

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



NOVEMBER 11, 2017

May We Never Forget,

Freedom Isn't Free...

*"Eternal Vigilance is
the Price of Liberty"*



GIVE HONOR TO OUR VETERANS

Guam Retiree Activities Office Newsletter

November 2017
Volume 7, Issue 11

Guam Retiree Activities Office

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2017 Guam Military Retiree Appreciation Day
Saturday, November 4, 2017 (Andersen AFB) *see pg 3*





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

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

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

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

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

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

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

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

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

Guam RAO on the WEB!

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

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

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

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

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

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

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

Service breakout: Air Force: 797 / Army: 1,265 / Coast Guard: 49 / Marines: 116 / Navy: 984 / Public Health: 2

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

"Volunteers do not necessarily have the time; they just have the heart." ~ Elizabeth Andrew

Volunteers Needed !!!

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

Be a Volunteer RAO Volunteer Counselor ...

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

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

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

The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF, 36 WG or Joint Region Marianas.

While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.



Announcements...

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

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

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

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

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

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

Guam Veteran

Meetings / Events / etc.

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

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

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

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

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

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

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

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

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

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

“The smallest act of kindness is worth more than the grandest intention.” ~ Oscar Wilde

REMINDER - RETIREE WEB SITES:

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



Guam Legislative actions regarding Veterans

<http://guamlegislature.com/index/> | **New Items Highlighted** | *thru Bill 201-34 & Resolution 277-34

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

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

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

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

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

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

Resolution No. 242-34 (COR) - Relative to requesting that Congresswoman Bordallo and members of Congress seek an alternate source of funding for War Reparations due the people of Guam. **NO CHANGE**

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

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

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

IN THE
*NEWS

Once again, a search of the 4 major news outlets has come up lacking.

▪ **Delegates: Inadequate health care 'heartbreaking' - Joint letter urges action for veterans** [\[Read Article Here-Guam Daily Post\]](#)

▪ **Federal government needs to right the wrong on veterans' health care**
[\[Read Article Here-Guam Daily Post\]](#)

In other local news –

Kudos to Guam Veterans Commission – we are starting to see some significant improvements in the commission and look forward to see the good work that is planned. On a negative aspect of this; Guam Veteran Organizations and Guam Veterans – You need to be involved – there is always a lot of complaining and comments, yet only a very small few who are actively trying to make the Commission work and pave the way for significant improvements in several fronts for our veterans.

“If our hopes of building a better and safer world are to become more than wishful thinking, we will need the engagement of volunteers more than ever.” ~ Kofi Annan

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



TRICARE Updates / Info



Take Command of Your Health:

Milestone changes coming to TRICARE

TRICARE beneficiaries will soon have increased access to health care through key changes that are set to take place in January 2018. With the benefit set to undergo some of the biggest improvements in more than two decades, beneficiaries will be able to take command of their health care through expanded choices. These improvements include wider access to network providers, updated enrollment to reduce disruptions in care, and simplified co-payments.

The Defense Health Agency recently met a key requirement for implementing these changes, with the publication of a formal document – called an Interim Final Rule – that establishes the legal “rules of the road” for putting in place changes mandated by Congress. The [Interim Final Rule](#) is now available for public review and comment.

“We are working hard to use the opportunity Congress gave us to continue building a health plan that does even better for our beneficiaries, the warfighter, and the taxpayers who support us,” said Vice Adm. Raquel Bono, director of Defense Health Agency.

The goal of this change is to keep beneficiaries healthy by providing better health care options. This includes allowing doctors to make the decisions on whether beneficiaries need a referral or specialty care instead of the regional contractors. Urgent care will be available without a referral through either the military hospital or clinic or at a civilian urgent care center in areas the military health facility is not an option.

TRICARE is changing. Here is what beneficiaries need to know:

Some of the key changes that will become effective on January 1, 2018, will affect region consolidation, TRICARE plans, enrollment, and costs. There are currently three TRICARE regions in the United States, including TRICARE North, South, and West. Starting in 2018, these regions will become TRICARE East and West. They will be administered by Humana Military and Health Net Federal Services. This change will allow for better coordination between the military hospitals and clinics and the civilian health care providers in each region.

Several changes will also occur in coverage plans at the start of the new year. TRICARE Select (*Starting on January 1, 2018, TRICARE Select, a self-managed, preferred provider network plan, replaces TRICARE Standard and Extra, which is a fee-for-service option in the United States that allows you to get care from any TRICARE-authorized provider*).

TRICARE Select will replace TRICARE Standard and TRICARE Extra. In the U.S., TRICARE Select will be a self-managed, preferred provider network option. Beneficiaries will not be required to have a primary care manager and can visit any TRICARE-authorized provider for covered services without a referral. Overseas, TRICARE Overseas Select will provide access to both network and non-network TRICARE authorized providers for medically necessary covered services.

continued on page 8 – “TRICARE Changes”

~ Keep DEERS Updated ~

Information from Tricare reminding beneficiaries to update their records.



The Defense Enrollment Eligibility Reporting System, or DEERS, is a database that manages your eligibility status. DEERS is used for all active duty, National Guard and Reserve, and retired service members worldwide and their family members.

The information you provide in DEERS confirms your eligibility and your family members’ eligibility for TRICARE coverage and programs. It also determines your assigned TRICARE region. It’s important to keep your information current, especially during life changes, such as moving, getting married or divorced, and having children. Only sponsors, or a sponsor-appointed individual with valid power of attorney, can add family members in DEERS. When there’s a change in information, each family member’s DEERS record must be updated separately.

It’s important for sponsors to register new spouses and children in DEERS to ensure their TRICARE coverage. The sponsor needs to provide a copy of the marriage or birth certificate and/or adoption papers to the nearest uniformed services ID card office, or to a DEERS representative in remote locations. To find your nearest office, visit dmdc.osd.mil/rsl.

Sponsors must also update DEERS if they divorce. Certain former spouses who haven’t remarried may be eligible for continued coverage. Check with the sponsor’s service personnel office to verify eligibility and find out what documentation is necessary to continue TRICARE coverage.

For more information, visit <https://www.tricare.mil/DEERS>

TRICARE Changes – *continued from page 7*

TRICARE Select, both stateside and overseas, includes additional preventive care services previously only offered to TRICARE Prime beneficiaries (*A managed care option available in Prime Service Areas in the United States; you have an assigned primary care manager who provides most of your care.*) Beneficiaries can review all available plans at www.tricare.mil/changes under the plan finder.

Starting on January 1, 2018 all current beneficiaries will also be automatically transitioned into their respective plan as long as they are eligible. TRICARE Prime enrollees will remain in this plan. Standard & Extra beneficiaries will be converted to TRICARE Select. Beneficiaries will be able to choose to enroll in or change coverage plans throughout 2018 yearlong grace period.

Beginning in fall 2018, enrollment will move to a calendar year open enrollment season like federal employee plans. During this time, active enrollment will be required to change plans for the following year. Those who are retiring will have to choose their plan and enroll to retain coverage. The open enrollment season begins on the Monday of the second full week in November and run through the Monday of the second full week in December of each calendar year starting in 2018. All beneficiaries should make sure their information is current in DEERS now so they are converted to the correct plan in January. Learn more about enrollment changes.

Beneficiaries will shift to a copayment structure from the current cost-share structure also starting on January 1, 2018. With fixed costs for specific services, beneficiaries will be able to better predict their health care costs. Updated out-of-pocket costs for 2018 will be available at www.tricare.mil/changes.

While the upcoming changes are significant, the goal of the Military Health System is to continuously improve health care for all its beneficiaries. Beneficiaries can prepare for the upcoming changes by visiting the TRICARE Changes page, where they can sign up for email alerts, complete a beneficiary checklist, and see available plans and updated costs for 2018.

“This marks a major milestone in our effort,” said Bono. “It highlights the opportunity for our beneficiaries to take command of their health plan, and our responsibility to ensure that these historic changes to TRICARE are a success for beneficiaries and the Department.”

Source: <https://health.mil/News/Articles/2017/10/04/Take-Command-of-Your-Health-Milestone-changes-coming-to-TRICARE>

Introducing TRICARE Select: Starting on January 1, 2018, TRI-CARE Select replaces TRICARE Standard and Extra. TRICARE Select is a self-managed, preferred provider network plan.

TRICARE Select Overseas: Starting on January 1, 2018, TRICARE Select replaces TRICARE Standard Overseas. TRICARE Select is a preferred provider organization-style plan that provides access to both network and non-network TRICARE authorized providers. Here are some questions and answers from this article:

Do I need to enroll? Yes. But generally, if you’re using TRICARE Standard and Extra on December 31, 2017, will be automatically enrolled in TRICARE Select on January 1, 2018. You will remain in Select unless you choose to change coverage or you lose TRICARE eligibility.

What providers can I see?

- You can choose any TRICARE authorized provider for services covered by TRICARE
- You don’t need a referral
- You can now get additional pre-entive care services from a network provider (previously only under TRI-CARE Prime)
- TRICARE will only reimburse care received from authorized providers

What will my costs be?

- You may have to pay an annual enrollment fee
- You will generally pay higher copays or cost shares than you would under TRICARE Prime
- Your costs will be lower if you use network providers

TRICARE Changes Checklist (Fact Sheet)

Take command and prepare now for the changes coming in 2018. You can use this checklist as a guide.

