative to recognizing and commending the Guam Community College Veterans Club for supporting a higher education for fellow Veterans - Today's Hero for Tomorrow's Leader; and to further extend an Un Dangkolo Na Si Yu'os Ma'åse' to the club members for taking the initiative for the betterment of our Veteran community on Guam.

Resolution No. 25-34 – Relative to expressing the support of I Mina'trenta Kuåttro na Liheslaturan Guåhan for H.R. 809, the Fighting for Orange-Stricken Territories in Eastern Regions (FOSTER) Act, introduced by the Honorable Congressman Dennis Ross, R-Florida, on February 1, 2017, which would provide presumptive Agent Orange exposure status to Vietnam War-era veterans who served in specific areas, including Guam, and show symptoms of medical conditions currently associated with exposure to Agent Orange in order to receive U.S. Department of Veterans Affairs benefits; and to seeking justice for veterans and civilians exposed to Agent Orange on Guam.

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.

Committee on Health, Tourism, Military Affairs, and Senior Citizens

Chairperson: Senator Dennis G. Rodriguez, Jr.

Vice Chairperson, Military Affairs:

Senator Joe S. San Agustin

Vice Chairperson, Health:

Senator Fernando Barcinas Esteves

Members:

Speaker Benjamin J.F. Cruz

Vice Speaker Therese M. Terlaje

Senator Frank B. Aguon, Jr.

Senator Thomas A. Morrison

Senator William M. Castro

Senator Louise Borja Muña

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

"It doesn't matter how strong your opinions are. If you don't use your power for positive change, you are, indeed, part of the problem." ~ Coretta Scott King

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



Traumatic Brain Injuries ... affect millions of Americans each year, and no two brain injuries are exactly alike. Be sure to know the signs and symptoms of TBI as well as how you can prevent yourself and your loved ones from experiencing it.



According to the Centers for Disease Control and Prevention, the leading cause of traumatic brain injury is falls. Because the brain is soft and jello-like in consistency and “floats” in cerebral-spinal fluid in our skulls, when the head is struck or shaken violently it can cause brain injury.

You can help prevent TBI by always having your child use age and size-appropriate car seats, and by making sure they are properly installed. Also, make sure your child always wears the right helmet for their activity and that it fits right. Wearing a helmet is a must to help lower the risk of serious brain injury and skull fracture. But remember, there’s no such thing as a “concussion-proof” helmet.

And if you have a toddler, make sure to have gates at the tops and bottoms of stairs to prevent your toddler from falling down them. If you take your child to the playground, make sure that there is soft material under the play equipment, like mulch or sand rather than grass or dirt.

TRICARE offers a comprehensive rehabilitation benefit that includes occupational therapy, physical therapy, speech therapy and behavioral health services when ordered by a physician as part of a comprehensive individual rehabilitation treatment plan. Learn more at TRICARE.mil/CRT.

via TRICARE beneficiary bulletin 4 Mar2017

Additional Info at: <http://www.health.mil/News/In-the-Spotlight/Brain-Injury-Awareness>

Nutrition Awareness Month

Are you ready to put your best fork forward? The Academy of Nutrition and Dietetics celebrates National Nutrition Month® each March to teach people of all ages how good nutrition can lead to a healthier lifestyle.



Did you know poor nutrition can lead to a higher risk for lung, esophageal, stomach, colorectal and prostate cancers? According to the Centers for Disease Control and Prevention, poor nutrition also leads to a higher risk of obesity and malnutrition. In children, this can negatively affect overall health, cognitive development, and school performance.

The Academy offers several tips to help you have better nutrition. Make sure to eat breakfast every day, and to fill half your plate with fruits and vegetables at every meal. Watch your portion sizes and keep healthy snacks on hand. Finally, get educated on food labels and food safety guidelines so that you’ll know how to make the best nutrition decisions for yourself and your family.

Visit the Academy’s website at eatright.org for fun and educational resources, including tip sheets, videos, and games. You can also find healthy living tips and resources at TRICARE.mil/livewell.

via TRICARE beneficiary bulletin 4 Mar2017

Arthritis: What You Need to Know | Arthritis is a disease that affects the joints and can affect any joint in your body. **Arthritis** is caused when the cartilage that protects the bones wears down and causes the bones to rub against each other, causing pain and swelling.

You can take care of arthritis by following a healthy lifestyle, reducing stress and finding the right balance of rest and exercise. In some mild arthritis cases, medications could reduce the symptoms. For more severe arthritis, surgery may be needed to improve the condition of the joint.

There are many types of arthritis diseases, including osteoarthritis, rheumatoid, and Basal Joint.

What Is Osteoarthritis? | Osteoarthritis is a disease that causes the cartilage in your joints to break down. Osteoarthritis becomes more common as people get older. Joint replacement is the most common surgery used to treat osteoarthritis. Your healthcare provider will ask about your health history and perform an exam. [Learn more.](#)

What Is Rheumatoid Arthritis? | Rheumatoid arthritis is a disease that affects the lining of the joints, causing pain, swelling, and stiffness. Left untreated, rheumatoid arthritis may damage joints so badly that they no longer function. This disease appears more often in women than in men. [Learn more.](#)

What Is Basal Joint Arthritis? | Basal joint arthritis affects the joint at the base of the thumb. It is caused by wear and tear on the joint. The most common symptom is pain in the lower part of the thumb. Basal joint arthritis is most common in women over 40, but anyone can get it. [Learn more.](#) | Source: <https://www.myhealth.va.gov/ss20170307-arthritis>

QUICK HEALTH Notes

Physical Activity | Do you spend your day sitting either at your desk, in the car, at the dinner table, or on the couch? All of this sedentary time puts you at greater risk for chronic diseases, such as heart disease, diabetes, and cancer. Even if you spend thirty minutes every day exercising, it may not be enough. The “active couch potato” phenomenon shows that even people who meet the minimum requirements for daily exercise still have risk factors for chronic diseases as their sitting time increases.

Here are some ideas for working more physical activity into your work day. First, bike or walk to work if you can. If that’s not possible, try parking further from your building or choosing a higher level in the parking garage.

Take walking breaks. Instead of calling or emailing a coworker, try walking to their desk. Walk to a cafeteria or park before eating your lunch. And take the stairs instead of the elevator.

Experts say even two minutes of walking per hour is beneficial, so set your timer and go. Finally, take small standing breaks, such as standing while on the phone or when engaged in conversation with someone at your desk. You could also consider switching to a standing desk in your office.

Taking these simple steps to stand more often will improve your chances of a longer and healthier life!

via TRICARE beneficiary bulletin 24 Feb 2017

Healthy Sleep Habits – how too much screen time can affect your dream time.

Do you cuddle with your smartphone or tablet before going to sleep? It may be the reason you feel like you didn’t sleep a wink. Electronic devices have blue light, which can disrupt your natural sleep cycle and keep your body from secreting melatonin, a powerful sleep hormone.

To prevent this from happening, you should stop using all electronic devices including televisions about two hours before bedtime. If for some reason you can’t avoid using electronic devices before bed, there are some tools that can help offset blue-light exposure. Check to see if your mobile device has a blue-light reducing function already installed. You can also buy special glasses with amber lenses that block blue light, or download software that adjusts the light on your screen depending on the time of day and where you are.

Remember, not all light exposure is bad. Make sure to head outside into natural sunlight, especially when it’s early to help you sleep better at night.

If you understand the effects blue light can have on sleep then you can make the best use of technology while also getting a full night’s rest. The Mayo Clinic offers some helpful tips and resources to getting a better night’s sleep. Visit mayoclinic.org/healthy-lifestyle for more information. *via TRICARE beneficiary bulletin 24 Feb 2017*

Recognizing Heart Attacks | If you were having a heart attack, would you know? According to the Centers for Disease Control and Prevention, the major symptoms of a heart attack are pain or discomfort in the jaw, neck, or back; feeling weak, lightheaded, or faint; pain or discomfort in arms or shoulder; and shortness of breath.

But sometimes symptoms aren’t what you’d expect. For example, women are more likely to have other symptoms, including unusual or unexplained tiredness, and nausea or vomiting.

Sometimes symptoms may have a gradual onset, come and go, or be mild. You may confuse your chest pain for heartburn. If you have diabetes, then you may have no symptoms at all.

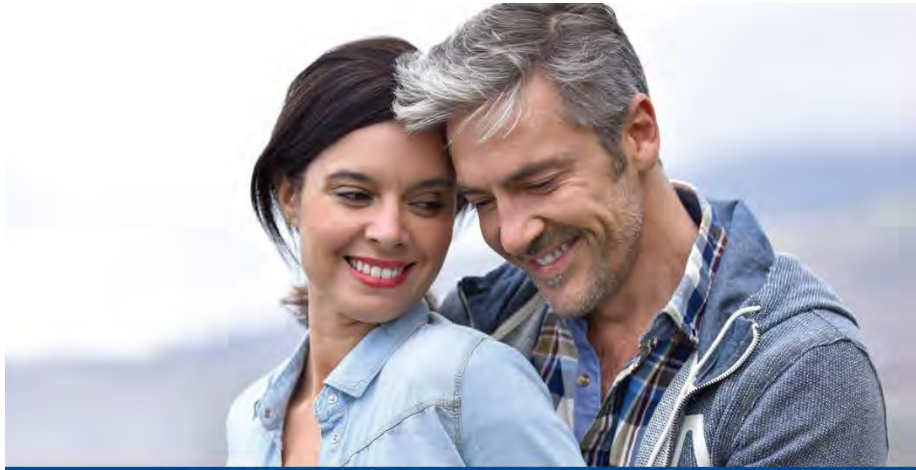
Find out your heart attack risk from your doctor. If you have heart disease, then there is a greater danger that part of your heart’s blood flow could be blocked, causing a heart attack.

Remember, the sooner you get to an emergency room after a heart attack, the less damage that will be done, and the higher your likelihood of survival.

Don’t feel embarrassed if your symptoms turn out to be something less serious. Heart disease is the leading cause of death, and one out of every five heart attacks is silent.

If you think you may be having a heart attack, call 9-1-1 immediately. You must go to the emergency room to prevent and reduce heart muscle damage.

TRICARE covers emergency care. Go to TRICARE.mil/emergency. But TRICARE also covers preventive services that can help you avoid, diagnose, and possibly even reverse heart disease. Go to TRICARE.mil/preventive. *TRICARE beneficiary bulletin 17Feb2017*



TRICARE® Retiree Dental Program

Proudly serving our nation's retired Uniformed Services community.

- ★ Easy online enrollment and 24/7 account management tools
- ★ Affordable premiums + generous maximums = a great value!
- ★ Comprehensive, portable coverage
- ★ Robust nationwide network — save 22% on visits!
- ★ No cost-shares for in-network routine services
- ★ Third cleaning for medically diagnosed Type 1 and 2 diabetics
- ★ Coordinates with other plans to save you money
- ★ Over 1.5 million satisfied members!
- ★ Benefits to help you maintain lifelong dental health



American Heart Association says it's not clear whether gum disease causes heart disease, or vice versa. Both gum disease and heart disease have some of the same risk factors, including smoking, poor nutrition and diabetes.

Researchers have found a strong correlation between gum disease and heart disease even in non-smoking populations, too. One theory is that bacteria from the mouth can spread throughout the body and worsen other inflammatory conditions like heart disease, rheumatoid arthritis and Type 2 diabetes.²

It's important to remember that prevention is the best medicine. Regular healthy oral hygiene habits can lower your risk of both gum disease and heart disease. And if you already have one or both of these conditions, you can help reduce their impact by:

- Brushing and flossing regularly. To remove plaque-forming bacteria, brush for at least two minutes, twice a day, and don't skip the floss.
- Choosing a healthy diet, rich in essential nutrients (especially vitamins A and C). Reduce or eliminate sugar and starches
- Avoiding cigarettes and smokeless tobacco. Even smokeless tobacco can destroy your gums and increase your chance of heart disease.
- Visit the dentist for regular cleanings and exams. Your dentist can identify signs of systemic illness and catch gum disease early on. Always tell your dentist your medical history, current conditions and any medications you're taking.

