

Guam Retiree Activities Office

Serving Those Who Have Served or Still Serving



Serving the Retired Military Community of Guam and Surrounding Pacific Islands



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

ONE. ONE CONVERSATION. ONE BITE. ONE DREAM. SO PUT YOUR MARK ON IT. **WORLD** **CREATE** DON'T BE AFRAID TO GET SOMETHING DIRTY ON YOUR HANDS. ASTONISHING. **EMPHASIZE** **BE** HUMBLE WITH OTHERS. BE KIND & SAY THANK YOU. SMILE OFTEN. IT MAKES MORE OF A DIFFERENCE THAN YOU THINK. **PUT YOURSELF IN OTHERS SHOES** YOU HAVE NO IDEA WHERE THOSE SHOES HAVE BEEN. **ONE** STEP. THINK OF THE WORLD. **FOOD** EAT THAT. **ONE** EARTH YOU WANT TO LEAVE life is way too precious. YOUR FAMILY. LEAVE IT BETTER THAN YOU LEFT IT. REMEMBER THAT NEXT TIME YOU TOSS THAT CAN OUT IT ALL COMES DOWN TO YOUR **FUEL**. **IDENTITY**. CONNECTIONS. **SOUL**. SO DON'T SHOW **FEAR**. **you** are eventually accountable for all your actions. **SO GO!** **START A PROJECT**. **HOLD YOUR SPOUSE**. **HAVE** **SMILE**. **FAITH** WITH A VALUED MISSION. **FIND YOUR WHY** THEN ACT. IT WILL ENHANCE YOUR SOUL. **GIVE WITHOUT EXPECTATIONS**. **THE FONDEST MEMORIES ARE MADE** WHEN GATHERED AROUND THE TABLE. **THE CURE TO ANY DISEASE IS TO ELIMINATE THE** **POISONS ENTERING YOUR BODY**. **BE A SERVICENT OF YOUR** **BUT DON'T LIFE TO SERIOUSLY**. **DRINK**. **DANCE**. **EAT**. **BUT CREAM**. **ONE**. **I KNOW IT'S HARD** **WORK**, it can be a balancing act. **you got IT!**

Guam Veterans: One Voice - Together for All



Guam Retiree Activities Office Newsletter

February 2017
Volume 7, Issue 2

Guam Retiree Activities Office

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EXTENDED EDITION COVERING 114th CONGRESS LEGISLATIVE ROUNDUP





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

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

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

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

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

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

You Served – You Deserved

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

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

Guam RAO on the WEB!

Web Page:

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

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

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

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

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

The revised (December 2016) Retiree listing shows our retiree population total of 3,199 as follows:

Guam: 3,017 / CNMI: 138 / Outlying Areas: 44

Service breakout: Air Force: 787 / Army: 1,271 / Coast Guard: 53 / Marines: 117 / Navy: 970 / Public Health: 1

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

Volunteers Needed !!!

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

Be a Volunteer RAO Counselor ...

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

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

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



Announcements...

- 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.
 - It's very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment. You must have a copy of your DD Form 214.
 - Next of kin of veterans not buried at national or state veterans cemetery may order a bronze medallion to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. To order, please call the Guam Veterans Affairs Office at 475-8388/91/92.
 - The VA cemetery chapel is available for use for public viewing. Call the VA office at 475-8391/2.
 - **VA Clinic (CBOC):** 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306. Note: *Veterans should report 30 minutes prior to their scheduled appointment time.*
 - Veterans who made an appointment at the VA Clinic and still haven't been seen, should call nurse Bernadette Santos at the VA Clinic at 475-5760 and Joe San Agustin at 475-8391/2.
 - When you call the CBOC and cannot get through after several attempts, or if you signed in as a walk-in patient and took too long to be seen, or weren't seen at all, immediately notify Brig. Gen. Roderick Leon Guerrero at 475-8388 or Bill Cundiff at 565-4561.
 - CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.
 - **VA Home Based Primary Care:** 475-0061; **Veterans employment specialist:** 475-5783/5786 (anthony.cruz@va.gov).
- If you are encountering a problem with any of the above, call 475-8388.***

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- The **VA Federal Benefits Office** is located in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
 - **Guam Vet Center** (Reflection Center): community-based counseling center providing a wide range of social and psychological services, including readjustment counseling to veterans & families, military sexual trauma counseling, and bereavement counseling for families who experiences an active duty death. Phone: 472-7161/977-927-8387.
 - **U.S. VETS:** the US Veterans Initiative is a non-profit that opened the first Veteran's Shelter on Guam in May 2015 (the home office is in Hawaii). In order to be referred to the shelter, the Veteran must enroll in Pacific Health Services at the VA CBOC and the VA Homeless team will be notified. The current shelter has a total of 5 beds and there are no fees/costs to the Veteran. While they do not have a lot of storage space, they are always looking for furniture donations for when a Veteran is able to move into their own place. They also welcome other donations – clothes, shoes, hygiene products, and food.
 - **Homeless Veterans Program** manager is located at the VA Clinic and can be reached at 487-5800.
 - **Disabled Veterans Outreach Program** office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.

☒ Joe A. San Agustin is now the administrator of the Guam Veterans Affairs Office (GVAO). Call the office at 475-8388/89/91/92 if you want to discuss VA issues or have concerning veteran issues.

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

Guam Veteran Meetings / Events / etc.

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

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

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

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

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

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

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

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

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

▶ **Dededo Veterans Organization** meets quarterly; For information, call Joe San Nicolas at 482-4350 or email at joekamudo@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 that the Guam RAO does not currently have anyone volunteering; this includes the Director position (although I still try to answer emails / messages when I can).

So what does this mean to you, the retirees / veterans

- there is NO ONE manning phones; leave a message but it may be a few days before I can get to it, and...
- we CANNOT call long distance; so if you are calling from off-island, please send us an email instead.
- email info is located in the "[About](#)" section on our Facebook page or on our [webpage](#).

Guam Legislative actions regarding Veterans

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

Visit the [34th Guam Legislature](#) webpage for a listing of all Senators and respective committees.

The following bills lapsed since either did not pass committee or were not signed into law

- Bill 388-33 – Non-Emergent Health Care Services
- Bill 377-33 – Veteran Mental Health
- Bill 334-33 – Veteran License Plate

▪ *New Legislation Introduced*

Bill 17-34 – Guidelines for Animal Assisted Interventions – introduced by D. Rodriguez & J. San Agustin. An act to add a new article 4 to chapter 34 of division 2, title 10, Guam code annotated, relative to establishing guidelines for animal assisted interventions. **Status: Received** 02/02/17. For more info:

[http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%2017-34%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%2017-34%20(COR).pdf)

Bill 8-34 – The Cannabis Control Act – introduced by Committee on Rules, by request of the Governor of Guam, in accordance with the Organic Act of Guam: An act to add a new chapter 8 to title 11 Guam code annotated known as “The Cannabis Control Act” relative to regulating the use, production, sale, and taxation of cannabis, and the declassification of marijuana as a schedule I controlled substance under the Guam Uniform Controlled Substances Act. **Status: Received** 01/11/17. For more info:

[http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%208-34%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_34th/Bill%20No.%208-34%20(COR).pdf)

***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.

My Understanding of the 2017 Legislative Committees:

Since the Guam Veterans Affairs Office now resides under the Guam Department of Military Affairs, and there exists the Military Affairs Committee, all Veteran issues will be handled under this umbrella, rather than having a separate “Veterans Affairs” committee as in the past.

I have made inquiries to the following offices about what their plans are regarding veteran issues for the upcoming year, yet have received no responses as of date this newsletter was published:

- Senator Tom Ada – *no response*
- Congresswomen Bordallo’s Office – *no response*
- Guam Dept of Military Affairs – *no response*
- Veterans Affairs Federal Benefits Office – *no response*
- Various Veteran Organizations – *no response*

Refer to pages 7-9 for the responses I did receive.

“Real success does not depend upon the position you hold, but upon how you carry yourself in that position.” ~ Theodore Roosevelt

SPECIAL MEETINGS / EVENTS:

24 Feb 2017: Veterans Mini Forum and Community Outreach | 9a.m. to 12noon, at the Guam Community College Multi-Purpose Auditorium, Bldg 400; sponsored by Guam Community College Student Veterans Association.

8 March 2017: Veterans Affairs Town Hall Meeting | 5-6:30 p.m., Hilton Guam Resort & Spa, Micronesian Room; purpose is to: share information, hear feedback from customers and to answer questions on VA health care, benefits, and memorial affairs.

24 March 2017: Guam Joint Women’s Leadership Symposium | 8:30 a.m. to 4:30 p.m., at the Dusit Thani Hotel; open to all ranks, civilians, both men and women serving in DoD. For more info: on Facebook, @JWLSGuam or guamjwls.wordpress.com/

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.



o Senator Dennis Rodriguez

I was informed that the Senator and his Chief of Staff are out meeting with the various veteran organizations/communities in an effort to gather information about concerns. Additionally, they also are awaiting some final/official word on the recent reorganization of the Guam Department of Military Affairs. Here is a Press Release sent out on 20 January 2017.

EFFORTS UNDERWAY TO DEVELOP GUAM'S COMPREHENSIVE VETERANS COMMUNITY CENTER.

Tamuning, Guam. Legislative Chairman on Military Affairs Senator Dennis G. Rodriguez, Jr., and Committee Vice Chairman Senator Joe San S. Agustin announced that discussions are underway on the development of a comprehensive Veterans Community Center.

"Our people have a long history of loyal participation in the U.S. Armed Forces. This has resulted in a large number being involved in conflicts supporting and pursuing United States objectives and their current status as veterans." Senator Rodriguez said.

As the newly named chairman of the 34th Guam Legislatures Committee on Military Affairs, Senator Rodriguez has been conducting listening sessions with various veterans and veteran organizations to gain knowledge of the issues they face. Many veterans desire to see the establishment of a comprehensive community center. The current location of the Guam VA Center in Anigua is old and not viably functional to meet the increasing needs of our growing veteran community. *"As a veteran, I understand the challenges many of my brothers and sisters face when it comes to seeking services we are afforded through the various programs. Many times our veterans have to run around to different locations to attend veteran organization meetings or to apply for services."* Vice Chairman Senator Joe San Agustin said.

After a series of meetings and roundtable hearings are conducted, the senators will pull together the necessary officials to pursue the development of a comprehensive center. This is not just to be a new office for the Guam VA, but rather, a true comprehensive community center. The vision is to have a shared multi-purpose resource for the various veterans' organizations, to centralize all veteran services in one location as well as to provide a meeting place for fellowship and camaraderie.

The center could also be made available to house a Wounded Warrior type of program to service veterans by providing needed care and assistance. This would help alleviate the current necessity of sending veterans to Hawaii, away from their family and friends. Other related organizations may also be invited to share in this resource such as the USO, and West Care.

With a clean slate and a vision to work with, we will start our journey. Innovative ideas on financing can be made with collaboration with our local and Federal partners. To jump start this process the Senators have sent a joint letter to officials from GHURA and Land Management to explore possible sites and funding for the Center. Senator Rodriguez has formed a Legislative Veteran Advisory Council and one of the tasks of this council, amongst others would be to further develop what the Community Center would "look like" and to open discussions that invite public participation.

All worthy ventures start with a single step. As we pursue this effort we remain flexible to the final direction and ultimately, the actual realization of the center. The key is open communication with our veteran community, while maintaining flexibility within the reality of finance, location and other parameters that are available.

"Our veterans deserve our utmost honor and respect for the sacrifices they endured protecting our island and our nation. As the new oversight chairman on Military Affairs, I will ensure that every effort is made within my legislative authority and jurisdiction to demonstrate the people of Guam's appreciation to our veterans." Senator Rodriguez concluded.

We look forward to sharing ideas and insights to make this possible for our Veteran Community.

For more information, contact Ufisinan Todu Guam at 649-TODU (8638).

o Senator Frank Aguon

It is critical that our veterans have an opportunity to have direct access to their Senators and elected leaders to share their concern regarding the level of services and benefits that they presently receive. We must be vigilant in our efforts to ensure that Guam veterans receive the benefits and services that they have earned, through their service in the U. S. Armed Forces, from the U. S. Department of Veterans Administration and from their government.

I remain committed to working closely with our island veteran community in addressing their issues and concerns.

- **Guam Veterans Affairs Office** (Joe A. San Agustin, Administrator)
- **Guam Veterans Commission** (Dan Mendiola, Chairman)
 - *Awaiting some final/official word on the recent reorganization of the Guam Department of Military Affairs, under which the GVAO and the Commission now falls. Hopefully more to follow soon.*
 - *Take a look at the new / updated website: <http://gvao.guam.gov/>; still a work in progress.*
- **Guam CBOC**
- **WestCare Pacific Islands**

Continue to look for help – accepting applications for VOLUNTEER positions – clerical, information desk, escort dispatch, etc. If interested please call the Guam CBOC at 671-475-5760

Summit on Veterans Homelessness to be held on Friday, March 10, 2017, sponsored by Guam Core Leadership Team.

The plan is to:

1. Invite stakeholders to discuss ending Veterans homelessness;
2. Have a panel discussions in the morning, take a 2 hour break for the purposes of allowing the stakeholders to prepare/develop resolutions; and
3. The group would then reconvene to discuss and adopt the resolutions.

This Summit is still in the planning stages and there are more details to be confirmed. As soon as the details are confirmed, I will advise you. If you have any questions, please call or email me. Thank you for the opportunity and have a great day.

WestCare Pacific Islands Supportive Services for Veteran Families (SSVF) Program is focused on identifying those Veterans who are literally homeless or at imminent risk of homelessness to provide them with the supportive services that they are in need of. As we do this work, we continue to take on a myriad of challenges to achieve this endeavor.