TRICARE SELECT for Retired Service Members and Families

Are you a retired Service member or their family? Or are you using any of the premium-based plans? You may pay an enrollment fee depending on your group and your plan. You may also have deductibles, copays and cost-shares. Regardless of plan, you will be protected by a catastrophic cap.

For all overseas military retirees, if you use the Military Treatment Facility, then your charges are zero-that has not changed– but the care at the MTF where you are may be limited and you have to rely on civilian care.

Health / Medical News

Tips For Pain Free Posture At Work

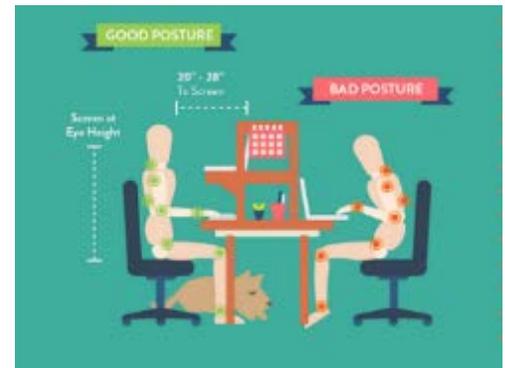
It's best to do what you love when it comes to work. But sometimes what you love might not be the most ideal for your health.

If your job does require sitting or typing, you're like most of the computer driven work force. Contrary to what you might expect, jobs that involve mostly sitting and typing are not always kind on your body and joints. Although it seems like a relaxed position, our bodies can get stuck into various unhealthy positions. This infographic features several tips that look at the ergonomics of your work setup.

Sitting for more than six hours could actually increase your likelihood of getting several diseases. The human body might not have been made for such long periods of sitting. Taking a break every hour to stand up and stretch could break up this six hours helps. The key is to get moving! This will not only better your health, but your mood as well!

We might not pay attention to how our wrists, elbows, and legs are positioned, but even properly holding your hands when typing is important. Many of these postures become habit, so correcting them only works if you put in the effort. You may actually find the energy to be more [productive](#) if you're not suffering from aches and pains!

Source: <http://www.dailyinfographic.com/tips-for-pain-free-posture-at-work> via <http://www.ultimatemats.com/Standing-Desk-Ergonomics-s/217.htm>



What Causes Leg Cramps and How Can You Stop Them?

Are leg cramps cramping your style? If so, here are some ways to make that Charlie Horse gallop away.

Leg cramps - also know as night cramps or Charley Horse - are painful spasms that typically occur in the calf muscles. Leg cramps tend to jolt a person awake in the middle of the night, but can also strike in the daytime during physical activities such as [running](#) and cycling. Fitness can put strain on your leg muscles. Some leg muscle cramps - which can last anywhere from a few seconds to up to 10 minutes - may also be the result of a sedentary lifestyle.

What Causes Muscle Cramps in the Calves?

"Leg cramps can be caused by many conditions, ranging simply from dehydration to something much more serious such as kidney disease," said physical therapist Matthew Hyland, president of the New York Physical Therapy Association and co-owner of Rye Physical Therapy & Rehabilitation. "Cramps often result from vigorous exercise, trauma to the muscle, or keeping the leg in an awkward position for too long, such as sitting in a crowded theater. Other causes can include medications such as birth control, diuretics (which are often prescribed for people with [high blood pressure](#)) and steroids. A lack of potassium or calcium can also be the underlying cause, as well as cold weather."

Acute leg cramps frequently are confused with [restless legs syndrome \(RLS\)](#). But RLS is a different and more serious, chronic condition characterized by discomfort and persistent throbbing and pulling sensations in the legs.

How to Prevent Leg Cramps

There are a number ways you can alleviate nighttime leg cramps. "Once leg cramps set in, the best method to relieve them is movement, either walking around or simply jiggling or shaking your leg," advised Hyland. "In addition, things like pumping your ankles up and down or rubbing the muscles can help as well."

Some people with chronic leg cramps have found relief using cool compresses, which work by numbing pain and reducing soreness. But Hyland said anyone who regularly suffers leg cramps should also work to strengthen their muscles, which will make cramps less frequent.



continued on page 10 – "Leg Cramps"

Leg Cramps – continued from page 9

"Our musculoskeletal system hits its peak at the age of 20, and while it maintains its peak for an additional 20 years, the reality is that it begins to break down at age 40," he said. "This includes muscles becoming less flexible. Once we pass into the fourth decade of life, it is critical we play an active role in stretching and strengthening our bodies to maintain appropriate, maximal health." He added that it may be best to consult a physician if leg cramps last for 5 to 10 minutes or occur multiple times a week.

What to Take for Muscle Cramps

Analgesic balm or a patch, both sold over-the-counter at pharmacies, can provide further relief. OTC pain relief medications that are formulated to treat menstrual cramps, such as Pamprin and Midol, can be an effective treatment for bad leg cramps.

You may also be able to prevent or alleviate muscle cramps in your legs by making simple lifestyle changes. Drinking plenty of water is essential, since cramps are often caused by dehydration. A healthy diet with plenty of fresh fruits and vegetables can also help to decrease the frequency of leg cramps.

Vitamins and Minerals: Potassium and Magnesium for Muscle Cramps

Additionally, certain vitamins and minerals impact muscle function, particularly potassium and magnesium. A significant body of research has found that increasing your magnesium intake can help with the frequency of night time leg cramps, especially for pregnant women. Health experts recommend getting at least 300 milligrams of magnesium each day. A supplement can help you reach your daily allowance, but so can eating foods rich in magnesium, such as nuts, lentils, and quinoa.

Plan ahead for self-care if your leg cramps appear to be the result of strenuous exercise. Drink plenty of fluids and eat a well-balanced meal before heading out for a long run. Many athletes suggest eating a potassium-rich banana once you reach the finish line. Source: <https://www.everydayhealth.com/pain-management/what-causes-leg-cramps-and-how-can-you-stop-them.aspx>



HEALTH AND AGING

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---

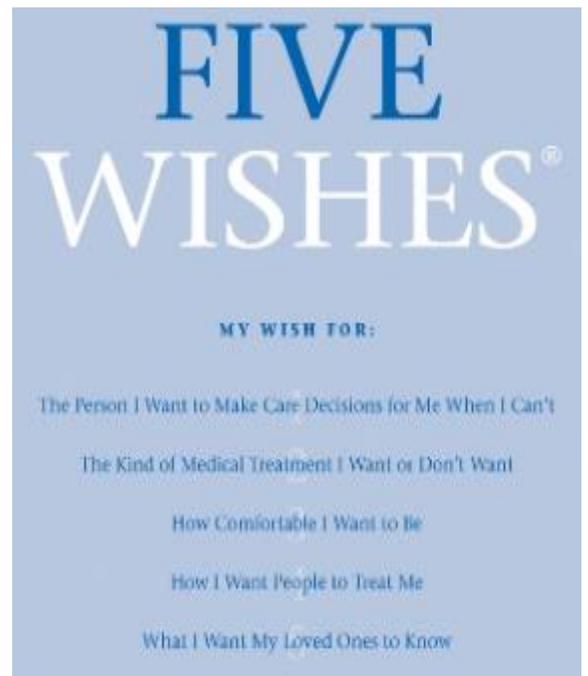
✓ Discuss your thoughts, values, and desires about end-of-life care with family and friends before becoming sick.

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:
- ✓ 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 caregiver 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 the National Institute on Aging website for more information on end-of-life issues at: <https://www.nia.nih.gov/health/end-of-life>

Also see: [Seniors' Five Wishes: Key Health and End of Life Decisions](#)



Is Your Medicare Coverage Enough?

Enhance your Medicare coverage to better protect yourself. Open enrollment for Medicare insurance begins Oct. 15 and ends Dec. 7. The time is now to review options for added coverage or your existing coverage to see if you can better protect you and your financial health for 2018. The first step is to educate yourself on the options to secure the right coverage.

MEDICARE ADVANTAGE INSURANCE PLAN

Medicare Advantage is essentially enhanced Medicare coverage – often referred to as Part C. It can give more generous benefits to the enrollee and generally cover out-of-pocket costs, such as Basic Medicare deductibles, copayments and coinsurance. Advantage plans usually come with their own premium, which is paid by the participant, in addition to Part B premiums. These plans give you, as a Medicare beneficiary, the option to receive your benefits through a private health plan.

In a Medicare Advantage plan, you receive Part A and Part B coverage. Prescription drug coverage is typically included as a part of the Advantage plan. They also commonly include extra coverage like vision, hearing, dental and health and wellness programs.

Many people find that an Advantage plan can provide peace of mind. To enroll in a Medicare Advantage Plan, you must be enrolled in the standard Parts A and B Medicare plans.

MEDICARE SUPPLEMENT INSURANCE OR MEDIGAP

If an Advantage plan is not right for you or your budget, consider a Medicare Supplement or Medigap plan.

As a Medicare beneficiary, you will incur some out-of-pocket expenses, such as deductibles and copays, unless you carry additional insurance coverage. Medigap insurance is offered to help cover additional costs as a supplement to Medicare for people who do not choose a Medicare Advantage plan or are on Medicaid.

Medigap plans are state-specific. You have the option to participate in any offered in your state, and plans allow you to choose your own doctors, specialists and hospitals. Medigap insurance also is guaranteed renewable each year.

