

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

Season's Greetings, yet another year has too quickly flown by.
The Guam RAO wishes each of you the *Happiest of Holidays*
and a bright, prosperous, and eventful *New Year*.



Guam Retiree Activities Office Newsletter

January 2017
Volume 7, Issue 1

Guam Retiree Activities Office

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

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

You Served – You Deserved

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

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

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

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

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

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

Guam RAO on the WEB!

Web Page:

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

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

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

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

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

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

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

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

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

Volunteers Needed !!!

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

Be a Volunteer RAO Counselor ...

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



Announcements...

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

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

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

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

Guam Veteran Meetings / Events / etc.

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

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

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

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

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

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

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Tuesday, at the Post canteen in Agat. Call 565-8397 or email adi2917@vfwdeptpacific.org for more info.

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

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

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

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

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

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

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

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

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

Reminder that the Guam RAO does not currently have anyone volunteering; this includes the Director position (although I still try to answer emails / messages when I can).

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

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

Guam Legislative actions regarding Veterans

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

It's the start of a new legislative year for the 34th Guam Legislature and so far, no action on the referred bills and no new legislation introduced.



Visit the [34th Guam Legislature](http://www.guamlegislature.com/) webpage for a listing of all Senators and respective committees.

388-33 – Veteran Non-Emergent Health Care – authorize the office of Veterans Affairs to enter into a contract with a licensed health care provider for the purpose of providing non-emergent health care services to veterans, to establish the Veterans non-emergent care fund by adding a new § 67109.1 to chapter 67, title 10 gca, and to authorize no more than six million two hundred fifty thousand dollars (\$6,250,000) in revenues projected to be or actually collected in excess of the adopted revenues from the general fund for fiscal year 2017 to be used for the same purpose. *Status: Referred 10/20/16.* For more info: [www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B388-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B388-33%20(COR).pdf)

384-33 – Veteran Public Housing Preference – provide a preference for Veterans in access to public housing units available for rent. *Status: PASSED 12/02/16.* [http://www.guamlegislature.com/Bills_Passed_33rd/Bill%20No.%20B384-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Passed_33rd/Bill%20No.%20B384-33%20(COR).pdf)

377-33 – Veteran Mental Health – update Guam Code relative to improving Gov't resources for Veterans struggling w/ mental health issues. *Referred 09/29/16.* [http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B377-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B377-33%20(COR).pdf)

334-33 – Veteran License Plate – appropriate the sum of three thousand dollars (\$3,000), relative to special recognition veterans license plates. *Status: Re-Referred 06/14/16.* For more info: [http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B334-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B334-33%20(COR).pdf)

***Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman**
 Phone: 649- 8638/0511; Fax: 649-0520 | Email: senatordrodriguez@gmail.com | Website: <http://toduguam.com/>
 Office: Suite 107, 176 Serenu Ave. Tamuning.

My Understanding of the 2017 Legislative Committees:

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

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

- Senator Dennis Rodriguez
- Senator Tom Ada
- Senator Frank Aguon
- Congresswomen Bordallo's Office
- Guam Dept of Military Affairs
- Guam Veterans Affairs Office
- Veterans Affairs Federal Benefits Office
- Guam Community Based Outpatient Clinic
- WestCare Pacific
- Various Veteran Organizations



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

TRICARE Reminds Beneficiaries:

Protect Your Personal Information

Don't wait for fraud against TRICARE beneficiaries to be in the news. Always protect your personal information! Whether you're active duty or retired, don't share your uniformed service identification card, or personal or family information with someone you don't know. Protecting your personal information is vital to your privacy, and prevents abuse of taxpayer dollars.



Fraudsters often target TRICARE beneficiaries. For example, they conduct fake surveys to collect personal information. They call saying they know you have TRICARE and want to let you know you qualify for a free or low cost knee brace or walker. They then bill TRICARE for services or supplies you don't need and never get.

