



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

OUR QUEST....

The poster features a black POW/MIA flag draped over a wooden chair. The flag has the text "POW★MIA" at the top, a silhouette of a soldier's head in the center, and "YOU ARE NOT FORGOTTEN" at the bottom. The background is a globe with a grid pattern.

NATIONAL POW/MIA RECOGNITION DAY

SEPTEMBER 15, 2017



Guam Retiree Activities Office Newsletter

September 2017
Volume 7, Issue 9

Guam Retiree Activities Office

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2017 Guam Military Retiree Appreciation Day
Saturday, October 28, 2017





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

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

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

CONTACT US 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!*

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 (July 2017) Retiree listing shows our retiree population total of 3,213 as follows:

Guam: 3,029 / CNMI: 138 / Outlying Areas: 46

Service breakout: Air Force: 797 / Army: 1,265 / Coast Guard: 49 / Marines: 116 / Navy: 984 / 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 Marshall Islands

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 Volunteer 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 Bernadette Santos at the VA Clinic at 475-5760 and Joe San Agustin at 475-8391/2.
- When you call the CBOC and cannot get through after several attempts, or if you signed in as a walk-in patient and took too long to be seen, or weren't seen at all, immediately notify GVAO at 475-8388/89/91/92.
- CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.

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

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

☒ Joe A. San Agustin is now the Administrator of the Guam Veterans Affairs Office (GVAO). 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 or other veteran related issues, contact him at 488-4423 or email 1sgmendiola@gmail.com.

Guam Veteran

Meetings / Events / etc.

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

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

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

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

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

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

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

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

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.* ▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

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

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

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

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

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

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

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

REMINDER - RETIREE WEB SITES:

Each Service has a web site that contains **HOT TOPICS** for retirees.

You can also view and download the most current Service Retiree publication from the sites.

The link to all of these can be found on page 29 of this newsletter.



Guam Legislative actions regarding Veterans

<http://guamlegislature.com/index/> | *New Items Highlighted* | *thru Bill 173-34 & Resolution 213-34



Bill No. 169-34 (COR) – introduced Thomas C. Ada - Received: 9/1/2017. An act to add new §§ 24401.1 and 24401.2 to Article 4, Chapter 24 of Title 11, Guam Code Annotated, relative to Tax Exemptions for 100% disabled veterans, surviving spouse, legal guardian and Goldstar spouses and parents.

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

Bill No. 84-34 (COR) - As introduced by: Frank B. Aguon Jr. / Dennis G. Rodriguez, Jr. / Joe S. San Agustin. An Act to Amend § 67108 Of Chapter 67, Title 10, Guam Code Annotated, relative to the recommendation and **nomination of the Veterans Affairs Officer** by the Guam Veterans Commission to I Maga'lahaen Guåhan. **Status:** Referred to Committee on 5/16/17.

Bill No. 74-34 (COR) - introduced by: Thomas C. Ada. An act to authorize the mayor of Barrigada and the Barrigada municipal planning council to enter a partnership with a non-profit organization (interested in the development of T-18 as a **historic and cultural site**. (the caves in T-18 were used as a place of refuge and rest for the Chamorro Slave Laborers utilized by the Japanese Imperial Forces to construct an airfield in what is known today as Guam Int'l Airport.) **Status:** Referred to Committee on Environment, Land, Agriculture, and Procurement Reform on 4/17/17; Amended 7/17/17.

Bill No. 57-34 (COR) - introduced by: Dennis G. Rodriguez, Jr. / Joe S. San Agustin. Relative to a **community paramedic outreach program...**; and collectively relative to granting the EMS Commission the authority to expand the scope of Emergency Medical Services and implement a community paramedicine outreach program. **Status:** Referred: 6/28/17 - 4:02 p.m.

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

Resolution No. 197-34 (COR) - FRANK B. AGUON JR. / Senators Rodriguez & San Agustin; Relative to recognizing and commemorating the Veterans of Desert Storm, Desert Shield, and Persian Gulf era on its Twenty-Sixth (26th) Year Anniversary of the Gulf War also known as the First Gulf War; and to further extending a sincere *Un Dángkolo Na Si Yu'os Ma'áse'* to the Veterans for their service to our nation and our island.

Resolution No. 196-34 (COR) - FRANK B. AGUON JR. / Senators Rodriguez & San Agustin; Relative to recognizing and commending the members of the Military Order of the Purple Heart, Guam Chapters 1315, 787, and 2007 as they celebrate "Purple Heart Month" in August 2017; and to further extending *Un Dángkolo Na Si Yu'os Ma'áse'* to the members and their families for their honorable service to our country, spirit of sacrifice in keeping with the proud tradition of the military service, and tremendous contributions to our island community.

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

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

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

IN THE
* NEWS

10th Annual Women Veterans Conference – Wednesday 13 Sept 2017

9:00am – 3:00pm (Doors open at 8:30am – Sheraton Laguna Guam Resort
Register with Maryann Cabrera at 688-5365 or Norma Castillon at 483-0184 or at

Guam Veterans Affairs Office – Veterans Community Outreach – Friday 22 Sept 2017

LOCATION: Barrigada Mayor's Office 3:00pm – 7:00pm | Questions, contact the GVAO at **475-8388**

Veterans Homerun 5K/Fun Run – Saturday 21 Oct 2017

Hosted by WestCare Pacific

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



Good Hygiene Tips!

If you have fever, headache, body aches, vomiting or nausea symptoms and they are not resolving or you are concerned please seek medical care. Call Andersen AFB Clinic at 366-9355 or Naval Hospital Guam at 344-9292 for an appointment with your Primary Care Manager (PCM).

The best way to prevent the spread of this and similar illnesses is to stay healthy and follow these simple practices:

- **Practice good handwashing. This is one of the most effective ways to prevent the spread of germs. Use soap and water when available, or use alcohol-based hand sanitizers when soap and water are not readily available.
- ** Cover your mouth and nose with a tissue when coughing or sneezing, or cough and sneeze into your sleeve.
- ** Avoid close contact with people who are sick.
- ** When sick, keep your distance from others to protect them from getting sick.
- ** Use insect repellent as needed.
- ** Stay current on your immunizations.



Naval Hospital Guam: <http://www.med.navy.mil/sites/usnhguam/Pages/default.aspx>

Andersen Clinic: <http://www.airforcemedicine.af.mil/MTF/Andersen/>

TRICARE Online: <https://www.tricareonline.com>

Five Myths about VA Health Care

<http://www.blogs.va.gov/VAntage/586/bus-ting-myths-about-va-health-care/>

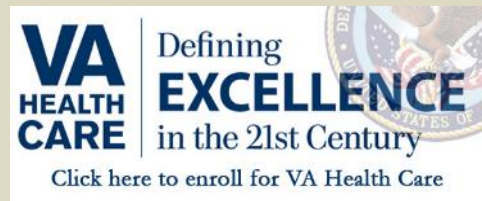
Myth Number One: *I wasn't injured in the service, so I'm not eligible for VA health care.* **Status: False**

Myth Number Two: *I can only receive care for service connected injuries.* **Status: False**

Myth Number Three: *I make too much money to qualify for VA health care.* **Status: It depends**

Myth Number Four: *I can't use VA health care if I have private health insurance.* **Status: False**

Myth Number Five: *If I'm 100 percent disabled, that means I'm permanently disabled.* **Status: False**



Take Command of Your Health with TRICARE Preventive Services

Taking your health for granted is easy to do when you're feeling great. But seeing your doctor only when you feel terrible misses the point of preventive health care. It's better to identify and manage potential health issues before you experience recognizable symptoms – and before they become life threatening. TRICARE covers many [preventive health services](#) at no cost, giving you every reason to visit your doctor regularly.

Seek Preventive Services | Did you know that [heart disease is the leading cause of death](#) for both men and women in the U.S.? Because risk factors for heart disease include high blood pressure and/or high LDL cholesterol, a person may not be aware that she has these conditions. But conditions like this can be discovered with cholesterol and blood pressure screenings during a doctor's visit. Taking command of your health means being proactive. [Cancer screenings](#), [well-woman exams](#), [immunizations](#) and [Health Promotion and Disease Prevention \(HP&DP\) exams](#) can help identify potential health issues. Catching a condition, disease or illness in the earliest stages gives you the best chance of managing or treating it. Talk to your doctor about your family history and risk factors to decide which preventative screenings are appropriate for you.

It's Never Too Early to Start | Preventive health applies to children as well as adults. TRICARE covers [well-child care](#) exams for children from birth to age 6. During these visits, the doctor will make sure that your child is on track with developmental milestones, weight, immunizations and overall health.

Make Healthy Choices | Another way you can be proactive with your health is by making smart choices every day. [Good nutrition](#), [plenty of exercise](#) and [not smoking](#) helps [lower your risk for many chronic diseases](#), including heart disease, stroke, some cancers and diabetes. Regular physical activity also improves mental health and strengthens bones and muscles.

[Preventive health](#) means taking command of your own health. Learn how [TRICARE](#) is with you every step of the way.