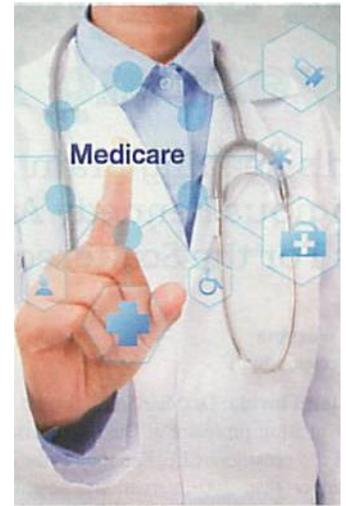
MEDICARE PART D PRESCRIPTION DRUG PLAN

Coverage for prescription drugs is offered through Medicare Part D prescription drug plans. To receive prescription coverage, research and enroll in a drug plan that meets your specific needs. These plans, like the others, are offered by insurance companies and other private companies. It never hurts to plan for the unforeseen. Even if you don't take many prescriptions today, the likelihood you will need prescriptions to maintain your health will increase over time.

Advertisements about Medicare open enrollment will be everywhere soon. Start now to give yourself plenty of time to make the right decisions for you and your loved ones.

For more information, call the VFW Member Benefits Department at 1-800- 821-2606, option 1.

Source: VFW Magazine, Sept 2017



Why screening tests are important

Getting the right screening test at the right time is one of the most important things you can do for your health. Screening identifies diseases like cancer or diabetes early, often before you have symptoms, and when they're usually easier to treat. Which test you should have depends on your age and your risk factors. Learn more about the screening your doctor may recommend for you.

Screening tests for men uncovered: <http://www.webmd.boots.com/men/ss/slideshow-screening-tests-men?>

Essential screening tests every woman needs: <http://www.webmd.boots.com/women/ss/slideshow-screening-tests-women?>

Medical tests for your 60s and beyond: <http://www.webmd.boots.com/menopause/guide/milestone-medical-tests-60-up?>



Practicing Good Nutrition Boosts Personal Performance

Military members need to stay in shape so that they can perform their duties. One of the best ways to build strength and stamina is by eating nutritious foods. Here are some tips on how to start.

Develop new habits

Eating healthy usually requires developing new dietary habits, but that doesn't have to happen overnight. Small changes over time can make a big difference. You might begin with some of these suggestions:

- **Limit your sugar.** Try drinking water instead of soda or sugary sports drinks.
- **Lower your sodium.** Start reading labels to see how much sodium is in a certain food. Buy “reduced sodium” items whenever possible.
- **Eat lean protein.** Eat less fatty red meat and more chicken, seafood, beans, eggs, nuts, and seeds.
- **Choose whole grains.** Whenever possible, eat whole grains like brown rice and whole wheat over “refined grains” like white bread, pasta, and anything made with flour.
- **Snack on fruits and vegetables.** Instead of reaching for the chips, try cutting up some carrots or eating an apple instead.

Explore the farmers market

Not all foods are equal when it comes to nutrients. The fresher your produce is, the more nutrition it offers. Your local farmers market is a great place to shop for fresh produce at a reasonable price. Whether it's just a roadside stand or a gathering place for local producers, you'll want to find a farmers market near you. Here are just a few reasons why:

- The food is as fresh as you'll find anywhere. Most produce is brought to market within hours of being picked.
- You're getting nutrition to the max. Eating food grown close to home and recently harvested has many health benefits.
- Local farmers grow seasonal foods, which tend to be less expensive and are fun to cook with.
- You get to speak with food experts — the farmers — who can teach you how to use the produce, grow your own food or share some great recipes.
- You can find a list of farmers markets in the U.S. in this [National Farmers Market Directory](#).

Check out the commissary

Another great resource for eating healthy on a budget is the military commissary, which sells groceries and household goods at an average savings of more than 30 percent. Before your grocery run, visit the commissary website, a great network of information where you can:

- Snag simple, [healthy recipes](#) for your meal planning or last-minute meal.
- Make your shopping list with the [My Shopping List](#) tool.
- Review the [Savings Aisle](#) to see what's on sale for the week and preview the promotional prices before making your shopping list.

Sharing your healthy lifestyle with your children

Share your nutrition goals with your children. The [5210 Healthy Military Children](#) program can help you put a concrete plan into action by providing tip sheets and other resources. The number “5210” stands for:

- **5 or more servings of fruit and vegetables.** Prepare meals and snacks at home using fruits and vegetables, and teach kids how to make healthy foods.
- **2 or fewer hours of screen time.** Make television, video games and the internet less convenient to use, turn them off during meals, and make sure children are doing activities that don't involve screens.
- **1 or more hours of physical activity.** Look for fun activities your family can enjoy together and use the activities as incentives instead of food.
- **0 sweetened beverages.** Sweetened beverages add extra sugar and calories to the diet, so encourage children to drink water or low-fat milk instead.

As a service member — or part of the military family — you need the right fuel to stay energized. Eating well allows you to perform your job to the best of your ability. These suggestions can get you started on a path to good nutrition and good health.

For more healthy advice, check out the Military OneSource [Health and Wellness Coaching](#) program, a free resource for eligible service members and family members.

Source: <http://www.militaryonesource.mil/-/practicing-good-nutrition-boosts-personal-performance>

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>

Survivor Benefit Plan and Dependent Children with a Disability

The Howard P. "Buck" McKeon National Defense Authorization Act for Fiscal Year 2015 (FY15 NDAA), amended the law to permit military members and retirees the option to direct payment of a Survivor Benefit Plan (SBP) Annuity for a dependent child to a Special Needs Trust (SNT). A SNT is a legal instrument specifically designed for the benefit of a person with a disability. In some cases, this may preserve the beneficiary's eligibility for other federal or state benefits. To be eligible to elect the option to cover the SNT under SBP, the member or retiree must have previously elected Spouse and Child or Child Only coverage for a disabled child under the SBP. There must also be an established and certified SNT.



If you have a dependent disabled child, we recommend you consult with an attorney about establishing a SNT and then contact PPC-RAS for information about changing your child coverage to the SNT.

PPC-RAS POC: Mr. Robert D. Teetsel, Chief, Legal Services Office, 785-339-3596, Robert.D.Teetsel@uscg.mil.

Additional information is available at: www.dfas.mil/retiredmilitary/provide/sbp/special-needs-trust.html

THE RETIREE ACTIVITIES OFFICE CANNOT CHANGE YOUR MAILING ADDRESS WITH DFAS!!!!

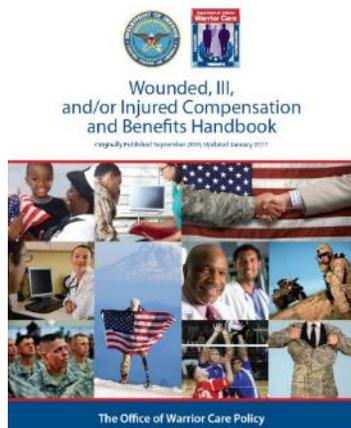
Retirees must change their address by calling 800-321-1080. If you have a myPay account you can make the change online. You can fax your change to 800-469-6559, or send it to:

For Retirees:

Defense Finance and Accounting Service, US Military Retirement Pay, 8899 E. 56th Street, Indianapolis IN 46249-1200

For Annuitants:

Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E 56th Street, Indianapolis IN 46249-1300



The latest version of the [Department of Defense Compensation and Benefits Handbook](#) is here! If you're a service member, caregiver or family member, download your copy to stay up-to-date on relevant benefits information.

The purpose of this handbook is to provide Service members and their support network with a reference guide to answer some of the most pressing questions that arise for wounded, ill, and/or injured Service members.

Use the information provided here to further your knowledge about benefits and compensation that may be available to you and your family (dependents).

Financial / Legal News

Common Credit Mistakes During the Holidays

Michael Camacho, For PDN Published 12:44 p.m. ChT Oct. 22, 2017 / (Photo: Getty Images)

Many of us rely on our credit cards to make the holidays special. Using your credit card is not necessarily a bad thing, if used correctly. You should not charge more on your credit cards than what you can pay off in a month or two.

Here are some common mistakes that are made during the holiday season that can start your New Year off wrong.

- **Maxing out your credit cards.** You will be making many purchases over the holidays and it's easy to lose track of your credit limit. Maxing out your credit cards, unintentionally or intentionally, can hurt your credit score. An integral part of how your credit score is calculated is your "credit utilization." Generally, you don't want to use more than 30 percent of your credit line.
- **Carrying a balance.** One of the worst things you can do with your credit cards is to buy things you can't afford. Credit card interest rates are through the roof. Even if you have an excellent credit score, credit cards have a significantly higher premium than most loans, including mortgages, car loans, and student loans.

The holiday season isn't an excuse to carry a balance on your card. You should only charge things you know you can pay off at the end of the month.

- **Taking out a cash advance.** If you want to use cash to make a purchase, use your debit card and not your credit card. Taking a cash advance from your credit card is very costly.

Cash advances have extremely high interest rate that is significantly higher than a regular purchase and at times can be frontloaded with fees. In other words, you will have to repay the amount of cash, the fees associated with the loan, and the interest rate.

- **Opening store cards.** We have all seen the advertisements to get 10 percent or 15 percent off, or maybe you'll even be able to jump that insane line on Black Friday if you open a store credit card.

Opening a bunch of store credit cards can be a bad idea. Every time you apply for credit, your score takes a small hit. If you go around the mall opening a card for each store, those hits will add up and have a noticeable effect on your credit score.