In October of 2015, WestCare Pacific Islands reached out to all our partners to develop the GUAM CORE Leadership Team to End Veterans Homelessness. Our combined-efforts will ensure that Guam has entered into the realm of the challenge to end Veterans homelessness on Guam. Since organizing the Leadership Team, the group has met 3 times to discuss issues that address Veterans homelessness and factors that contribute to Veterans homelessness. The Team's 7-Point Plan includes but is not limited to;

1. Establish a Masters List by name of homeless Veterans so that we can contract services to them and better ensure that they access services;
2. Expand the Point in Time Count to be even more focused on Veterans;
3. Identify and encourage the development of emergency and transitional housing for 1 day to 6 months;
4. Advocate for expansion and specialization of behavioral health and substance abuse and treatment programs;
5. Promote programs that will attract Veteran friendly realtors, landlords and employers;
6. Conduct Aggressive Outreach to friends and families; and
7. Increased promotion and communication to Veterans, community and governmental leaders and the general public of programs made and work completed on a regular basis.

*** Other Upcoming (WestCare Pacific Islands) Events for 2017**

Veterans Health Conference | Veterans Home Run 5K | Bahaki Ball

Details are still being planned for these events and when detailed information becomes available

Iraq-Afghanistan and Persian Gulf Veterans of the Pacific (IAPGVP)

2017 National Veterans Golden Age Games.

Currently looking for anyone Veteran/s or Retiree/s who are interested in participating in the 2017 National Veterans Golden Age Games. IAPGVP is the sponsor for a Guam Team to represent our island in in Biloxi, Mississippi, May 7-11.

The Department of Veterans Affairs (VA) will accept applications from Veterans interested in competing in the 2017 National Veterans Golden Age Games beginning Feb. 1. Veterans ages 55 and older and enrolled in VA health care may complete applications online at www.veteransgoldenagegames.va.gov. Applications will be accepted through March 1, and/or can contact Guam Team Manager/Coach, Rodney A. Cruz Jr. at via email (rodneycruzjr@hotmail.com) for more information.

Nearly 800 athletes are expected to compete in the national multi-sport competition for senior Veterans, embracing the "Fitness for Life" motto. The event encourages participants to make physical activity a central part of their lives, and supports VA's comprehensive recreation and rehabilitation therapy programs. Competitive events include air rifle, badminton, bocchia, bowling, cycling, golf, horseshoes, nine ball, powerwalk, shuffleboard, swimming, table tennis, and track and field. Exhibition events include: air pistol, archery, basketball, blind disc golf and pickleball.

o GCC Veterans Association

GCC currently has a long standing Veterans Lounge/Resource Center available to all service members, veterans, and dependents utilizing the VA Education Program. GCC offers Accommodative Services to Veterans and Service Members in assistance to individuals with disabilities seeking educational opportunities with Guam Community College. GCC is committed to ensuring that students with disabilities are afforded an equal opportunity to access the educational programs and services that GCC has to offer, and to providing reasonable accommodations, adequate to the needs of an individual's disability within a classroom setting, while maintaining the level of academic standards required in all courses and programs at Guam Community College.

GCC is a Veteran friendly institute and has received the Best For Vets Award for Career & Technical Colleges for 2014 & 2015, and is recognized as a chapter under the Student Veterans of America. For more information on the Veteran program at GCC, please visit our web page at <http://www.guamcc.edu/Runtime/veteranstudentservices.aspx> and stay up to date at our social media page at <https://www.facebook.com/gccveteranceclub/>.

Upcoming Event: February 10th, 2017 - Veteran Forum, Located at the Multipurpose Auditorium from 10 a.m. til 2 p.m. (more information to follow)

UPDATE FROM ANDERSEN AFB REGARDING RETIREE USE OF THE MAGELLAN INN (Base Dining Facility) AS AUTHORIZED PATRONS.

At this time, use of the facility is limited to Active Duty and Deployed members only.



Retirees "... are authorized to eat in the DFAC during these special events - Thanksgiving and Christmas day meals."

"Currently, our contract is paid by JRM to support and feed our uniformed members. Allowing retirees to eat in the DFAC will violate the requirements for funding purposes set forth in the contract. With that said, we are looking at some contractual changes but will not be able to readdress till this contract expires in the end of 2017. If we are able to make the changes as we suspect, this will allow us a lot more flexibility on the selection of customers.

I know this is not the answer retirees want at this moment but we are making some progress overall. Once we start renegotiating our contract at the end of the year, we should be able to (no promises) open this up."

Concurrent Receipt and Retiree Pay CONCERN!

There is NO Legislation to Take Away Concurrent Receipt of Both Military Retirement Pay and VA Disability Compensation from Those Who Now Get It

We have been receiving many inquiries from members regarding an issue that has apparently been going around the internet and getting many people upset. This has to do with Concurrent Receipt.

We've been asked about a CBO report that is titled "Eliminate Concurrent Receipt of Retirement Pay and Disability Compensation for Disabled Veterans."

This is NOT a proposal. The Congressional Budget Office (CBO) puts out a report each year which lists government programs that could be eliminated or cut back if Congress wants to save money. However, these are only for informational purposes to Congress. They are NOT proposals.

They only would become a problem if a member of Congress decided to take information and have a bill drafted to do what the report says could be done.

TREA will let everyone know if this changes and someone in Congress or the Administration actually decides to propose this change in the law. We would, of course, do all we can to stop it. | Source: TREA (<http://www.trea.org/blog/>)

For more info on this, see: <http://soldiersystems.net/2016/12/20/congressional-budget-office-suggests-elimination-of-concurrent-receipt-for-disabled-veterans/>



TRICARE Updates / Info

Easy Access to TRICARE’s “First Eight” Mental Health Appointments

Do you know? Counseling, psychotherapy, and family therapy are covered benefits under TRICARE. It’s no secret—the first eight appointments with a TRICARE authorized provider do not require a Primary Care Manager (PCM) referral, just your military identification card.

Don’t wait until your family has an emergency, take your time and find a provider that makes you comfortable. Your PCM or family doctor can give a recommendation. If you are unsure of the differences in provider types, their education, treatments, and ability to prescribe medication, use the “[Find a Doctor](#)” tool on the TRICARE website.

For the first eight mental health care appointments, you can see TRICARE authorized clinical psychologists, clinical social workers, psychiatric nurse specialists, TRICARE certified mental health counselors, marriage and family therapists, pastoral counselors, and supervised mental health counselors—all are licensed and meet quality requirements. All can be accessed easily online, with mobile applications, or by phone.

Your Managed Care Support Contractor’s website also has a “Find a Provider” link with a directory, contact details, and the providers’ specialty areas. Remember, if you find yourself in an emergency situation, for example, an individual believes he or she will harm himself, herself or others, go to the nearest emergency room or call 911.

To schedule your first eight mental health appointments, contact your local PCM/Clinic/Hospital or go to:

- North Region: [Health Net Federal Services](#), Mental Health Care (1-877-874-2273)
- South Region: [Humana Military](#), Mental Health Care (1-800-700-8646)
- West Region: [UnitedHealthcare Military & Veterans](#), Mental Health Care (1-877-988-9378)
- Overseas: [International SOS](#)

Keep in mind, nine or more appointments require authorization from your PCM. All appointments with pastoral counselors and supervised mental health counselors must have prior authorization. Active Duty Service Members (ADSM) must seek mental health care in their military treatment facilities, but can participate in family therapy sessions with TRICARE authorized mental health providers. Learn more on the [Covered Treatments](#) page in the Mental Health Care section of the TRICARE website.

SOURCE: TRICARE News Release at: www.tricare.mil/EasyAccess032615

TRICARE and the Affordable Care Act

With the implementation of the Patient Protection and Affordable Care Act (ACA) in 2010, TRICARE beneficiaries have had questions about how it will affect them. The ACA and TRICARE are very different, governed by two different pieces of legislation so changes in one have no effect on the other.

The intent of the Patient Protection and Affordable Care Act, also known as the health care reform law, was to provide affordable health insurance options to everyone. This is the first major difference between TRICARE and the ACA. TRICARE is not health insurance; it is a federal health care entitlement program only for eligible [uniformed service members](#), retirees and their families.

The ACA mandated a set of minimum essential benefits for commercial health insurance. Before the passage of the ACA, TRICARE had already provided most of these benefits such as cost-free screenings, vaccinations and counseling.

TRICARE is a benefit established under law as the health care program for the uniformed services, retirees and their families. The ACA does affect civilian health insurance plans for most Americans, but does not apply to the TRICARE program. For more information about TRICARE, the ACA or [minimum essential coverage](#), visit the [TRICARE](#) website. (<http://www.tricare.mil/About/MEC>)

Notes:

- Uniformed Service Members: Includes active duty and retired members of the: U.S. Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, the Commissioned Corps of the U.S. Public Health Service and the Commissioned Corps of the National Oceanic and Atmospheric Association

- Minimum Essential Coverage: Basic health care coverage that meets the Affordable Care Act requirement. If you don’t have coverage, you may have to pay a fee for each month you aren’t covered.

Source: <http://www.tricare.mil/TRICAREandACA2016>

HEALTH is like **MONEY**, we never have a true idea of its value until we *Lose It.*” ~ Josh Billings

Becoming Medicare-Eligible

Medicare is a health insurance program for people:

- Age 65 or older
- Under age 65 with certain disabilities
- With end stage renal disease
- With Lou Gehrig's disease
- Mesothelioma

The Centers for Medicare & Medicaid Services manages Medicare:

- [Medicare Part A](#) is hospital insurance. You usually don't pay a monthly premium for Part A if you or your spouse paid Medicare taxes while working.
- [Medicare Part B](#) is medical insurance. You pay a premium each month.
- [Medicare Part D](#) is pharmacy coverage. You pay a premium each month.

[>>Get Started with Medicare](#)

Using Medicare and TRICARE Together

If you have Medicare Part A, you must also have Medicare Part B to remain eligible for TRICARE, including prescription drug coverage.

You don't need to sign up for Part B if you're:

- An active duty service member
- An active duty family member
- Enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the The US Family Health Plan.

Prescription Drug Coverage

You must have Medicare Part B, unless you qualify for an exception listed above. You can continue to get prescriptions filled with no break in coverage as long as you have Medicare Part B when you first become eligible for Medicare Part A.

Medicare Part D, a prescription drug plan, is available to everyone with Medicare. You don't need Part D to keep TRICARE. If you meet certain income and resource limits, you may qualify for extra help from Medicare to pay Part D premiums. [>>Learn More](#)

TRICARE For Life

When you have Medicare Parts A and B, you can use [TRICARE For Life](#).

- Medicare is your primary payer.
- TRICARE is the second payer, so your out-of-pocket expenses are less.
- TRICARE benefits include covering Medicare's coinsurance and deductible for services covered by Medicare and TRICARE.

Continued in next column>>

US Family Health Plan

As of October 1, 2012 once you become eligible for Medicare at age 65, you can no longer enroll or stay enrolled in the USFHP. [>>Learn More](#)

If you enrolled in USFHP **before October 1, 2012**, you can stay enrolled as long as you stay enrolled and there is no break in coverage.

What about my family members?

If you're turning 65, but you still have family members under age 65, they can continue to use TRICARE Prime, TRICARE Standard and Extra, or whatever plan they're using now until they also become eligible for Medicare Part A & B.

Source: <http://www.tricare.mil/LifeEvents/Medicare>

End of Life: Helping with Comfort and Care

No one likes to think about death, but making decisions while you are healthy can help those close to you when the time comes. Having an outline of your wishes may give your caregivers comfort during a difficult time.

There are several ways to make sure others understand the kind of care you want at the end of life:

Talk about end-of-life wishes – discuss your thoughts, values, and desires about end-of-life care with family and friends before be-coming sick.

Prepare advance directives

– write up formal instructions in documents like a living will and a healthcare power of attorney. Make sure these documents are in a place that is easy to find, and that family members know where they are..

– Put important papers and copies of legal documents in one place. Set up a file, put everything in a desk drawer, or list the information and location of papers in a notebook. Check each year to see if there's anything new to add.

– Tell a trusted family member or friend where you put your important papers. They'll need this information in an emergency.

– Give permission in advance for your doctor or lawyer to talk with your caregiver as needed. There may be questions about your care, a bill, or a health insurance claim. Without your consent, your care-giver may not have access to the information they need. You can give your permission in advance to Medicare, a credit card company, your bank, or your doctor. You may need to sign and return a form.

Visit our website at:

<https://www.nia.nih.gov/health/publication/end-life-helping-comfort-and-care/introduction> for more information about end-of-life issues.

Courtesy of Misawa RAO and the National Institute on Aging.

Death in the Family

Sponsor Dies

If a sponsor dies while serving on active duty, TRICARE continues to provide coverage for surviving family members. Plans and costs depend on:

- The sponsor's military status when he or she died
- If you're a spouse or a child



Spouses can keep TRICARE unless they remarry. Review the scenarios in the chart below for more information:

If your sponsor was ...	Then ...
On active duty	Spouses receive coverage as active duty family members for three years. After three years, coverage changes to be the same as retired family members. Children remain covered as active duty family members until they age out or lose TRICARE for other reasons. >>Learn more
Retired	Your coverage won't change. If a sponsor dies after retiring from active duty (either regular or a medical retirement), surviving family members remain eligible for TRICARE with the same health plan options and costs they had before their sponsor passed away. Surviving spouses remain eligible for TRICARE unless they remarry and children remain eligible until they age out or lose eligibility for TRICARE for other reasons. >>Learn More
A Guard or Reserve member	Your benefits are determined by your sponsor's status when he or she died. >>Learn More

Other Family Member Dies

If a family member who isn't the sponsor dies, please contact your local DEERS office. Here you can find out the necessary steps to report their death. Depending on your situation, your health plan options may also change from family to individual.

Are you an adult child you may qualify for TRICARE Young Adult?

You may be able to purchase TRICARE Young Adult when you turn 21 (or 23 if a full-time student) if:

- You aren't married
- You don't have your own employer sponsored health insurance
- Your sponsor had TRICARE (as described above) when he or she died

Death Notification

You only have to report the death to the pharmacy contractor, [Express Scripts](#). For medical and dental care, the Defense Manpower Data Center (DMDC) gets information from the Social Security Administration (SSA) or the services.