No one from TRICARE will ever recommend a particular product or medicine. If someone does, don't share any personal information. If you think you're the victim of TRICARE-related fraud, [report it](#) to the Defense Health Agency. Also, report when you think a provider or company is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits (EOB) shows a charge for services you didn't get, tell your [TRICARE regional contractor](#).

TRICARE won't just call or email you asking for personal identifying information, such as your uniformed service ID number, social security number, or Department of Defense benefits number. Only give that kind of information to a trusted person or office, like your doctor, a TRICARE claims processor or regional contractor. Be wary of an unknown person offering a gift or reward in exchange for a health service. They may be trying to commit fraud.

For more information about fraud, visit www.health.mil/fraud.

Courtesy TRICARE (<http://www.tricare.mil/preventfraud>)

Avoiding Fraud.

Don't wait for fraud against TRICARE beneficiaries to be in the news. Always protect your personal information! Never share your uniformed service identification card, or personal or family information with someone you don't know. Protecting your personal information is vital to your privacy.

Fraudsters often target TRICARE beneficiaries. Sometimes they conduct fake surveys so they can collect your personal information. Or they may call saying they know you have TRICARE and that you qualify for a free or low cost knee brace or walker. Then they bill TRICARE for services or supplies you don't need and never receive.

No one from TRICARE will ever recommend a particular product or medicine. If someone claims to be from TRICARE and does, don't share any personal information. If you think you're the victim of TRICARE-related fraud, report it to the Defense Health Agency. Also, report when you think a provider or company is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits shows a charge for services you didn't get, tell your TRICARE regional contractor.

TRICARE also won't call you or email you asking for personally identifiable information, like your uniformed service ID number, Social Security number, or Defense Department benefits number. This information should only be given to a trusted person or office, like your doctor, a TRICARE claims officer or regional contractor.

For more information about fraud, visit health.mil/fraud.

Using TRICARE's Nurse Advice Line | When an urgent health problem arises, it's hard to know whether you should tough it out or seek medical care. Try calling the nurse advice line for advice on health care questions first. When you call, you'll be asked several medical questions based on your symptoms. These questions were developed by physicians to help the nurses assess your medical problem accurately. If you're not calling for yourself, please make sure that the family member in question is present so you can assess their condition as the nurse asks questions. The nurse may want to talk to your family member directly if the person is over 13 years old.

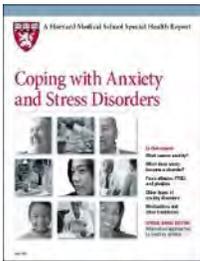
Your nurse may give you advice on home treatments and remedies if self-care is recommended. But if you need urgent care, the nurse will help you with next steps.

If you have TRICARE Prime and are enrolled at a military hospital or clinic, the nurse will try to schedule a same or next-day appointment for you. If you can't get an appointment at your military hospital or clinic and need to see a civilian provider, the nurse will make sure your urgent care referral is submitted. If you're a Prime beneficiary who gets care through the civilian network, and you need urgent care, you should contact your primary care manager for care or an urgent care referral.

Access the nurse advice line at 1-800- 874-2273 and select option 1. More information at TRICARE.mil/na.

Health / Medical News

When to worry about worrying



Everyone worries or gets scared sometimes. But if you feel extremely worried or afraid much of the time, or if you repeatedly feel panicky, you may have an anxiety disorder. Anxiety disorders are among the most common mental illnesses, affecting roughly 40 million American adults each year. This report discusses the latest and most effective treatment approaches, including cognitive behavioral therapies, psychotherapy, and medications. A special section delves into alternative treatments for anxiety, such as relaxation techniques, mindfulness meditation, and biofeedback

There is no shortage of things to worry about --- from personal concerns about job security or health, to fears related to larger issues such as political conflicts or natural disasters. Temporary anxiety can be a healthy response to uncertainty and danger, but constant worry and nervousness may be a sign of generalized anxiety disorder.

Do I have generalized anxiety disorder?

You'll need your doctor's help to know for sure, but while other types of anxiety disorders arise from particular situations, generalized anxiety disorder is characterized by debilitating worry and agitation about nothing in particular, or anything at all.