Visit mysmileway.com for more information on the mouth-body connection.

¹ Jeffcoat et al. Impact of periodontal therapy on general health: evidence from insurance data for five systemic conditions. Am J Prev Med. 2014;47(2):166-74.

² Saini et al. Periodontal diseases: A risk factor to cardiovascular disease. Ann Card Anaesth 2010;13:159-61.

Source: <http://www.trdp.org/news/2017-managing-gum-disease-can-improve-your-heart-health.html> Last updated February 2017

Need Dental Insurance?

Enroll Today! <http://www.trdp.org/>

Take charge of your dental health and join this affordable, cost-effective, and easy-to-use program. Enroll in the TRDP and get access to our large nationwide dental network.

[Get Enrollment Information](#)

[Watch the Video: Enrolling is Easy!](#)

[Find Your Monthly Premium](#)

[Read What Other Retirees Are Saying About the TRDP](#)

Managing gum disease can improve your heart health

Heart disease claims some 610,000 lives each year and has become the nation's No. 1 killer of both men and women. Research has found a link between this deadly disease and your dental health—specifically, the health of your gums.

According to a recent study in the American Journal of Preventive Medicine¹, taking care of your gums and treating gum disease can go a long way in lessening the impact of coronary artery disease (CAD). The study showed that patients who have been treated for gum disease had lower medical costs and fewer hospitalizations for CAD.

But despite the link between the two, the

Health / Medical News

How To Beat The Walking Excuses

If you really want to do something, you'll find a way; if you don't you'll find an excuse." Anon

Excuses, Excuses.

They sabotage our best efforts to start or stay on track with our walking program. So how do we stop the excuses and get moving.

The best place to start is to write down all your excuses for why you can't walk.

Your list could possibly look like this:

- I just don't have time in my day. I'm simply too busy!
- I am so tired, I don't have the energy!
- It's raining.
- I'm too unfit.
- I feel fat.
- The kids need me home.
- I have to do the laundry.
- I work you know!
- I get bored so easily.
- I'm on my feet all day, I do enough exercise!
- I just can't seem to find the motivation.
- It's too dark by the time I come home.
- I just can't commit to a walking program at the moment; I have so much other stuff going on in my life. When things are a little saner around here, I really will start one.
- I hate mornings!
- I will definitely walk tomorrow!
- I think I'm getting a cold! *Sniff, sniff*



Any of these sound familiar? Look at your list and look at the one above. They are all very valued reasons aren't they...*or are they?*

Now go back to your list of excuses and pretend it was your best friends list. (By stepping back and viewing them as an outsider you will notice that many of the excuses are merely a Roadblock to 'change') What solutions would you offer?

Here are the 3, most commonly used excuses with solutions.

I am so tired, I don't have the energy!

Usually, fatigue and feeling lethargic is your body telling you it needs some attention. Just like the fuel light comes up on your car dashboard before you run out of fuel. Having no energy is your bodies warning light.

View walking as your personal Fuel Pump - every step you take starts filling your tank.

It doesn't have to be running around the block at full speed, nor does it have to be a 30 workout, you don't even have to break out in a sweat. All you have to do is lace up your shoes go out for a 10 minute walk. If you start slowly, overtime you will increase your energy levels and you will have more stamina to do the things you love!

I just don't have time in my day. I'm simply too busy!

STOP right there. Maybe this is the time in your life you need a little 'me' time. Whether you can commit to five minutes or forty five minutes, every minute counts! Five, ten, fifteen. thirty minutes in doesn't matter, every one of those minutes will benefit your health.

Now you need to find those minutes, so review your schedule, see where you can fit it in. Make time, It might only be two walks this week, that's Ok, next week might not be so hectic and you can fit in three! Write your walk in your dairy or on your forehead, make an appointment with yourself.

Continued on page 11 – "Excuses"

Excuses - Continued from page 10

Once you start walking, you will be astounded and how much more you can fit in your day. Your daily chores will become quicker and you will become more efficient and more productive. Your head will be clearer, allowing you to make better decisions.

I get bored...

Boredom is one the easiest excuses to overcome.

There are many ways to overcome this;

- **Join one of walking challenges** with attitude, see www.walkingwithattitude.com for more information - this is an awesome way of staying motivated whilst walking. It provides you with support and encouragement. It gives you a plan and a goal and its great fun!
- **Record your progress** - so many people don't do this. We often focus on our destination but forget the journey. Recording your progress is invaluable for motivation. There is nothing more exciting than seeing your progress and how much further or faster you are walking than when you first started, Walkingwithattitude.com was created for this exact purpose.
- **Use a pedometer** - (step counter that records how far you have walked) , I use my all the time and constantly trying to beat the previous days steps.
- **Heart rate monitor** - these are great for people who have been walking for a while and want to increase their intensity.
- **Interval training** - this is an awesome way to increase fitness and adds a real challenge to your walking.
- **Intensity Training** - not for the faint hearted, a great way to push yourself and increase your fitness. You certainly won't get bored with this one.
- **Walking buddy** - walk with a friend, family member occasionally
- **Vary your walk** - If you walk around your neighbour hood, why not head down to the beach occasionally and have coffee afterwards, Walk around the river, visit the country side - variation is the spice of life!
- **Don't walk all the time**- Remember, its being physically active that is important here and walking is the cheapest and the best place to start. But there are 101 other things you can do to move your body... dancing lessons, tennis, cycle (I often cycle to add variation), golf etc, the list is endless.

Take charge today, No more excuses! | Author: Kate Crosby Co -founder WalkingwithAttitude.com inspiring everyone to walk towards a healthier lifestyle with online walking programs, workplace 10,000 step challenges.

via <https://www.walkingwithattitude.com/articles/features/how-to-beat-the-walking-excuses>

Family Medicine Weekend Clinic

- Hours of Operation: 1000 to 1500 Saturday and Sunday. Closed on holidays that fall on Sat or Sun.
- The Weekend Clinic serves as a walk-in* clinic and bookable appointment** clinic.
- ***WALK-IN:** The weekend walk-in clinic is for all Naval Hospital Guam Medical Home Port (MHP) patients that have assigned providers in Family Medicine (FMC), Branch Medical (BMC), Pediatrics (PEDS), and Internal Medicine (IMC) as well as all non-enrollees that receive their primary care at one of the Naval Hospital Guam MHP clinics (FMC, BMC, PEDS, and IMC). Walk-ins from 1000 to 1300. The first 3 hours is for utilization as a walk-in clinic for non-emergent acute issues.
- ****APPOINTMENT:** Bookable appointments available from 1300 to 1500. The last 2 hours of bookable appointments is an extension of Family Medicine and Branch's Medical Home Ports (MHP). It allows patients to have access to care outside of normal Monday-Friday business hours. If you are a patient of either of these two clinics, please call the appointment line at 344-9202. Choose option #3 for Family Medicine Clinic and option #4 for Branch Medical Clinic. **These appointments can only be booked Monday-Friday. The appointment lines are not open on the weekend.**
- Branch Medical Clinic bookable appointments scheduled for the weekend will be seen at **Family Medicine Clinic at Naval Hospital Guam.**



Naval Hospital Guam
"Service Before Self"



Where Navy Medicine Begins!

5 truths about protecting your eyes



Image: BigStock

Of your five senses, which one are you most afraid of losing? If you're like most people, your answer is your ability to see. Because our eyesight is so precious, it's no wonder that myths abound about what can damage our eyes — and what can protect them. Here, we debunk five common myths — and tell you how to truly keep your eyes healthy.

Myth: Doing eye exercises will delay the need for glasses.

Fact: Eye exercises will not improve or preserve vision or reduce the need for glasses. Your vision depends on many factors, including the shape of your eyeball and the health of the eye tissues, neither of which can be significantly altered with eye exercises.

As the eyes age, problems with vision become more common. Learn how to recognize the risk factors and symptoms of specific eye diseases — cataract, glaucoma, age-related macular degeneration, and diabetic retinopathy — and what steps you can take to prevent or treat them before your vision deteriorates.

Myth: Reading in dim light will worsen your vision.

Fact: Dim lighting will not damage your eyesight. However, it will tire your eyes out more quickly. The best way to position a reading light is to have it shine directly onto the page, not over your shoulder. A desk lamp with an opaque shade pointing directly at the reading material is ideal.

Myth: Carrots are the best food for the eyes.

Fact: Carrots, which contain vitamin A, are indeed good for the eyes. But fresh fruits and dark green leafy vegetables, which contain more antioxidant vitamins such as C and E, are even better. Antioxidants may even help protect the eyes against cataracts and age-related macular degeneration. Just don't expect them to prevent or correct basic vision problems such as nearsightedness or farsightedness.

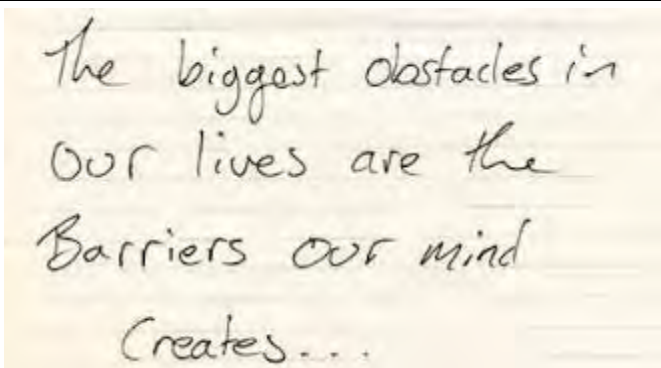
Myth: It's best not to wear glasses or contact lenses all the time. Taking a break from them allows your eyes to rest.

Fact: If you need glasses or contacts for distance or reading, use them. Not wearing your glasses will strain your eyes and tire them out instead of resting them. However, it *will not* worsen your vision or lead to eye disease.

Myth: Staring at a computer screen all day is bad for the eyes.

Fact: Using a computer does not damage your eyes. However, staring at a computer screen all day can contribute to eyestrain or tired eyes. People who stare at a computer screen for long periods tend not to blink as often as usual, which can cause the eyes to feel dry and uncomfortable. To help prevent eyestrain, adjust the lighting so it doesn't create a glare or harsh reflection on the screen, rest your eyes briefly every 20 minutes, and make a conscious effort to blink regularly so that your eyes stay well lubricated.

For more information about keeping your eyes healthy, buy [The Aging Eye](#), a Special Health Report from Harvard Medical School. | [Get your copy of The Aging Eye](#) – As the eyes age, problems with vision become more common. Learn how to recognize the risk factors and symptoms of specific eye diseases — cataract, glaucoma, age-related macular degeneration, and diabetic retinopathy — and what steps you can take to prevent or treat them before your vision deteriorates.