- **Taking the deferred-interest bait.** To get your business, stores find creative ways to bring you into their store. One marketing strategy that can get folks in trouble is the delayed interest offer. You are probably familiar with the "purchase today and no payments for six months." This can be a good offer if you pay the purchase off before the six months is up.

Not paying by the end of the grace period or even missing a payment could trigger retroactive interest on your purchase, often at sky-high retail card rates. Not only does this make that purchase ultimately more expensive, it also increases the likelihood you'll need to revolve that debt, which hurts your utilization.

Online shopping on unsecured websites. When shopping online, it's best to stick to big-name retailers, companies and stores you know and trust. Even with nationally known retailers, anytime you use your credit card for a holiday purchase, double-check that the URL of the website starts with "https" and not just "http." The letter "s" lets you know it's a secure site. Also check for a lock symbol next to the URL, which also lets you know your transaction is secure.

Source: <http://www.guampdn.com/story/money/2017/10/22/common-credit-mistakes-during-holidays/783058001/>



"Too many people spend money they earned... to buy things they don't want... to impress people that they don't like." ~ Will Rogers



keeping you informed

November Holidays & Observances

- National Military Family Month
- 4 Nov: Guam Retiree Appreciation Day
- 10 Nov: Marine Corps Birthday
- **10 Nov: Veterans Day:** Signing WWI Armistice, 1918
- 23 Nov: Thanksgiving
- *Other observances – November:* American Indian Heritage Month

December Holidays & Observances

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

CBS Radio Offers Vet Programming

CBS Radio launched in June what it calls a "multimedia resource" for veterans and their families. Information is available online, on-demand and on-air at connectingvets.com.

CBS Radio says the content is produced and presented by veterans. Chas Henry, a retired a Marine Corps captain and managing editor of the site, added that his goal is "to gather and verify the sometimes fragmented data connecting vets to the information they need, when they need it"

Weekday programming airs from 6 a.m. to 3 p.m. with live briefings from VA, Department of Defense, Congress and other Washington, D.C.-based agencies. Topics fall into one of five categories: news, transition, wellness, how to get help and lifestyle.

Listen Live at: <http://player.radio.com/listen/station/cbs-radio-connectingvets>



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☆☆☆ Enhance Your TRICARE Experience

Did You Know? **TRICARE IS CHANGING!**

Beginning in January 2018, there will be changes to the TRICARE benefit. The changes will expand your choices, improve access to network providers, simplify copayments, and streamline paperwork.

This is your benefit.

Let us help you make the most of it.

Are you ready?

Learn more and sign up for updates at www.tricare.mil/changes.

#takecommand



Relief from Those Annoying Robocalls

FTC rolls out new system to track — and block — calls

by Brandon Gobel, [AARP](#), August 3, 2017 | Getty Images

Every day Americans report tens of thousands of illegal robocalls. Have you been getting more and more [robocalls on your phone](#)? If so, you're not alone, but relief could be on the way. The Federal Trade Commission (FTC), cellphone providers and industry experts have unveiled a new system to track — and more quickly block — these annoying and often illegal calls on your landline and cellphones.

Complaints about the calls have been pouring into the FTC — so much so that they are the No. 1 complaint the agency receives. The FTC plans to [process your complaint](#) within one business day and immediately turn over information you gathered from the caller to phone carriers and other industry partners. As part of the partnership, the groups will work to quickly block the unwanted number from calling you and others.

“Sharing the critical information from consumers’ unwanted call complaints to enable industry innovators to stop illegal robocalls is exactly the type of public-private partnership the FTC champions,” said Acting Chairman Maureen K. Ohlhausen.

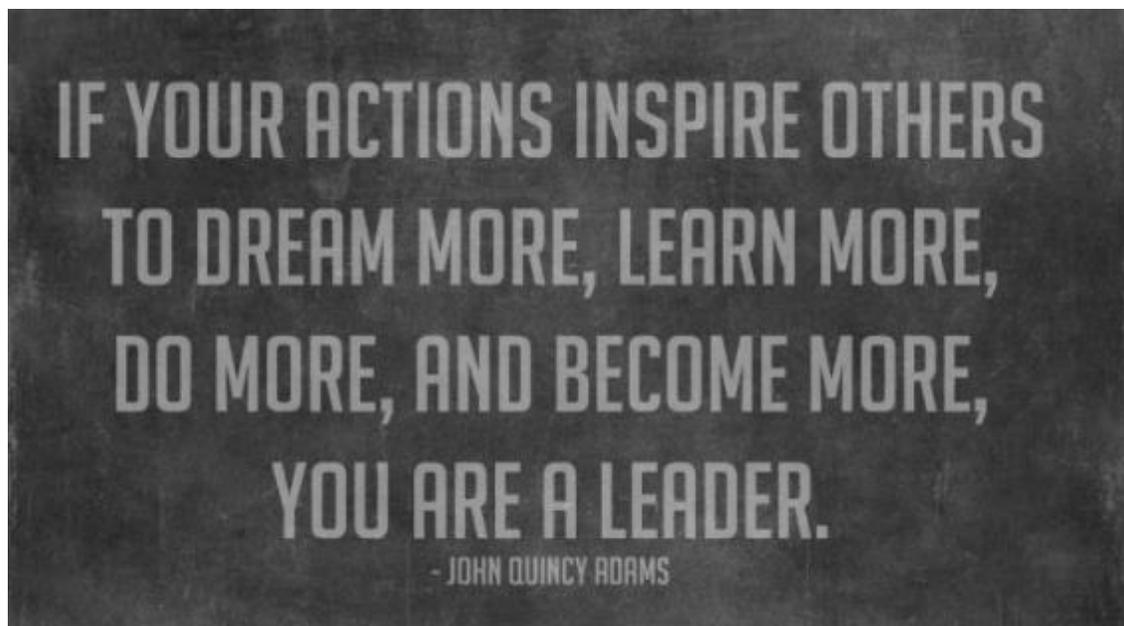
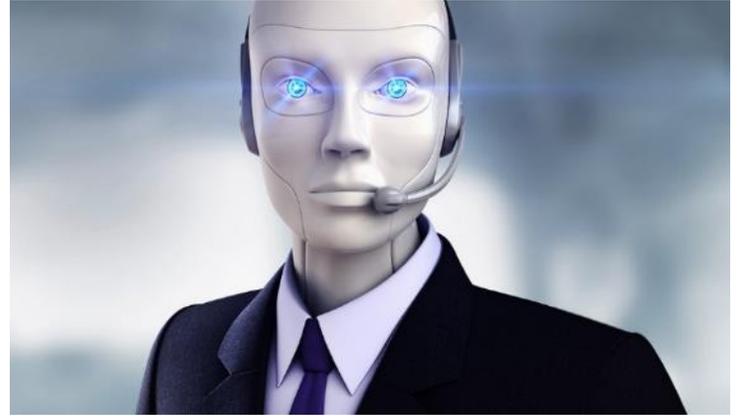
Here’s how you can help:

- Make sure you subscribe to the [Do Not Call list](#). If not, you have to wait 31 days to file a complaint.
- If you receive [unwanted calls or robocalls](#) in violation of the FTC policy, take notes. You’ll want to gather this information from the call: incoming phone number, date and time of call, what the call was about, and whether it was a recording or live person.
- File a complaint on the FTC website. The agency has made its [complaint form](#) simple, with numerous drop-down menus to help you through the process.

The FTC says your complaint is crucial because many of today’s call-blocking solutions rely on “blacklists” — databases of telephone numbers that have received significant consumer complaints.

Robocalls can be more than irritating. They also can be a scam and cost you plenty. TrueCaller, a caller ID and blocking app, reports that an estimated 22.1 million Americans lost \$9.5 billion in phone scams in 2016.

Source: <http://www.aarp.org/money/scams-fraud/info-2017/ftc-phone-carriers-tackle-robocalls-fd.html>



7 Ways to Block Computer Viruses

Malware strikes are on the rise. Here's how to protect your PC

by Doug Shadel, [AARP The Magazine](#), Aug/Sept 2017 |

There are simple steps you can take to protect your computer from malware and viruses.

For several days this past spring, the news story was so big it beat out coverage of President Trump: A vicious virus had wrested control of some 200,000 computers across 150 countries in [one of the worst international cyberattacks ever](#). It blocked all access to files unless the computer's owner paid a ransom using bitcoins, the online currency that is largely untraceable. As often happens, victims who did pony up did not get the key to unlock their files and lost both their money and their data.



The episode should have caused some 200,000 faces to blush. Two months earlier, Microsoft had issued a routine update to the Windows operating system that included code that would have blocked the so-called WannaCry virus. If computer owners had downloaded the upgrade, they would have been spared.

Talk about learning a lesson the hard way! For the rest of us, the WannaCry episode is a terrific reminder to follow the seven tried-and-true rules of protecting a computer from [outside attacks](#).

1. Buy legitimate software, and register it.

Only versions of Windows that were bought from a licensed retailer and registered with Microsoft could receive the software upgrade that blocked WannaCry. One reason so many computers outside the United States were hit, experts believe, is that they were running bootleg or borrowed versions of Windows.

2. Make sure your software is up to date.

Set your system to automatically download and install updates from trusted software providers.

3. Don't click on links or open attachments from email addresses you don't know.

One of the biggest sources of malware is fraudulent emails, called spam; seeking info from you via spam is called phishing. Delete unsolicited emails from unfamiliar people or companies no matter how friendly they appear.