It may take some time for DMDC to get the information. If you prefer, you may notify DMDC of the death by:

- Visiting a [local ID card office](#) with a copy of the death certificate;
- Faxing a copy of the death certificate to 1-831-655-8317; or
- Mailing a copy of the death certificate to:

Defense Manpower Data Center Support Office, 400 Gigling Road, Seaside, CA 93955-6771

If you have questions, call DMDC at 1-800-538-9552. Visit [MilConnect](#) to learn more.

For More Information - [Survivor Benefits Fact Sheet](#)

*Empty-handed I entered the world,
Barefoot I leave it.
My coming, my going
Two simple happenings
That got entangled.*

~ Kozan Ichikyo (d. 1360)

*Goodbyes
are not forever.
Goodbyes are not the end.
They simply mean
I'll miss you,
until we meet again.*

TRICARE – GUAM

US Navy Hospital

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

The TRICARE Service Center at Navy Hospital Guam is located in G107, to enroll yourself and/or your family in the TRICARE program for this region. The TRICARE Service Center is open Monday – Friday from 0800 to 1600 hours. Call (671) 344-9032.

Health Benefits Advisors (671) 344-9425 / Enrollment Specialists (671) 344-9777

Andersen AFB, 36th Medical Group

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

The TRICARE Service Center at AAFB Clinic is located in Room F01 and completes patient enrollments, enrollment transfers, and Primary Care Manager assignments/changes. They will also coordinate urgent & emergent transport of patients requiring critical care, as well as completing record requests and record transfers.

Hours of operation are: M-T 0800-1600 Friday 1000-1600; Phone: (671) 366-6547

TRICARE main website: <http://www.tricare.mil/>

Resources - TRICARE Overseas Program | TRICARE: <http://www.tricare.mil/overseas>

TRICARE Overseas Program Handbook:

http://www.tricare.mil/~media/Files/TRICARE/Publications/Handbooks/Overseas_HB.pdf

TRICARE Overseas Program Guide:

http://www.tricare.mil/~media/Files/TRICARE/Publications/Guides/Overseas_Guide.pdf

TRICARE Overseas Program Prime Health Matters Newsletter: 2017—Issue 1:

http://www.tricare.mil/~media/Files/TRICARE/Publications/Newsletters/Overseas/O_TPO_NL_2017_I1.pdf

Advice Line: Call 1-800-TRICARE, Option 1 to talk to a nurse who can answer health-related questions, help you find a doctor and schedule appointments.

After Hours Care: Navy Hospital Guam at 671-344-9232

In Case of an Emergency: If you have an emergency, go to the nearest emergency room or call 911. To learn more, visit www.tricare.mil/emergency. If you are calling from Andersen AFB, you will need to let the dispatch service know.

Pacific Theater – Other Guam Contact Information

International SOS will provides 24/7 Customer Service and Support for TRICARE Overseas Beneficiary Enrollment and Provider Education/Assistance. | Customer Service Toll Free: +1-877-678-1208

<http://www.tricare-overseas.com/contact-us/asia-pacific/country?tricareregion=pac&country=guam>

Something Changed? | See what you need to do when you have a life-changing event.



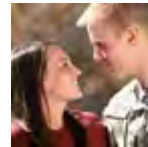
[Retiring?](#)



[Separating?](#)



[Having a Baby?](#)



[Getting Married?](#)



[More Life Events?](#)

Health / Medical News

10 Habits That Are Making You Look Older

Sooner or later, we all start to look old. Maybe it's a errant shock of gray hairs mysteriously appearing at the temples, or maybe it's a handful of not quite massive, but also not quite fine lines stretching across a once smooth forehead. Either way, the unstoppable march of time beats on, and it's sure to show somewhere on your person.

Good news is, that's why we have things like [retinol](#) and [Botox](#), to help keep your skin looking at least semi-fresh should you not be ready to accept the unfortunate consequences of getting older. The bad news is, though, that certain bad habits can make the symptoms progress even faster and, if you don't cut them out of your life now, will make you look twice as old in half the time. These are those bad habits; do yourself a favor and avoid them at all costs.

- 1. Soaking Up Too Much Sun** | And we're not just talking about straight-up sunbathing during the summer months, either. In fact, it's everyday rays that tend to do the most long term harm, since so many people forget (or neglect) to apply any sort of SPF to their poor, unprotected skin on the daily, leaving it susceptible to UV-induced damage and cancer.
- 2. Or Not Getting Enough Of It** | On the flip side of the coin, there are also studies out there that show Vitamin D deficiencies, caused by not getting enough natural light exposure, can also lead to certain types of advanced-stage cancers. Damned if you do, damned if you don't. But please, use SPF.
- 3. Not Getting Nearly Enough Sleep** | It's been barely a hot second [since we talked about sleep deprivation](#), so we won't get into explicit detail here, but let's just say that without a solid 8 hours, you can kiss your youthful, elastic, pimple-free skin goodbye.
- 4. Ignoring Moisturizer (Or Using the Wrong Stuff)** | Every man's skin has its own specific needs. Some guys have extremely oily skin; others are as dry as the goddamn Sahara. Whichever way your punim leans, if you're not moisturizing regularly, and with skin type-specific stuff, you're doing yourself a disservice. Because the tools *are* out there. Not using them is just bad judgement.
- 5. Using Cheap Soap** | We get it, good soap can be expensive. Especially at the rate you go through it, using only premium bars can cost a pretty penny. But that dime-a-dozen drugstore stuff is only going to take its own toll in the long run, too, stripping skin of necessary natural oils and leaving behind a film of residue that'll continue to mess with your pelt as the day goes on. So get yourself something at least half-decent. Bonus points if it's got an [exfoliant](#).
- 6. Not Eating The Right Stuff** | The good: omega-3 fatty acids, antioxidants, fiber, low-glycemic meals, Vitamins A, C, and E. The bad: inflammatory foods, sugary snacks, high-fat meat. [You are what you eat](#), as they say.
- 7. Not Staying Active** | Fun fact: working out won't only keep your muscles taut, but it'll also do the same for your skin. That is, [exercise has been shown to keep skin looking healthier](#) for longer by improving blood flow to the outer layers, which in turn boosts oxygen levels and sweeps away harmful waste products. One more reason you need to re-up your gym membership.
- 8. Stressing Out** | Over the years, [scientists discovered](#) that stress, and the elevated cortisol levels that goes along with it, can be tied to anything from heart disease and hypertension to decline in libido levels, erectile dysfunction, and so much more. So it's not at all surprising that stress can mess with the skin, further decreasing collagen over time. That said, it's nonetheless true.
- 9. Drinking More Than Your Fair Share** | Ever noticed how heavy drinkers tend to look that much older than their teetotaling counterparts? Well, consider that mystery [solved](#).
- 10. Smoking** | Seriously, you need *another* reason to quit smoking?

Source: <http://www.msn.com/en-us/health/wellness/10-habits-that-are-making-you-look-older/>

Caregivers Wanted:

The Medical Foster Home Program is in search for alternate caregivers for military veterans with medical disabilities. For more information and applications, contact Mary at 989-5071 or 487-6822.

Read what the program is about:

http://www.va.gov/geriatrics/guide/longtermcare/medical_foster_homes.asp



DFAS / MyPay updates



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

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

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

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

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

Make Sure You're Ready When Severe Weather Strikes

Two months into hurricane season without any major activity can make you forget how important it is to properly plan for storms. Make sure you stay aware of current and potential weather conditions so that you and your loved ones aren't caught in a storm.

Many young ones walk to and from school. Be sure your child knows what to do when the weather prohibits their daily walk. Should they wait in the school or ride home with a friend? Involve them in your [disaster planning](#) and make sure they have answers to all of their questions.

There are many resources available to help you plan for severe weather. [Ready.gov](#) has information on different disaster types, a comprehensive guide on making and communicating an emergency plan, how to care for pets and much more. You can also download the Federal Emergency Management Agency (FEMA) mobile app. The app contains disaster safety tips, an interactive emergency kit list, storable meeting locations and a map to open shelters and FEMA Disaster Recovery Centers (DRCs). The app also has a Disaster Reporter feature, allowing you to take and submit GPS photo reports of disasters so they can be displayed on a public map for others to view. Visit the [Mobile App](#) page on the FEMA website for more information.

TRICARE can help you stay informed about your benefit in times of severe weather. When a state of emergency is issued, TRICARE may authorize early prescription refills, blanket waivers for referrals or other emergency benefits. When authorized, any emergency benefits are announced in email disaster alerts along with their effective dates.

You can sign up for email and text disaster alerts to get the latest information. Go to the [Disaster Information](#) page on the TRICARE website for more information. | SOURCE: <http://www.tricare.mil/severeweather082515>

Medicare Part B open enrollment: The Department of Public Health and Social Services (DPHSS), in partnership with the Social Security Administration, Guam District Office, would like to inform the community that Medicare Part B's General Enrollment Period (GEP) is from Jan. 1 to March 31. For more information call or visit the Social Security Administration at 633-9500/Suite 155 of the A.B. Won Pat Cargo Facility in Tiyan. You may also visit the Centers for Medicare & Medicaid Services (CMS) website at www.medicare.gov or call the Guam Medicare Assistance Program, within the Division of Senior Citizens (DSC), DPHSS, at 735-7415/21.



Best Ways to Get or Replace a Lost 1099R

Military retirees and annuitants receive a 1099R tax statement either electronically via **myPay** or as a paper copy in their mail each year. But there are times when a document is misplaced among your other credit card, bank or tax statements; or you may need a 1099-R from several years ago for pending financial business.

The fastest and most secure way to obtain a copy of your 1099R is **myPay**. Just login to **myPay** and you can print your 1099R at home when you need it. You will find instructions for accessing your 1099-R using **myPay**.

Source: <https://www.dfas.mil/retiredmilitary/newsevents/newsletter/Best-Ways-to-Get-or-Replace-a-Lost-1099R.html>

Financial / Legal News

Reduce Fraud Fallout Before and After a Wallet Goes Missing

Along with death and taxes, there's a third certainty of life: At some point, your wallet will go AWOL. Whether it's just temporarily missing under a seat cushion or swiped by a thief and never returned, prepare now because a [lost or stolen wallet often results in identity theft](#).



First things first: Reduce your risk by removing these items from your wallet:

- Your Social Security card. Unless you're heading to an SSA office, leave it somewhere safer than in a billfold. Ditto for your birth certificate.
- Cheat sheets that detail PINs or passwords for bank cards or online accounts.
- Spare keys for your home or car.
- Blank checks.

Unless you're seeing a new doctor, don't carry your Medicare card around; with or without it, you'll get emergency medical care. If you feel you must have the card, be safer: Make a photocopy, blocking out several digits of SSN, to keep in your wallet.

Another proactive precaution: On your home printer, line up every card you keep in your wallet — driver's license, credit and debit cards, insurance cards, even your library card. (ID thieves may also steal books, videos and music in your name; overdue fees could affect your credit score.) Make a copy of the front and back of this plastic lineup, and keep these printouts in a safe place at home. If you discover that your wallet is truly MIA, you have instant access to all your account numbers, security codes and contact information.

If your wallet goes missing, here's what to do:

1. Contact your bank to change your PIN, and cancel (and replace) your ATM card. Get a new checking account if your checkbook is missing. If you report the loss before someone uses your ATM or debit card, you have zero liability, but your liability increases as time passes — if you report the loss within two days, your liability is \$50; between two and 60 days, your liability is \$500; after 60 days, your liability is unlimited.
2. Contact all credit card issuers and request an account number change. Don't say you want to cancel the account, as that may be misinterpreted to mean you want to close it, which could hurt your credit score. Under federal law, if you report the loss before your card is used fraudulently, you are not liable; if you don't, your liability is limited to \$50, which is usually waived.
3. File a report with your local police department and where you think your wallet went MIA. This will establish a record of your loss, so get a copy of the report. You may need to make photocopies to send to your bank, insurance company and credit reporting bureaus.
4. Place a fraud alert or [security freeze](#) with Experian at 888-397-3742 (experian.com), Equifax at 800-525-6285 (equifax.com) and TransUnion at 800-680-7289. While alerts are free, they must be renewed every 90 days and are not as secure. Freezes are stronger, indefinite (unless you lift them) and free for those 65 and older (younger people may have fees).
5. Contact the DMV about a replacement driver's license. Also request that a stolen/lost wallet warning be placed in your file.
6. Call insurers. Request a replacement card (or account number) from private medical insurers; contact Medicare if you're a recipient. Notify your auto insurer, to avoid problems if a thief has an accident using your policy. Ask if your homeowners policy includes ID theft protection.

[Discounts on financial services from trusted companies — AARP Member Advantages »](#)

7. Follow up: In the next few weeks, pay close attention to bank and credit card statements, looking for withdrawals and charges. If you did steps 1, 2 and 6 quickly, you are unlikely to spot anything, but if you see any transactions you don't recognize, tell the provider immediately.
8. Check your credit history two to four weeks later. Visit www.annualcreditreport.com or call 877-322-8228 for your free report, and then look under "Inquiries." Why wait? This provides enough time for thieves to apply for credit in your name, but generally before new cards are issued. Check your credit report again in two to three months.

Source: <http://blog.aarp.org/2016/06/10/reduce-fraud-fallout-before-and-after-a-wallet-goes-missing/>

“Too little process and you can't get good work done. Too much process and you can't get any work done. Most companies never find the middle.” ~ Aaron Levie

Tax season officially opens Jan. 23; IRS offers tips and filing help options

The [Internal Revenue Service](#) and partners from the states and tax industry remind taxpayers that the nation's 2017 individual income tax filing season opens Monday, Jan. 23. The IRS expects more than 153 million tax returns to be filed this year and taxpayers have until Tuesday, April 18, to file their 2016 tax returns and pay any tax due. The deadline is extended because the Emancipation Day, a holiday in Washington, D.C., will be observed on Monday, April 17, pushing the nation's filing deadline to April 18.