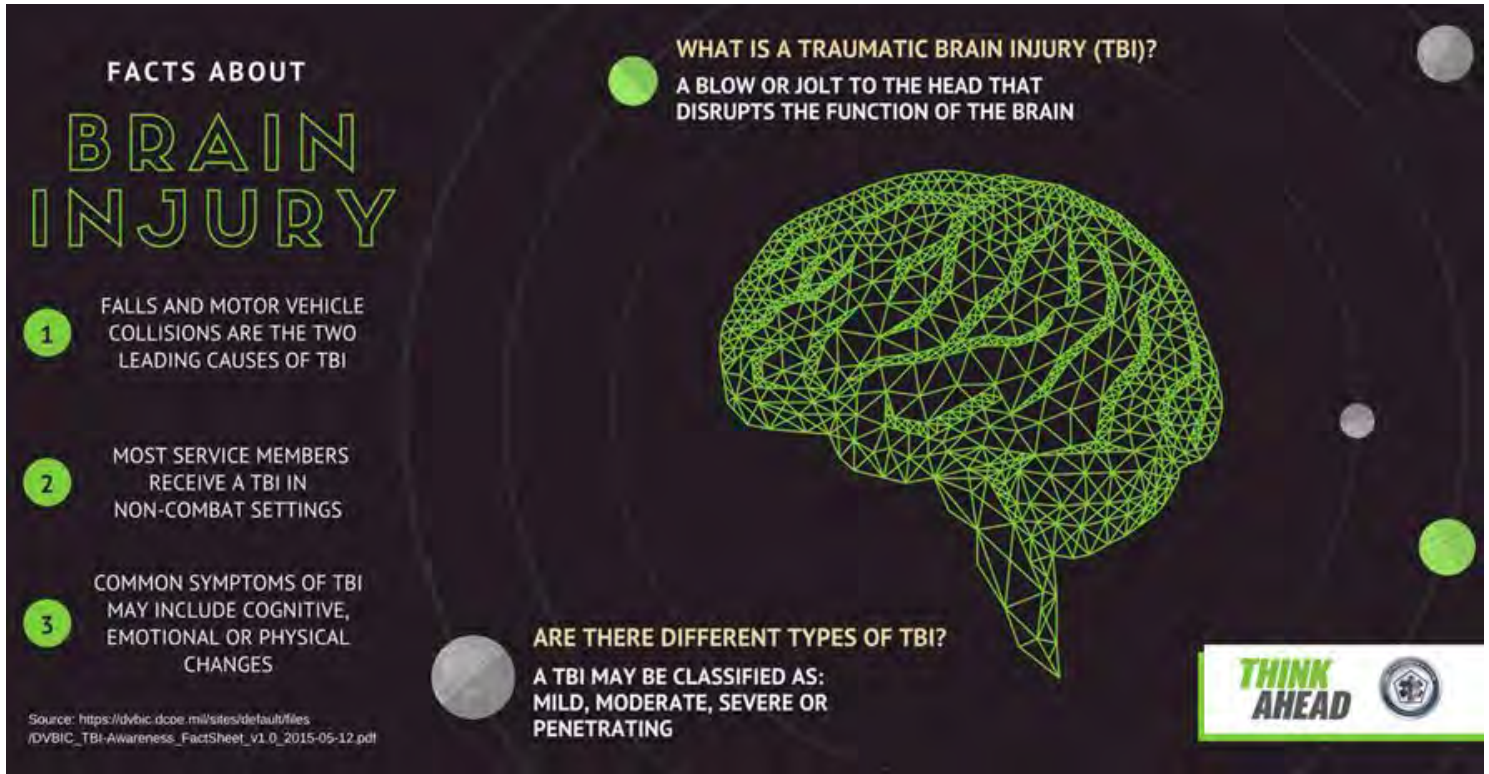
TBI Recognition Critical to Treating Invisible Wounds

By Peter Holstein, Air Force Surgeon General Public Affairs / Published March 08, 2017

Knowing how to recognize the signs and symptoms of a Traumatic Brain Injury is critical to successfully treat these invisible wounds.

A TBI is a blow or jolt to the head that disrupts the normal function of the brain. The most common type of TBI in the military is mild TBI, commonly called a concussion.

“Although TBI is considered the “signature injury” of modern warfare, the vast majority of TBIs are mild, and not combat related,” said Maj. (Dr.) Jeffrey McClean, TBI Consultant to the Air Force Surgeon General. “Most TBI injuries occur as a result of more routine day-to-day activities, like sports injuries, falls, traffic accidents, or other day-to-day risks. It can happen to anyone, anywhere and anytime.”



It's important that all Airmen learn to recognize the signs of a TBI. Common physical symptoms of mild TBI include: headache, trouble sleeping, problems with balance, fatigue, nausea or vomiting, sensitivity to light, and ringing in the ears. You may also notice mental symptoms like slowed thinking, difficulty finding the right word, and lapses in concentration or memory. Mild TBI can also cause emotional responses, such as heightened anxiety, irritability, mood swings or depression.

“We want to make sure all service members are aware of the common symptoms and signs of a TBI, so they can recognize it in themselves, their fellow Airmen or their families,” said McClean. “If someone may have a TBI, seek evaluation and treatment immediately from a medical professional. Most people, if they get the right treatment quickly, will fully recover from a concussion without any residual problems, within a few weeks.”

That's why early recognition is so important, McClean emphasized. The longer concussion symptoms persist without treatment, the longer it can take for the treatment to work. Behaving as if everything is normal and continuing everyday activities, especially strenuous ones, can also worsen concussion symptoms.

“Whether you're in the medical field or not, whether you're deployed or not, you can help Airmen suffering from TBI get the appropriate evaluation and care immediately,” said McClean. “That maximizes their chance of a full and speedy recovery.”

For more information on recognizing the signs and symptoms of a mild TBI, as well as steps you can take to recover, read this [pamphlet](#) from the Defense and Veterans Brain Injury Center.

“No brain injury is too mild to ignore or too severe to lose hope.”

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>

DFAS Retiree Newsletter - March 2017

DFAS Director's Message | Retirement is the benefit of a lifetime of hard work. Even though you are retired, there is still work needed to manage your military retired pay. For instance, right now many of you will be working to complete your taxes for 2016. However, even once annual taxes are out of the way, there are still a number of important routines for managing your retirement pay.

In this issue, we'll fill you in on ways to get your tax information from DFAS if you're still working on your taxes and have misplaced your 1099R. We'll also show you how to update your address and your email address with us.

After filing your taxes, one of the most important things, if you have elected SBP coverage, is to make sure your beneficiaries understand the details of the coverage and what to do in the event they ever have to make a claim. After the article on obtaining a copy of your 1099R is an article on educating your SBP beneficiary.

We have also provided an article on what child annuitants must do in order to maintain their SBP coverage. If you have potential child beneficiaries, this is information you should review and share with them.

In addition to all this, we have one very important piece of news. Our mailing address for both retirees and annuitants will be changing as of May 1, 2017. Please check out the article in today's newsletter for all the details on this very important change.

I hope you find the information in this issue helpful. I know we all want to keep your retired pay safe, secure and easy to manage.

Best ways to get or Replace a Lost 1099R | Military retirees and annuitants receive a 1099R tax statement either electronically via **myPay** or as a paper copy in their mail each year.

We've got you covered: How-to myPay Video Library | Did you know that there are self-help videos available to assist you in setting up a new **myPay** account and changing your myPay password?

Use AskDFAS to Update Your Mailing Address | Don't have access to **myPay** and need to change your mailing address?

Educate Your Beneficiaries | It's important for your survivors to understand how the Survivor Benefit Plan (SBP) works.

Child Annuitants' School Certification Requirements | Child annuitants generally receive their Survivor Benefit Plan (SBP) funds until they reach the age 18.

Notification: Inbound Mail Address Change | Attention all retirees and annuitants. The Defense Finance and Accounting Service's addresses are changing effective May 1, 2017.

Who Should I Contact? | DFAS is the primary payroll office for retirees and annuitants.

2017 Retired and Annuitant Pay Dates | This is a resource to use if you have questions about when you will be paid.

**The Uniformed Services
Blended Retirement System**



The Fiscal Year 2016 Nation Defense Authorization Act created a new military retirement system that blends the traditional legacy retirement pension with a defined contribution to Service members' Thrift Savings Plan account. The new Blended Retirement System goes into effect on January 1, 2018.

##

Financial / Legal News

Debt Collection Con Gets New Twist

Debt collection scams are one of the most frightening and persistent types of cons. Watch out for a new twist that claims to be collecting on cash advances!

How the Scam Works:

You receive an automated call. It's from a company claiming to be collecting payment for a cash advance. The recording prompts you to stay on the line and speak to an agent.

Don't do it! These calls often turn threatening. The "agent" will request you pay your debt immediately using a wire transfer or prepaid debit card. If you refuse, the "debt collector" will try to intimidate you. Targets report being threatened with arrest, lawsuits or garnished wages.

Despite the threats, these phony collection agents don't have any legal power. In most cases, the alleged cash advance doesn't exist.

Protect Yourself from Debt Collector Cons:

To keep yourself protected against debt collector scams know your rights.

- **Just hang up:** If you don't have any outstanding loans, hang up. Don't press any numbers or speak to an "agent."
- **Ask the debt collector to provide official "validation notice" of the debt.** In the US and most of Canada, debt collectors are required by law to provide the information in writing. The notice must include the amount of the debt, the name of the creditor and a statement of your rights. If the self-proclaimed collector won't provide the information, hang up.
- **Ask the caller for his/her name, company, street address, and telephone number.** Then, confirm that the collection agency is real.
- **Do not provide or confirm bank account, credit card or other personal information** over the phone until you have verified the call.
- **Check your credit report.** In the US, check with one of the three national credit reporting companies ([Equifax](#), [TransUnion](#), [Experian](#)). In Canada, check with [Equifax Canada](#). This will help you determine if you have outstanding debts or if there has been suspicious activity.
- **Place a fraud alert on your credit report.** If the scammer has personal information, place a fraud alert with the three national credit reporting companies.

For more information

Check out this recent alert about cash advance collections scam from the [Washington State Department of Financial Institutions](#).

Also, [read](#) an article from the Federal Trade Commission (FTC) about dealing with fake debt collectors.

To report a scam, go to [BBB Scam Tracker](#).



Andersen AFB 36 WG Legal Office Legal Assistance Program



Free Legal Help for YOU AND YOUR FAMILY

The 36 WG/JA Legal Office has lawyers on staff that can help answer your civil law questions

- *Wills*
- *Notary Services*
- *Powers of Attorney*
- *Landlord-Tenant Issues*
- *Domestic Relations*
- *Consumer Law Issues*
- *Other Miscellaneous Legal Questions*

Call: 366-2937 to schedule an appointment.
Walk-in hour on Wednesdays 0800-0900 for Airmen only.
36 WG/JA Attorneys cannot represent you in civilian court or in criminal matters.

We are located in the Wing Headquarters Building on the first floor.

Servicemembers and Student Loans – your rights, protections and resources

Lately we've heard from servicemembers, veterans and their families about issues they are experiencing with their student loans, like:

- Servicemembers report difficulty receiving clear and accurate information about income-based repayment programs. Servicemembers describe feeling forced into deferment or forbearance instead of lower monthly repayment options.
- Disabled veterans detailed issues with the accounting and reporting of their loan forgiveness under the federal Total and Permanent Disability discharge program. consolidation and its impact on Public Service Loan Forgiveness (PSLF).



Where can I find more information about my student loan options?

Here are some reminders of your rights, protections, and resources as a student loan borrower and member of the military community:

- We have created an [action guide](http://files.consumerfinance.gov/f/documents/201604_cfpb_servicemember-student-loan-guide.pdf) detailing options for servicemembers to help tackle your student loan debt, ranging from details about different Income Driven Repayment options for federal student loans to zero percent interest for certain loans due to service in an area of hostile fire.
(http://files.consumerfinance.gov/f/documents/201604_cfpb_servicemember-student-loan-guide.pdf)
- Under federal law, veterans with a service-connected disability can seek discharge (forgiveness) of their federal student loans if they received a 100-percent disability rating from the Department of Veterans Affairs (VA). If you think you might qualify for a Total and Permanent Disability discharge, the Department of Education has [more information](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/disability-discharge) to learn about applying. (<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/disability-discharge>)
- Active duty servicemembers (and veterans) meeting certain requirements may have the balance of their federal student loans forgiven after working in public service for ten years under the Public Service Loan Forgiveness (PSLF) program. To get more information on this program, check out our [guide for borrowers](http://files.consumerfinance.gov/f/201308_cfpb_pledge-action-guide-for-employees.pdf).
(http://files.consumerfinance.gov/f/201308_cfpb_pledge-action-guide-for-employees.pdf)

Read our blog to find out more information and tips on how to tackle your student loan debt.

(<http://www.consumerfinance.gov/about-us/blog/tips-student-loan-borrowers/>)

Arrears of Pay *Courtesy of www.DFAS.mil*

Arrears of Pay is a one-time payment made to a beneficiary after your death. The arrears of pay payment to your beneficiary will include: 1. The pro-rated amount of your final month's pay, and 2. Any other money owed to you at the time of your death

In most cases, the Arrears of Pay will include the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, **DFAS will re-claim your final month's pay** and audit your account. The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary.