4. Instantly leave websites you've been routed to without your consent.

And when on the site, don't click on anything; doing so could trigger a [malware](#) download to your PC.

5. Have a pop-up blocker running on your web browser.

That keeps potentially dangerous ads from appearing on your screen. Google Chrome, Firefox and Microsoft Edge include pop-up blockers.

6. Use a reputable antivirus program, and always keep it updated.

Almost immediately after WannaCry appeared, major antivirus vendors released updates to protect their users.

7. Regularly back up your important files to an external drive or a remote storage service.

The easiest way to recover from any malware attack is to restore a recent backup of your data.

Also of Interest

- [5 Steps to take if you're a ransomware victim](#)
- **PROTECT YOURSELF:** [Fraud Watch Network](#)

Source: <http://www.aarp.org/money/scams-fraud/info-2017/how-to-protect-against-computer-viruses.html>

“Computers and mobile devices are becoming known for their inherent insecurities and the ability to damage the long term health of the users.” ~ Steven Magee



Benefits WATCH



In March 2007, the President's Commission on Care for Returning Wounded Warriors was established by Executive Order 13426. The Commission recommended creation of a Web portal that would provide service members, Veterans, their families, and authorized caregivers with a single sign-on, central access point to clinical and benefits information.

The VA eBenefits Personal Web Portal is the result of the Commission's recommendation. eBenefits users can check the status of compensation packages, compensation & GI Bill payments, and claim status, apply for VA programs, request home loan certificates, and access employment and other resources.

eBenefits - Have YOU registered?

ALL active duty/veteran service members and authorized caregivers are encouraged to create an eBenefits account. There are two account types (Basic and Premium). The Basic Account provides limited accessibility. The Premium Account is recommended and there are three methods of registration:

- Online at www.va.gov (click on eBenefits) or www.ebenefits.va.gov using a CAC card.
- At a VA Regional Office. VARO locations are accessible at: www.benefits.va.gov/benefits/offices.asp
- With a MyPay PIN, which may be requested through www.ebenefits.va.gov

For answers to questions and further assistance you may contact VA eBenefits Customer Support at: 1-800-983-0937

What to do Before a Veteran Dies

One of the eventualities in life that spouses and family of veterans face is the death of their loved one who served America in uniform. To help ease the burden on loved ones, retirees and veterans can make preparations in advance.

The first step is to make certain the family has easy access to important documents such as:

1. The veteran's discharge certificate (DD form 214).
2. VA documents, if any, indicating a VA claim number.
3. A copy of all marriage certificates and divorce decrees (if any previous marriages).
4. Insurance policies, including beneficiary designation.
5. A copy of the family will.
6. Location of safety deposit boxes.

Courtesy of the Missouri Legionnaire March 2017

Veterans Benefits You May Not Know About:

Long Term Care: Through the Aid and Attendance program, many veterans are eligible to receive money to cover the cost of nursing homes, assisted living programs, and other long term care options.

Caregiver Support: Should you choose to take care of an ailing Veteran at home, the VA offers a caregiver support program. The program does not offer any monetary support, but they offer a free support line and a caregiver support coordinator to help navigate military benefits and the stress of care giving.

Death Benefits: Families may request a U.S. flag to drape over the casket. They may also request a Presidential Memorial Certificate to honor the deceased loved ones. The VA will also provide a free Headstone or grave marker. For more info, go to: <http://militarybenefits.info/10-veterans-benefits-you-may-not-know-about/>

VA News

9 tips to save you time at the VA

Wait times at Veterans Affairs medical centers continue to be an issue. Here are a few tips to help save you time and energy as you manage your way through the VA.



1. Schedule your appointment first thing in the morning or right after lunch. Many doctors, outside of the VA, are bound by quotas and have to see as many patients as possible. VA doctors focus on quality instead of quantity. Because of this, they tend to run over scheduled times. Making an appointment for either first thing in the morning all but guarantees that you'll be seen on time.
2. Have a referral to a specialty clinic? Schedule that appointment yourself! Don't wait around for the clinic to call you, this could take a while. Sometimes the VA just automatically schedules you for your appointment, but you can always take control of this. Ask the physician or nurse for the number to the clinic. You can either call or go there in person and let them know you have a referral and set up an appointment time that works best for you.
3. Ask for an appointment tomorrow. According to the VA, the majority of veterans receive their appointments within 14 days of the desired date. That's a rather odd statement because when was the last time you were asked and not told when you could have your appointment? It never hurts to ask for a specific appointment time and from what I hear, it works a good amount of times too.
4. Use [MyHealtheVet](#) secure messenger to talk to your physician. Need an appointment? Just have a question? Need to check your appointment schedule? Want to refill your meds? You can do all of this by downloading the VA's MyHealtheVet app. Every VA facility has a coordinator who can help you with any issues that come up with the app and most staff can help you if you have a technical problem. If you haven't tried this yet, from what I hear it's a game changer!
5. Choose a different VA. You have the right to go to any VAMC you choose. If you don't like the one closest to you, try another one. You can use the [VA's Access to Care site](#) to check wait times for all VA facilities. And this breaks down into types of care too.
6. Go to the emergency room if you need anything. If you can't wait, use the emergency room at the VAMC closest to you. If they can't help you, they'll at least get a referral in for you. This isn't something you should do every time you need to see a doctor! But if your condition is getting worse, go get help!
7. Use the kiosks. You can check in for an appointment or look for future ones by using one of these kiosks. They are in VAMC's and outpatient clinics. Most facilities have staff that will show you how they work. Soon you'll even be able to pay your copay through one as well! The kiosk will even tell you if you're in the right place or not.
8. Prepare and double check! Show up with a list of questions written out. Check them off as you go over each one with your doctor. Take notes and then verify that the physician did enter the referrals if any are needed.
9. Have a problem? Tell someone about it! Every VAMC has quarterly town hall meetings that you can attend. These meetings are held specifically so you can talk to leadership and give feedback. The majority of VA employees want to help you so let them!

Source: <http://connectingvets.com/2017/10/09/9-tips-to-save-you-time-at-the-va/> (By Jonathan Kaupanger)

Tips for Expedious Claims Processing

Keep your address updated! | We often request a VA exam as part of the claims process. Without a current address, you may miss the appointment and we will make a decision without all of the necessary evidence. If you use a different address for your mail, please clearly list your physical address in box 10B, with a current effective date. Please add a comment about your address at the end of the form. This will help us ensure we schedule a VA examination at the correct location. You can update your address quickly in eBenefits or by contacting us by phone.

Submit a DBQ with your claim! | VA examiners complete Disability Benefits Questionnaires (DBQs) for submission and review. If you prefer, you can ask your health care provider to complete the DBQ and send this with your claim. There are more than 70 DBQs appropriate for Veterans to take to their medical provider. These are available here: [70 DBQs](#) It is that easy!

DEPENDENTS AND SURVIVORS BURIAL AND PLOT INTERMENT ALLOWANCE

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.

WHAT ARE VA BURIAL ALLOWANCES?

VA burial allowances are flat-rate monetary benefits; that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. A VA regulation change in 2014 simplified the program to pay eligible survivors quickly and efficiently. Eligible surviving spouses of record are paid automatically upon notification of a Veteran's death, without the need to submit a claim. VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits.



WHO IS ELIGIBLE?

If the burial benefit has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim of those listed below:

- The Veteran's surviving spouse, OR
- The survivor of a legal union * between the deceased Veteran and the survivor, OR
- The Veteran 's children, regard less of age, OR
- The Veteran 's parents or surviving parent, OR
- The executor or administrator of the estate of the deceased Veteran
- Legal union means a formal relationship between the decedent and the survivor existed on the date of the Veteran's death, which was recognized under the law of the State i n which the couple formalized the relationship and evidenced by the State's issuance of documentation memorializing the relationship,

The Veteran must have been discharged under conditions other than dishonorable. In addition, at least one of the following conditions must be met:

- The Veteran died as a result of a service-connected disability, OR
- The Veteran was receiving VA pension or compensation at the time of death, OR
- The Veteran was entitled to receive VA pension or compensation, but decided to receive his or her full military retirement or disability pay, OR
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, OR
- The Veteran died while traveling under proper authorization and al VA expense to, or from, a specified place for the purpose of examination, treatment, or care, OR
- The Veteran had an original or reopened claim for VA compensation or pension pend i ng at the time of death and would
- have been entitled to benefits from a date prior to the date of death, OR
- The Veteran died on, or after, October 9, 1996, while a patient at a VA-approved state nursing home.

By Steve Burger, Department Service Officer | Source: Sept 2017 The Nebraska Legionnaire

For More Information: <https://www.benefits.va.gov/benefits/factsheets/burials/Burial.pdf>

<https://www.benefits.va.gov/compensation/claims-special-burial.asp>

"But in a large sense we cannot dedicate, we cannot hallow this ground. The brave men, living and dead, who struggled here, have consecrated it far above our poor power to add or detract." ~ Abraham Lincoln, *American president*

Tips on Making A Home More Accessible Without Major Construction

For Veterans who need a more accessible living space, outfitting your home for walkers, wheelchairs, scooters and other assistive devices requires forethought and planning. But it doesn't have to involve major renovation projects or big budgets. Here are some fixes you, your family or a helpful handyman can do to help make your home safer to get around.