People with generalized anxiety disorder tend to worry about everyday matters. They can't shake the feeling that something bad will happen and they will not be prepared. They may worry to excess about missing an appointment, losing a job, or having an accident. Some people even worry about worrying too much.

Physical symptoms are common too, and can include a racing heart, dry mouth, upset stomach, muscle tension, sweating, trembling, and irritability. These bodily expressions of anxiety can have a negative effect on physical health. For example, people with generalized anxiety disorder are at greater risk for heart attack and other cardiovascular problems.

Taming anxiety

If you have generalized anxiety disorder, therapy — particularly cognitive behavioral therapy (CBT) — can help. CBT helps people recognize when they are misinterpreting events, exaggerating difficulties, or making unnecessarily pessimistic assumptions, and offers new ways to respond to anxiety-provoking situations.

For some people, medications can be an important part of treatment. Commonly prescribed drugs include antidepressants, such as selective serotonin reuptake inhibitors (like Prozac or Zoloft), or dual serotonin and norepinephrine reuptake inhibitors (like Effexor or Cymbalta). These drugs take longer to work than the traditional anti-anxiety drugs, but also may provide greater symptom relief over time.

Symptoms of generalized anxiety disorder

- Persistent, excessive worry about several different things for at least six months
- Fatigue, difficulty sleeping, or restlessness
- Trouble concentrating
- Irritability
- Muscle tension
- Feeling tense or "on edge"

Only your doctor can determine whether you meet the criteria for generalized anxiety disorder. If you think you might have this condition, don't hesitate to talk to your primary care doctor. There are many different treatments that can ease the very real discomfort of this condition.

For more on diagnosing and treating anxiety and phobias, see [Coping with Anxiety and Stress Disorders](#), a Special Health Report from Harvard Medical School.

“If the purpose of your actions are proper, then you should not worry about the unintended consequences.”

~ Paul Glover, Workforce Development Coach

Step by Step Guides for Caregivers

<http://www.aarp.org/home-family/caregiving/care-guides/>

Being a family caregiver is one of the most important jobs you'll ever have—and one of the most challenging. The role can be frustrating, satisfying, exhausting, joyful, thankless and everything in between. That's why we've put together these targeted, easy-to-use guides to help you find support, make tough decisions and handle conflict during your caregiving journey. Whether it's your first time being a caregiver or you're a pro; caring from afar or in your own home – AARP has you covered with resources and tips for people like you!



	<h3>Help for First-Time Caregivers</h3> <p>The life of a caregiver can be daunting. Read and apply this 5-step process to ease your transition into caring for a loved one.</p>
	<h3>Help Caring for a Loved One at Home</h3> <p>Follow this 5-step plan to overcome safety and health care challenges that come with caring for a loved one in their own home (or yours).</p>
	<h3>Help for Common Caregiving Conflicts</h3> <p>Being a caregiver can be stressful when siblings argue, care is refused or money becomes an issue. Diffuse conflict with these helpful tips.</p>
	<h3>Help for Long-Distance Caregivers</h3> <p>Many caregivers care for loved ones who live far away. Read these tips on creating a solid care team and maintaining good communication.</p>
	<h3>Help Caring for a Loved One with Dementia</h3> <p>Many caregivers care for loved ones who have dementia or Alzheimer's. Read these resources and tips on how to provide this special type of care.</p>
	<h3>Help Caring for a Loved One with Cancer</h3> <p>Many caregivers care for loved ones who have cancer. Read these resources and tips on how to provide this special type of care.</p>

Two Ways to Leave Work Stress Behind



After a long day, it can be a struggle to leave work behind you. Too often, we take out job-related stress on our friends, children, or partners. Here are two ways to make sure your work troubles stay at the office:

- **Have an end-of-work habit.** Signal to your brain that it's time to go home with a ritual that helps you unwind. Take a more scenic route home, listen to music on the bus, go to the gym. Make time for this habit so you can switch gears before you get home, not as you're walking in the door.
- **Create a third space.** It's easy to just shuttle back and forth — physically and emotionally — between work and home. But having a third space besides these two locations will help you decompress. It might be anything from a quiet café to a book club to a poker night. It should be a place where you explore your interests, relax, and ideally find fulfillment.