Source: https://tricare.mil/HealthWellness/HealthyLiving/HLArticles/Archives/8_23_17_Take_Command_of_Your_Health

Changes Are Coming to TRICARE. Are You Ready?

Changes are coming to your TRICARE benefit beginning January 1, 2018. These changes will give you more benefit choices, improving your access to care and simplifying cost shares. The best way to prepare is to [update your information in DEERS](#), [sign up](#) for TRICARE benefit updates, and visit the [TRICARE Changes](#) page.

TRICARE Is Changing. Here is what you need to know:

Region Consolidation

Currently, there are three TRICARE regions in the U.S. to include TRICARE North, South and West. The TRICARE North and South regions will combine to form TRICARE East, while TRICARE West will remain mostly unchanged. Two new contractors, Humana Military and Health Net Federal Services, will administer these regions. This change will allow better coordination between the military hospitals and clinics and the civilian health care providers in each region.

TRICARE Select

A new program, TRICARE Select will replace TRICARE Standard and TRICARE Extra both stateside and overseas. Stateside, TRICARE Select will be a self-managed, preferred provider network option. You will not be required to have a primary care manager (PCM) and therefore you can visit any [TRICARE-authorized provider](#) for services covered by TRICARE without a referral. Overseas, TRICARE Overseas Select will be a preferred provider organization-styled plan that provides access to both network and non-network TRICARE authorized providers for TRICARE covered services. TRICARE Select adopts a number of improvements, including additional preventive care services previously only offered to TRICARE Prime beneficiaries.

TRICARE Prime

TRICARE Prime is a managed care program option. An assigned PCM provides most of your care. When you need specialty care, your PCM will refer you to a specialist. Active duty service members and their family members do not pay anything when referred to a network provider by their PCM. All others pay annual enrollment fees and network copayments.

Enrollment

All current TRICARE beneficiaries will be automatically enrolled into plans on January 1, 2018 as long as they are eligible. TRICARE Prime enrollees will remain in TRICARE Prime. TRICARE Standard and Extra beneficiaries will be enrolled in TRICARE Select. During 2018, you can choose to enroll in or change coverage plans. Enrollment will move to a calendar year open enrollment period beginning in the fall of 2018, during which active enrollment will be required for coverage for the following year. The open enrollment period will begin on the Monday of the second full week in November and run through the Monday of the second full week in December of each calendar year.

Are You Ready? Take Action Now:

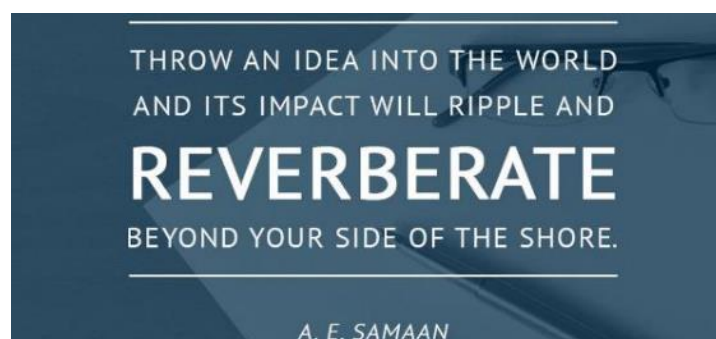
You can begin to prepare for the upcoming changes now by:

- Signing up for a [DS Logon](#)
- Updating your personal information [DEERS](#)

This is YOUR Benefit – Take Command! Stay informed with the latest information:

In the coming months, more information will be available www.tricare.mil/changes. To stay informed, sign up for [email alerts](#). You can also get alerts by signing up for [eCorrespondence in milConnect](#). By staying informed, you'll be ready for a smooth transition with TRICARE.

Source: https://tricare.mil/CoveredServices/BenefitUpdates/Archives/08_28_17_TRICARE_Is_Changing



Health / Medical News

12 Times to Try Lifestyle Changes Before Medication

Your first treatment doesn't always have to come in pill form

Americans often rush—or get rushed—into taking drugs too quickly.

Sometimes doctors prescribe them for problems—[back pain](#), heartburn, and [insomnia](#), for example—without first giving lifestyle changes a chance.

Or they diagnose people when they're in the “predisease” stage of a condition—think mild bone loss or slightly elevated blood pressure or blood sugar levels—and immediately start treating them with drugs when simple steps are often enough.

Here, 12 such situations, and what to do instead.

1. ADHD

Drugs: Antipsychotics such as Abilify and Seroquel.

Risks: Side effects include constipation, difficulty breathing or swallowing, dizziness, drowsiness, fast or irregular heartbeat, fever, seizures, and weight gain.

Nondrug options: Behavioral therapy plus educational interventions and exercise. (In some cases, a stimulant such as [Adderall](#) or [Ritalin](#) may also be necessary, but first consult with a specialist.)

When to consider a drug: Antipsychotics should be [used for ADHD](#) only if other psychiatric conditions are diagnosed, such as bipolar disorder.

2. Back & Joint Pain

Drugs: Nonsteroidal anti-inflammatories such as Advil, Aleve, and Celebrex; opioids such as OxyContin and Percocet.

Risks: High doses or long-term use of Advil and related drugs can cause bleeding in the intestines, kidney failure, heart attack, ulcers, and stroke. Opioids can trigger drowsiness, nausea, vomiting, constipation, addiction, and overdose.

Nondrug options: [Try yoga](#), swimming, gentle stretches, tai chi, massage, physical therapy, acupuncture, or heat.

When to consider a drug: Anti-inflammatories are okay for short-term flare-ups, though even then stick with a low dose and don't take them for longer than 10 days without talking with your doctor. Opioids should be a [last resort](#) and prescribed at the lowest effective dose for the shortest time possible.

3. Dementia

Drugs: Antipsychotics such as Abilify and Seroquel.

Risks: Generally the same as those listed for ADHD, as well as stroke and death.

Nondrug options: Establish a regular routine, do calming activities, and have [frequent social contact](#). It's also a good idea to rule out underlying conditions that can sometimes lead to disturbed behavior, such as constipation, infection, or hearing or vision problems.

When to consider a drug: If the patient suffers from delusions, hallucinations, or other serious mental illness, or presents a danger to himself or others.

4. Mild Depression

Drugs: Antidepressants such as Celexa, Cymbalta, Lexapro, and Prozac.

Risks: Many side effects, including diarrhea, drowsiness, headaches, agitation, sexual dysfunction, and suicidal thoughts.

Nondrug options: Exercise, meditation, and [various forms of talk therapy](#).

When to consider a drug: If therapy alone isn't enough or depression is severe. Reassess after six weeks and consider switching drugs if you aren't getting better.



continued on page 10 – “Lifestyle Changes”

Lifestyle Changes – continued from page 9

5. Heartburn

Drugs: Proton-pump inhibitors (PPIs) such as Nexium, Prevacid, and Prilosec.

Risks: Reduced stomach acid, which impairs the body's ability to absorb certain nutrients and medication, and increases the risk of gastrointestinal and other infections. Long-term use may increase the risk of fractures, dementia, heart attack, and kidney disease.

Nondrug options: Eat smaller meals, don't lie down soon after eating, lose excess weight, and avoid trigger foods, including acidic or greasy meals. For occasional heartburn, try OTC products such as Maalox, Pepcid AC, Tums, or Zantac 75.

When to consider a drug: If heartburn occurs twice weekly or more for four weeks or longer and your doctor diagnoses gastroesophageal reflux disease, which occurs when stomach acid backs up into the esophagus and damages it. In that case, [consider a PPI](#) for a few months while your esophagus heals.

6. Insomnia

Drugs: Sleeping pills such as Ambien, Belsomra, and Lunesta.

Risks: Dizziness, next-day drowsiness, impaired driving, dependence, and worsened sleeplessness when you try to stop.

Nondrug options: [Cognitive behavioral therapy \(CBT\) for insomnia](#), where a provider teaches you good sleep habits and suggests ways to change your behavior, such as cutting out naps or not using your laptop in bed.

When to consider a drug: If you have short-term sleep problems caused by a stressful event such as a death in the family or a divorce, or if CBT alone doesn't provide enough relief.

7. Low Testosterone

Drugs: Testosterone topicals (such as AndroGel and Axiron), patches (Androderm), and injections (Aveed).

Risks: Blood clots in the legs, sleep apnea, an enlarged prostate, and possibly an increased risk of a heart attack or stroke. Topical forms can transfer to others, causing the growth of body hair in women and, if pregnant, transfer the hormone to their babies. Children exposed to the hormone have experienced enlargement of the penis or clitoris, the growth of pubic hair, an increased libido, and aggressive behavior.

Nondrug options: Treat conditions that can decrease testosterone, such as diabetes or obesity. Also discuss nondrug ways to boost energy and vitality by exercising, getting enough sleep, and couples therapy with your partner.

When to consider a drug: If you have hypogonadism, which is very low testosterone levels caused by a genetic disorder; damage to the testicles from injury or chemotherapy; or another cause.