- Take a look throughout your entire home. Where do you see the potential for falls, slips, trips or getting stuck? Enlist some help to remove these hazards.
- Remove all throw rugs and mats. These items can cause slips and falls, and walkers, canes and wheelchairs are apt to catch on them.
- Replace all door units and trim door frames if they aren't wide enough to fit a wheelchair or walker through comfortably. You can also swap regular door hinges with expandable offset door hinges. These are designed to swing the door clear of the opening, which adds about two extra inches to the doorframe. You can buy these hinges at hardware stores or order them online.
- Install a ramp. Different length ramps are available at many hardware stores & online. They're portable or easy to install.
- Bring items closer to your level. High cabinets are hard to reach, even with mechanical reachers. Move everyday items, such as dishes and utensils in the kitchen or towels and toiletries in the bathroom, to lower-level cabinets. Or put everyday items in bins with handles. This way, you can pick them up and place them on your lap.
- Consider bed cables. Install cables at the foot of your bed. You can use them to lift to a sitting position, or to help swing your legs over the edge of the bed.
- Invest in a lift chair. Lift chairs are reasonably priced, and they can help you stand at the click of a switch. Be careful, though, and make sure someone is there to help in case it takes a moment for you to gain your balance.

The bathroom, a place where water meets tiled floors and ceramic tubs, can be highly dangerous, especially for people with mobility concerns. Here are a few easy fixes to prevent slips and falls.

- Place grab bars strategically to help you move around. While there are suction cup grab bars, consider hiring a professional to install permanent bars to be sure they're well affixed in studs. Have the bars placed wherever they'll be convenient to support you and your needs.
- Place a shower chair in your shower or bathtub. Or use it to straddle the outer rim of the tub, allowing you to slide across the seat into the tub or shower. Make sure that the chair legs raise the bench so that it doesn't rock on the edge of the tub, which can make it unstable.
- Purchase a raised toilet seat with or without handrails. These are typically easy to install. Invest in a portable seat to use when you're traveling. You can also leave a standing commode at your bedside for nighttime use.
- Replace faucets with single lever controls, which are easier to turn, allowing you to better maintain balance. Make sure your water heater is set low enough to prevent scalding if you cannot turn the controls easily.
- Buy hand-held shower heads to make it easier to shower while sitting. You can easily add these inexpensive replacements to many existing showers.

Something as simple as getting in and out of the car can seem like a monumental task when you have trouble getting around. These simple add-ons can make it easier.

- Try a swivel seat. These seats allow the driver or passenger to turn their body easily when entering or exiting the car.
- Attach a removable bar to the door latch of the car. This provides a solid grip for you to hold on to.
- Fasten assist handles to the upper window frame of the car door as an alternative to a removable bar. Note that you'll need to remove these handles when closing the window completely.

You may be able to make your house and car comfortable and accessible without a complete overhaul. These simple tweaks can help make your home safer too.

About the author: Nancy Kupka, Ph.D., RN, is the daughter of a WWII cavalry officer and a Korean War nurse. She is a writer for Walgreens.

Source: <http://www.blogs.va.gov/VAntage/42187/tips-on-making-a-home-more-accessible-without-major-construction/>

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

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

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

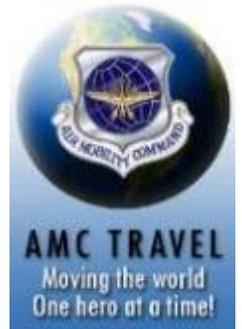
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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



Why You Shouldn't Throw Away Your Boarding Pass

by [Katherine LaGrave](#), August 2, 2016

(Photo: Getty - An employee scans a boarding pass at Hong Kong's airport.)

Hint: that barcode means something.

Just as [passports reveal more than they appear](#) to, so do boarding passes. Sure, your name, seat assignment, [seat class](#), and requisite flight information are there in plain sight, but you may want to think twice before snapping a photo of the paper document and posting it on social media—or throwing it away the moment you get off a flight.

Here's why: Should someone get access to the barcode printed on airline boarding passes, security bloggers [have noted](#) that others may be able to discover more about you, your future travel plans, and potentially, your frequent flier account by using sites [like these](#) to break apart the barcode. Once they have your [confirmation number](#) and can log in, subsequent options and information are made available—and once they are, someone could even change your seat, cancel any future flights, and even reset your airline account PIN number. A recent attempt on our end, using a discarded boarding pass, revealed (among other things) the traveler's name and Passenger Name Record, the code used for finding and tweaking a reservation. Oftentimes, that code is already printed on the boarding pass itself—no barcode needed.

The odds of someone *actually* doing this are, of course, relatively unlikely, and it's hard to believe anyone would hack your account only to swap your aisle seat for [a middle](#). Still, it pays to be careful, which means that you should think twice before posting—and save your paper tickets for the shredder.

Source: <https://www.cntraveler.com/stories/2016-08-02/why-you-shouldnt-throw-away-your-boarding-pass>



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.



Guam Social Security Office: (phone: 1 855-616-6393); The Guam Office offers information, help and services handled by the **Social Security Administration**. Services *typically* available include:

- [Apply for Retirement Benefits in TIYAN, GU](#)
- [Apply for Disability in TIYAN, GU](#) – [SSDI in TIYAN, GU](#), [Supplemental Security Income \(SSI\) in TIYAN, GU](#)
- Apply for Medicare in TIYAN, GU
- Help With Medicare Prescription Drugs
- Check on Application Status
- Appeal a Decision
- Obtain Forms
- Obtain Publications
- [Obtain a Social Security Card in TIYAN, GU](#)
- [Request a Replacement Social Security Card in TIYAN, GU](#)
- Replacement Medicare Card

FRAUD ADVISORY: Inspector General Updates Public About OIG Impersonation Scheme

Gale Stallworth Stone, the Acting Inspector General of Social Security, is urging citizens to remain vigilant of a nationwide telephone impersonation scheme. Since [alerting the public in early March](#) about suspicious calls from people posing as Office of the Inspector General (OIG) investigators, the Social Security Administration (SSA) and the OIG have received additional reports and information about the phone scheme from citizens across the country.

According to reports, the calls include a recorded message from an “officer with the Inspector General of Social Security.” The recording states the person’s Social Security account, Social Security number (SSN), and/or benefits are suspended, and the person should call a non-SSA number to resolve the issue. For instance, a common recording from “Nancy Jones” requests citizens call 806-680-2373. Upon calling the number, an unknown person alerts unsuspecting citizens about a warrant for their arrest. The unknown person urges citizens to purchase iTunes cards, other gift cards, or prepaid banking cards, for hundreds of dollars, and to provide the card information to the unknown person, to resolve the warrant.

Acting Inspector General Stone advises that citizens:

- Avoid calling any number provided by a suspicious source, as the unknown source might pressure you to provide your personal information, or to make a payment or purchase for fictitious reasons.
- Avoid making payments over the phone or purchasing gift cards or banking cards to resolve government or business matters.

“This scheme targets unsuspecting persons and uses scare tactics to defraud them of their resources,” Acting Inspector General Stone said. “Citizens should be very careful and avoid responding to suspicious calls. If an unknown person pressures you on the phone into providing payments or making purchases for odd reasons, don’t think twice about hanging up.”

If a person receives a similar suspicious call from someone alleging to be from the OIG, citizens may report that information to the OIG at 1-800-269-0271 or online via <https://oig.ssa.gov/report>.

Source: <https://oig.ssa.gov/newsroom/news-releases/march30-advisory>

“The brave may not live forever, but the cautious do not live at all.” ~ Unknown

Wanderings

Military Appreciation Quotes

Americans and other world leaders have given us wise and witty military appreciation quotes since long before Military Appreciation Month was officially designated in 1999. These quotes help us put into words our feelings about our troops and what their service means to our nation.

"There is nothing stronger than the heart of a volunteer." -- *Gen. James H. Doolittle*

"No man is entitled to the blessings of freedom unless he be vigilant in its preservation." -- *Gen. Douglas MacArthur*

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader." -- *John Quincy Adams*

"This will remain the land of the free so long as it is the home of the brave." -- *Elmer Davis, WWII Director of U.S. Office of War*

"When the will defies fear, when duty throws the gauntlet down to fate, when honor scorns to compromise with death -- that is heroism." -- *Robert Green Ingersoll, The Great Agnostic*

"Word to the Nation: Guard zealously your right to serve in the Armed Forces, for without them, there will be no other rights to guard." -- *President John F. Kennedy*

"The object of war is not to die for your country but to make the other bastard die for his." -- *Gen. George S. Patton*

"No duty is more urgent than that of returning thanks." -- *James Allen, British Philosophical Writer*

"A hero is someone who has given his or her life to something bigger than oneself." -- *Joseph Campbell, American Mythologist*

"The brave die never, though they sleep in dust: Their courage nerves a thousand living men." -- *Minot J. Savage, American Unitarian Minister*

"We sleep safely at night because rough men stand ready to visit violence on those who would harm us." -- *Winston S. Churchill*

"America without her Soldiers would be like God without His angels." -- *Claudia Pemberton, Military Writers Association Of America.*

"War is too important to be left to the generals" -- *Georges Clémenceau, French Politician*

"What counts is not necessarily the size of the dog in the fight -- it's the size of the fight in the dog." -- *Gen. Dwight D. Eisenhower*

"For what avail the plough or sail, or land or life, if freedom fail?" -- *Ralph Waldo Emerson*

"The patriot's blood is the seed of freedom's tree." -- *Thomas Campbell, Scottish Poet*

"I only regret that I have but one life to lose for my country." -- *Nathan Hale*

"America is hope. It is compassion. It is excellence. It is valor." -- *Paul Tsongas, American Politician*

"These fallen heroes represent the character of a nation who has a long history of patriotism and honor -- and a nation who has fought many battles to keep our country free from threats of terror." -- *Michael N. Castle, American Politician*

"True patriotism isn't cheap. It's about taking on a fair share of the burden of keeping America going." -- *Robert Reich, American Political Commentor*

"Never in the field of human conflict was so much owed by so many to so few." -- *Winston Churchill, 1940*

[Source: NavyTimes | Mark Faram | April 6, 2017 ++]

Made a Mistake at Work? How to Learn Lessons and Move On

You'll take chances that don't work out. You'll put your trust in someone and they'll let you down. You'll misjudge your leaps. You'll drop the ball.