Choosing [e-file](#) and [direct deposit](#) for refunds remains the fastest and safest way to file an accurate income tax return and receive a refund. The IRS anticipates issuing more than nine out of 10 refunds in less than 21 days from the time returns are received.

Each year, millions of tax returns are prepared for free by taxpayers using [IRS Free File](#) or by volunteers at community organization sites nationwide.

IRS trained and certified volunteers at thousands of [Volunteer Income Tax Assistance and Tax Counseling for the Elderly](#) (VITA and TCE) sites nationwide offer free tax preparation and e-filing. VITA offers free tax return preparation to taxpayers who earn \$54,000 or less. The TCE program is mainly for people age 60 or older and focuses on tax issues unique to seniors. AARP participates in the TCE program and helps taxpayers with low to moderate incomes.

- To find the closest VITA site, visit [IRS.gov](#) and search the word "VITA." The [IRS2Go Mobile App](#) can help find free tax preparation assistance, check your refund status and more! Site info also available by calling the IRS at 800-906-9887.
- To locate the nearest AARP Tax-Aide site, visit [AARP.org](#), or call 888-227-7669. There are also VITA and TCE sites that provide bilingual help for taxpayers who have limited English skills.

[IRS Free File](#) lets taxpayers who earned less than \$64,000 prepare and e-file a return for free. Go to [IRS.gov](#) and click on the 'Filing' tab for options on using commercial tax software. Commercial partners of the IRS offer free brand-name software to about 100 million individuals and families with incomes of \$64,000 or less. Seventy percent of the nation's taxpayers are eligible for IRS Free File. Those who earned more than \$64,000 are still eligible for [Free File Fillable Forms](#), the electronic version of IRS paper forms. This more basic Free File option is best for people who are comfortable preparing their own tax returns.

The IRS urges taxpayers to avoid fly-by-night preparers who may not be available after this year's April 18 due date or who base their fees on a percentage of the refund. The IRS also reminds taxpayers that a new law requires all refunds on returns that claim the Earned Income Tax Credit (EITC) or Additional Child Tax Credit (ACTC) be [held until February 15](#). This change helps the IRS detect and prevent fraud.

Source: <http://www.blogs.va.gov/VAntage/34472/tax-season-officially-opens-jan-23/> | Editor's note: VA does not endorse any of these sites, but brings your attention to them as they have free tax services available specifically for Veterans and their families.

Naval Base Guam VITA Center: The Volunteer Income Tax Assistance (VITA) center at building 1A on U.S. Naval Base Guam is open Monday, Tuesday, Thursday and Friday from 9 a.m. to 3:30 p.m. and is closed Wednesdays. ***Please make sure you bring your W-2's and Social Security Cards. The VITA center is open to active-duty service members, retirees, their dependents and overseas civilian hires. Reservists/National Guard service members must bring a copy of their orders that detail an AD status for 30 days or more. For more information, call 333-2061/2.

Andersen Air Force Base Tax Program: The Self-Service Tax Preparation Kiosks (via Military OneSource) will open on Thursday, 2 February 2017. Kiosks will be located at the Legal Office, Bldg 23002, Suite 113. JA personnel will be available for basic assistance (Limits: simple 1040 Filers, basic taxes w/ no rental properties, home businesses, stocks or bonds, etc.) Hours of Operation will be Monday thru Friday, 9 a.m. to 3 p.m. by APPOINTMENT ONLY. Currently only serving Active Duty Service Members stationed at Andersen AFB and their dependents (the Active Duty sponsor must be present to access the government computer. Retirees only if they have CAC access to government computers. Call 366-6032 for more info or to make an appointment.





keeping you informed

How to Deal at Work When Dealing with Personal Problems

If there's one thing we know about millennials, it's that [work-life balance is a huge factor](#) in choosing where to work. That's why it can be especially difficult to cope and stay focused when everything seems to be falling apart in our personal lives. And we're all human. No one can be expected to function at 100 percent after receiving terrible news at work or when dealing with a crisis at home.



Whether it's financial problems, turbulent relationships, health issues, or loss, it's important to learn how to keep going, even when our personal lives may be asunder. So what happens when the work-life balance gets skewed and life – well, happens?

The answer is that it's not going to be easy and there is no magic bullet to this. However, these tips may help you soldier on at work while dealing with your personal issues:

Communicate with your employer. Most crises take up time and energy and will, therefore, most likely have an [impact on your work](#). It's important that you inform your supervisor, especially when you anticipate your work being affected. Often, people tend to be highly sympathetic in these types of situations and will be eager to help.

It's also important to articulate how you might need help. For example, you may ask your boss if you can lighten your workload for a few weeks or, in some cases, you may need to take some personal time off to sort yourself out. You can also check out the [Employee's Guide to the Family and Medical Leave Act](#) (FMLA) to help you navigate your situation. Regardless, be clear about what will work best for you and [ask for it directly](#).

Don't share too much or too little. It's important to share what's going on. However, be discerning with what you do decide to open up about. Decide if it's an actual crisis and decide how much detail to [share](#). For example, a sudden falling out with a friend would not be considered as severe a crisis as the loss of a loved one. If the problem is so disruptive that there's no choice for you but to share, choose your words [carefully](#).

Explain the situation clearly without going overboard on the details – particularly when describing details that may make others uneasy. Basically, you don't want your life to sound like a soap opera, but you don't want to be so private that people don't even have the opportunity to support you. For example, "I'm having serious health issues that I'm afraid might affect my work" is sufficient as opposed to saying, "I can't stop puking all over the place and you don't even want to see my bathroom." Or "I have a family need to be home," works rather than explaining your entire family drama in a lengthy email.

Continued on page 19 – "Personal Problems"

VA Burial Benefits

Most US Veterans are eligible for burial and memorial benefits through the Department of Veterans Affairs (VA) National Cemetery Administration. **Burial benefits** available for **Veterans** buried in a private cemetery may include a government headstone, marker or medallion, a **burial** flag, and a Presidential Memorial Certificate, at no cost to the family. Some **Veterans** may also be eligible for **Burial Allowances**. You can visit the [National Cemetery Administration benefits](#) page to learn more, or you can print this [Fact Sheet](#) for inclusion in your records.

Compensation 101:

What exactly is VA compensation?

VA disability compensation is a tax-free, monthly payment to eligible Veterans for the injuries and medical conditions they incurred/acquired/caught/received or aggravated while in active military service.

<http://www.blogs.va.gov/VAntage/34844/34844/>

VA Call Center

For all our Veterans in the Pacific Islands

call: 1-800-214-1306

to receive info on:

- If you are ill, injured or have a medical concern
- Schedule or Cancel Appointments
- Pharmacy Services
- Health Care Eligibility Questions
- VA Billing Inquiries
- Clinical Services
- Veterans CRISIS & SUICIDE LINE



"Once you embrace unpleasant news, not as a negative but as evidence of a need for change, you aren't defeated by it. You're learning from it." - Bill Gates

"It is never too late to be what you might have been." - Elliot

Personal Problems - *Continued from page 18*

Set limits. When something is bothering you, it's easy to spend [all day thinking and talking about it](#). Friends or loved ones might keep calling or emailing you at work to discuss what's going on. While they mean well, it's important to be careful about the amount of time you allow this to happen at work. You don't want colleagues getting the wrong idea and you also don't want to get yourself too worked up in the office. Ask people to refrain from contacting you at work to discuss the personal situation unless it's an actual emergency, and assure everyone you'll be available outside of work hours.

Try and set limits for yourself too when thinking about your situation. Set aside a time when you have to think about it for 5 minutes and then let it go. For the rest of the time, [treat work as an escape](#) from everything. Try to shift your perspective, since home can be the main source of stress at the moment. Work can actually be a good way to take your mind off things and put your focus elsewhere.

Use your resources. [Research the support services](#) your company or insurance offers on your own or with HR. Your workplace may actually offer counseling, treatment, or care services that can be useful. Also reach out to loved ones, family and friends in your main support network after work hours. Talking to those we love can really help during times of crises and can help you get the mental clarity needed when you need to head back into work mode.

Whatever your beliefs, sometimes meditation or [prayer](#) before you start your workday can also really help. Focus on how you want the day to go, listen to some music and do whatever you need to do to get yourself into the zone.

Life happens and we're all human. We're not robots that can simply separate our work from our personal lives. Be open and honest when going through difficult times and work will become a lot easier to manage. Feel free to share in the comments below on how you managed at work during turbulent times at home!

Source: <https://www.govloop.com/deal-work-dealing-personal-problems> | *To read more about millennials, check out our [First 5](#) series.*

Scammers can fake caller ID info

May 4, 2016 by Andrew Johnson, Division of Consumer and Business Education, FTC

Your phone rings. You recognize the number, but when you pick up, it's someone else. What's the deal?

Scammers are using fake caller ID information to trick you into thinking they are someone local, someone you trust – like a government agency or police department, or a company you do business with – like your bank or cable provider. The practice is called caller ID spoofing, and scammers don't care whose phone number they use. One scammer recently used the phone number of an FTC employee.

Don't rely on caller ID to verify who's calling. It can be nearly impossible to tell whether the caller ID information is real. Here are a few tips for handling these calls:

- If you get a strange call from the government, hang up. If you want to check it out, visit the official (.gov) website for contact information. Government employees won't call out of the blue to demand money or account information.
- Don't give out — or confirm — your personal or financial information to someone who calls.
- [Don't wire money](#) or send money using a reloadable card. In fact, never pay someone who calls out of the blue, even if the name or number on the caller ID looks legit.
- Feeling pressured to act immediately? Hang up. That's a sure sign of a scam.

Want more tips for avoiding scams? Check out [10 Ways to Avoid Fraud](#).

If you've received a call from a scammer, with or without fake caller ID information, report it to the [FTC](#) and the [FCC](#).

For information and resources to protect you against common scams and fraud, go to [USA.gov](#).

Scams to watch for in 2017 | Fraud ploys to watch out for ([AARP Bulletin](#))

The year may be winding down, but not the ploys that have proved most successful for scammers. Here are the top [fraud](#) trends—and what to watch out for in 2017. (<http://www.aarp.org/money/scams-fraud/info-2016/2017-scams-to-avoid.html>)

Phone Cheats | IRS Threats | Scare Tactics | A New Way of Payoff | Smartphone Scams

What You Need to Know About Tech Support Scams

Chances are, an offer to repair your computer is bogus

Over the last year or two, [tech support scams](#) have exploded. The fraudsters want to “remote in” (take control of a consumer’s computer), claiming there’s spyware or another dangerous problem, and offering to fix it. But there normally nothing wrong, and consumers pay \$500 or more to fix a nonexistent “problem.”

Often, residents in senior living facilities fall victim to the scams.

How Often Tech Repair Scams Happen

As a recently retired regional director of the Federal Trade Commission, I have worked directly on this and other scams, and I can tell you it is a huge problem. The Better Business Bureau also [issued a warning](#) in June.

I personally know at least six people (including my mom) who have lost money to this scam in the past year.

For most of us, it isn’t a question of *if* we will be approached by this scam, but *when*.

Tech support scam complaints have been rising dramatically over the past couple of years. The Federal Trade Commission (FTC) received roughly 30,000 complaints about these in 2015. FTC studies also indicate that, overall, less than 10 percent of consumers victimized by fraud complain to law enforcement or a Better Business Bureau, so the problem is assuredly much higher. This problem is compounded with tech support scams because many people do not even realize they have been defrauded.

I personally know at least six people (including my mom) who have lost money to this scam in the past year. Though the fraudsters will take money from anyone, from what I’ve seen victims are disproportionately older people.

How People Are Drawn Into This Fraud

There are three ways people are drawn into this fraud: sponsored links, cold calls and responding to pop-up alerts online.

1. **Sponsored links.** When you do a search on a search engine such as Google, the first items to appear are advertisements. Companies pay the search engines for this advertising space, which helps pay for the search engine. If someone searches for “tech support” or for a computer problem, these ads will appear — often claiming to be associated with Microsoft or approved by that company. In fact, many of these links go directly to scammers. Microsoft recently announced it is no longer allowing sponsored links for tech support on its Bing search engine. The company simply can’t verify that tech support firms are what they claim to be and Microsoft has been deluged with complaints about the scams.
2. **The cold call.** Consumers may also get a call from someone claiming to be from Microsoft, Comcast, Norton, Dell or another company saying that their computer sent out a signal noting that there is a spyware problem, and the company wants to check for problems. Inevitably they “find” problems and offer to fix them — for a healthy price. I got one of these calls at home not long ago.
3. **Pop-ups online.** Many consumers are also getting pop-up alerts on their computer saying that they have a problem and need to call a phone number to resolve it. Sometimes these pop-ups will even freeze the computer and loud warnings will come out of the speaker. When you call in response, the “tech support” people go through the same dance and again you lose your money.

How Much People Pay

From what I’ve seen, consumers generally wind up losing \$500 to \$600 to these con artists. Often the scammers will ask for larger sums for continuing support for another year or so if problems come up again. Most of the time, scammers ask people to pay by credit card. But I’ve also seen situations where they have been asked to pay by the fraudster’s best friends: Western Union or MoneyGram. If the caller asks for anything other than a credit card, you can be next to certain it is a fraud.

Who Is Behind the Tech Support Scams

I believe some of the scammers started doing legitimate tech support and then found that there is oodles of money in defrauding consumers. Many of these, especially the direct phone calls, come from India. After all, India has a well-educated group of people that often do outsourced work for U.S. companies. But there are also boiler rooms doing this in the U.S. in some of the common locales for fraud, such as Florida. But they are not going to tell you the truth about where they are located.