8. Osteopenia, or Preosteoporosis (Bone Density at the Low End of Normal)

Drugs: Bisphosphonates such as Actonel, Boniva, and Fosamax.

Risks: Diarrhea, nausea, vomiting, heartburn, esophageal irritation, and bone, joint, or muscle pain. Long-term use may increase the risk of thigh fractures.

Nondrug options: Consume foods high in calcium and vitamin D, do weight-bearing exercises such as walking or lifting weights, and quit smoking. Plus take steps to prevent falls by, for example, avoiding sleeping pills and installing grab bars in the bathroom.

When to consider a drug: If bone-density tests show you have [full-blown osteoporosis](#). Even then, consider taking a break after five years to reduce the risk of lasting side effects.

9. Overactive Bladder (Sudden or Frequent Need to Urinate)

Drugs: Anticholinergics such as Detrol and Oxytrol.

Risks: Constipation, blurred vision, dizziness, confusion, and an increased risk of dementia.

Nondrug options: Cut back on caffeine and alcohol, and try bladder training (slowly increasing the time between bathroom visits) and [Kegel exercises](#) (repeatedly tightening and relaxing the muscles that stop urine flow).

When to consider a drug: If several weeks of nondrug strategies don't provide enough relief.

continued on page 11 – "Lifestyle Changes"

A Healthy Lifestyle not only Changes your Body, It Changes your MIND, your ATTITUDE and your MOOD!

Every New Day is a Chance to Change Your Life

Lifestyle Changes – continued from page 10

10. Prediabetes (Blood Sugar Levels at the High End of Normal)

Drugs: Blood-glucose-lowering drugs such as Actos and Glucophage.

Risks: Dizziness, tiredness, muscle pain, and in rare cases other symptoms caused by a dangerous buildup of lactic acid and a vitamin B12 deficiency.

Nondrug options: Exercise, eat a healthy diet rich in nonprocessed and nonstarchy foods, and [lose weight](#).

When to consider a drug: If you develop full-blown type 2 diabetes.

11. Prehypertension (Blood Pressure at the High End of Normal)

Drugs: ACE inhibitors, angiotensin receptor blockers (ARBs), calcium channel blockers, and diuretics.

Risks: Diuretics can cause frequent urination, low potassium levels, and erectile dysfunction. ACE inhibitors and ARBs can cause high potassium levels and reduced kidney function. Calcium channel blockers can cause dizziness, an abnormal heartbeat, flushing, headache, swollen gums, and less often, breathing problems.

Nondrug options: Quit smoking, cut back on sodium and alcohol, lose excess weight, and exercise.

When to consider a drug: If you develop [true hypertension](#).

12. Obesity

Drugs: The weight-loss drugs Belviq, [Contrave](#), Qsymia, and Xenical.

Risks: Constipation, diarrhea, nausea, or vomiting are common. The drugs also cause rare but dangerous side effects, including leaky heart valves with Belviq and liver damage with Xenical.

Nondrug options: If you've been unable to lose weight on your own by exercising more and eating less, ask your doctor about formal weight-loss programs.

When to consider a drug: If lifestyle changes have failed and you are obese or overweight and have heart disease or type 2 diabetes. If you haven't lost at least 5 percent of your weight after three months, stop because it's unlikely to help.

Editor's Note: This special report and supporting materials were made possible by a grant from the state Attorney General Consumer and Prescriber Education Grant Program, which is funded by a multistate settlement of consumer fraud claims regarding the marketing of the prescription drug Neurontin (gabapentin).

This article also appeared in the September 2017 issue of Consumer Reports magazine. By Teresa Carr and Ginger Skinner

Source: <https://www.consumerreports.org/prescription-drugs/times-to-try-lifestyle-changes-before-drugs/>

More on Drug Safety

[Too Many Meds? America's Love Affair With Prescription Medication](#)

[How to Get Off Prescription Drugs](#)

[Give Your Drugs a Checkup: Reviewing Your Medication List Can Prevent Errors](#)

[Is It Time for a Medication Reconciliation?](#)

[What Older People Need to Know About Prescription Drug Risks](#)

Is Work Ruining Your Health?

It's not always easy to tell. But don't take our word for it – check this list:

- ✓ I often strategize to free up more time to work.
- ✓ I regularly stay at work later than I intended.
- ✓ I work to reduce or avoid guilt or anxiety.
- ✓ I stress if something gets in the way of my work.
- ✓ I often pass up leisure activities in order to work.
- ✓ Work has negatively influenced my health before.

If four or more are true for you, go to prevention.com/work-detox for tips.

Source: PLOS One – Prevention magazine



Treat Anxiety with Grounding Skills

If you want to stop feeling “spacey,” or you feel yourself slipping into the spiral of anxiety, try some of these helpful [anxiety management techniques](#):

1. Bring up today’s newspaper on the web, notice the date. Read something fun!
 2. Breathe slowly and steadily from your core. Imagine letting fear and worry go, evaporating along with each breath.
 3. Trace your hands against the physical outline of your body. Experience your own presence in the world.
 4. Call a friend and have a chat.
 5. If you are feeling ‘stuck’, change how you’re positioned. Wiggle your fingers, tap your feet. Pay attention to the movement: You are in control of what your body is doing, right here and now.
 6. Eat or drink something. Is it hot, or cold? Sweet, or sour?
 7. Meditate, if that’s OK for you. Otherwise use distractions like television or music to help settle down.
 8. Use your voice. Say your name or pick up a book and read the first paragraph you find out loud.
 9. Look at yourself in the mirror. Smile, even if that’s the last thing you feel like! How does that feel? What can you see? (If negative thoughts come to mind, write them down to look at later but let them go for now. You’re anxious enough as it is.)
 10. Write out what’s going on. Keep writing until you start to notice it makes a difference, lets some of the things you’re anxious about out.
 11. Take a shower/bath. Notice the sensations of the water.
 12. Write somebody you care about an email.
 13. Imagine yourself in a familiar, comfortable place. Feel the safety. Know it.
 14. Take a look outside. Count the number of trees and street signs.
 15. Exercise. Jump up and down on the spot. Try some gentle yoga, or ride a bike.
 16. Hold onto something comforting. Maybe a blanket or an old stuffed toy.
 17. Laugh. Even if that’s hard. Just the act of laughing about something, anything can break that spinning out of control feeling.
 18. When you’re not too stressed, make a list of the things that provoke your anxiety. Take it to your therapist and ask them to help you find ways to desensitize you to some of those things. Then those triggers won’t be quite so powerful, and your [anxiety coping skills](#) will work better.
 19. If you get [PTSD flashbacks](#), when you’re feeling OK, make a list of the furniture in your home and what room it’s in. Give the list to a friend you can call to help you focus on what’s now and safe.
 20. List 5 really positive things in your life. Put the list where you’ll see it and remember that there’s more to the world than just panic and fear.
 21. Think about the last week. Was there a day you didn’t have so much anxiety? Remember how it felt to be less anxious than you are right now. What was different? What can change?
- Once you’ve found which techniques help, make a list to put on your wall, or carry in your pocket.



Anxiety Management: Key Signs of Anxiety, Stress and Panic

It's all well and good to talk about anxiety awareness, but first you need to know what to look for: What are the signs of anxiety and stress? Your body signals oncoming panic and anxiety in a variety of ways, and if you know what to look for, physically and psychologically, then you can figure out the best [anxiety treatment](#) for you.

Many Ignore Warning Signs of Anxiety, Stress and Panic

The reactions and sensations associated with anxiety can significantly interfere with a person's life, but a lot of people write them off. Warning signs of [chronic stress](#) or acute panic are often ignored because people may not realize that the signals their mind-body gives them form a pattern: A pattern of anxiety for which there's help ([Eight Anxiety Management Tips](#)).

You can only effectively manage anxiety if you're able to articulate what triggers your stress and panic. That's easier said than done because many people, even those who experience anxiety attacks, aren't aware of the wide range of ways anxiety can present itself, nor of how best to handle the situation when it does arise. And if you don't know [how to combat anxiety and stress](#), that can lead to a vicious cycle of uncertainty and worry that perpetuates panic and instills fear.

Symptoms of Anxiety and Stress

If you answer *yes* to one or more of the following questions then you may well be suffering from stress or anxiety:

- Are you deeply uncomfortable in enclosed or crowded spaces e.g. the supermarket, cars, or the elevator?
- Do you get very tense or uneasy in situations that would not have bothered you much in the past?
- Have you struggled with intrusive thoughts, images or impulses that won't seem to go away or stop?
- Do you fear driving over bridges, being stuck in traffic or at red lights?
- Have you felt irritable, restless or agitated most of the time, for a substantial period of time?
- Do you experience intense, apparently inexplicable fears of people, places or things?
- Do you feel the need to repeat certain behaviours and don't really know why?
- Are you afraid of losing control?
- Do you spend a lot of the time wishing the world seemed safer, or avoiding activities because you are uncertain?