Why It's So Important | Failing to designate an AOP beneficiary could cause stress and financial hardship for your survivors during an already difficult time. If you do not designate an AOP beneficiary, the payment of any money that remains in your retirement account could be greatly delayed. When no beneficiary is named, the payment is made to the highest person in what is known as the "**Order of Precedence**." The Order of Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary.

It can take many months to locate your survivors, identify who comes highest in the Order of Precedence, and then make the payment. That's why having a current, correct and complete beneficiary designation on file is important to prevent delays or errors in your arrears payments. Designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary. AOP determination is based exclusively on the AOP beneficiary election in your retired pay account. Unless otherwise noted, your AOP beneficiary will also be the person DFAS contacts for assistance in closing your account, so it is important to designate a person you trust to handle your affairs. The AOP designation does not entitle the person named as a beneficiary(s) to SBP. A separate SBP election must be made to cover the desired individual for SBP purposes. ##



keeping you informed

The High Price of Stress:

5 Ways to Take Charge of Stress

With all the demands and pressures of leading, many of our careers and families are feeling the pinch. Globetrotting execs are exhausted by time changes and brutal schedules. Employees are stressed-out, anxious and sleep deprived, spouses and children have their own pressures to deal with and it seems everyone is just a bit more edgy about keeping their jobs and making ends meet.



When we're exhausted and stressed, most of us don't treat ourselves well. Many busy executives are self-medicating -- whether it's coffee, colas and energy drinks by day or a drink with a sleep aid by night. We overeat, or don't eat, or eat the wrong things. Exercise quickly drops off the "to-do list".

Here are just a few of the things many people are experiencing:

- **Ambiguity.**
- **Lack of control.**
- **Working beyond technical expertise.**
- **Managing conflict.**
- **Developing and supporting others.**
- **Personal insecurity.**
- **High expectations.**
- **Performance demands.**

What can you do to better manage your stress?

The following tips may help:

- **Exercise.** Get up and get out.
- **Build in stress breaks.** Take regular breaks to decompress.
- **Set boundaries.** Know your limits and don't violate them.
- **Know your stress response.** Pay attention to your body's response to stress.
- **Rethink the work.** Don't try to do it all. Prioritize your work.

When was the last time you really thought about how much stress you are under?

Courtesy of: The Glowman Consulting Group



March

- 3 Mar: Navy Reserve Birthday
- 5 Mar: Construction Battalions (CB) "Seabee" Birthday (5 March 1942)
- 6 Mar: Employee Appreciation Day
- **7 Mar: Guam History & Chamorro Heritage Day**
- 13 Mar: K9 Corps Birthday / K9 Veterans Day
- 15 Mar: American Legions Birthday[®]
- 17 Mar: St. Patrick's Day
- **18 Mar: Guam (Annual) Women Veterans Conference**
- 23-28 Mar: Fire Service Professionals Week (*Guam??*)
- **24 Mar: Guam Joint Military Women's Leadership Symposium**
- **24 Mar: Start of Kosovo Campaign 1999[✓]**
- 25 Mar: National Medal of Honor Day
- **29 Mar: Vietnam Veterans Recognition Day**
- **30 Mar: Welcome Home Vietnam Veterans Day[®]**
- **31 Mar: End of Operation Restore Hope – Somalia 1995[✓]**
- *Other observances – March: Women's History Month[♦] Military & Veterans Caregiver Week*

April

- Month of the Military Child[®]
- Paralyzed Veterans Awareness Month
- **5 April: Gold Star Wives Day[®]**
- 6 Apr: US enters WWI (1917)
- 6-12 Apr: National Public Health Week.
- 9 Apr: National Former Prisoner of War Recognition Day
- 11 Apr: official cease fire of the Persian Gulf War (Operation Desert Storm, 1991)
- 12-19 Apr: Days of Remembrance[♦]
- 14 Apr: Air Force Reserve Birthday
- **16 Apr: Holocaust Remembrance Day[♦]**
- 22 Apr: Earth Day
- 23 Apr: Army Reserve Birthday
- **25 Apr: ANZAC Day**
- 26 Apr: Administrative Professional's Day (4th Wednesday) (Admin Pro week is 24-28)
- *Other observances – April: Sexual Assault Awareness Month, Child Abuse Prevention Month, Domestic Violence Awareness Month, and Alcohol and Drug Abuse Awareness Month*

Benefits WATCH

Finding the "Needle" in the Internet "VA Hay Stack"

NOTE the following is an excerpt from an email newsletter I received from the Veterans Advocates Group of America (VAGA); the author is one of the creators of a veteran's benefits software called VisPro which is used by lawyers, service officers, etc.

If you are like me, I lose things all the time; my glasses, my keys, my purse, seem to all disappear from where I could have sworn I last left them. I always blame these mysteriously disappearance on one of two things: the house gremlin or my "Sometimer's Disease". Regardless, it can become very frustrating when you are looking for something that should be there, but simply cannot find it.

My partner and I ... have come to realize just how difficult the Internet can be in finding one specific citation.

Although the C.F.R. and U.S.C. are not all that difficult to locate and navigate, the main problem is the new VA policy manual, M21-1. Older citations, once easily found within the M21-1MR have been moved to newer sites. Where one use to be able to simply go to the M21-1MR, cruise down its table of contents for the desired topic, and click on it to read all of the associated parts, *NOW*, the site wants to ask you question after question after question to bring you "hopefully" to your answer. This process is terribly tedious and quite honestly, unnecessary. One can get totally exhausted climbing the M21-1 steps to get to the top!

So how do you find what you are looking for within the M21-1?

Although there are certainly other routes to get to where you want to be, we have found the following to be the easiest.

First type <http://www.knowva.ebenefits.va.gov/> into your browser.

This will bring up a series of questions at the bottom in which you can continue to add more generic pre-type questions by clicking on "Load More"; however, by skipping these questions altogether and typing in your area of interest into the search box at the top and hitting "Go!", you can better narrow your search down; e.g.

by typing in "pension", you will be sent to a dated section with a M21-1 heading containing yellow highlighted "pension" references. You can then click on the one that most closely fits what you are searching for. This will open a Topic Menu with headings. By clicking on your Topic of choice, you will ultimately end up where you need to be.

If you are quoting the M21-1 in any written correspondence to the VA, it would be important to give the exact reference site; e.g. V.i.1.3.a next to your desired citation equates to M21-1, Part V, Subpart i, Chapter 1, Section 3 (a).

One important, and very confusing, thing to keep in mind is that once you bring up the Topic Menu which has a Number column and a Topic Name column, you might want to copy and paste the URL address, because once you click on a topic name, that address disappears and another one appears that will take you to a dead site should you choose to try searching by it alone. Only the original URL address will be valid. | *Courtesy of Karen McIntyre, VA Accredited Agent, Co-creator of VisPro*

This week, the House passed three bills to improve the lives of our nation's heroes. Read more here:

<https://go.usa.gov/xXBW4>



HOUSE PASSES THREE VETERANS BILLS

- ✓ H.R. 1259: Creates a culture of **accountability** at VA
- ✓ H.R. 1181: Protects veterans' **2nd Amendment** rights
- ✓ H.R. 1367: Improves VA's ability to hire **high-quality providers**

VETERANS.HOUSE.GOV

There's a Storm Coming *via MOAA*

Last week we mentioned MOAA will “Storm the Hill”-something we do every year. This year our focus is on ending the sequester, with its harmful budget caps, and the widows tax, the offset to SBP-DIC that will cost surviving spouses over \$15,000 a year if not repealed.

Sequestration is a complicated issue with a variety of scenarios and no firm cost projections because of several variables. The Budget Control Act of 2011 established caps restricting DoD's ability to spend funds previously approved. Those caps were then adjusted through the Bipartisan Budget Act of 2015 to account for increases in appropriations for certain purposes; for DoD, those purposes were for overseas contingencies operations. In short, sequestration ties up billions of dollars of heretofore projected spending, cripples DoD's acquisition process, and threatens basic allowances and entitlements for our military.

We need Congress to legislate an end to sequestration and follow up with budget reforms that take into account today's defense and non-defense realities shaped by dynamic global security challenges.

The **SBP-DIC offset** is unfair to surviving spouses, and we have been working to repeal it for more than 15 years.

Outright repeal would cost nearly \$10 billion, but in 2007, Congress recognized the “unfairness” of the offset and, in response, authorized SSIA as a vehicle to repeal the offset gradually. This incremental slope has leveled off at \$310 per month (compared to the intended \$1,258 per month benefit lost due to the offset). However, SSIA will expire in May 2018 unless Congress extends the allowance.

We need Congress to repeal the offset entirely. However, given the magnitude of such a bill, we understand and support an incremental strategy to continue to increase SSIA over time until its intended culmination: total repeal of the offset.

But the Armed Services Committees that own the program have a problem with financing it because of congressional funding rules that force them to cut a dollar of retirement or TRICARE for Life for every dollar added for the SSIA. MOAA agrees this is not a good solution.

That's why the Armed Services Committees have asked the Budget Committees for help in identifying outside offsets to allow the SSIA fix.

You can help ensure Congress stays aware of the need to take care of military widows by sending your legislators a [MOAA-suggested message](#).

SBP-DIC Offset Factsheet: <https://www.moaa.org/uploadedFiles/Pages/Storming/2016%20SBP-DIC%20Fact%20Sheet.pdf>

2017 TMC Survivor Programs Committee Goals

Recognizing the sacrifices Survivors have endured, this committee works to improve and protect existing survivor benefits issued by DoD and the Veterans Administration (VA) and to eliminate benefit inequities.

- Repeal the SBP-DIC (Dependency Indemnity Compensation) offset – Survivors of retirees who died of service-connected causes and paid into SBP, and survivors of members who die on active duty, should receive both SBP and DIC benefits without the current dollar for dollar offset. Support legislation to end the offset. (Joint initiative with the TMC Retiree Committee)
- Extend the Special Survivors Indemnity Allowance (SSIA) if repeal of the SBP/DIC offset is not accomplished. SSIA will expire May 31, 2018. Congress established SSIA in 2008 to mitigate and incrementally eliminate the unfair SBP/DIC offset. By 2018 SSIA will set at \$310 a month, replacing approximately 25% of the offsetting DIC. The allowance amount should be extended and increased to replace more of the income offset by receipt of DIC.
- Reduce age for paid-up SBP to age 67 - We support changing the minimum age for paid-up SBP from age 70 to age 67 so those who joined the military at age 17, 18 or 19 and served 20 years will only have to pay SBP premiums for 30 years (Joint initiative with the TMC Retiree Committee).

For the full report see: <http://www.themilitarycoalition.org/survivor-program-committee-goals.html>

VA News

VA Secretary Announces Intention to Expand Mental Health Care to Former Service members With Other-than-honorable Discharges and in Crisis

WASHINGTON – Department of Veterans Affairs Secretary Dr. David J. Shulkin while testifying in a House Veterans Affairs Committee hearing on March 7, 2017, announced his intention to expand provisions for urgent mental health care needs to former service members with other-than-honorable (OTH) administrative discharges. This move marks the first time a VA Secretary has implemented an initiative specifically focused on expanding access to assist former OTH service members who are in mental health distress and may be at risk for suicide or other adverse behaviors.

"The president and I have made it clear that suicide prevention is one of our top priorities," Shulkin said. "We know the rate of death by suicide among Veterans who do not use VA care is increasing at a greater rate than Veterans who use VA care. This is a national emergency that requires bold action. We must and we will do all that we can to help former service members who may be at risk. When we say even one Veteran suicide is one too many, we mean it."

It is estimated that there are a little more than 500,000 former service members with OTH discharges. As part of the proposal, former OTH service members would be able to seek treatment at a VA emergency department, Vet Center or contact the Veterans Crisis Line.

"Our goal is simple: to save lives," Shulkin continued. "Veterans who are in crisis should receive help immediately. Far too many Veterans have fallen victim to suicide, roughly 20 every day. Far too many families are left behind asking themselves what more could have been done. The time for action is now."