Continued on page 21 – “Tech Support”

Tech Support - Continued from page 20

What to Do If You're Scammed

If you have paid with a credit card, contact your credit card company, say you've been defrauded and ask for your money back. All credit card companies provide such "charge-backs" to consumers who have been ripped off. Since you authorized the original charge, however (because you were lied to), it may take some effort to get the charge reversed.

But complaining is important. Credit card companies monitor charge back rates, and cut off businesses with high levels of charge backs.

If you pay by Western Union or MoneyGram, it is also important to complain directly to those companies. They know where the money was actually picked up — which may be different from where you were asked it to be sent — and they add that information to their complaint file. Then they download it into to the FTC's database of consumer complaints, Consumer Sentinel, available to more than 3,000 law enforcement agencies.

Consumers can also try calling the legitimate company the scammer pretended he was from. In my experience, consumers who threaten to go to the BBB or the FTC often get refunds. This tactic may not work for scammers operating from India.

The Safety of Your Computer After Letting a Scammer In

One concern is that the scammers might not only not remove spyware or other problems — they could place [spyware](#) on a computer. Hidden programs called keystroke loggers can capture everything done on a computer and then email it back surreptitiously to a scammer. This software may be able to get passwords and login information for online bank accounts and the like.

This seems to be fairly rare, at least at present. If it were my computer and I was scammed, I would probably take it into a computer repair store to have it checked out.

What Law Enforcement Is Doing

The FTC has brought six or more cases against these scams over the last several years. But the FTC has no criminal authority, so it seeks injunctions and tries to get refunds to victims.

I'm aware of only one U.S. criminal action so far. On May 11, a guilty plea was announced in federal court in South Carolina against Linda B. Massey, 70, alleging that she collected the money from consumer victims on behalf of a co-conspirator in India.

What If You Really Have a Computer Problem

If you think you have a spyware problem, I would advise taking your computer to a store to get fixed. It's a hassle, but better to be safe than sorry.

Where to Complain

When you want to file a complaint, the Better Business Bureaus are always helpful. Also, complain to the Federal Trade Commission by calling 877-382-4357 or online at ftc.gov.

How to Prevent Your Parents from These Scams

This is an area where a little education can go a long way. Some senior living facilities have IT people on staff to handle the computer systems. It might be possible to alert these people and ask them to pass the word to residents to be careful or to ask them before allowing anyone to remote into their computers.

You might also want to show your parent the [FTC's alert on tech support](#) and the FBI's recent [Internet Crime Complaint Center alert](#). | Source: <http://www.nextavenue.org/what-you-need-to-know-about-tech-support-scams/>

When Networking, Be Yourself

It seems like the right approach to networking: Figure out what the person you're connecting with wants to hear, and then work to impress them. But tactics like self-promotion and ingratiation can backfire. Research shows there are two reasons why: Trying to anticipate what will impress the other person both increases your anxiety and makes you feel inauthentic. So don't adjust your behavior to cater to others' preferences. Instead, focus on aspects of yourself that you want to highlight. Talk about topics that interest you. Ask questions that you are genuinely curious to know the answers to. Don't worry about projecting a particular image. Feeling at ease goes a long way toward leaving a good impression.

Adapted From "[When Networking, Being Yourself Really Does Work](#)," by Francesca Gino



Benefits WATCH

114th Congress Legislative Roundup | *courtesy of DAV*

The 114th Congress wrapped up its second session with a flurry of bills being passed just before adjourning *sine die* on 3 Jan 17.

Attached is a list of Public Laws that were enacted during the last session of the 114th Congress and those provisions that were directly affected by DAV Resolutions. This comes in large part as a result of your continued efforts and support over the last two years. It starts with choosing delegates to National Convention and adopting DAV Resolutions, to actively working as legislative advocates by contacting your elected officials, and finally urging passage of legislation to empower veterans to lead high-quality lives with respect and dignity.

We hope that these results will encourage you to continue your efforts during the 115th Congress and beyond.

Public Law 114-188, the Female Veteran Suicide Prevention Act (S. 2487)

Amends currently required Department of Veterans Affairs (VA) evaluations of its mental health and suicide prevention programs by adding a specific focus to include the needs of women veterans. Also, the bill requires an independent contractor to VA to include in its annual reports to VA the mental health and suicide prevention programs that are most effective and have the highest satisfaction rates among women veterans.

Public Law 114-197, the Veterans' Compensation COLA Act of 2016 (H.R. 5588)

Provides an increase, effective December 1, 2016, in the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation (DIC) for the survivors of certain disabled veterans.

The law does not contain the round-down provision of previous years that reduced compensation and pension payments by millions of dollars at the expense of disabled veterans and their families.

Public Law 114-198, the Comprehensive Addiction and Recovery Act of 2016 (S. 524)

Helps address the combined mental health and substance abuse treatment needs of justice-involved veterans. It requires VA to expand its Opioid Safety Initiative; implement education and training requirements for VA employees who prescribe opioids; establish protocols for the designation of a pain management team at each VA medical facility; modify VA's Opioid Therapy Risk Report tool; establish a formalized national patient advocacy program in VA; and enhance complementary and alternative health care programs in VA.

A Government Accountability Office (GAO) report is required on VA's Opioid Safety Initiative, a quarterly progress report from VA about actions taken to address GAO's outstanding findings and recommendations, an annual report from VA on opioid prescription rates, and an investigation by the Office of the Medical Inspector of the Veterans Health Administration when prescription rates are inconsistent with standards of appropriate and safe care.

Requires the Department of Health and Human Services to award grants to states to streamline state requirements and procedures to assist veterans who completed military emergency medical technician training during their military service meet state certification, licensure, and other requirements applicable to civilian health care professions.

Public Law 114-218, the Department of Veterans Affairs Dental Insurance Reauthorization Act of 2016 (S. 3055)

Makes permanent the existing pilot program of VA dental insurance for veterans, survivors and dependents of veterans, by allowing eligible veterans plus family members receiving care under the Civilian Health and Medical Program of VA (CHAMPVA), to purchase dental insurance.

Continued on page 23 – “Legislative Roundup”

Legislative Roundup - *Continued from page 22*

Public Law 114-223, the Continuing Appropriations and Military Construction, Veterans Affairs, and Related Agencies Appropriations Act, 2017, and Zika Response and Preparedness Act (H.R. 5325)

Permits the VA to enter into agreements with Federally Qualified Health Centers in Alaska and certain Indian tribes and tribal organizations to provide healthcare, including behavioral health and dental care, to veterans in rural Alaska.

Requires the VA to ensure that the toll-free crisis hotline provides individuals who contact the hotline with immediate assistance from a trained professional, and adheres to all requirements of the American Association of Suicidology.

Eliminates veterans' copayments for Naloxone, a drug that reverses effects of opioid overdose, and requires education on use.

Provides specified funds to carry out and expand the pilot program providing child care assistance to veterans receiving or in need of VA readjustment counseling and related mental health services or other intensive health care services.

Extends a requirement for the VA to report to Congress on its capacity to provide for specialized treatment and rehabilitative needs of disabled veterans.

Permits the VA to use funds to ensure that the ratio of veterans to full-time employees within any rehabilitation program does not exceed 125 veterans to one full-time employment equivalent. Also requires the VA to report to Congress on rehabilitation programs including: (1) an assessment of the veteran-to-staff ratio for each program, and (2) recommendations to reduce the veteran-to-staff ratio for each program.

Permits VA Medical Services funds to be used to provide: (1) fertility counseling and treatment using assisted reproductive technology to a covered veteran or the spouse of a covered veteran, or (2) adoption reimbursement to a covered veteran.

Defines a "covered veteran" as a veteran who has a service-connected disability that results in the inability of the veteran to procreate without the use of fertility treatment.

Public Law 114-228, the Department of Veterans Affairs Expiring Authorities Act of 2016 (H.R. 5985)

Programs and benefits extended through December 31, 2017:

- Nursing home care for veterans who have a service-connected disability rated at 70 percent or greater or are in need such care because of a service-connected disability.
- Pilot program on assistance for child care for certain veterans receiving health care.
- Pilot program on counseling in retreat settings for women veterans newly separated from service.
- Rehabilitation and vocational benefits at VA facilities for members of the Armed Forces with severe injuries or illnesses
- Homeless veterans reintegration programs and homeless veterans with children reintegration program.
- Agreement with the National Academy of Sciences regarding associations between diseases and exposure to dioxin and other chemical compounds in herbicides

Programs and benefits extended through September 30, 2017:

- Referral and counseling services for veterans at risk of homelessness transitioning from certain institutions.
- Financial assistance for supportive services for very low-income veteran families in permanent housing.
- Specially adapted housing assistance for certain service connected veterans with disabilities causing difficulty ambulating.

Public Law 114-247, the No Veterans Crisis Line Call Should Go Unanswered Act (H.R. 5392)

VA is required to develop a quality assurance process outlining performance indicators and objectives on the responsiveness and performance of the Veterans Crisis Line and backup call centers, and a timeline noting when objectives will be reached.

VA must also develop a plan to ensure any communication to the Veterans Crisis Line or backup call center is answered in a timely manner by a person in accordance with the guidance established by the American Association of Suicidology.

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Legislative Roundup - *Continued from page 23*

Public Law 114-328, the National Defense Authorization Act for Fiscal Year 2017 (S. 2943)

Requires a feasibility evaluation of expanding the categories of passengers eligible for space-available travel to include former members of the Armed Forces who have a disability rated as total, if space-available travel is provided to such members on the same basis as such travel is provided to members of the Armed Forces entitled to retired or retainer pay.

Establishes standards and quality assurances for members of the Armed Forces obtaining civilian professional credentials when transitioning out of the military to obtain employment using skills acquired in the military.

DOD must report to the House and Senate Armed Services Committees evaluating the success of DOD's Job Training, Employment Skills Training, Apprenticeships, Internships and SkillBridge initiatives, including companies that offer training or internship opportunities that may lead to employment for the service members after their separation.

Federal law requires veterans to pay back any DOD voluntary and involuntary separation pay they received before receiving VA disability compensation. The DOD is now required to inform participants of the Transition Assistance Program (TAP) of such offset and the possible economic hardships it can cause.

Changes the Survivor Benefit Plan (SBP) to treat members of the reserve component who die from an injury or illness incurred or aggravated in the line of duty during inactive-duty training the same as members of the Armed Forces who die in the line of duty while on active duty.

DOD is to provide an independent assessment of the SBP by a federally-funded research and development center. SBP purposes, effectiveness, feasibility and advisability of providing SBP through an alternative Government subsidized insurance would be assessed. DAV will work to ensure the assessment of SBP considers DAV Resolution 009.

The definitions for veteran-owned small businesses (VOSBs) and service-disabled veteran-owned small businesses (SDVOSBs) will be standardized. VA will continue to determine whether individuals are veterans or service-disabled veterans and would be responsible for verification of applicant firms. Challenges to either status based upon issues of ownership or control would be decided by the administrative judges at the Office of Hearings and Appeals of the Small Business Administration.

Requires that a service member who was sexually assaulted within 24 months prior to a proposed administrative separation under conditions other than honorable, including an administrative separation in lieu of court-martial, and who is diagnosed with post-traumatic stress disorder (PTSD) or traumatic brain injury (TBI) may not be separated until the results of the medical examination have been reviewed by appropriate authorities responsible for evaluating, reviewing, and approving the separation case.

When discharge review boards are convened to consider of combat veterans claims asserting PTSD or TBI in connection with combat or sexual trauma as a basis for review of discharge, the military department concerned, or the Department of Homeland Security, is required to make available to the public on an Internet website information regarding claims considered by the service board for correction.

Public Law 114-286, the Faster Care for Veterans Act of 2016 (H.R. 4352)

VA is to conduct an 18-month pilot program in three Veterans Integrated Service Networks to allow veterans to use a website to schedule and confirm appointments at VA medical facilities.

Public Law 114-292, the Combat-Injured Veterans Tax Fairness Act of 2016 (H.R. 5015)

DOD is required to identify certain severance payments to veterans with combat-related injuries paid after January 17, 1991, from which DOD withheld amounts for tax purposes. DOD is required to provide each such veteran with a notice of the amount of improperly withheld severance payments, and instructions for filing amended tax returns to recover such amount. The period for filing a related Internal Revenue Service claim for a credit or refund is extended to one year after DOD provides the veteran with the information required by this Act.

Legislative Roundup - *Continued from page 24*

Public Law 114-294, the Communities Helping Invest through Property and Improvements Needed for Veterans Act of 2016 (H.R. 5099)

Allows VA to carry out a pilot program on partnership agreements to construct new facilities and allows VA to accept from specific non-federal entities up to five donations of facilities and real property.

Public Law 114-315, the Jeff Miller and Richard Blumenthal Veterans Health Care and Benefits Improvement Act of 2016 (H.R. 6416)

- Establish automatic entitlement to survivor benefit payments in certain cases;
- Streamline the Board of Veterans' Appeals video hearing process;
- Enhance the Veterans Benefit Administration's contract medical examination process;
- Require continuous review of the Transition Goals Plans and Success (GPS) program, its workshops, training methodology, delivery of services, collection and analysis of course critiques and VSO involvement;
- Establish a three-year transition period for Service Disabled Veteran Owned Businesses following the non-service-connected death of the service-disabled veteran owner, rated less than 100 percent;
- Express a sense of Congress that October 5 be recognized annually as American Veteran Disabled for Life Day

Health Care

- Authorize advance appropriations for VA's Medical Community Care account;
- Improve access to standard immunizations for veterans;
- Establish procedures for mental health treatment for veterans who performed classified missions while on active duty;
- Provide examination and treatment by VA for emergency medical conditions and women in labor;
- Authorize several major VHA medical facility projects;
- Authorize research for descendant health conditions potentially related to veterans exposed to toxic substances during their service in the Armed Forces;

Homeless

- Expand the definition of "homeless veteran" to authorize access to VA services and benefits to this group of veterans;
- Increase per diem payment rates for transitional housing assistance that later become permanent housing for homeless veterans;
- Establish a program to improve retention of housing by formerly homeless veterans and veterans at risk of becoming homeless;
- Require VA to assess comprehensive service programs for homeless veterans.