10 Early Warning Symptoms of Panic Attacks

Knowing the early warning signs of a panic attack can help you avoid it or get to a place that feels safer for you. Here are ten early warning symptoms of a panic attack:

- Overwhelming fear you may be losing control, even going crazy
- A racing heart with tingling sensations
- Obsessive worries or unwanted, intense thoughts
- Dizziness or nausea leading to panic
- Chills, hot flushes or the sweats followed by waves of anxiety
- Trembling or shaking
- Unexplained weakness or numbness in parts of your body
- Tightness in the throat or chest and shortness of breath
- Feelings of disconnection from what is going on in your body and/or environment
- The sense that anxiety may push you beyond what you can take



If you've had a few of these [anxiety symptoms](#) at some point, no matter how long ago, then you were probably having an anxiety attack (take this [panic attack test](#)). Panic attacks often become a source of fear and worry. You may even begin to obsess over them and experience [anticipatory anxiety](#) if you aren't recognizing and dealing with all your symptoms.

Remember that anxiety can present itself in many ways depending on the individual and their circumstances. So the more you know about what stress looks like for you, the more effectively you can target and treat anxiety.

Source: <http://www.healthyplace.com/blogs/treatinganxiety/2010/08/anxiety-management-the-key-signs-of-stress-and-panic/>

Anxiety does not empty tomorrow of its sorrows, but only empties today of its strength.

~ Charles Spurgeon

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
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- 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>



If something is missing from your DD-214, here's what to do

When you left the military, you went over your DD-214 with a fine-toothed comb– but something slipped by without you noticing. It happens. Here's another thing that happens: occasionally, a vet will receive an award after their EAOS. In either of those instances, your first reaction may very well be, "I need to add this to my DD-214." Here's the thing– you can't.

When a DD-214 is done, it's done. Nothing can be added or subtracted from a completed DD-214 once it is signed off on and added into the record book. But don't fret, your award won't go unrecognized; it just goes on a different form.

The DD Form 215 (Correction to DD Form 214, Certificate of Release or Discharge from Active Duty) is used to correct errors or make additions to a DD Form 214, in order to ensure that the veteran has accurate discharge documentation. It's important to note: the DD-215 is a supplement to, not a replacement for, the DD-214.

So where do you get a DD-215? Well, remember, this is the government bureaucracy you're dealing with. In order to get that form, which corrects the DD-214, you need to submit ANOTHER form, specifically the [DD-149](#), which is the application for the correction of a military record.

If you go to that link, fill out and print off the DD-149, what's next? The easiest route is to find a service officer from one of the major Veteran Service Organizations. The [American Legion](#), [VFW](#) and [AMVETS](#) are among the VSOs that offer free assistance to vets needing to get a DD-215. Once you contact them, they will make sure the DD-149 is properly filled out and guide you through the submission process.

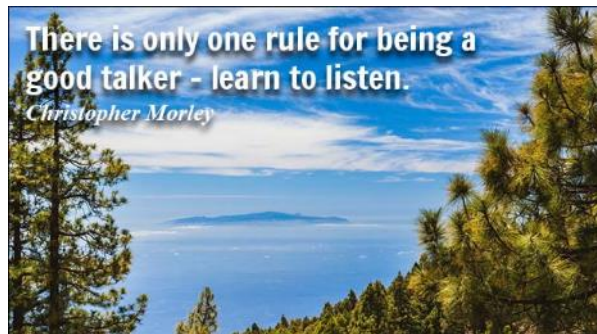
If you want to do it yourself, that's an option too. Page 2 of the DD-149 includes the proper address where veterans of each branch of service can submit their application.

Finally, if you're wondering whether there's a statute of limitations for submitting the application of correction, there is not. Whether the award is from 4 weeks ago or 40 years ago, it never loses eligibility for addition. So, if you have all of the required paperwork and follow the process, you can be the proud owner of a DD-215 in short order.

The American Legion, VFW, and AMVETS are among the VSO's with service officers who are trained to assist you in numerous ways, including submitting a DD-149 in order to correct or add to the information included on your DD-214.



Source: <http://connectingvets.com/2017/08/24/if-something-is-missing-from-your-dd-214-heres-what-to-do/>



Financial / Legal News

7 Easy Steps to Prevent Identity Theft

Scary ads and articles trumpet the dangers of identity theft and other forms of hacking. The risk is real, but the good news is it's easy to protect yourself with these simple steps.



1. Set aside time — as little as a couple of hours — to assess your current situation. Gather account information for your financial institutions, medical providers, insurance companies, and organizations. Premium and Life members of MOAA have free access to two publications — [Family Matters](#) for active duty families and the [Personal Affairs Guide](#) for other families — that can help you assemble all your personal information in one place.

Tip: Need up-to-date account information but dread navigating the telephone maze? [GetHuman.com](#) can help you reach a real person. Remember to record the dates and outcomes of your calls and the names of anyone you spoke with.

2. Set up a tickler file for reminders of future action steps, such as checking your credit free at [annualcreditreport.com](#). You can get one free report every four months by alternating requests between each of the three credit reporting agencies:

[Equifax](#), (800) 685-1111 | [Experian](#), (888) EXPERIAN (397-3742) | [TransUnion](#), (800) 916-8800

3. Establish best password practices. In *Future Crimes* (Doubleday, 2015), Mark Goodman advises changing passwords on a regular basis and not using the same password across multiple sites.

“Passwords should be long (20 digits or more) and contain upper- and lowercase letters as well as symbols and spaces,” Goodman writes.

If you have trouble remembering complex passwords, Eva Velasquez, president of the nonprofit [Identity Theft Resource Center](#) (ITRC), suggests writing down your passwords and keeping that written list in a secure location. She advises against keeping a password document on your computer.

For more tips on passwords, read [“Choosing Passwords That Really Protect You.”](#)

Tip: Use a secret code or hint to help you remember a password. For example, write down or record “Name# and age of best friend at summer camp” instead of “LaureenJohnson#14” (the actual password).

4. Store copies and originals of sensitive documents in separate, secure locations, such as both a bank lockbox and a hidden fireproof box at home, and remember to share your information with the person who will need it if you become incapacitated.

5. Protect personal information that could be valuable to a thief, such as your name, Social Security number, date of birth, address, driver's license, financial account numbers or cards, passwords, answers to security questions such as your mother's maiden name or your father's middle name, telephone numbers, and biometric data.

Make purchases with a credit card rather than a debit card to keep your bank account safer, and keep an eye out for anyone who might be looking over your shoulder while keying in your debit card PIN at the checkout or ATM. You also might invest in a locking mailbox and a crosscut shredder to keep a would-be thief from accessing any unsolicited credit card offers.

6. Cybersecurity could be a column on its own (and it is — see [5 Cybersecurity Tips to Keep Your Information Safe](#)). As a start, turn your computer off when you aren't using it; put tape or a sticker over the built-in camera; and set your security software, operating system, and web browser to update automatically.

The Federal Trade Commission (FTC) is a [good source of information about phishing](#), or email fraud.

7. To keep up with current wisdom and get answers to questions as they arise, rely on respected sources like the [FTC](#) and the [National Crime Prevention Council](#). The Department of Justice has an [identity theft quiz](#) to test your security awareness, while Identity Theft Resource Center has a live chat feature and offers [support especially for military families](#).

Source: <http://www.moaa.org/Content/Publications-and-Media/MOAA-Blog/7-Easy-Steps-to-Prevent-Identity-Theft.aspx>

“Your identity should be so secure, that when someone walks away from you, they don't take you with them.”




keeping you informed

Boots to Business(B2B) Reboot Entrepreneurship Training for Veterans

In conjunction with Small Business Administration (SBA) Guam District Office, Veteran Business Outreach Center of the Pacific (VBOC), and Guam Small Business Development Center (Guam SBDC), we proudly present another Boot to Business (B2B) Reboot on Guam. Boot to Business – Reboot is a training program that targets local veterans and their spouses interested in Entrepreneurship. This one-day training program explores the concept of business ownership and prepares you with resources that are available on Guam.

This free of charge event is scheduled on Thursday, October 5, 2017 at the University of Guam Jesus & Eugenia L.G. Bldg. School of Business & Public Admin. Anthony A. Leon Guerrero Multi-Purpose Room 129, 1st Floor. The training will be conducted by Mr. Dennis Kwak, Director, VBOC of the Pacific and Mr. Ken Lujan, Branch Manager, from SBA Guam District office. Both trainers have extensive experience in business planning and are knowledgeable of business resources that are available locally.

If you are a local veteran who wants to pursue business ownership, please join us on October 5th. Interested participants can register on the Boots to Business website: <https://sbavets.force.com/s/>.



STARTING OR GROWING A VETERAN-OWNED BUSINESS

Sign up for Boots to Business Reboot, an entrepreneurship training program for veterans and their spouses.

OWNING A VETERAN-OWNED SMALL BUSINESS

Veterans have the character, discipline and skills needed to succeed as small business owners and entrepreneurs. Wondering what it takes and how you can prepare? Enroll in Boots to Business Reboot.