Before finalizing the plan in early summer, Shulkin will meet with Congress, Veterans Service Organizations and Department of Defense officials to determine the best way forward to get these former service members the care they need.

"I look forward to working with leaders like Congressman Mike Coffman from Colorado, who has been a champion for OTH service members," Shulkin added. "I am grateful for his commitment to our nation's Veterans and for helping me better understand the urgency of getting this right."

Veterans in crisis should call the Veterans Crisis Line at 800-273-8255 (press 1), or text 838255.

Courtesy of U.S. Dept of Veterans Affairs | <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=2867>

VA Watchdog | America's Leading Resource for Military Veterans News & Benefits Information
Provided as service / info only – not an endorsement | <https://www.vawatchdog.org/>

Compensation 101: What exactly is VA compensation?



As a social media administrator for [VA's Benefits Administration](#), I read thousands of comments (yep, *all of them*) each week from thousands of people scattered across the country. It's no surprise that the most-talked about VA benefit is *VA compensation*, but it is sometimes surprising that the words we use to talk about this benefit are different from the words used by those in our social media community. Even more surprising is that many don't fully understand the intent, purpose or process behind this benefit.

That's on us, I guess, that we need to reach more of you to better explain [what compensation is](#), [how it works](#), and who can get it. In general terms, this blog intends to do just that. Or, more loosely: here's the skinny, the straight talk, with no PR, no spin, no BS. Ready?

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So, what is compensation?

It's money, obviously. But there's more to it than that. People often say it's their "monthly check," their "service-connected payment," "their disability payment," or even simply their "benefits." These are actual words I often see, but even they don't effectively describe what compensation is, nor do they accurately portray which specific benefit—among dozens VBA administers—they're referring to.

There are [several types of VA compensation](#), but I've learned that most people are most often referring to *disability compensation*. When referring to disability compensation, people most often say "my claim," "my money," "my benefits," or "my check." Sometimes they even say "my pension," which is, itself, [an entirely different and unrelated VA benefit](#).

Alright, I've dragged you along long enough, *What IS VA compensation?*

- First of all, [it's taxpayer money](#). Every year, VA makes a budget request for the following year. In simple terms for just VBA, we look at what we're currently paying to administer VA benefits, including how much we're paying in compensation to the millions of Veterans on the rolls, then we analyze how much more we'll need based on many factors, mostly that there are more Veterans now accessing and receiving and applying to more VA benefits. However, VA's budget *does not limit* what we can pay in benefits.
- Secondly, to safeguard taxpayer money, disability compensation is a process. There are [federal laws](#) that govern how we, the VBA, can administer it. This is a protection to the taxpayer to prevent abuse and fraud.
- Next, maybe most importantly—and the part you care about most: VA disability compensation is a tax-free, monthly payment to eligible Veterans for the injuries and medical conditions they incurred/acquired/caught/received or aggravated while in active military service.
- But VA compensation is also an acknowledgement. An acknowledgement implies acceptance from the federal government that what happened to you in service can or may affect you after service. And that's a broad, vague statement. Thus, VA compensation *makes up for the potential loss of civilian wages or civilian working time you'd miss* as a result of, or for tending to (appointments, etc.), your injuries/medical conditions. It's basically the government saying, "Hey, thanks for your service. You sacrificed your health for America, so we accept that your reduced health may impact your ability to live as comfortably as you would had you not gotten hurt/sick."
- Lastly, VA compensation is not income. I'm going to say that again: **VA compensation is not income**. It is not a replacement or substitution for civilian employment, and it is not a military retirement. Except in uncommon situations, VA does not pay you to not find or hold civilian employment. Compensation makes up for; it doesn't replace.

Those are the basics. That's what it *is*. In my next blog, I'm going to lay it straight for the questions that would logically follow: Who is eligible, How does it work, and What do I need to do? If you like this approach and you want to see more blogs like it, shoot me some suggestions in the comments below, or hit me up on the [VBA Facebook page](#) where I chat with Veterans everyday. | **Disclaimer reminder:** *the internet, this blog and social media are not the places to share sensitive information, and I'm unable to answer complex or overly personal questions relating to your pending claim or your appeal of a completed claim. As always, [IRIS](#) is the best place (not the general VA call center) to ask these questions.*

Courtesy of U.S. Dept of Veterans Affairs | <http://www.blogs.va.gov/VAntage/34844/compensation-101-what-exactly-is-va-compensation/>

What VA means by evidence when processing claims

Having served as a senior Veterans Service Representative for six years, there are a couple of questions I am often asked about claims processing – "What is evidence?" and "Is my evidence helpful to my claim?"

What is "evidence"?

In short, it is anything you (the claimant) submit to VA, or VA attempts to obtain on your behalf, in support of your disability claim.

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Claims Evidence - Continued from page 21

According to [Title 38 of the Code of Federal Regulations](#), evidence can be (but is not limited to):

- Military separation papers (such as DD 214, etc.)
- Separation Health Assessments or DoD's Separation History and Physical Examinations
- VA [Disability Benefits Questionnaires \(DBQs\)](#); Veterans Health Administration treatment records
- Medical records from private providers
- "Buddy statements" – statements from fellow Veterans you served with, family members or friends who can support your claim

Sometimes, VA requests very specific evidence. In those instances, we will indicate exactly what we are looking for.

However, if you file a Fully Developed Claim through [eBenefits](#) that is your way of telling VA that you have uploaded all the appropriate evidence necessary to support your claim and have no intention to submit additional evidence.

Is my evidence helpful to my claim?

Over the years, I've seen a variety of evidence submitted by claimants. If you're thinking of sending VA evidence to support your claim, I encourage you to ask yourself, "Does this evidence directly support my claim?" Evidence that most closely relates to the issue or issues you are claiming will help VA process your claim more quickly and accurately.

If you're still unsure, a [VA representative](#) or a [Veterans Service Organization](#) may be able to help.

Source: <http://www.blogs.va.gov/VAntage/20982/what-va-means-by-evidence-when-processing-claims/>

Where to Turn for Assistance in Guam

The following information is taken directly from the Dept of Veterans Affairs website (VSO info confirmed with Guam Office of Veterans Affairs)

The following are the local (VA certified) Veteran Service Officers:

- Casimiro, Felixberto C., Guam Office of Veterans Affairs
- Mesa-Hunter, Marjorie Santos, Guam Office of Veterans Affairs
- Quinata, Ronald C., Military Order of the Purple Heart

All others are no longer recognized as a Dept of Veterans Affairs Veterans Service Organizations (VSO) Representatives or are only Veteran Service Organization trained Service Officer (i.e. VVA, VFW, Legion, etc.)

The following are listed as Accredited Attorneys:

- Wrightson, Rebecca J. of Cabot Mantanona LLP (<http://www.cmlaw.us/attorney-rw.html>)
- Calvo, Joseph A. of Law Office of Joseph A. Calvo, Esq.



VFW Reacts to President Trump's Budget Proposal for 2018

VFW applauds White House commitment to military and veterans, but says "more work lies ahead."

"The VFW is pleased that President [Donald] Trump has lived up to his campaign promises to relieve our nation's military from the budget ax called sequestration, sustain our all-volunteer force, and provide for the needs of our veterans, but more work lies ahead for this administration to rebuild trust and confidence in our nation's veterans programs, as well as improve the readiness and morale of our military."

-VFW Commander-in-Chief Brian Duffy

VA study highlights benefits of enhanced aspirin in preventing certain cancers

WASHINGTON — Researchers know of aspirin's benefits in preventing certain ailments — from cardiovascular disease to most recently colorectal cancer. But while the link to those two conditions was made, researchers also questioned how and if this “wonder drug” could work to ward off other types of cancers.

Thanks to a team led by Dr. Vinod Vijayan at the DeBakey Veterans Affairs (VA) Medical Center in Houston and Dr. Lenard Lichtenberger of the University of Texas Health Sciences Center, new studies verify their theory of cancer-prevention benefits based on aspirin's effects on platelets—blood cells that form clots to stop bleeding. The [findings](#) appear in the February 2017 issue of Cancer Prevention Research journal.

“Along with clotting, platelets also play a role in forming new blood vessels,” Vijayan said. “That action is normally beneficial, such as when a new clot forms after a wound, and new vessels are needed to redirect blood flow. But the same action can help tumors grow. It's this process that aspirin can interrupt.”

Their lab tests showed how aspirin blocked the interaction between platelets and cancer cells by shutting down the enzyme COX-1, thereby curbing the number of circulating platelets and their level of activity.

Some of their experiments used regular aspirin from a local drug store. In another phase, the researchers used a special preparation of aspirin combined with phosphatidylcholine, a type of lipid, or fat molecule. The molecule is a main ingredient in soy lecithin. The product, known as Aspirin-PC/PL2200, is designed to ease the gastrointestinal risk associated with standard aspirin.

The enhanced aspirin complex was even stronger against cancer than the regular aspirin. Summarizing their findings, the researchers wrote: “These results suggest that aspirin's chemopreventive effects may be due, in part, to the drug blocking the proneoplastic [supporting new, abnormal growth, as in cancer] action of platelets and [they support] the potential use of Aspirin-PC/PL2200 as an effective and safer chemopreventive agent for colorectal cancer and possibly other cancers.”

In collaboration with researchers at MD Anderson Cancer Center in Houston, the group said they plan to test the lipid-aspirin complex for safety and efficacy in people at high risk for colorectal cancer. Meanwhile, they said their results, so far, “support the use of low-dose aspirin for chemoprevention.” They added that Aspirin-PC/PL2200 has “similar chemopreventive actions to low-dose aspirin and may be more effective.”

The research study was supported by the National Institutes of Health. For more information about VA research on cancer, visit www.research.va.gov/topics/cancer. | Lichtenberger is a professor of integrative biology and pharmacology at the University of Texas Health Sciences Center. Vijayan, an expert in platelet biology, is with the [Center for Translational Research on Inflammatory Diseases](#) at the DeBakey VA Medical Center. He is also an associate professor at Baylor College of Medicine.

Courtesy of U.S. Dept of Veterans Affairs | <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=2865>

Legislative Action Centers

AFSA Voter Voice: <https://www.votervoice.net/AFSA/Home>

American Legion Capwiz: <http://capwiz.com/legion/home/>

AMVETS Your Voice: <http://www.amvets.org/your-voice-in-dc/legislative-action-center/>

AUSA Advocacy: <http://advocacy.ausa.org/>

DAV Commander's Action Network: <https://www.dav.org/can/>

FRA Action Center: <http://action.fra.org/action-center/>

FRA Capwiz: <http://capwiz.com/fra/home/>

IAVA Take Action: <https://iava.org/take-action/>

MOAA Capwiz: <http://capwiz.com/moaa/home/>

VFW Capwiz: <http://capwiz.com/vfw/home/>

VVA Capwiz: <http://capwiz.com/vva/home/>

AARP Advocacy: http://action.aarp.org/site/PageServer?pagename=Advocacy_Home



VA Educational Assistance UPDATE

Everyone knows VA provides many programs for veterans and their families to assist with life after the military, but did you know that VA has GI Bill programs that offer education assistance to survivors and dependents of veterans? There are many wonderful nonprofit organizations that offer scholarships to the families of our heroes. We honor and encourage all of them, but want everyone to ensure they do not accept them *in lieu of what the VA provides*. Families have earned the programs discussed below – it is not an either or situation.

[The Marine Gunnery Sergeant John David Fry Scholarship \(Fry Scholarship\)](#) is available for children and spouses of Service members who died in the line of duty while serving on active duty on or after September 11, 2001. Children may use benefits until their 33rd birthday; and spouses' eligibility ends at the earlier of 15 years from the date of death or the date of remarriage. See our [fact sheet](#) for more detailed information.