For more information and a listing of the various DAV Resolutions, visit <https://www.dav.org/>

VA Secretary Robert McDonald's advice to vets

Outgoing Veterans Affairs Department Secretary Robert McDonald said he looks forward to being able to "go to the pool and drink pina coladas" once his time leading the department comes to an end.

But before the incoming Trump administration takes over, McDonald offered attendees of the Student Veterans of America National Conference some advice and perspective.

"In my mind, there is no single human endeavor that leads to greater transformation than education," McDonald said.

The secretary also recommended that the student veterans look for careers that continue the service that they began in uniform.



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Advice - *Continued from page 25*

"What more important blessing could there be than to be able to have a positive impact on the life of another person? What a positive impact you can have."

McDonald said he became the VA secretary to do just that. But he expressed frustration with the politics inherent in the role.

"When I listen to the political dialogue, I sometimes get incensed," he said. "Should we privatize the VA, you know, so the healthcare companies of America can make more money? Should we ask veterans to go to private sector doctors who may not know anything about post traumatic stress?"

McDonald dedicated a large section of his speech to giving veterans four pieces of advice:

1. **Consider your life's purpose:** "Please think about what your purpose is in life, and you will find that if you do that, it will animate the rest of your life," McDonald said. He added that it's OK to change your mind a few times. "But you're living your life every single day, wouldn't it be good to lead it in a certain direction, toward purpose?"
2. **Set big goals:** "As you think about your purpose, think about your goal and make sure your goal is big enough to overcome all your fears," he said. McDonald recalled how he was unable to become an Eagle Scout because he was afraid to swim. But he passed several much more difficult swimming tests while attending West Point. "Why? Because I had a goal that was bigger than my fear."
3. **Work for an organization that shares your values and purpose:** "Find a company that has a purpose congruent with your own," McDonald said. "That's where you're going to be spending the majority of your waking hours, and you want to make sure you're achieving your personal purpose, while also achieving the corporate purpose."
4. **Never stop learning:** "I'll tell you a secret, but you've got to promise me you'll keep it secret: What differentiates those who succeed in business ... is maintaining that ability to learn. You've got to learn new things all the time," McDonald said. The most important things students learn in school aren't any particular facts or equations. It's how to learn. And learning should not stop once you graduate, he added. "Things are going to change and you need to change too, and the only way to do that is to continue learning."

Source: <http://www.militarytimes.com/articles/va-secretary-robert-mcdonalds-advice-to-vets>

DoD Announces New Outreach Efforts to Veterans Regarding Discharges and Military Records

The Department of Defense today announced a renewed effort to ensure veterans are aware of the opportunity to have their discharges and military records reviewed. Through enhanced public outreach, engagement with Veterans Service Organizations (VSOs), Military Service Organizations (MSOs), and other outside groups, as well as direct outreach to individual veterans, the department encourages all veterans who believe they have experienced an error or injustice to request relief from their service's Board for Correction of Military/Naval Records (BCM/NR) or Discharge Review Board (DRB).

Additionally, all veterans, VSOs, MSOs, and other interested organizations are invited to offer feedback on their experiences with the BCM/NR or DRB processes, including how the policies and processes can be improved.

In the past few years, the department has issued guidance for consideration of post-traumatic stress disorder (PTSD), as well as the repealed "Don't Ask, Don't Tell" and its predecessor policies. Additionally, supplemental guidance for separations involving victims of sexual assault is currently being considered.

The department is reviewing and consolidating all of the related policies to reinforce the department's commitment to ensuring fair and equitable review of separations for all veterans. Whether the discharge or other correction is the result of PTSD, sexual orientation, sexual assault, or some other consideration, the department is committed to rectifying errors or injustices and treating all veterans with dignity and respect.

With today's announcement, the department is reaffirming its intention to review and potentially upgrade the discharge status of all individuals that are eligible and that apply.

To request an upgrade or correction:

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.



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Discharge - Continued from page 26

For discharge upgrades, if the discharge was more than 15 years ago, the veteran should complete DD Form 293 (<http://www.dtic.mil/whs/directives/forms/eforms/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.dtic.mil/whs/directives/forms/eforms/dd0149.pdf>) and send it to their service's BCM/NR (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:

There are three keys to successful applications for upgrade or correction. First, it is very important to explain why the veteran's discharge or other record was unjust or erroneous—for example, how it is connected to, or resulted from unjust policies, a physical or mental health condition related to military service, or some other explainable or justifiable circumstance. Second, it is important to provide support, where applicable, for key facts. If a veteran has a relevant medical diagnosis, for example, it would be very helpful to include medical records that reflect that diagnosis. Third, 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.

BCM/NRs are also authorized to grant relief on the basis of clemency. Veterans who believe their post-service conduct and contributions to society support an upgrade or correction should describe their post-service activity and provide any appropriate letters or other documentation of support.

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/>.

To submit feedback on policies or processes:

Send an e-mail to osd.pentagon.ousd-p-r.mbx.legal-policy@mail.mil, or mail your feedback to Office of Legal Policy at:

Office of Legal Policy
Office of the Under Secretary of Defense (Personnel & Readiness)
4000 Defense Pentagon
Washington, DC 20301-4000

For other information or assistance:

Air Force BCMR

Website: <http://www.afpc.af.mil/board-for-correction-of-military-records>
Phone: [240-612-5379](tel:240-612-5379) | E-mail: usaf.pentagon.saf-mr.mbx.saf-mrbc@mail.mil

Air Force DRB:

Website: <http://www.afpc.af.mil/board-for-correction-of-military-records>
Phone: [240-612-0995](tel: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:

Website: <http://www.secnav.navy.mil/mra/bcncr/Pages/home.aspx>
Phone: [703-607-6111](tel:703-607-6111) | E-mail: BCNR_Application@navy.mil

Navy DRB:

Website: <http://www.secnav.navy.mil/mra/CORB/Pages/NDRB/default.aspx>
Phone: [202-685-6600](tel:202-685-6600) | E-mail: NDRB@navy.mil

Source: <https://www.defense.gov/News/Article/Article/1039998/dod-announces-new-outreach-efforts-regarding-discharges-military-records>



"A leader is one who knows the way, goes the way, and shows the way." ~John Maxwell

VA News

[Vets.gov](https://www.va.gov) is VA's new one-stop website for claiming your VA benefits. At [Vets.gov](https://www.va.gov), you can refill prescriptions online, communicate with your doctor, check your disability claims status, and apply for education or healthcare benefits. It's simple. Visit [Vets.gov](https://www.va.gov) and setup your profile to get started.

Guam CBOC Eyeglasses Protocol

1. Veteran contacts CHOICE at [866-606-8198](tel:866-606-8198) to request for authorization to see chosen optometrist. Prior to calling, it's best to have an optometrist already in mind.
2. Veteran concurrently contacts their PACT team via phone or in person to let them know to request for a separate authorization for eyeglasses through the prosthetics department and should indicate if they are going to [Garcia Optical](#) or to [SDA Eye Clinic](#) for the glasses. The Veteran **does not need** to bring in a copy of their prescription prior to requesting for authorization for the eyeglasses themselves.
3. Veteran can call the CBOC in 7-10 days and speak to a clerk or nurse who can confirm if the authorization for the eyeglasses has gone through.
4. Patient may proceed with their prescription to the optical shop to get eyeglasses made. Patient just needs to let the eye clinic know that they were informed that the authorization was given.
5. Veteran will not be provided with the eyeglasses until the VA makes payment for them.
6. The VA covers eyeglasses up to \$170.00 (may have been recently increased to another amount). The Veteran is responsible for paying for anything above this amount.



Instructions for PRESCRIPTIONS from Non-VA providers (CHOICE/USNH Guam)

USNH Guam:

1. Obtain paper prescription from the doctor
2. Mail the original copy to:
Department of Veterans Affairs (119)
Attn: Pharmacy
459 Patterson Road
Honolulu, Hawaii 96819-1522
4. Navy providers are able to provide Veterans with a 30 day Start-up supply if the medication is critically needed and can't wait for meds to come in the mail.



CHOICE:

1. Veteran may mail Rx to same address above **or**
2. Veteran may self-pay filling prescription and request reimbursement through the VA using VA Form 10091 and VA 10-583. Both forms may be found on the internet or can be picked up at the VA Clinic.

Your VA Claim Exam: Know What's Next

As a Veteran who may be planning to file or has recently filed a VA compensation or pension claim, we know that you may have questions about the claim process and what to expect. After you submit your claim, an important part of the claim decision process may include a VA claim exam, also known as a compensation and pension (C&P) exam. We've created some useful resources to help you know what's next in the claim process and what to expect during a VA claim exam. Check out and share this helpful information.

For more information - <http://www.benefits.va.gov/compensation/claimexam.asp>



Understanding and Applying the Colvin Principle (Appeals for Veterans Claims)

What is the Colvin Principle?

In *Colvin v. Derwinski*, the Court of Appeals for Veterans Claims (CAVC) held that the Board of Veterans' Appeals (the Board) "must consider only independent medical evidence to support [its] findings rather than provide [its] own medical judgment in the guise of a Board opinion." 1 Vet.App. 171, 172 (1991). Colvin lays down an important principle, applying not just to Board decisions, but to all VA decisions, including rating decisions and statement of the cases.

At base, Colvin prohibits the VA from making determinations, (whether framed as medical determinations or not), on any medical issue requiring more than common lay knowledge. This means that Raters, Decision Review Officers and Veterans Law Judge ("VA adjudicators") may not make a finding on the relative severity, common symptomatology, prognosis, or usual treatment of an injury or disease without citing to independent medical evidence to support that determination.

How the VA often violates the Colvin principle:

VA adjudicators frequently make adverse credibility determinations of a veteran's allegations of in-service symptomatology based upon the absence of any symptomatology noted in the service medical records. Adjudicators usually reason that the claimant's in-service symptomatology would normally have been documented in the service treatment records (or in the separation examination) had he suffered from the alleged symptomatology. These types of findings violate the Colvin principle, as these determinations go beyond the competence of lay adjudicators. VA adjudicators make not make such medical determinations without obtaining and citing an independent medical opinion, stating that the claimant's symptoms would normally be expected to appear in the service treatment records.

Example: The veteran alleged that his current tinnitus was caused by traumatic noise exposure in service. However, the service treatment records showed no hearing loss or other hearing impairment. Based upon the negative treatment records, the adjudicator found that the in-service noise exposure could not have been sufficiently traumatic to cause tinnitus because otherwise some hearing impairment would have been reflected in the service treatment records. In such case, the CAVC held that the Board violated Colvin. The Court found that whether the veteran was exposed to sufficient noise trauma, requires a medical determination based upon an independent medical opinion addressing this very issue.

Applying the Colvin Principle:

When a VA adjudicator violates the Colvin principle, one should insist that the VA obtain a C & P examination, pointing out the need for an independent medical opinion to substantiate the adjudicator's findings.

via Amanda Mineer, Veterans Law Group, <http://www.veteranslaw.com>

Erring On The Side Of Veterans

Have you ever wondered what happens when a veteran's eligibility is unclear when applying for benefits? Here is your answer.

It is the defined and consistently applied policy of the U.S. Department of Veterans Affairs (USDVA) to administer the law under a broad interpretation, consistent however with the facts shown in every case. When, after careful consideration of all procurable and assembled data, a Reasonable Doubt arises regarding service origin/connection, the degree of disability, or any other point, such doubt will be resolved in favor of the veteran/claimant. Reasonable Doubt means one which exists because of an approximate balance of positive and negative evidence which does not satisfactorily prove or disprove the claim. It is a substantial doubt and one within the range of probability as distinguished from pure speculation or remote possibility.

Reasonable Doubt is not a means of reconciling actual conflict or a contradiction in the evidence. Mere suspicion or doubt as to the truth of any statements submitted, as distinguished from impeachment or contradiction by evidence or known facts, is not justifiable basis for denying the application of the Reasonable Doubt Doctrine if the entire complete record otherwise warrants invoking this doctrine. The Reasonable Doubt Doctrine is also applicable even in the absence of official records, particularly if the basic incident allegedly arose under combat or similarly strenuous conditions, and is consistent with the probable results of such known hardships.

There must be evidence in any claim to the USDVA. The veteran must gather hard, written, documented, evidence of some type. The more evidence a veteran supplies, the less Reasonable Doubt is applied. When the veteran has sufficient evidence in favor of their claim, the veteran may have evidence that is beyond a reasonable doubt. | *Courtesy of CalVet Newsletter, June 2013*

"Gratitude makes sense of our past, brings peace for today, and creates vision for tomorrow." ~ Zig Ziglar

Hearing Loss Research

Hearing loss, including tinnitus, which is a ringing, buzzing or other type of noise that originates in the head, is the most prevalent service-connected disability among Veterans, with more than 30 million Veterans suffering from a form of it due to frequent exposure to loud noises from weaponry and aircraft. Because of the pervasiveness of hearing loss among Veterans, the Department of Veterans Affairs (VA) is recognizing October as Audiology Awareness Month by highlighting important VA research on the subject and advances made in treating Veterans with hearing loss.

“VA researchers have a rich his-tory of contributions to audiology,” said VA Under Secretary for Health Dr. David J. Shulkin. “From working with the National Institutes of Health to develop and evaluate hearing aids to a comprehensive protocol for managing tinnitus at VA and other audiology clinics nationwide, VA is proud to be a leader in this field.”

VA researchers conduct a wide range of studies in audiology—from biomedical investigations to large clinical trials and epidemiologic database studies. Much of the work takes place at VA’s National Center for Rehabilitative Auditory Research in Portland, Oregon, one of the world’s leading facilities for research in the field. Studies include older Veterans whose hearing problems have been compounded by aging and younger Veterans who may have suffered hearing loss as a result of blasts in Iraq or Afghanistan.