ABOUT BOOTS TO BUSINESS REBOOT

Boots to Business Reboot is a two-step training program that provides participants an overview of business ownership as a career vocation, an outline and knowledge on the components of a business plan, a practical exercise in opportunity recognition, and an introduction to available public and private sector resources.

Step one is the Introduction to Entrepreneurship course eligible to Veterans of all eras, service members (including members of the National Guard and Reserve) and their spouses. This course is instructed by SBA and its partners, who are skilled business advisors.

Step two is the follow-on Foundations of Entrepreneurship course instructed by a consortium of professors and skilled business advisors from the SBA Network. Please email boot-to-business@sba.gov if you've already attended Boots to Business and wish to sign-up.

For more information, contact Jane Ray
Email: jane@pacificsbdc.com
Call: (671) 735-2595




Thursday, October 5, 2017
8:30 am – 4:30 pm

FREE OF CHARGE

Location: UOG Jesus & Eugenia L.G. Bldg. School of Business & Public Admin. Anthony A. Leon Guerrero Multi-Purpose Rm 129, 1st Floor

Online Registration:
<https://sbavets.force.com/s/>

BROUGHT TO YOU LOCALLY BY:

Should you have any questions, please contact Jane Ray at (671) 735-2595 or jane@pacificsbdc.com.

September Holidays & Observances

2 Sep: V-J Day: Japan surrendered 1945, end WWII
 4 Sep: Labor Day (1st Monday)
 11 Sep: Patriot Day
 15 Sep: POW/MIA Recognition Day (3rd Friday)
 17 Sep: Constitution Day and Citizenship Day

18 Sep: Air Force Birthday (18 September 1947)
 24 Sep: Gold Star Mother's and Family's Day
 15 Sep – 15 Oct: Hispanic Heritage Month
 29 Sep: VFW established 1899

October Holidays & Observances

- 9 Oct: Start of Operation Enduring Freedom – Afghanistan 2001
- 9 Oct: Columbus Day
- 13 Oct: Navy Birthday
- 18 Oct: Recognition of Women in Military Service

- 26 Oct: National Day of the Deployed
- 28 Oct: National Make a Difference Day
- 31 Oct: Halloween
- Other observances – October: National Disability Employment Awareness Month

Holidays and Observances are NOT just a day off from work – each one is significant in several different ways – rather than just taking these days as an opportunity to go shopping, go to the beach, or just do nothing – Please take at least a moment to think about the true meaning of the day and how you could make a difference in some veterans life.

***"To honor our national promise to our veterans, we must continue to improve services for our men and women in uniform today and provide long overdue benefits for the veterans and military retirees who have already served."** ~ Solomon Ortiz*

BBB Tip: Healthcare Scams

There are a variety of healthcare scams out there. Be wary of unsolicited calls, texts, or emails asking for personal or account information related to your health insurance, Medicaid, or Medicare.

Healthcare scams are as varied as just about any con out there. Often the fraudster will pose as a government authority to persuade you to provide personal information related to your Medicare or Medicaid account for identity theft. In other cases, the con artist is after your health insurance, Medicaid, or Medicare information to submit fraudulent medical charges.

How the Scam Works:

The scam typically starts with an email, text message, or phone call that appears to be from a government agency. Con artists use a variety of stories. In one common version, the “agent” tells you that he or she needs to update account information in order to send a new medical card. In another version, the scammer asks for your account number in exchange for free equipment or services. A third version involves a threatening robocall purporting to be from HealthCare.gov or the Health Insurance Marketplace. You’re told you must buy health insurance or face a fine. Sure enough, you’re soon asked to provide personal information.



Photo: wutzkohphoto/Shutterstock.com

Tips to Spot This Scam:

- **Don't trust a name or number.** Con artists use official-sounding names or mask their area codes to make you trust them. Don't fall for it.
- **Never share personally identifiable information** with someone who has contacted you unsolicited, whether it's over the phone, by email, or on social media. This includes banking and credit card information, your birthdate, Social Security or Social Insurance number, and, of course, your health insurance number.

To report a scam, go to [BBB Scam Tracker](#). To learn how to protect yourself, go to “[10 Steps to Avoid Scams](#)”.



We can all play a role in preventing suicide, but many people don't know what they can do to support the Veteran or Servicemember in their life who is going through a difficult time. A simple act of kindness can help someone feel less alone.

Your actions could help save a life.

<https://www.veteranscrisisline.net/bethere.aspx>

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call **1-800-273-8255** and **Press 1**, [chat online](#), or send a text message to **838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for [deaf and hard of hearing](#) individuals is available.

[More about the Veterans Crisis Line](#)

FBI Issues Security Warning About Internet of Things Toys

IoT toys have the potential to violate children's privacy and safety, given the amount of pertinent information the toys can collect and store, the Federal Bureau of Investigation (FBI) warned recently in an [advisory](#).

The sensors, microphones, data storage capabilities, cameras and other features of Internet of Things (IoT) toys are able to vacuum up extensive details about a child's name, school, activities and even their physical location.

And if those toys are hacked, criminals could use the stolen information to harm a child, the FBI warned.

What Makes IoT Toys Vulnerable?

Data collected from interactions or conversations between children and toys are typically sent and stored by the manufacturer or developer via a server or a cloud service. In some cases, data are also collected by third-party companies that manage the voice recognition software used in the toys.

Voice recordings, toy Web application passwords, home addresses, Wi-Fi information, and sensitive personal data could be exposed if the security of the data is not sufficiently protected with the proper use of digital certificates and encryption when it is being transmitted or stored.

Smart toys connect to the Internet either directly, through WiFi to an Internet-connected wireless access point; or indirectly, via Bluetooth to an Android or iOS device that is connected to the Internet.

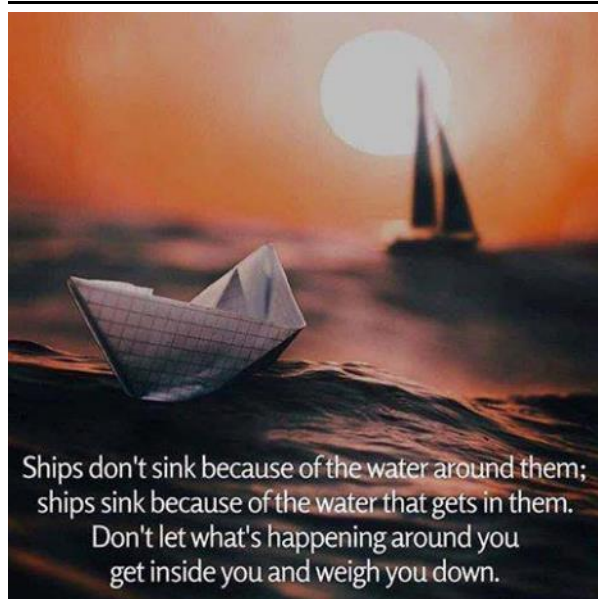
Key factors affecting the user's security include: the cyber security features, the toy's partner applications and the WiFi network through which the toy connects.

Superior communications connections — where data is encrypted between the toy, WiFi access points, and Internet servers that store data or interact with the toy — are crucial to mitigate the risk of hackers exploiting the toy or eavesdropping on conversations or audio messages.

The FBI notes that Bluetooth-connected toys that do not have authentication requirements (such as PINs or passwords) pose risks for unauthorized access, enabling criminals to communicate with children.

What You Can Do To Protect Your Child

- Choose IoT toys very carefully by doing lots of research. Look for any known reported security issues regarding a toy.
- Find out if a toy can receive firmware and/or software updates and security patches — and ensure the toy is running on the latest version.
- Closely monitor your child's activities with each toy through the toy's parent application, if such a capability exists.
- Ensure the toy is turned off when it is not in use.
- Create a strong and unique login password when establishing a user account. For example, use lower and upper case letters, numbers and special characters.
- Provide only what is minimally required for creating a user account.





Benefits WATCH

DoD Releases Clarifying Guidance to Veterans Regarding Discharges & Military Records

Release No: NR-311-17, Aug. 28, 2017

The Department of Defense today released clarifying guidance for discharges and military records reviews. In the past few years, the department has issued guidance for consideration of post-traumatic stress disorder (PTSD) and Traumatic Brain Injury (TBI) but there remained some questions about how the guidance applied to sexual assault, sexual harassment, or mental health conditions other than PTSD. This guidance fills in the gaps and resolves any confusion that veterans or the review boards may have had, and it ensures a fair and equitable review of separations for all veterans. The guidance has been forwarded to a number of Veterans Service Organizations (VSOs) and Military Service Organizations (MSOs) in order to spread the news to as many veterans as possible.

Veterans who desire a correction to their service record or who believe their discharge was unjust, erroneous, or warrants an upgrade, are encouraged to apply for review.

For discharge upgrades, if the discharge was less than 15 years ago, the veteran should complete DD Form 293 (<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd0293.pdf>) and send it to their service's DRB (the address is on the form). For discharges over 15 years ago, the veteran should complete the DD Form 149 (<http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd0149.pdf>) and send it to their service's BCM/NR (the address is on the form).