Eligible beneficiaries attending school may receive up to 36 months of benefits. This includes full in-state tuition & fees for public schools, and private or foreign school tuition & fees are capped at a statutory maximum amount per academic year. Additionally, students may receive a monthly housing allowance and stipend for books & supplies. We've worked hard to support and implement laws that make programs like this available. On December 16, 2016, a new provision of the law extended the benefit eligibility period to January 1, 2021, for the spouses of Service members that died between September 11, 2001 and December 31, 2005. This provides surviving spouses with additional time to use the Fry Scholarship benefits. Check out our [letter to spouses](#) for more information on what has changed. Federal law also requires schools to charge [in-state tuition and fee](#) amounts to qualifying dependents using the Fry Scholarship at a public institution of higher learning located in the state where they currently live. We're working to ensure that all states come into compliance, and the public can track our progress through the use of a [map](#) available on our website.

[Survivors' and Dependents' Educational Assistance \(DEA\)](#) offers education and training benefits to the spouses and children of veterans who are permanently and totally disabled due to a service-related condition, veterans who died while on active duty, or who died as a result of a service-related condition. Children must generally use benefits between the ages of 18 and 26; and spouses generally have a 10 year period in which to use benefits, or a 20 year period for spouses of Service members who die on active duty or veterans that receive a permanent and total rating effective within 3 years of release from active duty. Benefits may be used for degree and certificate programs, apprenticeships, and/or on-the-job training. See our [DEA pamphlet](#) for more detailed information.

Sometimes it can seem as though the VA is a giant government organization that only processes claims. However, the majority of our employees here are either veterans or the family member of a veteran. In fact, many of us use or have used these benefits ourselves. We assure you that each day we're working hard to provide the best care and benefit programs and upholding the VA motto, *"to care for him who shall have borne the battle and for his widow, and his orphan."*

Courtesy of: C.L. Coy, Deputy Under Secretary for Economic Opportunity, Veterans Benefits Administration, U.S. Dept of Veterans Affairs

OUR VIEW: Don't just listen to veterans' problems, get them fixed

The U.S. Department of Veterans Affairs, and local and federal elected officials need to start listening to what veterans at town hall meetings are telling them and take real action to fix the longstanding problems veterans on Guam face.

On Wednesday, Veterans Affairs officials from Hawaii listened to Guam veterans, and their survivors, detail the problems with long waits and inadequate services, mostly related to health care.

A veteran's widow said her late husband filed an appeal to Veterans Affairs. He was supposed to hear back within 200 days. It's been four years without word, and the veteran died six months ago.

Another veteran said his wife doesn't get the same health coverage on Guam as she did in the states — a point he raised in a 2014 veterans town hall meeting.

Many veterans have to wait for months to schedule appointments at the island's Community Based Outpatient Clinic, which has never had adequate resources or staff for Guam's veterans. Promises have been made to improve the situation, but still are unrealized.



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Veterans also have to deal with too much red tape. Most issues can't be resolved on island and are left to Veterans Affairs officials in Hawaii. The distance and time difference exacerbate matters.

Guam also ranks dead last in the United States in funding for veterans. In 2012, Veterans Affairs spent just \$822 per Guam veteran. The next lowest rate was \$1,275.

The U.S. promised to provide health care and other services to our veterans in return for their service and sacrifice. Instead, that service and sacrifice is being ignored and denigrated by the federal government's failure to live up to those promises.

It's shameful the men and women who have served their country in uniform are treated so shabbily. As a community, we should be embarrassed, disgusted and outraged.

Pacific Daily News Published 6:51 p.m. ChT March 11, 2017 | Updated 9:13 p.m. ChT March 11, 2017

Guam VA promises met with concern among some veteran groups <http://www.pacificnewscenter.com/local/12738>

Senators Frank Aguon Jr. and Joe San Agustin met with special assistant to the governor Jose San Agustin to tour the cemetery.

The state of the Guam Veterans cemetery has come under fire recently as PNC received pictures of cracked and sinking crypts, lawn waste overtaking headstones, and what appears to be Hazmat violations inside a work shed. Now, Guam VA officials and two lawmakers are promising sweeping changes to an issue that has plagued the Veteran's cemetery for years.

On Friday Jose San Agustin, Senator Frank Aguon Jr. and the Co-chair of the committee on Military Affairs Senator Joe San Agustin, visited the cemetery to try and address these issues.

As a special assistant to the Governor, under the leadership of interim VAO administrator General Rodrick Leon Guerrero, San Agustin tells PNC that he has already begun to make sweeping changes to fix these issues.

"I've started communication with DPW. Glenn Leon Guerrero, as a matter of fact we met this week. And I showed him my concern and what I asked him is to send me a structural engineer to take a look at the crypts to see if it can be saved. And if cannot, [then] what is the recommendation and my recommendation is if it can't be saved, let's demolish it and plan to build new ones," says San Agustin.

Senator Joe San Agustin says he plans on holding an informational hearing, along with Senator Dennis Rodriguez, the committee chair, to speak with local veterans and find out how they can fix and fund some of these deficiencies. Meanwhile, Jose San Agustin says he will continue to find "innovative" ways to fix up the cemetery.

"Might it be that I just got this responsibility, it's now my responsibility to deal with it. I don't care what happened in the past I gotta do what I gotta do and I always look for room for improvements and correct deficiencies and there's been a lot of deficiencies here," said San Agustin.

But there are a host of other concerns brought up by one local veterans group regarding the current leadership. In a letter to another Veteran, Rodney Cruz, Founder and President of the Iraq Afghanistan and Persian Gulf Veterans of the Pacific, says the Guam Veterans Affairs Office is in violation of Guam law.

In his letter, Cruz says "I am writing to express concern of the state of the Guam Veterans Affairs office failure to uphold it's duties required by law in accordance with title 10 of the Guam Code Annotated (G.C.A). To include such concern of the status quo of the GVAO leadership by the Governor of Guam through executive order."

Cruz is calling for an oversight hearing based on several concerns his organization has with the current VAO leadership. Cruz says that Mr. (Jose) San Agustin has not been confirmed as the administrator of the Guam VAO but is acting as one. Currently, General Rodrick Leon Guerrero, adjutant General of the Guam National Guard, is the interim VAO administrator. San Agustin confirms this fact saying his official title is as the special assistant to the governor but was given responsibility from General Leon Guerrero.

Additionally, Cruz writes that the Guam VAO has failed to provide financial documents, as required by law, showing the state of the Veterans Cemetery Fund...a major part of the funding required to fix up the cemetery.

"Now we do have the cemetery fund, where we are reimbursed for every veteran that we bury. Now I can tell you we have a substantial amount of these funds in place. And that's why I'm dealing with the issues and initiatives that I have going forward because there is funding there that I can use to take care of the maintenance," says San Agustin.

Cruz goes on to list additional concerns requesting a follow up audit from the Guam OPA.

##

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 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>



When I'm Gone

by Mrs. Lyman Hancock

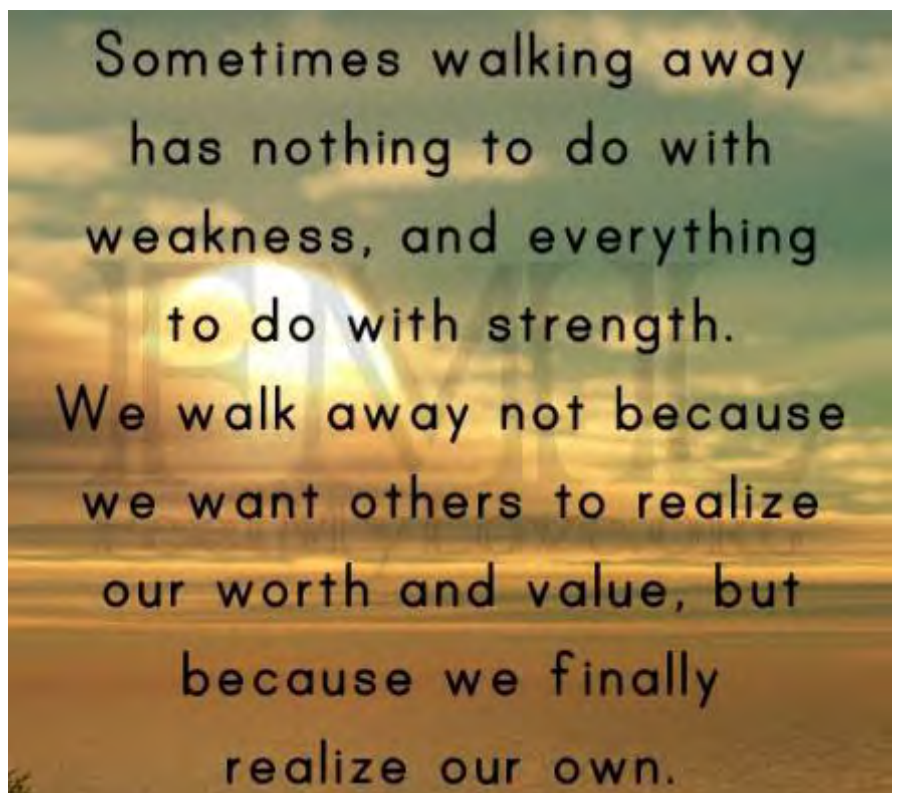
When I come to the end of my journey
And I travel my last weary mile
Just forget if you can, that I ever frowned
And remember only the smile

Forget unkind words I have spoken
Remember some good I have done
Forget that I ever had heartache
And remember I've had loads of fun

Forget that I've stumbled and blundered
And sometimes fell by the way
Remember I have fought some hard battles
And won, ere the close of the day

Then forget to grieve for my going
I would not have you sad for a day
But in summer just gather some flowers
And remember the place where I lay

And come in the shade of evening
When the sun paints the sky in the west
Stand for a few moments beside me
And remember only my best



Social Security

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

If you receive benefits or have Medicare, you can:

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

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



7 Social Security facts you need to know

(BPT) - Planning ahead and getting an accurate picture of your options may be key to getting the most out of your retirement. However, a survey commissioned by Massachusetts Mutual Life Insurance Company (MassMutual) aimed to better understand how much Americans know about Social Security retirement benefits suggests many may be leaving Social Security retirement benefits they're entitled to on the table, or incorrectly assuming what benefits may be available in retirement. Here are some the most common questions and answers for people of all ages:



My spouse can qualify for Social Security retirement benefits, even if he or she has no earnings history. True! Many spouses choose to stay at home to raise children or otherwise spend extended periods of time outside the paid workforce. This can affect a spouse's ability to qualify for Social Security benefits. In such cases, the spouse who earns less may be eligible for a Social Security spousal benefit. A spousal benefit can be as much as 50 percent of the higher earning spouse's full retirement age benefit. The exact percentage will depend on whether or not each spouse has reached his or her full retirement age.

As a divorced person, I can collect Social Security retirement benefits based on my ex-spouse's earnings history. True! You may be eligible to receive retirement benefits based on your ex-spouse's earnings record, provided your marriage lasted at least 10 years, you are currently unmarried, you are at least 62 years old and the benefit you would receive based on your personal earnings history is less than the benefit amount you would receive if you filed for benefits based on your ex-spouse's earnings record. If your ex-spouse has not yet applied for retirement benefits, but qualified for them, you can collect benefits based on his or her record provided that you have been divorced for at least two years.

Under current Social Security Law, full retirement age is 65. False! Your full retirement age is based on the year you were born. For people born between 1943 and 1954, the full retirement age is 66. If you were born in 1960 or later, the full retirement age is 67. For anyone born between 1955 and 1959, the full retirement age increases gradually.

Once I start collecting Social Security, my benefit payments will never change. False! The Social Security Act of 1973 included a provision for cost-of-living adjustments (COLAs) to help Social Security benefits account for inflation. Each year, the Social Security Administration uses specific indexes and formulas mandated by this legislation to determine whether a COLA will apply to benefits paid in the coming year and if so, how much the increase will be.

If I file for retirement benefits and have minor dependent children, they also may qualify for Social Security benefits. True! When you file for Social Security retirement benefits, your children may also qualify to receive benefits based on your record. An eligible child can be your biological child, adopted child or stepchild. A dependent grandchild may also qualify. Normally, benefits stop when children reach age 18 unless they are disabled. However, if the child is still a full-time student at a secondary school at age 18, benefits will continue until the child graduates or until two months after the child becomes age 19, whichever is first.