Adapted from "Don't Take Work Stress Home with You," by Jackie Coleman and John Coleman | courtesy of Harvard Business Review

"Much of the stress that people feel doesn't come from having too much to do. It comes from not finishing what they've started" ~David Allen

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>

myPay on YouTube

If you've never opened a myPay account, need help changing your myPay password, or changing your email address in myPay, check out our new online training tutorials available on YouTube.

[Change Your myPay Password](#)

[Change an Email Address in myPay](#)

[Set Up a New myPay Account](#)

[Start an Allotment in myPay](#)

[Update your Banking information in myPay](#)

[Go Electronic with your Affordable Care Documents](#)

2016 myPay Tax Statement Schedule

Annuitant 1099-R	12/15/2016
Retiree 1099-R	12/16/2016
Reserve Component Air Force, Army, and Navy W-2	01/06/2017
Navy Student Loan Repayment Program (SLRP) W-2	01/07/2017
Civilian W-2 (DoD/Non-DoD)	01/12/2017
Active/Reserve Component Marine Corps W-2	01/12/2017
Army Non-Appropriated Fund (NAF) Civilian W-2	01/12/2017
Army Student Loan Repayment Program (SLRP) W-2	01/15/2017
Military/Military Retiree IRS Form 1095	01/17/2017
Civilian (DoD/Non-DoD) IRS Form 1095	01/20/2017
Savings Deposit Program (SDP) 1099INT	01/21/2017
Active Component Air Force, Army, and Navy W-2	01/21/2017
Travel/Miscellaneous W-2	01/31/2017

DEERS and Your Income Tax Reporting: When you do not have your family enrolled in the Defense Enrollment Eligibility Reporting System (DEERS), the Department of Defense (DOD) cannot accurately report your healthcare coverage to the Internal Revenue Service. DEERS is a database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DOD and uniformed services civilians, other personnel and their family members. You need to be registered in DEERS to get TRICARE coverage.

Starting last year, the DOD reported health care coverage of its service members and their dependents to the IRS. This report allows the IRS to determine which families had Minimum Essential Coverage (MEC), basic health care coverage that meets the Affordable Care Act requirement. If you don't have current coverage, you may have to pay a fee for each month that you are not covered. (MEC) is required by the Patient Protection and Affordable Care Act (ACA).

For tax purposes, individuals and family members are identified by their Social Security Numbers (SSN). If a sponsor receives a letter indicating that their SSN or a family members' SSN needs to be updated in DEERS please follow the instructions in the letter to ensure your information is correctly reported to the IRS. Those who have not met the MEC requirement will be required to pay a fee for the number of months each family member did not have coverage. If your family information is not reported accurately in DEERS, then your IRS information will be reported incorrectly.

Make sure you go to the right place if you have questions about any required forms you might need. Army, Air Force, Marine Corps and Navy members, retirees and annuitants serviced by Defense Finance and Accounting Services can opt-in to receive their IRS Form electronically via myPay <https://mypay.dfas.mil/mypay.aspx> or call 1-888-332-7411 for assistance. Active duty members and active reservists of the U.S. Coast Guard, National Oceanic and Atmospheric Administration (NOAA) can call 1-866-772-8724 or visit their Pay and Personnel Center page at <http://www.uscg.mil/ppc/aca/>. Non-active duty Coast Guard, NOAA, Public Health Service (PHS) retirees, annuitants and former spouses can call 1-800-772-8274. Active Public Health Service members can call 240-276-8799, email the PHS pay center at compensationbranch@psc.gov or fax an email to 240-276-8817.

For general ACA tax questions, please use the Yellow Pages to contact your local IRS Service Center or go to www.irs.gov/aca <http://www.irs.gov/aca> (SOURCE: TRICARE News Release at <http://www.tricare.mil/TaxReporting2016>)

Financial / Legal News

Fraud protection tools to help safeguard servicemembers and veterans



The Fair Credit Protection Act (FCRA) and other laws provide tools to help active duty servicemembers safeguard their credit!