For corrections of records other than discharges, veterans should complete the DD Form 149 and submit their request to their service's BCM/NR (the address is on the form).

Key information to include in requests:

In preparing an application for relief related to a mental health condition, PTSD, TBI, sexual assault or sexual harassment, the veteran should answer the four questions identified in the clarifying guidance released today. Additionally, the veteran should include or identify any supporting evidence. Examples of the types of evidence that may be helpful are included in the clarifying guidance. Lastly, it is helpful, but not always required, to submit copies of the veteran's applicable service records. The more information provided, the better the boards can understand the circumstances of the discharge.

Personnel records for veterans who served after 1997 should be accessible online and are usually retrievable within hours of a request through the Defense Personnel Records Information Retrieval System (DPRIS). To obtain one's personnel records from DPRIS, go to <https://www.dpris.dod.mil/>, then select "Individual Veteran Access" on the left side of the website and follow the instructions. Veterans will need to register for a logon and verify their current mailing address before requesting records. The whole process usually takes less than 10 minutes. Those who served prior to 1997 or for whom electronic records are not available from DPRIS, can request their records from the National Personnel Records Center (NPRC) using the eVetRecs website at: <http://www.archives.gov/veterans/military-service-records/>.

For other information or assistance: Air Force BCMR: http://www.afpc.af.mil/board-for-correction-of-military-records Phone: 240-612-5379 E-mail: usaf.pentagon.saf-mr.mbx.saf-mrbc@mail.mil	Air Force DRB: http://www.afpc.af.mil/Air-Force-Discharge-Review-Board/ Phone: 240-612-0995 E-mail: usaf.pentagon.saf-mr.mbx.saf-mrb@mail.mil
Army BCMR: Website: http://arba.army.pentagon.mil/ E-mail: army.arbainquiry@mail.mil	Army DRB: Website: http://arba.army.pentagon.mil/ E-mail: army.arbainquiry@mail.mil
Navy BCNR: http://www.secnav.navy.mil/mra/bcncr/Pages/home.aspx Phone: 703-607-6111 E-mail: BCNR_Application@navy.mil	Navy DRB: http://www.secnav.navy.mil/mra/CORB/Pages/NDRB/default.aspx Phone: 202-685-6600 E-mail: NDRB@navy.mil

Source: <https://www.defense.gov/News/News-Releases/News-Release-View/Article/1292833/dod-releases-clarifying-guidance-to-veterans-regarding-discharges-and-military/source/GovDelivery/>

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

~ President John F. Kennedy

VA News

How much do you know about VA women Veterans health care?

Women are the fastest growing group within the Veteran population.

For example, the [Charleston VAMC](#) women's health program serves more than 9,000 female Veterans.

[Learn more](#) about the changing face of women Veterans and what VA is doing to meet their health care needs.

[Here's a helpful website with answers](#) to your Frequently Asked Questions.

Like: [How do I get started?](#)

[Does VA provide maternity benefits?](#)

[Where can I get treatment for sexual assault?](#)



How a Veteran Can Get a Service Dog

For direct online access to VA benefits and resources, create an account [here](#).

For many veterans, service dogs do more than just solve a problem — they become a beloved and cherished companion.

The Department of Veterans Affairs (VA) works to support the relationship between service member and canine by providing veterinary care and equipment through the VA Prosthetics and Sensory Aids program.

Included below is what a veteran needs to know if they think they're in need of a service dog.

Why are Service Dogs Used?

Service dogs are trained to do specific tasks that their handler can no longer do because of a disability.

These dogs are carefully trained by an *accredited program*, and are evaluated based on three abilities:

- Is it able to **complete tasks that are different from natural dog behavior**?
- Is it able to do the **specific tasks that the handler cannot complete due to their disability**?
- Can it learn to **work and adapt with the handler** in order to help manage their disability?

Veterans who have a disability that keeps them from doing daily tasks are eligible for a service dog. Veterans who have impaired vision or blindness are also eligible for a guide dog.

How to Get a Service Dog

All service dogs need to be acquired through an Assistance Dogs International or International Guide Dog Federation accredited program. The VA can help veterans get in contact with these organizations.

To do so, it is required that the veteran register for VA healthcare benefits, since service dogs are considered a medical service.

Then, the veteran's VA primary care physician will give them a specialist referral, who will then help the veteran decide whether a service dog is right for them.

NOTE: VA does not provide service dogs (SD) or guide dogs (GD), but does provide veterinary health care and other benefits in support of guide dogs, and hearing and mobility service dogs to maximize the life and utility of these specialized dogs.

All you have to do to start the process is [sign up here](#) for VA healthcare benefits. If you are already registered, you can start the conversation with your VA primary care provider online through [secure messaging](#). To do this, you can [create an account here](#).

Once a service dog has been acquired, the VA helps veterans pay for veterinary care and equipment (like backpacks and harnesses). However, they do not help with costs to feed, groom, or house the dog. [Learn more](#).

Source: <https://military.id.me/vet-pack/how-a-veteran-can-get-a-service-dog/>



Note: There are significant differences between GUIDE Dogs, SERVICE Dogs, and Animal Assisted THERAPY and Animal Assisted ACTIVITY dogs, and EMOTIONAL SUPPORT Animals. For more info and to understand the differences, visit: <https://www.psychdogpartners.org/resources/frequently-asked-questions/laws>

VA Veterans Health Benefits Handbook 2017 book now available...

This guide is designed to provide Veterans and their families with the information they need to understand VA's health care system – eligibility requirements, health benefits and services available to help Veterans and copayments that certain Veterans may be charged.

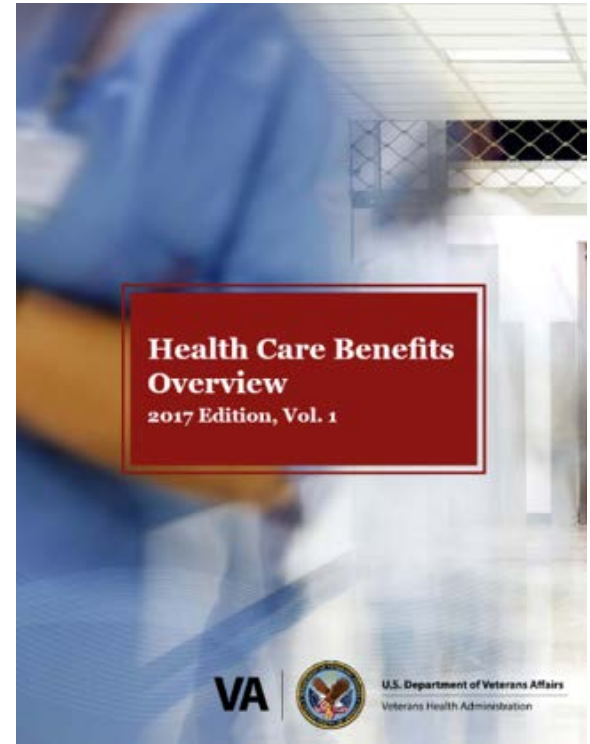
Updated Topics and Benefits!

- Stay Connected With VA
- Veterans Can Apply for Enrollment by Telephone
- Seamless Care for Traveling Veterans
- Medication Copay Update
- VA Dental Insurance Program
- Veterans Crisis Line
- Free Transportation to VA Appointments
- Do I Declare Health Care Coverage to IRS?

This book is not intended to provide information on all of the health benefits and services offered by VA.

Additional information is available at the following resources:

- www.va.gov/healthbenefits
- Toll-free at 1-877-222-VETS (8387) Monday - Friday between 8 a.m. and 8 p.m. ET
- Your local VA health care facility's Enrollment Office



Guam VA CBOC Eyeglasses Instructions

The VA has launched a new service where a VA contracted optician will be assisting you with obtaining your eyeglasses. This optician is located at the Veterans Benefits Administration Building in Tiyan and is the only authorized location for obtaining eyeglasses starting April 2017.



1. Contact TRIWEST at 866-606-8198 to request for an authorization for eye exam with chosen CHOICE Vendor optometrist or ophthalmologist. *It is best to have an optometrist or ophthalmologist in mind prior to calling Triwest.*
2. After calling TRIWEST, contact your PACT team via phone (671-475-5760) or in person to request for an authorization for the eyeglasses. You **do not** need to have your eyeglasses prescription in your possession to request for this. Eyeglasses authorization requests can now be requested during a walk in visit or simply relaying request to front desk or any clinical staff. Please ensure you obtain a paper copy of the eyeglasses authorization.
3. Once you obtain your prescription from the Optometrist, proceed to the Guam VBA to see the VA optician with both the eyeglasses prescription and the eyeglasses authorization to select your frames. Your eyeglasses will be sent to the VA Optician between 3-6 weeks and you will be contacted to pick them up. Should you have the need for any adjustment of the frames, you may return to see the VA optician at the VBA.