I must be a U.S. citizen to collect Social Security retirement benefits. False! You do not have to be a U.S. citizen to qualify for Social Security retirement benefits. Resident aliens who pay into the Social Security system may qualify to receive retirement benefits, assuming they earn enough credits and meet additional criteria. To become part of the Social Security system, non-U.S.

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citizens must have lawful alien status, permission by the U.S. Citizenship and Immigration Services (USCIS) to work in the U.S. and a Social Security Number.

I can continue working while collecting my full Social Security retirement benefits - regardless of my age. False! You can work and receive Social Security retirement benefits. However, if you have not reached full retirement age, your earnings will be subject to the retirement earnings test. If your income exceeds the test limit, Social Security may withhold all or a portion of your benefits. Withheld benefits are repaid over your lifetime once you reach full retirement age.

Final decisions about Social Security filing strategies always rest with you and should always be based on your specific needs and health considerations. It is important to acquire as much information as possible in order to make an informed Social Security claiming decision because one year after the Social Security claiming decision is made, it cannot be changed.

Source: <http://www.brandpointcontent.com/printsiteseniors/7-social-security-facts-you-need-to-know,22585>

Your Noncovered Pension May Affect Your Benefits As Spouse or Widow/Widower

If you receive a pension from a government job in which you did not pay Social Security taxes, some or all of your Social Security spouse's, widow's or widower's benefit may be offset due to receipt of that pension. This offset is referred to as the Government Pension Offset, or GPO.

The GPO will reduce the amount of your Social Security spouse's, widow's or widower's benefits by two-thirds of the amount of your government pension. For example, if you receive a monthly civil service pension of \$600, two-thirds of that, or \$400, must be used to offset your Social Security spouse's, widow's or widower's benefits. If you are eligible for a \$500 spouse's benefit, you will receive \$100 per month from Social Security (\$500 - \$400 = \$100).

Some individuals are exempt from the offset. Generally, your Social Security benefits as a spouse, widow or widower will not be reduced if you:

- Are receiving a government pension that is not based on your earnings; or
- Are a federal (including Civil Service Offset), state or local government employee whose government pension is based on a job where you were paying Social Security taxes; and
 - you filed for and were entitled to spouse's, widow's or widower's benefits before April 1, 2004;
 - your last day of employment (that your pension is based on) is before July 1, 2004; **or**
 - you paid Social Security taxes on your earnings during the last 60 months of government service. (Under certain conditions, fewer than 60 months may be required for people whose last day of employment falls after June 30, 2004, and before March 2, 2009.)

If you need additional information about the exemption, please read the "When won't my Social Security benefits be reduced?" section of our "[Government Pension Offset](#)" factsheet.

Discover some of the resources advancing Veteran careers

Excerpt - highlighting a few of the valuable resources the social networking site offers to job-seeking Veterans.

LinkedIn for Veterans Tutorial | [This one-hour tutorial](#) provides tips on how to:

- Create and optimize a LinkedIn profile
- Build a professional network that supports one's career goals
- Leverage LinkedIn to pinpoint a career that best suits one's interests

Skills Translation Seminar | Through [this seminar](#), Veterans can learn how to articulate their military skills in ways that resonate with potential employers. This is similar to VA's [Military to Civilian Occupation Translator](#) – another helpful resource to use during the application process.

Veteran Mentor Network | With more than 110,000 members, the [Veteran Mentor Network](#) enables Veterans to make contacts and ask career-related questions within a supportive community of peers and advisors. It's a great way to achieve not just professional goals, but personal goals as well.

excerpt courtesy of VantagePoint: <http://www.blogs.va.gov/VAntage/36034/how-linkedin-is-empowering-job-seeking-veterans/>

Wanderings

Symbols of Honor



By Lawrence Haggerty, *US Army Survivor Outreach Services Content Manager*

At the post gas station I saw a vehicle, with a young girl driving it, stop to fill up at the pump next to me. I noticed a small flag in the window with two blue stars on it, and assumed that the stars reflected the rank of the Soldier that owned the vehicle. I was surprised that a Major General would have a daughter that young.

Soon after that incident, I was hired to support an Army program called Survivor Outreach Services. When I reported to work, I noticed one of the ladies at work had a little purple and gold lapel pin she wore all the time, and another had a pin that was a variation of the flag that I had seen at the gas station.

I was curious: the flag on the car had two blue stars, the flag on one lady's pin had one blue star and one gold star and another simply had one blue star. Why were all the flags different, why were there two different stars, why did only these two ladies in the office have the flags? I, in my infinite wisdom, was too embarrassed to ask what any of these things meant.

Fortunately, one of my first assignments was to develop a web page that clearly defined the different versions of the flags and pins for the American public.

I am an Army veteran, with one deployment, and was married to an active duty Army Soldier with eleven deployments, and never understood the meaning these symbols had. It blew my mind that I'd never heard of, learned about or understood what these symbols represented.



The Service Flag was designed and patented by World War I Capt. Robert L. Queissner of the 5th Ohio Infantry whose two sons were serving on the front line. The flag was designed to be displayed in the front window of peoples' homes, to indicate the number of family members serving the war effort as members of the Armed Services.

In 1918, President Wilson approved a request from the Women's Committee of the Council of National Defense that allowed mothers who had lost a child serving in the war to wear a gold star on their traditional black mourning band. This practice led to the blue star on the Service Flag being covered with a gold star to indicate that the service member had been killed.

This practice became much more widespread during WWII, when organizations and families took great pride and displayed banners indicating the number of members of the organization or family serving in the war.

Between WWII and today, the practice of wearing or displaying service flags or gold stars had diminished greatly... but the meaning of the symbols is as significant as it was 100 years ago.

Each time you see a blue service star, you should be aware that the person displaying it has a loved one— possibly in harm's way—supporting the freedoms we enjoy every day.

A gold service star indicates that someone in that person's family has lost their life while serving our Army and our nation.



Please take a moment, when appropriate, to thank the bearer of the star. A simple "I appreciate your family member's service," or "My sympathies for your loss," is all it takes to remind the bearer that the service or sacrifice means something.

To learn more about each of these 'symbols of honor', visit <https://www.sos.army.mil/> [Select the *Symbols of Honor and Recognition* tab] | *Courtesy of Arm Echoes, Feb 2017*

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!!

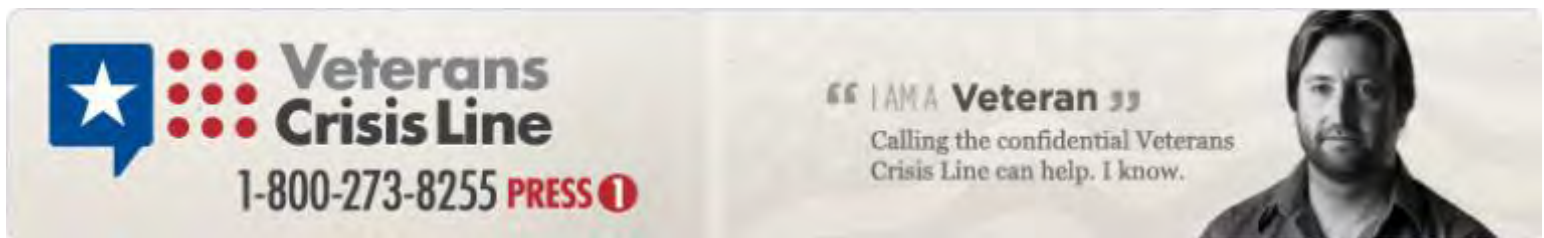
(See page 5 for a listing of Guam-area Military-Veteran organizations.)



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.



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

Opinion: Veterans office still marginalized

There were 123 Vietnam and War on Terror heroes from Guam who unselfishly gave their lives in order to ensure that we continue to enjoy life to the fullest extent possible. To put their sacrifices in perspective, an unknown author once said, "When you go home, tell them of us and say, for your tomorrow we gave our today."

Thousands more of our heroes were sick and disabled from their service; they are now resting peacefully at the Veterans Cemetery. Thousands continue to suffer with mental and physical disabilities.

Our unsung heroes, spouses and their children sacrifice as well by taking care of the home front while our heroes are away taking care of the mission. Some of them have passed on and are resting peacefully at the Veterans Cemetery.

Sometimes, hearing people say "Thank you for your service" seems as though it is such a meaningless and hallow expression. It seems that saying "Thank you for your service" is as worn-out as a car chugging along Marine Corps Drive spewing white smoke as though it will break apart any second. It seems as though it's something mandatory to say at checkout counters or to be politically correct.

The Office of Veterans Affairs has been marginalized for decades. The office has been shoved around; nothing permanent and professionally designed to provide the best, sensitive, uninterrupted and respectful services possible for approximately **23,300 surviving heroes and their families**.

Leaders give those being deployed a great sendoff, with all the whistles and bells. But when they return, it's back to the same old state of affairs. Soon, there will be hundreds, even thousands more of our heroes who will complete their service and will need the services of the VA office.

What a shame! Hafa? This is the kind of "thank for your service" our heroes and families get?

Continued on page 31 – "Vet Office"

Vet Office - Continued from page 30

From fiscal 2010 to the first quarter fiscal 2017, VA disability compensation payments for disabled Guam veterans was \$245,865,478. From fiscal 2010 to fiscal 2016, \$18,050,480 was provided for disabled housing and automobile modifications. From fiscal 2010 to the first quarter of fiscal 2017, \$19,515,851 was provided for educational benefits. From fiscal 2010 to the first quarter of fiscal 2017, \$5,221,095 was provided for survivor and veteran pension. These figures totaled a whopping \$288,652,904 during the last six-plus years. These figures don't include Social Security, retirement, and death indemnity compensation. Got the picture?

So why does the veteran community continue to be marginalized? What gives?

By the way, transferring the VA office under the Department of Military Affairs will not resolve the problems either. This considered move reminded me of a joke I once heard. A brother was driving around the village looking for the post office. Frustrated, he stopped his car and asked a young man for directions. The young man told him to go down the street and hang a left, you'll see it. The brother said thank you and promised that he will show young man the path to heaven. The young man said how can you show me the path to heaven when you do not know where the post office is?

Consider the following recommendations:

- Change the law and make the VA office an agency.
- Make the director's position unclassified, subject to confirmation by the legislature. Confirm a director who understands the VA system, is veteran-centered and can smoothly collaborate with VA leadership and elected leaders.
- Conduct a manpower study on types and qualifications of positions needed, based on all VA programs and regulations. All must be classified positions.
- Fast-track hiring for all required positions.
- Audit positions for increased pay.
- Provide resources needed immediately and make accommodations for fast growth.
- The request to computerize DD Forms 214 and to design a professional webpage has been waiting for almost two decades.
- Provide funding for a special veteran census to count and collect data on veterans in order to identify and anticipate needs.
- There must be a constant, dedicated, and stable direct link between the local and federal VA offices, the Community-Based Outpatient Clinic, Vet Center and the Hawaii regional VA office to work on and follow-up on problems. There is definitely a huge disconnect between these offices.
- Stop making the VA office a dumping ground for political hiring. All job openings must go through the merit process.

All VA offices, local and federal, exist only for one purpose: to serve our heroes and their families. We banded together to defend our country; we must do the same and demand that we be served professionally with respect. If we don't, we cannot hold elected leaders accountable and get the services we deserve.

Note: Red highlights are the editor's – would like to see a reference on where this info is from!

Source: <http://www.guampdn.com/story/opinion/2017/03/10/opinion-veterans-office-still-marginalized/99030988/>

Guam Office of Veterans Affairs/ Guam Veterans Cemetery

You can find news about the Guam Veterans Affairs Office, financial data, information on programs and a list of who works in your government. This is public information you have a right know about. You don't have to put in a request or travel to an agency to find this information. We provide it here for your convenience. <http://gvao.guam.gov/>



Administers three (3) major programs and other veterans functions: The agency coordinates veterans' affairs programs in the Territory, offers informational and advisory services to all veterans, active duty personnel and their dependents and assists in presenting claims against the United States on their entitlements under federal laws.