Making mistakes is a natural part of our learning process, and living in fear of making them can hinder us from trying new things – and becoming our best. As George Bernard Shaw said: "A life spent making mistakes is not only more honorable, but more useful than a life spent doing nothing."

Everyone screws up at some point or another – that's the easy part. The hard part is figuring out how to recover gracefully, fix the problem quickly, and learn a good lesson.

Own up, and fast!

You know that sinking feeling in your gut, right? The one you get when you first realize things have gone terribly wrong?

The one that makes you want to do everything in your power to make sure no one else finds out what happened?

Often, our first reaction to discovering a mistake is worry that others will think less of us for having messed up. We fear facing the disappointment of our boss and of our coworkers – but if we can learn a life lesson from every comedy ever written, it's that hiding or shirking blame for a mistake only makes things ten times worse. If we own up to what happened, apologize for it, and then work hard to set things right, our coworkers will respect us for our honesty.

- **Act quickly.** Work to fix the mistake as soon as you discover it. A little mistake that's not addressed has the tendency to grow into a monster as more justifications and workarounds are required to cover it up. Pretty soon, the thing that was "no big deal" is overwhelmingly large.
- **Take the blame yourself.** Sure, there's often blame to go around – but rather than pointing fingers at coworkers' roles ("She should have proofread like she was supposed to!") or blaming the situation ("If we weren't short-staffed, I wouldn't have been so rushed."), acknowledge your own responsibility.
- **Apologize.** Reach out personally to anyone who was affected, let them know you take responsibility, and keep them apprised of the steps you'll be taking to fix the problem.

Come up with a plan

Before you go to your boss to own up, though, you should come up with a plan to fix your mistake. Show that you've thought through the ramifications of what happened, and that you understand what needs to happen going forward. You may want to come up with a few alternatives for your boss to consider, too.

Once you've told your boss about the mistake, move the focus onto the future. How quickly can you fix the mistake? What steps should you take? What people need to be involved? Will there be any costs? What kind of greater damage control needs to happen?

Of course, timing is key – if you can't come up with something quickly you may need to go to your boss as soon as possible. Don't use "coming up with a plan" as an excuse for not 'fessing up right away.

Learn the lesson

Everyone makes mistakes – it's only human to do so. Making a mistake again and again, however, is a huge problem. The most positive outcome of a mistake is that you learn a lesson from it and grow, both personally and professionally. After you've dealt with the immediate aftermath, take a moment to reflect not only on what you could have done to prevent the mistake in the first place, but also on what you learned through solving the problem it caused.

But don't just keep your lessons to yourself. Take the time to help others learn from your mistake, to keep the same thing from happening again. Put safeguards in place, set up systems and checklists, and provide documentation so the lessons you've learned can be shared.

SOURCE: <http://www.govloop.com/profiles/blogs/made-a-mistake-at-work-how-to-learn-lessons-and-move-on>



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*

'IT'S IMPOSSIBLE.'
SAID PRIDE.

'IT'S RISKY.'
SAID EXPERIENCE.

'IT'S POINTLESS.'
SAID REASON.

'GIVE IT A TRY.'
WHISPERED *the heart.*

"Times were tough but when you're young and have a loving family you know that you will all get through it."
~ Bob Richardson, *Just Right! A Veteran's Life: A snapshot of The Greatest Generation through the life of Albert M. Fernandez*

"Honor to the soldier and sailor everywhere, who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as he best can, the same cause." ~ Abraham Lincoln

There's a story behind every person.
There's a reason why they're the way they are. Think about that before you judge anyone.

Focus on Transition



14 Interview Questions that Reveal the Candidate's True Character

Interview questions need not be tricky. But they do need to reveal the character of what might be the next person on your payroll. Below is a list of questions you should consider asking your next job candidates and what their answers might reveal.

- 1. When were you excited about your work?** This reveals what motivates your candidate. You want a person whose passions align with the job description.
- 2. What major mistakes from your past do you not regret?** From great failures come big lessons, so look for employees who recognize the importance of messing up.
- 3. What's your favorite movie?** Remember, chemistry matters. It's good to know what candidates enjoy doing. If not movies, perhaps they can tell you about books they have read or music they enjoy.
- 4. What's a misconception people have about you?** You want employees who understand how they come across to other people.
- 5. How happy are you in your current job?** Look for people who are very happy at their jobs, or if not, who don't talk negatively about their work environments or current employers. It's all about attitude, which, you may have heard, is a choice.
- 6. If you weren't interviewing for this role, is there another role here you'd be interested in?** You want to know if candidates are just trying to get their foot in the door or if they really are passionate about this role.
- 7. If I were to ask your current boss what your greatest strengths are, what would he or she say?** This is another way to ask about strengths without candidates feeling as if they are bragging.
- 8. If I were to ask your current boss what you do that drives him or her crazy, what would your boss say?** This is another way to get at weaknesses or idiosyncrasies.
- 9. Do you have any fears about this position or work environment?** If the candidate has none, he or she might be too cocky or unclear on what you are asking.
- 10. Describe the boss who would get the very best from you.** This allows you to hear a little bit about the work environment they enjoy.
- 11. Tell me about a time you had to be especially bold or honest in a work situation, despite the potential risk.** Maybe the candidate will be in your face all the time, or perhaps he or she will never speak up. You will want to know either way.
- 12. Let's assume you take this job, and one year from now you go home after work feeling like this was the best decision of your life.** What happened during that year to make you think that? This helps you get to some of the candidate's unstated expectations or dreams.
- 13. Describe a time you were asked to do something you didn't know how to do.** Is this a person who needs step-by-step instructions for every task or someone who is self-motivated to find the answer?
- 14. Tell me about a time a boss asked you to do something you didn't agree with, and how you responded.** This will help you gauge the candidate's interpersonal skills and ability to navigate conflict.

— Adapted from *Fairness is Overrated: And 51 Other Leadership Principles to Revolutionize Your Workplace*, Tim Stevens, Nelson Books. via Business Management Daily

3 Promote Yourself Tips

Handle rejection with class.

Everyone goes through a process of rejection, whether it's from interviewing or trying to get new clients. Be mature about it, learn from it and then come back the next time with a stronger value proposition.

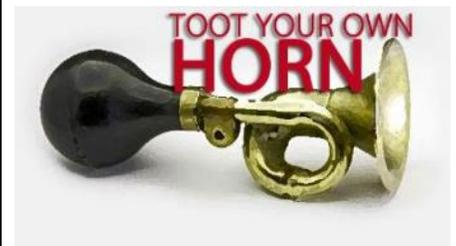
Create your own position.

Instead of blindly applying for jobs, think about what certain companies are doing wrong and then pitch them on how you could solve those problems. The end result could be either a new client or a full time job.

Associate with the right people.

Be smart about who you surround yourself with because it could either fuel your growth or your decline. Your friends are a representation of you and you should strive to find those that you can learn from and that will make you a better person.

"Have the courage to follow your heart and intuition. They somehow know what you truly want to become." ~ Steve Jobs



Promote Yourself until it pays off. They'll either get made and delete you, or inspired and support you.

What 6 things can you leave off your resume?

A good resume is concise as possible. One page is ideal, and two pages can be acceptable for a veteran-level candidate. Anything over that page limit exponentially increases your chances of being rejected. Here are ways to easily shorten your resume by cutting down on these uninspiring details.

- **An objective summary** – This old-school resume trope is clunky and insipid. Also, an objective summary takes up room in prime resume real estate. Remember, resumes are given 6 seconds on average to impress hiring managers. A cluttered resume with a rambling objective summary only squanders that brief time.
- **Your high school GPA** – Are you just out of high school? Have you not completed your college degree? These are the only reasons your high school GPA should be on a resume unless the company explicitly requires that information.
- **Ancient jobs** – Typically, the rule is to limit your work history to under a decade. Anything beyond that seems outdated. The only exception is if you've been with the same company for an extended period of time. Even then, you should still keep your work history as close to 10 years as possible.
- **Irrelevant job responsibilities** – An easy way to shorten your resume is to trim down the day-to-day job responsibilities for each former employer. Exclude tasks and achievements that fail to connect with companies who want to hire you.
- **Hobbies** – Hobbies like fantasy football leagues, scrapbooking, and remote-controlled helicopter piloting only add to the cluttered resume. They're unprofessional and irrelevant to the position itself. However, if your hobby directly correlates with your profession, including a few personal achievements can boost your desirability to employers.
- **References on Request** – Leave this statement off your resume. It not only adds unnecessary words, but it states the obvious. Anything implied should be tossed in the dust bin.