Hours of operation for Guam VA Optician: 0800-1500; Walk-In ONLY (671-648-0091 if any questions)

Note: lunch from 12-1; and Optician travels to Saipan every other Friday

"Respecting our veterans includes providing them the ways and means they so desperately need to reintegrate into our lives and serve us again as productive members of our civilian community." ~ Charles B. Rangel

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

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

Thinking of traveling Space-A?

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

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

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

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

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

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



Get Yourself Ready for Typhoon Season

Typhoon season is here so be ready for an approaching tropical storm or typhoon; it's always best to plan ahead.

If tropical storm or typhoon conditions force you to evacuate to an emergency shelter, before you leave home, shut off your incoming electricity at the main breaker or switch, usually located by the electric meter or in the

circuit breaker panel.

If you are dependent on an electrically powered life support system, consider having a backup generator. Otherwise, make plans ahead of time to go to an alternate location where electricity will be available. Be prepared to take your medical equipment and medications with you.

For the latest information on weather conditions and forecasts, go to the Guam National Weather Service Forecast Office web site at <http://www.prh.noaa.gov/guam/>. From this page, you can link to Guam, CNMI and other Micronesia regions for all tropical storm and typhoon advisories and statements. Dial 211 to hear the latest weather forecasts and conditions 24/7. If you are on Facebook, visit and follow the NWS Guam Facebook page at [US National Weather Service Guam](#).

The Guam Emergency Alert System broadcasts severe weather alerts issued by the NWS on local television and radio stations. Guam Homeland Security/Office of Civil Defense will provide localized safety information. And, as your electric utility, we also provide safety information to local media, including power restoration updates, should there be a major storm/typhoon-related outage.

For information on preparing for a tropical storm or typhoon, visit <http://ghs.guam.gov/typhoons>. Another resource for typhoon preparedness is the U.S. Department of Homeland Security's, Federal Emergency Management Agency's national public service announcement campaign web page at <https://www.ready.gov/hurricane>.

To protect your electric equipment from power outages and fluctuations caused by the tropical storms, unplug unnecessary and sensitive electronic equipment. Use high-quality surge suppressors for electric appliances that remain plugged in.

Courtesy of Guam Power Authority

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.



What an ID Thief Can Do With a Social Security Number

Having your Social Security number stolen is like someone getting their hands on your bank account number — actually, it's worse than that. You can get a new bank account number, but the Social Security Administration very rarely issues new numbers. If an identity thief has your Social Security number, they can commit all sorts of financial fraud with it, potentially leaving you on the hook for their misconduct. Think about it: Social Security numbers are wrapped up in most aspects of Americans' lives — employment, medical histories, taxes, education, bank accounts and so on. If someone else finds your Social Security number, here are a few destructive things they can do with it:



1. Open Financial Accounts | Your Social Security number is the most important piece of personal information a bank needs when extending you credit or opening an account. With that number, the thief can get credit cards or loans, and when it comes time to repay them, they won't, damaging your credit in the process. The missed payments are tied to your Social Security number, meaning they'll end up on your credit report.

In some ways, that's one of the better outcomes of identity theft — you can use your credit scores and credit reports to spot fraud and put an end to it. Unfortunately, it could take a while for the fraudulent information to be removed from your credit report and, as a result, for your credit scores to recover.

2. Get Medical Care | Someone using your Social Security number could undergo medical treatment, effectively tainting your medical records. Inaccurate medical records could have deadly consequences, if you receive treatment based on a false history. Thieves could also poach your health insurance coverage, which could leave you in a bind when you need it.

3. File for a Fraudulent Tax Refund | [Taxpayer identity theft is a growing problem](#). Identity thieves use stolen Social Security numbers to get a fraudulent refund, which then delays any refund the victim is rightfully owed. The IRS loses billions of dollars to this crime every year, and it's a growing threat in the wake of massive data breaches. The sooner you file your taxes, the more likely it is you'll get to your refund before an identity thief.

You'll know someone stole your identity if your return is rejected as a duplicate — then you get to start the process of resolving the fraud and, if necessary, getting the refund you deserve.

4. Commit Crimes | Getting your Social Security number might just be a fraction of the thief's crimes. If the identity thief gets arrested for another crime and gives your Social Security number to law enforcement, you've become tangled in their criminal history.

5. Steal Your Benefits | A thief could also use your Social Security number to file for unemployment or Social Security benefits, depleting the assistance you may need to access later on.

Thieves can operate under your identity for years without discovery, and some of these crimes are very difficult to detect. (One of the best things you can do is regularly check your credit reports (you can also get your [free credit report summary from Credit.com](#), updated every month), reviewing them thoroughly for unauthorized accounts or public records not related to you. These red flags could indicate clerical errors or identity theft. Either way, you want to watch out for it and act as soon as you see something suspicious. [Here are more ways you can find out if you're a victim of identity theft](#).

Source: <http://blog.credit.com/2015/02/5-things-an-identity-thief-can-do-with-your-social-security-number-108597/>

“Finance is not merely about making money. It's about achieving our deep goals and protecting the fruits of our labor. It's about stewardship and, therefore, about achieving the good society.” ~ Robert J. Shiller

Wanderings

7 Ways You May Be Compromising Your Identity Without Knowing It

Hackers and major data breaches are constantly in the news, and protecting your identity requires more vigilance than ever. But even if you think you know how to safeguard your data, you may be putting yourself at risk without realizing it. Besides the basics—using strong passwords, avoiding public Wi-Fi, and being mindful of phishing emails—here are seven ways you may be compromising your identity without knowing it.

1. YOU DON'T SHRED YOUR MAIL | Although many hackers target your information online, some identity thieves may look through your physical trash. By scouring your garbage bins for documents that contain your personal information, criminals can get the data they need to steal your identity. Before you toss it, put mail that you don't want to keep—especially bank statements and utility bills—through a cross-cut shredder. You should also shred unwanted checks, receipts, and health insurance paperwork before disposing of them.

2. YOU OVERSHARE ONLINE | Sharing everything from big life news to the trivial details of the day on social media may be the norm, but sharing too much personal information can compromise your identity. Cybercriminals can gather details you've shared on different accounts—your birthday, pet's name, the first concert you ever attended—and use the information to crack your passwords or answer your security questions. To protect your identity, limit what you share online and don't accept invitations to connect from strangers.

3. YOU FORGET TO CHECK YOUR BANK ACCOUNTS | Even if you enable auto-pay on your credit card and receive alerts if your bank account dips below a certain number, you need to regularly check your financial accounts. By staying on top of your purchases and checking and savings account activity, you can more quickly spot signs of identity theft such as unusual charges or withdrawals. Download your financial institution's official mobile app to easily see your account activity, and check your accounts daily or weekly.

4. YOU DON'T KEEP TABS ON YOUR CREDIT REPORTS | Forgetting to regularly check your credit reports for signs of identity theft can seriously compromise your identity and hurt your credit score. Each of the [three major credit reporting agencies](#) is legally required to offer you a free copy of your credit report every 12 months. Watch out for any incorrect information, balances on unused accounts, or lines of credit that you don't remember opening. If you see anything suspicious, contact the credit bureaus and your credit card company immediately.

5. YOU TALK TO TELEMARKETERS | If you feel bad about being rude to telemarketers or other unsolicited callers, keep in mind that you may be revealing more information to them than you realize. To get your personal information, scammers may call you and claim that they're from your bank or local government office. Rather than giving (or confirming) your name, address, Social Security number, or driver's license number, hang up and contact the organization directly. That way, you can determine if the caller was legitimate or not. Better to be safe than sorry!

6. YOU DON'T USE A SAFE | While it's essential to safeguard your information online, don't overlook the safety of your physical items. Whether burglars get access to your home or your roommates invite unfamiliar people into your abode, it's important to protect your sensitive information. Put your Social Security card, birth certificate, passport, and other important financial documents in a fireproof safe, preferably one that's bolted to the ground.

7. YOU USE THE SAME PASSWORD FOR MULTIPLE ACCOUNTS.

You probably use strong, complex passwords that consist of long, random strings of letters, numbers, and symbols. But if you use the same password on multiple accounts, you're playing with fire. The problem occurs when hackers discover the password to one of your accounts, even a seemingly unimportant one that contains no billing or personal information. If you use the same password for multiple sites, hackers can also gain access to all of your accounts and potentially rack up charges or learn your address, birthday, or Social Security number.

Keeping your identity safe requires a thoughtful approach, so it's important that you stay in the know. Discover will help you to protect your identity by monitoring thousands of risky websites and alert you if they find your social security number. And it's free for cardmembers who sign up. It won't solve all security issues, but it's a good first step to putting you in the know. Learn more at www.discover.com/freealerts.

Source: <http://mentalfloss.com/article/503106/7-ways-you-may-be-compromising-your-identity-without-knowing-it>

VET thoughts & views

Veteran's Organizations:

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

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



Andersen AFB Airman's Attic

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

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



"I AM A Veteran"

Calling the confidential Veterans Crisis Line can help. I know.