Recent VA research includes the following:

- In 2013, researchers at the VA Puget Sound Health Care Sys-tem published the results of a study comparing group and individual visits for hearing aid fit-tings and follow up. The team found no differences in how well the hearing aids performed, or how often they were worn. They concluded that group visits could reduce costs while providing community support for patients.
- In 2014, VA researchers in Lo-ma Linda, California, linked exposure to jet propulsion fuel with auditory processing problems—changes that occur inside the brain rather than the ear.
- A 2015 VA study yielded promising results on transcranial magnetic stimulation as a tinnitus treatment. The therapy involves holding a magnetic coil to the head. The team now hopes to conduct a larger trial.
- A 2016 study of nearly 200 Veterans with tinnitus explored the impact of Post-Traumatic Stress Disorder (PTSD) on how Veterans manage the hearing condition, and offered guidance for clinicians.

Below are a few more examples of ongoing studies:

- VA researchers in Pittsburgh, Sioux Falls, Omaha, and Port-land are collecting data from nearly 470 Veterans to learn more about auditory complaints in those who have been exposed to blasts. The team will focus on the interplay among hearing problems, traumatic brain injury, and PTSD.
- A VA trial aims to improve monitoring of hearing changes caused by the drug cisplatin, used to treat cancer. Some 4,000 Veterans receive the drug in a typical year, and up to 40 or 50 percent will experience some hearing loss or tinnitus. The re-searchers say early detection can prevent significant damage.
- Together with a lab group at the Massachusetts Eye and Ear Infirmary, VA researchers are seeking biomarkers—including cellular changes— that could warn of impending hearing loss. The work is expected lead to new preventive measures or treatment.

In addition to VA’s audiology research work, the Department announced last month – ahead of National Audiology Awareness Month – that Veterans who need routine audiology appointments will be able to directly schedule them, without the need for a referral from their primary care provider. The move is expected to get Veterans into appointments more quickly. The new expedited process was piloted at three VA sites last year and is now being rolled out nationwide.

Courtesy: www.veteransresources.org



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, reference the [Space-A Sign-up Information Document](#), fill out the form [AMC 140](#) and fax (DSN 315-366-3984 / Commercial (671) 366-3984), e-mail to "spacea.signup@us.af.mil", or drop the information off in person to the Andersen AFB Passenger Terminal. **View the current 734 AMS AMC Gram [HERE](#).**

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

Webpage: <http://www.andersen.af.mil/Units/AMCPassengerTerminal.aspx>

AMC Travel Info: <http://www.amc.af.mil/Home/AMC-Travel-Site/>

AMC Space-A email: <http://www.amc.af.mil/LinkClick.aspx?fileticket=AozRQsEakQQ%3d&portalid=12>

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

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



3 WAYS TO FAIL at everything in life:

1. Complain about everything
2. Blame others for your problems
3. Never be grateful

"We waste so many days waiting for the weekend. So many nights wanting morning. Our lust for future comfort is the biggest thief of life." ~ Joshua Glenn Clark

Avoid people who:

1. Mess with your head.
2. Intentionally and repeatedly do and say that they know upset you.
3. Expect you to prioritize them but refuse to prioritize you.
4. Can't and won't apologise sincerely.
5. Act like the victim when confronted with their abusive behavior.

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.



Could veteran disability benefits become harder to access?

A proposed rule would change the impact of a veterans' disability rating on eligible benefits

By Douglas Jackson, Military1 Contributor

It is not secret that the Department of Veterans Affairs (VA) has had some government problems in the past. Yet, over the last few years, there have been significant government and public pressure pushing the VA in the right direction. Just when everyone thought that the VA was on the right track, the Social Security Administration is now proposing to enact a rule that will damage a veterans' ability to obtain disability benefits. The social Security Administration is proposing a rule to make it harder for disabled veterans to get Social Security benefits.

The Social Security Administration has recently published a proposed rule called "Revisions to Rules Regarding the Evaluation of Medical Evidence." This would be an expensive revision to how evidence is evaluated in a Social Security Disability case. Disturbingly, hidden in this proposed rule, is a change in the way that the Social Security Administration considers a veteran's VA disability rating.

Currently, the Social Security Administration must consider a veteran's VA rating when deciding if that veteran is also eligible for Social Security Disability benefits. Throughout most of the country, the courts have required Social Security to give a VA rating at least "some weight" in determining whether the veteran is also entitled to Social Security Disability. In a large portion of the country, the courts have even required that Social Security generally give a VA rating "great weight."

Requiring Social Security to give weight to a VA rating makes sense. The two disability programs are very similar. Even the Ninth Circuit Court has discussed the similarity between the two programs. Both programs require that the veteran show evidence of a disability. Both programs require that the veteran's functional ability, as a result of the disability. Both programs require that the veteran's functional ability, as a result of the disability, to be considered. Both programs also look at a veteran's ability to maintain substantial employment as a result of the disabilities. Perhaps most disturbing, both programs usually take numerous years to resolve in a veteran's favor. It makes sense, given the similarity of the programs, that a VA rating should be very persuasive in considering whether a veteran is entitled to Social Security Disability benefits. If one program has already found the veteran disabled, the veteran should have some level of presumption in the other program without being required to adjudicate the disability claim from scratch.

However, the proposed rule by the Social Security Administration would completely uproot the current process. Instead of a VA rating being given at least "some weight," the proposed rule would strip a VA rating of any persuasive value. Under this proposed rule, the Social Security Administration would give a VA rating decision no value, and it would not even require that the Social Security Administration discuss the VA ratings in its decision. The proposed rule would overturn the requirement by several courts that a VA rating generally be given "great weight."

It would even overturn the requirement by the courts that the Social Security Administration give a VA rating "some weight." Overall, this proposed rule would strip the veteran of a great tool useful to prove a Social Security Disability case.

Source: <https://www.military1.com/military-benefits/article/1668578014-could-veteran-disability-benefits-become-harder-to-access/>

"As human beings we have unlimited potential and imagination. The worst thing you can do is be a conformist and buy into conformity. It's the worst possible thing. It's better to be outrageous." ~ Deepak Chopra

2017's Big Change for Social Security! Why you may have to wait even longer

Are you nearing retirement age? If so, there has been a change made to Social Security that might impact you.

The biggest change went into effect on January 1, 2017. The full retirement age was raised to 67. This is the age at which a person may first become entitled to full or unreduced retirement benefits.

Full retirement age has been slowly climbing since President Reagan signed the Social Security Administration Amendments of 1983. The full retirement age is now 67 for anyone who was born after 1960.

No matter what your full retirement age is, you may start receiving benefits as early as age 62 and as late as age 70. If you start collecting benefits early, they are reduced a fraction of a percent for each month before your full retirement age.

This chart, from the Social Security Administration, lists age 62 reduction amounts and includes examples based on an estimated monthly benefit of \$1,000 at full retirement age:

Full Retirement and Age 62 Benefit By Year Of Birth

Year of Birth ^{1.}	Full (normal) Retirement Age	At Age 62 ^{3.}				
		Months between age 62 and full retirement age ^{2.}	A \$1000 retirement benefit would be reduced to	The retirement benefit is reduced by ^{4.}	A \$500 spouse's benefit would be reduced to	The spouse's benefit is reduced by ^{5.}
1937 or earlier	65	36	\$800	20.00%	\$375	25.00%
1938	65 and 2 months	38	\$791	20.83%	\$370	25.83%
1939	65 and 4 months	40	\$783	21.67%	\$366	26.67%
1940	65 and 6 months	42	\$775	22.50%	\$362	27.50%
1941	65 and 8 months	44	\$766	23.33%	\$358	28.33%
1942	65 and 10 months	46	\$758	24.17%	\$354	29.17%
1943-1954	66	48	\$750	25.00%	\$350	30.00%
1955	66 and 2 months	50	\$741	25.83%	\$345	30.83%
1956	66 and 4 months	52	\$733	26.67%	\$341	31.67%
1957	66 and 6 months	54	\$725	27.50%	\$337	32.50%
1958	66 and 8 months	56	\$716	28.33%	\$333	33.33%
1959	66 and 10 months	58	\$708	29.17%	\$329	34.17%
1960 and later	67	60	\$700	30.00%	\$325	35.00%

1. If you were born on January 1st, you should refer to the previous year.
2. If you were born on the 1st of the month, we figure your benefit (and your full retirement age) as if your birthday was in the previous month. If you were born on January 1st, we figure your benefit (and your full retirement age) as if your birthday was in December of the previous year.
3. You must be at least 62 for the entire month to receive benefits.
4. Percentages are approximate due to rounding.
5. The maximum benefit for the spouse is 50% of the benefit the worker would receive at full retirement age. The % reduction for the spouse should be applied after the automatic 50% reduction. Percentages are approximate due to rounding.

Big Change - *Continued from page 33*

With modifications being made to Social Security benefits, we're going to give you some ideas on how to plan for retirement.

We also found some terrific online calculators that do the heavy lifting for you too later on in this tip!

How to maximize your Social Security benefits

Once you do retire, obviously it's best to receive the largest benefit check possible. If you're not at retirement age yet, here are some ideas to help accomplish that goal:

Try boosting your income

It's helpful to know how your benefits are calculated. This is how the Social Security Administration explains this on its site:

"We base Social Security benefits on your lifetime earnings. We adjust or 'index' your actual earnings to account for changes in average wages since the year the earnings were received. Then Social Security calculates your average indexed monthly earnings during the 35 years in which you earned the most.

"We apply a formula to these earnings and arrive at your basic benefit, or 'primary insurance amount.' This is how much you would receive at your full retirement age."

Since your benefits are based on how much you earn, the more you make the more you'll receive. It couldn't hurt asking for a raise from your employer.

On top of that, you might want to consider working a second job. This can be difficult with our busy schedules these days but it would pay off in the end.

Don't collect benefits early

It wasn't uncommon in the past to retire and begin collecting Social Security benefits early.

As you can see from the chart earlier, the longer you wait to collect your benefits, the more you receive per month. If you wait to collect benefits until after your full retirement age, you'll get even more each month.

Benefits increase each year you wait beyond your full retirement age and stop increasing at age 70. You'll receive 132 percent of your monthly benefits if you wait until you're 70 years old to collect.

Utilize planning tools

Having a plan for retirement and successfully executing it can be tricky. There are tools out there that can help.

Social Security Benefits Calculator

AARP has an interactive calculator that will help you figure out how much retirement income you'll receive at different claiming ages. This will help you decide when you should start claiming your Social Security benefits.

There are just four simple steps: Personalization, see your payout, maximize your benefits, and what it all means.

[Click here](#) to use the AARP tool. | **Note:** This calculator does not display on mobile devices.

Maximize My Social Security

Maximize My Social Security is a simple, but comprehensive tool designed to help you get the highest benefits from Social Security.

Watch this [video](#) to see how it works.

Features include a web-based platform and a side-by-side comparison of chosen and optimal strategy. There is a license fee of \$40 for an individual household that is good for one year from the date of purchase. If you're not satisfied, it comes with a money-back guarantee.

[Click here](#) to utilize this tool.

Source: <http://www.komando.com/tips/385553/2017s-big-change-for-social-security-why-you-may-have-to-wait-even-longer/all> |

by Mark Jones, Komando.com



Wanderings

Are You Ready? (Disaster Preparedness)

If a disaster were to occur today, would you know what to do? Would you be ready? Disaster preparedness is a key element in helping ensure the safety and well-being of you and your family in the event of a disaster. During the month of June, take the time to assess whether you and your family are prepared.

Be informed. Find out what disasters are most likely to happen in your area and the history of their occurrence. Check to see if your city/county has an emergency preparedness website. Local emergency management offices can help you identify the potential hazards and make recommendations for you and your family.

Become familiar with different ways evacuation routes and know where emergency facilities are located.

Incorporate what you learn into your family's emergency plan.

Have a plan. Talk with your family about different disasters and what action to take for each of them.

Establish a family communication plan and designate a meeting place. You should also select one or two out-of-state contacts with whom you can "check in" and make contact cards with important phone numbers for everyone to carry. Make it a point to practice your plans, especially if you have children.

Build a kit. Having a disaster supply kit for your home and vehicle will permit you to evacuate more quickly and help ensure that you and your family can meet your basic needs. Review both www.Ready.Navy.mil and www.Ready.gov to find out what supplies you should have in your kit. You will be able to find emergency kit shopping lists as well as other useful information.

Everyone should know what to do, where to go and what to take in the event of an emergency. Preparedness is your duty and responsibility. The time and effort you and your family invest in planning will make a difference in your ability to handle any potential emergency situation and will help all of you to stay safe. Know what steps to take. | Be informed. Have a plan. Make a kit. | Courtesy of Family Connection June 2013



Some thoughts to start your day...

Aspire to inspire before you expire.

Every morning is the dawn of a new error.

My wife and I had words, but I didn't get to use mine.

Frustration is trying to find your glasses without your glasses.

I was always taught to respect my elders, but it keeps getting harder to find one.

Blessed are those who can give without remembering and take without forgetting.

God made man before woman so as to give him time to think of an answer for her first question.

The irony of life is that, by the time you're old enough to know your way around, you're not going anywhere.

**My Attitude is a result of your actions,
so if you don't like my attitude,
blame yourself!**



Awesome Quotes
www.Awesomequotes4u.com

They Walk Among Us and Many Work Retail

I was at the checkout of a K-Mart. The cashier rang up \$46.64 charges. I gave her a fifty dollar bill. She gave me back \$46.64. I gave the money back to her and told her that she had made a mistake in MY favor.

She became indignant and informed me she was educated and knew what she was doing, and returned the money again. I gave her the money back, same scenario!

I departed the store with the \$46.64.

They Walk Among Us and Many Work Retail

I walked into a Starbucks with a buy-one-get-one-free coupon for a Grande Latte. I handed it to the girl and she looked over at a little chalkboard that said 'buy one-get one free'. 'They're already buy-one-get-one-free,' she said, 'so I guess they're both free'. She handed me my free Lattes and I walked out the door.