See more at: <http://gvao.guam.gov/about-us/>

LOCATION: 172 S. Marine Corps Drive, Asan, Guam 96915

PHONE: Office: 475-8388- 8394 / Cemetery- 477-4013

Focus on Transition



Top tips for life after transitioning to civilian life | *DOD Transition Assistance Program Office*

WASHINGTON – Although you've transitioned to civilian life, there are still transition-related lessons that can help you thrive in your post-military life. The lessons below and more are all available for free through the Transition GPS online curriculum. Use the following link to access this resource, which is available to veterans and their family members: <http://tiny.cc/DoDTAP>.



Lessons

1. **Resilient Transitions:** Remain resilient. Understand the importance of resilience and learn about the stress factors and family considerations that might affect you. Find out more about the ways to maintain a support system, improve trust in your relationships, and find a mentor.
2. **Military Occupational Classification (MOC) Crosswalk:** Learn about all the skills, training, and experience you have earned in the military and get assistance translating them into language civilian employers understand.
3. **Personal Financial Planning:** Identify your financial responsibilities, obligations, and goals. Develop a spending plan, analyze your credit report and score, evaluate total compensation packages, leverage resources, evaluate the cost of living, and get a better understanding of your taxes.
4. **Accessing Higher Education:** Understanding the education process. Receive assistance with the entire educational process. Get help with choosing a school and degree program, understanding the GI Bill and other financial assistance opportunities, transferring military or previous education credits, and completing college applications. Remember as you transition from active duty, you're facing new challenging and defining new moments. The Transition GPS is designed to help you gain valuable career readiness skills.

Online Resources:

- Learn more about the Transition Assistance Program www.dodtap.mil
- Get an overview of everything you need to know to transition out of the military www.militaryonesource.mil/transition
- Continue to serve your country after your transition www.serve.gov/
- Find meaningful employment opportunities: www.uschamberfoundation.org/hiring-our-heroes

Military service – a pathway to success

By **Mr. Curtis L. Coy**, *Department of Veterans Affairs Deputy Under Secretary for Economic Opportunity*

American veterans consistently prove themselves reliable, independent and hardworking; possessing the necessary soft and technical skills to positively impact their communities and employers.

Skills developed through military service are valued components to what make Veterans great students, employees, and leaders. In fact, Post 9/11 veterans earn more than their non-veteran counterparts regardless of age or geography.

Service members who have served in the U.S. Army are 'Soldiers for Life', which means these individuals belong to one of the most connected alumni networks in the world. However, there are many veterans who do not take advantage of this network and benefits such as the GI Bill, which is one of the best benefits for eligible veterans.

The Post 9/11 GI Bill covers education costs and provides a substantial housing stipend. This benefit covers not only traditional college and trade or technical schools, but also registered apprenticeships. These and other educational opportunities create pathways to successful careers.

There are far too many veterans who face barriers to economic success, because they are not aware of the benefits available to help them succeed. It is imperative for each of us to mentor these veterans to help them make the most of the benefits they have earned.

All individuals, who mentor or simply make contact with a veteran seeking civilian employment, are encouraged to advise these service members to prioritize employers who value their service and have publicly committed to hiring veterans. Additionally, veterans can explore opportunities with such employers, take advantage of no cost training opportunities, and learn about benefits available to them by visiting www.vets.gov. Vets.gov is a one-stop shop for employment and education information, as well as VA health and compensation benefits.

Let's work together to connect every Veteran to the resources and benefits that lead to lifelong success.

##

3 Steps to Creating a Perfect Elevator Pitch

Coming up with a single paragraph—and a short one at that—to convince people to work with you isn't all that easy.

How can you capture all your experience and talents and [goals](#) in a few sentences without sounding arrogant, phony, or boring?

Most people wind up writing a boring career summary on their [resumes](#) and rattling off their job titles at networking events. And then....nothing happens.

A great elevator pitch can make something happen. And when you break it down into parts, and take them one at a time, creating one is pretty easy—even fun.

Using this three-part framework, recommended by Kelly Studer, an executive career coach based in California, can help you create a pitch that leaves people wanting to know more about you.



A good pitch should convey three things: | What you do | How you do it | Why you do it

Each of those parts can be a single sentence, and no more than two. Remember you don't have much time to make an impression, either in person or at the top of your resume. You don't want to drown people in information, but to prompt them to ask for more. And to get people interested in you, you have to be interesting. That means letting a bit of your personality come through. Here's how:

What You Do – This should be more than your job title or the name of your current company. Choose a way to describe your job that makes you more than just a title – remember that your title is not unique, and different companies use different titles for the same role. Depending on the stage of your career or your goals, you might not want to mention a title at all. It can limit your options.

Instead of saying “I’m a software developer,” try something such as “I create software that allows people of all skill levels to build their own mobile apps. 5,000 apps have been created on my software to this day.”

How You Do It – [Identify your top two or three talents](#), and express them in a few phrases. Are you obsessed with slashing production time or the creative brains behind several viral marketing campaigns? What makes you different than other people who have your job title? If you do something complicated that might be tough for your listener to understand, use a metaphor to tell the story. In other words, don't give the same pitch at a meeting with developers as you would in a room of CEOs, where you might say, “Using my JavaScript and CSS skills, I create tools that people can put together to make their own apps, sort of like Legos for iPhone apps.”

Why You Do It – This is where your personality and enthusiasm must come through to seal the deal. Your final sentence describes your passion and commitment, your motivation or the impact you want to make. That developer might spark interest with this pitch: “I want to create a world where anyone can easily create an app, and not be constrained by huge costs or lack of technology skills. Imagine what people could create when these barriers are removed.”

Practice Your Pitch | Once you have a written pitch, or a couple of versions of it, add it to your resume and social profiles. And then you need to practice speaking it. It will probably sound stiff or awkward at first, but that doesn't mean it is not good. Keep in mind that what works in written form can sound unnatural and rehearsed when spoken out loud, so tweak your pitch so that it flows naturally when verbalized.

Craft a Better Pitch

Use Simple Language You might say, “identified” in a written pitch, but “spot,” “see,” or “look for,” sound more natural when speaking. For example, “I identify fashion trends” vs. “I look at what people are buying now and envision the next trend.” The second version [tells a story](#).

Try a Question – This is an informal way to engage people right away. It works particularly well if your job involves a product such as software that can be hard to explain. If you are at a software conference, you might say you have a “SaaS platform allowing application development and publication for small or new businesses.” But if you are speaking with people that aren't in your industry, or want to engage anyone faster, ask: “Ever have a great idea for an app, but didn't know how to build one?”

Practice, Practice, Practice – Practice your pitch with a friend or family member, in front of a mirror, to your goldfish, anyone. Have someone video you practicing and notice if there are places in your pitch that your body languages changes or you often stumble on words.

Source: <https://www.ivyexec.com/executive-insights/2014/3-steps-creating-perfect-elevator-pitch/>

SOMETHING TO PONDER – The humor of life

Demanding a Divorce...

A Polish man moved to the United States and married an American girl. Although his English was far from perfect, they got along very well until one day he rushed into a lawyer's office and asked him if he could arrange a divorce for him "very quick."

The lawyer said that the speed for getting a divorce would depend on the circumstances, and asked him the following questions:

Lawyer: "Have you any grounds?"

Man: "YA, YA, acre and half and nice little home."

Lawyer: "No," I mean what is the foundation of this case?"

Man: "It made of concrete."

Lawyer: "Does either of you have a real grudge?"

Man: "No, we have carport, and not need one."

Lawyer: "I mean, what are your relations like?"

Man: "All my relations still in Poland."

Lawyer: "Is there any infidelity in your marriage?"

Man: "Ya, we have hi- fidelity stereo set and good DVD player."

Lawyer: Does your wife beat you up?"

Man: "No, I always up before her."

Lawyer: "WHY do you want this divorce?"

Man: "She going to kill me."

Lawyer: "What makes you think that?"

Man: "I got proof."

Lawyer: "What kind of proof?"

Man: "She going to poison me. She buy a bottle at drugstore and put on shelf in bathroom. I can read, and it says, "Polish Remover."

Let's Go Fishing

The rain was pouring down and there was a big puddle in front of the Bar just outside the VFW Post.

A ragged old Sailor was standing near the edge with a fishing line in the puddle.

A curious young Marine came over to him and asked what he was doing.



"Fishing," the old sailor simply said.

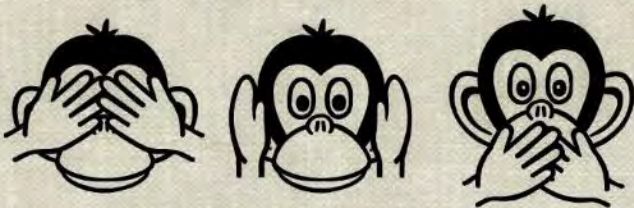
"Poor old fool," the Marine thought to himself, and he invited the old Sailor into the Bar for a drink.

As he felt he should start some conversation while they were sipping their whiskey, the haughty young Marine asked, "And how many have you caught today?"

"You're number ten," the old Sailor answered. "5 Army, 3 Navy & 2 Marines."


3 Wise Monkeys

**Don't see everyone's flaws.
Don't listen to everything you're told.
Don't speak if it's not kind.**



**Always look for the good in people.
Not everything is truth.
Only speak words of kindness.**

**I AM AWARE THAT I AM LESS THAN
SOME PEOPLE PREFER ME TO BE
BUT MOST PEOPLE ARE UNAWARE
THAT I AM SO MUCH MORE THAN
WHAT THEY SEE.**

 AYSAYAKO || TUMBLR

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/>

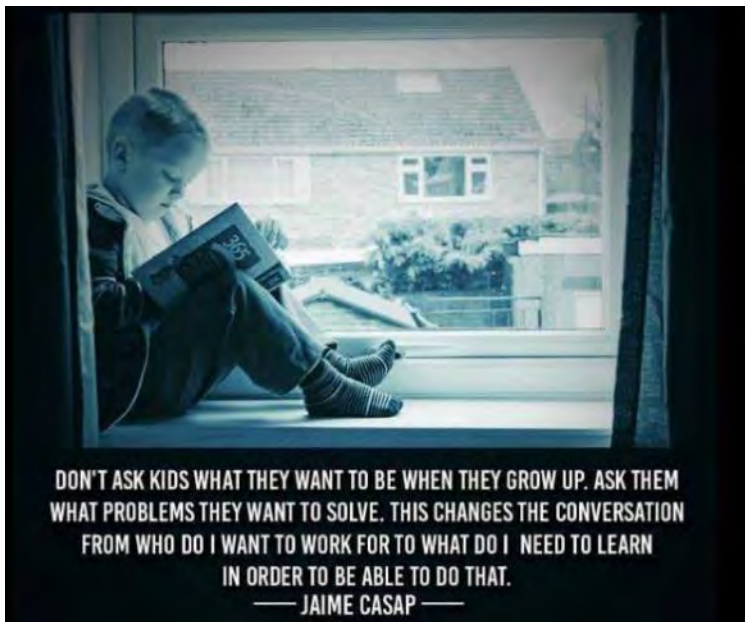
<http://www.military.com/benefits/>

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**



I like history and think we can and should learn from it... But...

I want my best energy focused on where I'm going, not where I've been...

On things I can change, not on things I can't...

On the tree I'm planting more than the one that fell...

Building new dreams more than dwelling on regrets... via Ron Edmondson

WE MAKE A
LIVING BY
WHAT WE GET,
BUT WE MAKE A
LIFE BY
WHAT WE GIVE.

~WINSTON CHURCHILL

"He that is good for making excuses
is seldom good for anything else."

Benjamin Franklin



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
*Please leave a message and
we will return your call as soon
as possible.*

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

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. *Senseramente**

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

OFFICIAL BUSINESS

Return Service Requested