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

FOR WHAT IT'S WORTH:
IT'S NEVER TOO LATE TO BE
WHOEVER YOU WANT TO BE.
I HOPE YOU LIVE A LIFE
YOU'RE PROUD OF,
AND IF YOU FIND THAT
YOU'RE NOT,
I HOPE YOU HAVE THE
STRENGTH TO START OVER.
— F. SCOTT FITZGERALD

NEVER QUIT.
IF YOU STUMBLE DO BACK UP.
WHAT HAPPENED YESTERDAY **NO** LONGER MATTERS.
TODAY'S ANOTHER DAY
SO get back on track and **MOVE CLOSER**
TO YOUR dreams AND goals. **YOU CAN DO IT.**

Focus on Transition



Listening is Becoming a Lost Art

Do you consider yourself a good listener? You probably do. After all, it's a necessary skill to have and one that potential employers look for. But the reality is that really good listening is becoming a lost art - and you may not be that good at listening, after all. But have hope - there are lots of ways to easily become a better listener. Read on for some critical tips.

Over the past couple of years, I have spent a lot of time in meetings. It seems like the higher up the ladder you go, the more meetings you have to attend. I have come to the conclusion that people in general do not listen. Listening is becoming a lost art and it is becoming more difficult to hear what is really being said over the noise that is being created.



I guarantee if I asked any one of you to assess your listening skills, you would all say that you are all good listeners. It's a necessary skill to have and one that potential employers look for. I know I have my faults and periodically, I have to remind myself of these and set myself back on the right track. I would challenge you to do the same. These are some of the things I do myself, or really bug me in others, to help you.

Finishing other people's sentences. I admit – I do this. It's a really bad habit that gets worse the more engaged I am in the conversation. I am listening to what is being said but I'm in a hurry to get to my chance to speak and try to rush the conversation along. Every time I do it, I try to mentally slap myself on the wrist to stop myself.

Multiple people talking at the same time. This is one I try not to do and really annoys me in others. There is absolutely nothing that is gained by having two (or more) people talking at the same time in a meeting. Even the best listeners cannot hear and process two conversations at once and it essential makes the conversation useless.

Talking louder to make a point. Again, one of my bugbears. I very rarely have to raise my voice and if I do, I think my colleagues know I am really upset. Raising your voice as a means to get your point over only makes people focus on your tone and not what you are saying.

Let all opinions be heard. This is one I struggle with and have to really make a point of allowing everyone the opportunity to speak. Some people are naturally less confident and tend to stay in the background. It's my job to make sure they have equal opportunity to provide input and have to consciously ask for their input and make sure others give them the opportunity to speak.

Having side conversations. It is incredibly disrespectful to have your own side conversation when other people are speaking. First of all, if you are talking with someone else, you are not listening. If it is that important that it can't wait, move out of the room. If it's something that you need to share, wait for your turn and discuss with the group.

Providing a running commentary. Again, something I have to stop myself from doing. I do it more when I am participating in a remote meeting and my phone is on mute. I tend to react to what is being said and I sometimes have to actually bite my lip to stop the words coming out. I realize that when I am doing that, I lose focus on what is being said and don't listen to the conversation.

External distractions. We are never going to eliminate cell phones and tablets from our meetings. We are all so used to reading and replying to emails and texts instantaneously we get anxious if there is a delay. But whenever you are reading an email, you are not listening to what is being said. I'm not saying to detach yourself completely, but I do consciously try not to look at my phone in meetings unless I have to. Focus on the task at hand and try not to be distracted.

So, next time you're in a meeting, evaluate which of these you do and which others do. I guarantee knowing what your bad habits are, will help you become a better listener and stop the incredibly valuable skill of listening becoming a lost art.

Claire Jubb is part of the GovLoop Featured Blogger program, where we feature blog posts by government voices from all across the country (and world!).

“I like to listen. I have learned a great deal from listening carefully. Most people never listen.”

~ Ernest Hemingway

What You Wish You'd Known Before Your Job Interview

Job interviews are stressful. The reason they are stressful is because you have to make yourself look like the most outstanding applicant for that job.

They shouldn't be stressful though. I think that when it comes to interviews the main reason people don't get the job is because they were too concerned about looking like the most outstanding applicant for the job. It's easy to let anxiety compromise the interview. If I have any personal advice to give you, I would tell you to just be yourself. It might be cliché, but it truly is the best way to act when meeting anybody new for any reason. Employers are generally pretty intuitive when it comes to interviewing job candidates. So if you're acting phony, you'll most likely come off as a phony person.

Below is an infographic that has some other useful tips for dominating a job interview. Another useful tip from myself, which also litters the infographic, is that appearance is everything. We'd like to think that people shouldn't be judged solely off appearance, but the way someone looks makes an impression on you before you even make eye contact with that person. And it makes sense. Your appearance says a lot about you, whether you like it or not. For example, if I meet you, and you're wearing a Led Zeppelin t-shirt, I will instantly know that you like Led Zeppelin. Not only that, I would go so far as to make the assumption that you like classic rock and roll. Even further, I would assume that you're a cool person. Because Led Zeppelin is awesome. However, in the unlikely event that the shirt, to you, is meaningless, then you need to take that shit off right now.

<http://www.dailyinfographic.com/what-you-wish-you-d-known-before-your-job-interview-infographic>



12 Traits You Need at the Top

As a leader in your company, you have many important responsibilities that you have to stay on top of in order to keep your workplace running. You need to make strong decisions, build effective teams, delegate and stay above the everyday management muddle. Executive coach Debra Benton urges people in leadership roles to focus on strengthening these traits to help them excel in their jobs ...

- 1. Attitude:** Good leaders stay positive and do not waver.
- 2. Tenacity:** Nothing is ever accomplished with just one letter, one telephone call or one request.
- 3. Risk tolerance:** Mistakes help you and others learn.
- 4. Active honesty:** Carelessness with facts kills your credibility.
- 5. Prudence:** Thinking before you speak helps build your purpose.
- 6. Originality:** People like to sense that with you they are breaking new ground.
- 7. Modesty:** It's better to have other people recognize your ability than to point it out yourself.
- 8. Style:** It's not about your clothes, but about what you do while you are in your clothes.
- 9. Willingness to admit mistakes:** If you are error-free, you are probably effort-free.
- 10. Downward loyalty:** Leaders protect their people.
- 11. Straightforwardness:** People support what is simple and direct.
- 12. Inquisitiveness:** Curiosity leads any organization into new areas.

—Adapted from *How to Think Like a CEO*, Debra Benton, Warner.



SOMETHING TO PONDER – The humor of life 🤔

"Senior Moment"

Recently, I was diagnosed with A.A.A.D.D. – **Age Activated Attention Deficit Disorder**. This is how it manifests:

I decide to water my garden. As I turn on the hose in the driveway, I look over at my car and decide it needs washing.

As I start toward the garage, I notice mail on the porch table that I brought up from the mail box earlier.

I decide to go through the mail before I wash the car.

I lay my car keys on the table, put the junk mail in the garbage can under the table, and notice that the can is full.

So, I decide to put the bills back on the table and take out the garbage first.

But then I think, since I'm going to be near the mailbox when I take out the garbage anyway, I may as well pay the bills first.

I take my check book off the table, and see that there is only one check left. My extra checks are in my desk in the study, so I go inside the house to my desk where I find the can of Pepsi I'd been drinking.

I'm going to look for my checks, but first I need to push the Pepsi aside so that I don't accidentally knock it over.

The Pepsi is getting warm, and I decide to put it in the refrigerator to keep it cold.

As I head toward the kitchen with the Pepsi, a vase of flowers on the counter catches my eye—they need water.

I put the Pepsi on the counter and discover my reading glasses that I've been searching for all morning. I decide I better put them back on my desk, but first I'm going to water the flowers.

I set the glasses back down on the counter, fill a container with water and suddenly spot the TV remote. Someone left it on the kitchen table.

I realize that tonight when we go to watch TV, I'll be looking for the remote, but I won't remember that it's on the kitchen table, so I decide to put it back in the den where it belongs, but first I'll water the flowers.

I pour some water in the flowers, but quite a bit of it spills on the floor. So, I set the remote back on the table, get some towels and wipe up the spill.

Then, I head down the hall trying to remember what I was planning to do.

At the end of the day:

the car isn't washed

the bills aren't paid

there is a warm can of

Pepsi sitting on the counter

the flowers don't have enough water,

there is still only 1 check in my check book,

I can't find the remote,

I can't find my glasses,

and I don't remember what I did with the car keys.



Then, when I try to figure out why nothing got done today, I'm really baffled because I know I was busy all the damn day, and I'm really tired.

I realize this is a serious problem, and I'll try to get some help for it, but first I'll check my e-mail....

Don't laugh — if this isn't you yet, your day is coming!!

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**

MY FIRST COMPUTER



**DUE TO THE
CONFIDENTIALITY
OF MY JOB**

**I DON'T KNOW
WHAT I'M DOING**





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. Senseseramente*

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

OFFICIAL BUSINESS
Return Service Requested