They Walk Among Us!

One day I was walking down the beach with some friends when one of them shouted, 'Look at that dead bird!' Someone looked up at the sky and said, 'Where?'

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.



**Veterans
Crisis Line**

1-800-273-8255 **PRESS 1**

"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*

**"Courage is what it takes to
stand up and speak; courage
is also what it takes to sit
down and listen."**

-Winston Churchill

I was prepared to serve,
I was prepared to be wounded,
I was prepared to die.
However :
When I came home,
I was not prepared
to be forgotten!

– Unknown

www.heartmath.org



Focus on Transition



Target Your Resume

How can you win over hiring managers? By submitting a fast-read, error-free, concise application that is targeted like a torpedo to each opening.



If you do, you are virtually guaranteed to vault ahead of most of your competition. Why? Because almost all applicants for federal jobs submit long-winded, generic applications that draw about as much attention and excitement from hiring manager as your junk mail draws from you—and for many of the same reasons. I know this from my own experience as a hiring manager and from my interviews with 100+ other hiring managers.

Tips for creating a targeted, reader-friendly impressive application for federal jobs:

- Upload to USAJOBS a well-formatted resume instead of using the USAJOBS resume template, which generates hard-to-read resumes.
- Identify qualifications required for your target job from the duties defined for your target job and qualification factors described in its vacancy announcement.
- Include in your application a cover letter. Feature in your cover letter a table: one column of the table should bear the heading, “Your Needs,” and the other column should bear the heading, “My Credentials.” Fill out the table by entering the top requirements for your target job in the “Your Needs” column and entering a concise summary of your best qualifications for each job requirement in the adjacent cell in the “My Qualifications” column. More advice on creating such tables is [here](#).
- Describe in your cover letter and resume only qualifications required by your target job—not qualifications you wish were required by your target job. Remember: No matter how many irrelevant credentials your application describes—impressive though they may be—they won’t compensate for missing required credentials. For example, an application for a speechwriting job will probably fail if it omits or merely glosses over an applicant’s experience writing speeches but waxes on about his/her experience writing technical manuals and fact sheets
- Format each job summary in your resume as a series of fast-read, achievement-oriented bullets. Each bullet should begin with an action verb, such as *produced*, *consolidated*, *increased* and *advised*. (Google “resume action verbs” for more verbs.)

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7 New Ways Veterans Can Make the Most Out of LinkedIn

At G.I. Jobs we regularly champion [how LinkedIn can benefit](#) active, transitioning and veteran service members. As the site continues to grow and evolve, we think it is important to circle back on some of its most effective features while including some new ways veterans can make the most out of LinkedIn.



Free Premium Service

That’s right! LinkedIn offers veterans a free one-year subscription to their premium service. With a

[LinkedIn Job Seeker Premium](#) account, veterans can gain access to a number of exclusive job-seeking tools that aren’t available to basic subscribers.

For instance, veterans with a premium subscription can track who’s viewed their profile, which can help vets get a feel for how much traffic their job inquiries are generating. Vets will also be able to take advantage of LinkedIn’s learning tools and enhanced job-search filters.

To register for an account, veterans simply need to have a “basic” LinkedIn profile that reflects their military service. The registration form can be found [here](#).

Job Search

With just a basic subscription, LinkedIn’s job search feature is still one of the best that vets will find online.

Like most job search sites, LinkedIn allows users to filter their search by date posted, city, state and even industry, so users can cast a pretty wide net. What sets LinkedIn apart from the herd is its inherent function as a professional network.

Vets can research companies before applying simply by clicking into their profiles. Veterans can also seek out and connect with current and/or past employees for ground-level insights.

Veterans who take advantage of the [Free Premium Subscription](#) can filter their job search by desired salary and also gain insight into how competitive they are against other candidates for a given position. Vets can start their search [here](#).

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Resume - *Continued from page 37*

- Describe in each job summary in your resume specifics that match the substantive requirements of your target job. For example, if you were applying for a speechwriting job that will address environmental issues, your application should identify what environmental topics your speeches covered, who delivered your speeches, the audiences who heard your speeches and the positive feedback drawn by your speeches. Describe “acting” positions in your application.
- Include headings in the job summary for your current job that correspond to the qualification factors in your target job’s vacancy announcement. For example, if your target job’s qualification factors include “leadership,” “communication” and “strategic planning,” use these terms as headings in your job summaries, and group relevant bullets under each heading.
- Sequence bullets under each heading according to their relevance to your target job—not according to how much time you have devoted to the activities they describe. Likewise, provide the most details about your most relevant bullets, regardless of how much time you actually devoted to the activity they describe.
- Don’t expect hiring managers to look for a needle in a haystack—they won’t. Give hiring managers only the needle without the haystack. Scrupulously edit from your application credentials that won’t help you land your target job—no matter how much they personally mean to you.
- Hyperlink your updated LinkedIn profile to relevant materials—including documents and multi-media products you produced, and online praise of your work, such as reviews of presentations you delivered. Identify your LinkedIn address in a “Career Overview” or “Highlights” section of your hardcopy resume, and state that it contains relevant hyperlinks.
- Grade yourself liberally on self-assessment short-answer questions in job applications; give yourself the highest rating for each of them that you possibly can without lying. For example, if you have solid credentials in a required subject area, rate yourself as an “expert.”

By [Lily Whiteman](#), author of [How to Land a Top-Paying Federal Job](#) | <https://www.govloop.com/community/blog/target-your-resume>

LinkedIn - *Continued from page 37*

LinkedIn Learning & Lynda.Com

Another new way veterans can make the most out of LinkedIn is to use their [Free Premium Subscription](#) to access [LinkedIn Learning & Lynda.com](#). With LinkedIn Learning, vets who are looking to break into a new field can watch courses on just about anything from bookkeeping to building a website. LinkedIn Learning offers a more generalized overview in any given field, offering courses, videos, and interviews with key figures in the industry.



Lynda.com has similar functionality, but is tailored more to the user’s specific needs. When registering for the site (which is free with LinkedIn Premium), vets can choose a career path and Lynda.com will suggest a series of videos and courses relevant to that career. Lynda.com also allows the user to filter their courses by those that are new, popular or recommended.

Networking on LinkedIn | Although this feature may seem a bit obvious, veterans can build their network in a more meaningful way by doing more than simply adding connections. Like most social media sites, we tend to gravitate toward the people we know.

While those connections on [LinkedIn](#) are valuable, sometimes it is more valuable to connect with individuals who have already established themselves in your desired industry. Vets with a [Free Premium Subscription](#) are granted 15 “InMail” credits, which gives the user 15 free introductory messages a month to send to whomever they please.

Vets can use these messages to add a personal touch to their connection request and start a dialogue with professionals in their desired field. If the messages don’t prove effective, vets can find value in studying the profile and career path of the potential connection. By doing this, vets can start to shape their own post-military career path.

Translating Military Experience | Service members transitioning out of the military will likely be told at some point that they need to translate their military experience into terms civilians can understand. This can be a daunting task because nobody is handing out a manual titled “Terms Civilians Understand.”

Fortunately, LinkedIn’s popularity within the veteran community provides vets with previously unavailable resources.

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LinkedIn - Continued from page 38

According to LinkedIn's "[Annual Veteran Insights Report](#)" from the summer of 2016, approximately 2.1 million military members and veterans are active on LinkedIn. There are literally millions of profiles veterans can now reference to help translate their service into civilian terms.

For instance, a transitioning Army infantryman can do a LinkedIn search for "Infantryman" and find countless professionals who have successfully transitioned and translated their service. Using these profiles as a template, vets can increase their visibility on LinkedIn and can also help when building a resume.

Join Groups | An often overlooked tool on LinkedIn is the ability to join [groups](#). The volume of groups that exist on LinkedIn can be overwhelming. Groups range from college alumni associations to comic book collecting and just about everything in between.

Some groups offer more than others but finding the right group in a desired career field can prove invaluable.

Many vets have joined the [Veteran Mentor Network](#) group where they can leverage the connections of people outside their network to tap into the hidden job market. Joining a group in a desired career field will put a veteran close to professionals who can offer them tips, tricks and guidance into landing their next opportunity.

Many groups also offer news and information in a given field to help the group members remain informed about the happenings within a given industry. Vets can start by joining the G.I. Jobs group [here](#)!

LinkedIn Publishing | Another new way veterans can make the most out of LinkedIn is by publishing original content on the site. LinkedIn recently opened their publishing tools to all members and can be found right on the vet's [profile](#).

This has given veterans a new and effective way of building their individual brand. Vets can use the tool to compose articles about their experience transitioning, offer tips and advice to other veterans or simply tell a story. Once published, these articles can be shared to various social media sites and/or posted in group discussions. All of which can help a veteran generate traffic to his or her personal LinkedIn profile.

Veterans can tailor their articles to specific audiences and if spotted by LinkedIn's editorial team, the article can even be featured as a trending story on the site, where it will reach millions of members. For an overview on how to publish click [here](#).

Using the listed features, veterans can make the most out of LinkedIn by doing more than just growing their number of connections. Veterans can pursue new career paths with the premium learning tools, translate their experience by comparison and build their brand with original content.

Written by: [Garrett Wilkerson](#) on January 9, 2017 in [Job Search](#) | [Military-to-Civilian Transition](#) | [Veteran Careers](#)

Source: <http://www.gijobs.com/ways-veterans-can-make-the-most-out-of-linkedin>

Security Clearance: Does it Belong on Your Resume?

When I was in the [Marine Corps](#), there was a reservist who had been activated to serve in the Sensitive Compartmented Information Facility (SCIF) where we worked, and therefore was required to have a Top Secret SCI clearance.

However, a problem arose when he decided to post his resume on job sites such as [Monster.com](#), and listed his security clearance level on the resume.

It makes sense, right? You want to find a job and know that your security clearance can help you. Why would this be a problem?

The issue comes from the fact that you are letting the world know that you have a Top Secret security clearance, because anyone can find your resume on those job sites.

Having access to national security information -- especially at a level where unauthorized disclosure could cause grave damage to national security, as is the case with a Top Secret clearance -- means nefarious individuals might be on the lookout for ways to take advantage of you.

It might be access to a SCIF, information on classification codes or security procedures, and much more.

But is this a security violation? No, not according to the NSA and other agencies' [resume guidelines](#).

While the person in my command got his wrist slapped, he wouldn't seem to be in the wrong (unless he had been told specifically not to post the information -- it is the military after all and, as they love to say, you pretty much belong to them).

The key is to use your judgment, and not put yourself at risk.

Source: <http://www.military.com/veteran-jobs/security-clearance-jobs/security-clearance-does-it-belong-on-your-resume.html> |

Military.com | by Justin Sloan



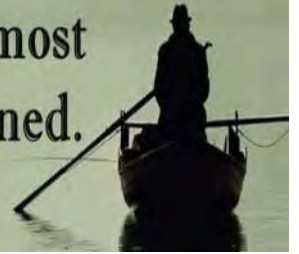
SOMETHING TO PONDER – The humor of life

1. **My goal** for 2017 is to lose 10 pounds. Only 15 more to go!
2. **Ate salad for dinner!** Mostly croutons & tomatoes. Really just one big crouton covered with tomato sauce, And cheese. Fine, it was a pizza, I ate a pizza.
3. **How to prepare Tofu:** a) Throw it in the trash. b) Grill some Meat.
4. **I just did** a week's worth of cardio after walking into a spider web.
5. **I don't mean to brag**, but... I finished my 14-day diet in 3 hours and 20 minutes.
6. **A recent study** has found that women who carry a little extra weight live longer than men who mention it.
7. **Kids today** don't know how easy they have it. When I was young, I had to walk 9 feet through shag carpet just to change the TV channel.
8. **I may not be** that funny or athletic or good looking or smart or talented ... I forgot where I was going with this.
9. **I love being over 50.** I learn something new every day ... and forget 5 others.
10. **I think** I'll just put an "Out of Order" sticker on my forehead and call it a day.
11. **Senility** has been a smooth transition for me.

Answering machine message

"I am not available right now, but thank you for caring enough to call. I am making some changes in my life. Please leave a message after the beep. If I do not return your call, you are one of the changes."

In my life, I've lived,
I've loved, I've lost,
I've missed, I've hurt,
I've trusted, I've made
mistakes, but most
of all, I've learned.



The Goldberg Brothers - The Inventors of the Automobile Air Conditioner

Here's a little fact for automotive buffs, or just to dazzle your friends.

The four Goldberg brothers, Lowell, Norman, Hiram, and Max, invented and developed the first automobile air-conditioner. On July 17, 1946, the temperature in Detroit was 97 degrees.

The four brothers walked into old man Henry Ford's office and sweet-talked his secretary into telling him that four gentlemen were there with the most exciting innovation in the auto industry since the electric starter.

Henry was curious and invited them into his office.

They refused and instead asked that he come out to the parking lot to their car.

They persuaded him to get into the car, which was about 130 degrees, turned on the air conditioner, and cooled the car off immediately.

The old man got very excited and invited them back to the office, where he offered them \$3 million for the patent.

The brothers refused, saying they would settle for \$2 million, but they wanted the recognition by having a label, 'The Goldberg Air-Conditioner,' on the dashboard of each car in which it was installed.

Now old man Ford was more than just a little anti-Jewish, and there was no way he was going to put the Goldberg's name on two million Fords.

They haggled back and forth for about two hours and finally agreed on \$4 million and that just their first names would be shown.

And so to this day, all Ford air conditioners show -- Lo, Norm, Hi, and Max -- on the controls.

This is what happens when you are retired and have too much time on your hands!

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**



“It is when we are most lost that we sometimes find our truest friends.” ~ Walt Disney



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

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

Saipan RAO

PO Box 506680

Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri

Phone: 607-288-3021

email: PeterC11@yahoo.com

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

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



Request your assistance –

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

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

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