One thing you should never do to shorten your resume is mess around too much with the margins and font. Often, this can cause the inverse of your intended effect by giving the impression that every bit of information is crammed into an unsuitable space.

Fonts should also be kept standard. Arial, Times New Roman, or another easily legible, sans serif font are best options. Otherwise, you might undo all you've done to shorten your resume.

by James Walsh via <http://www.generalemployment.com/career-resources/article/what-6-things-can-you-leave-off-your-resume>



"You are never too old to set another goal or to dream a new dream..."
- C. S. Lewis

SOMETHING TO PONDER – The humor of life 🙄

15 Early Telephone Etiquette Rules We Should Bring Back

Modern phones do just about everything, so it's easy to forget that they can make actual calls, too. Take this opportunity to brush up on some old-fashioned phone etiquette from the days when the technology was brand-new—this way, you won't be caught off-guard next time someone actually dials your number to give you a ring.

1. Don't say "hello," it's a waste of time.

The practice of saying "hello" at the beginning of every call was thought to be so superfluous that British phone authorities included instructions in their guidebooks in the 1920s to advise people not to use the greeting. "Hello" should be implied, they figured, and the extra time used to issue the pleasantries tied up phone lines. Modern day fans of getting to the point will surely agree.

2. Take Alexander Graham Bell's Advice.

Telephone inventor Alexander Graham Bell suggested a different greeting for use on his creation: "Ahoy." It didn't catch on, but it's certainly more fun to say than "hello." We're sure Bell would have appreciated you following his lead.

3. Always be ready to talk when you call someone.

A worrying practice in the early 20th century saw folks placing calls and then leaving their telephones to go about their other business, often making a family member or servant tell the person on the other line to wait for the lengthy process of completing the call. If you don't have time to call someone, don't call them.

4. Never invite someone to a party over the telephone.

At the turn of the 20th century, it was considered rude to invite someone to a shindig over the phone. Real mail should be used, etiquette experts insisted, as the new technology wasn't becoming of something as important as a party. The permanence of paper post also gave recipients a record and reminder of where and when the get-together will be held.

5. But if you are, you should also reply by phone.

If someone breaks rule number four, it is up to you to adhere to their faux pas and RSVP via telephone. It's only fair.

6. Never ask, "Who are you?"

While caller ID may have done away with this problem, early phone etiquette guides instructed people to guess who was calling rather than ask directly. Their reasoning—that the question "Who are you?" is belittling—still makes sense today.

7. Resolve all arguments by telephone.

An early 20th century phone guide for women advised them to handle all quarrels by telephone. According to the guide, the ability to immediately connect with someone over the phone prevented both parties from stewing over the offending matter on their own, which only makes things worse.

8. Don't swear.

In some telephone networks in the 1910s, using profane language could result in a fine (or even a trip to court!). Keep it polite, folks.

9. Mind that facial hair.

In an effort to encourage people to speak more clearly into their telephones, one California service had to remind male users to keep their mustaches out of the mouthpiece's opening.

10. Say your telephone number when you answer the phone.

It was a good method to ensure folks had the right number. Time-consuming, yes, but nowadays it'd be a nice way to remind ourselves of our own numbers, something that often gets lost in the age of digital phonebooks.

11. Don't be afraid to tell someone to zip it.

In the '40s and '50s, it wasn't considered rude to stop someone mid-sentence to tell them you were done with the conversation. In fact, a phone service issued a suggested phrase to use: "I'm sorry, but I have to stop now. Thank you for calling."



Telephone Etequette – continued from page 29

12. Keep your mouth one and a half inches from the receiver.

This was calculated to be the ideal distance to ensure the best sound quality. Anything that eliminates speakerphone shouting is still advisable today.

13. Pay attention.

This should have been a no-brainer then and it should be a no-brainer now, but phone companies had to remind people to focus on the conversation, not their cigar or newspaper. That reminder is still needed today (except for the cigar and newspaper part...).

14. Don't call before 9 a.m....

Unless instructed to by the call's recipient.

15. ... and don't call after 9 p.m.

Staying off the phone in general past that hour (which means no email, texting, etc....) will be a boon to your sleep schedule.

Whether you say "hello" or "ahoy," GEICO's customer service will always be a pleasure thanks to their impeccable telephone manners.

SOURCE: <http://mentalfloss.com/article/61087/15-early-telephone-etiquette-rules-we-should-bring-back>

Aging >>> Language Advantage

Question! Would you recognize the word Murgatroyd? - Heavens to Murgatroyd!

Lost Words from our childhood: Words gone as fast as the buggy whip! Sad really! The other day, a not so elderly (65) lady said something to her son about driving a Jalopy and he looked at her quizzically and said what the heck is a Jalopy? He had never heard of the word jalopy! She knew she was old but not that old! Well, I hope you are Hunky Dory after you read this article by Richard Lederer.

About a month ago, I illuminated some old expressions that have become obsolete because of the inexorable march of technology. These phrases included "Don't touch that dial," "Carbon copy," "You sound like a broken record" and "Hung out to dry."

Back in the olden days we had a lot of moxie. We'd put on our best bib and tucker to straighten up and fly right - Heavens to Betsy! Gee whillikers! Jumping Jehoshaphat! Holy moley! We were in like Flynn and living the life of Riley and even a regular guy couldn't accuse us of being a knucklehead, a nincompoop or a pill. Not for all the tea in China!

Back in the olden days, life used to be swell but when's the last time anything was swell? Swell has gone the way of beehives, pageboys, spats, knickers, fedoras, poodle skirts, saddle shoes and pedal pushers. Oh, my aching back.

Kilroy was here but he isn't anymore.

We wake up from what surely has been just a short nap and before we can say, well I'll be a monkey's uncle! This is a fine kettle of fish! We discover that the words we grew up with, the words that seemed omnipresent as oxygen have vanished with scarcely a notice from our tongues and our pens and our keyboards.

Poof, go the words of our youth, the words we've left behind. We blink and they're gone. Where have all those phrases gone? Long gone: Pshaw. The milkman did it. Hey! It's your nickel. Don't forget to pull the chain. Knee high to a grasshopper. Well, Fiddlesticks! Going like sixty. I'll see you in the funny papers. Don't take any wooden nickels. Heavens to Murgatroyd!

It turns out there are more of these lost words and expressions than Carter has liver pills. This can be disturbing stuff! We of a certain age have been blessed to live in changing times.

For a child each new word is like a shiny toy, a toy that has no age. We at the other end of the chronological age have the advantage of remembering there are words that once did not exist and there were words that once strutted their hour upon the earthly stage and now are heard no more, except in our collective memory. It's one of the greatest advantages of aging.

[Source: www.lexigame.com | May 1, 2017 ++]

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

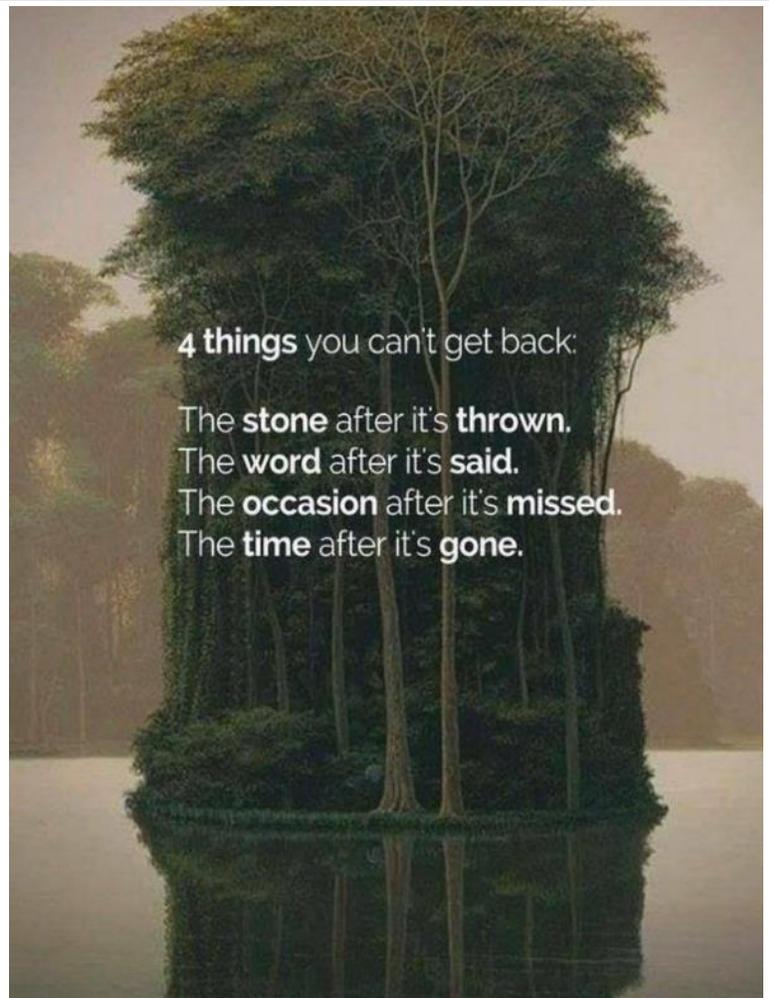
<http://www.militaryonesource.mil/>
<http://www.military.com/benefits/>

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**





Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

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

Saipan RAO

PO Box 506680

Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri

Phone: 607-288-3021

email: PeterC11@yahoo.com

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

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



Request your assistance –

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

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

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