Members of the military may be called away from home for long periods of time, and may not have the opportunity to check their finances regularly. That is why there are tools that may help prevent fraud or identity theft.

Our Fraud Alert Fact Sheet will help servicemembers and veterans learn more about Active Duty alerts, Fraud Alerts, and credit freezes, including how to apply for each.

[Download the fact sheet](#)



 <p>Submit a complaint</p> <p>Can't fix a problem with a financial product or service? Submit a complaint. We'll work to get you a response from the company.</p> <p>Submit a complaint</p>	 <p>Get answers to money questions</p> <p>Financial matters can be complicated. Get the facts you need to make choices about money, credit scores, mortgages, and more.</p> <p>Find answers to common questions</p>	 <p>Reach your financial goals</p> <p>For the big financial decisions in your life, we offer free tools and resources to help you reach your goals.</p> <p>Paying for college</p> <p>Owning a home</p>
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CFPB Takes Action Against Reverse Mortgage Companies for Deceptive Advertising

The Consumer Financial Protection Bureau (CFPB) took action against three reverse mortgage companies for deceptive advertisements, including claiming that consumers could not lose their homes. The CFPB is ordering **American Advisors Group, Reverse Mortgage Solutions, and Aegean Financial** to cease deceptive advertising practices, implement systems to ensure they are complying with all laws, and pay penalties.



A reverse mortgage is a special type of home loan that allows homeowners who are 62 or older to access the equity they have built up in their homes and defer payment of the loan until they pass away, sell, or move out. The loan proceeds are generally provided to the borrowers as lump-sum payments, monthly payments, or as lines of credit. Homeowners remain responsible for payment of taxes, insurance and home maintenance, among other obligations.

The Mortgage Acts and Practices Advertising Rule prohibits misleading claims in mortgage advertising. In addition, the Dodd-Frank Wall Street Reform and Consumer Protection Act prohibits institutions from engaging in deceptive acts or practices, including with regard to advertising of consumer financial products or services. *(Source: Consumer Finance Protection Bureau)*

More info at: <http://www.consumerfinance.gov/about-us/newsroom/cfpb-takes-action-against-reverse-mortgage-companies-deceptive-advertising/>

“If I were asked to name the chief benefit of the house, I should say: the house shelters daydreaming, the house protects the dreamer, the house allows one to dream in peace.” ~ Gaston Bachelard

A Look Back at 2016 | Scam artists have been out in full force in 2016, relying on tried and true scams to bilk billions from unsuspecting victims. Here are some of the most frequently reported scams to the Fraud Watch Network hotline:



- **Tech support scam** – You get a call from Microsoft (or another tech company) saying your computer has a virus that can be fixed for a fee. Don't pull out your credit card – simply hang up. Microsoft doesn't make tech support calls.
- **IRS imposter scam** – An official-looking [letter from the IRS](#) informs you of taxes you owe related to the Affordable Care Act. The letter instructs you to write a check payable to "IRS" and send it to an address in Austin, TX. The red flag is how the letter instructs you to write out the check – it would be to the U.S. Treasury if the letter were real.
- **Sweepstakes scam** – You get a personalized letter that tells you you've won a million dollar prize, but you need to pay a fee or a tax in advance to receive the funds. Legitimate sweepstakes will never require upfront payments.
- **Grandparent scam** – You get a frantic call in the middle of the night from someone [claiming to be your grandchild](#), saying he's in a bind and needs money right away. He asks you to send money by wire transfer – the payment form of choice for scam artists.
- **Fake charity scams** – A scammer impersonating a real charity contacts you to ask for a donation. This happens a lot around the holidays and following [natural disasters](#).

As always at this time of year, holiday scams abound. Here are some [tips and a video](#) on what to watch out for.

As we enter 2017, we'll continue to alert you to the latest scams and frauds, in the hope that we can all avoid falling victim to these tactics. All the best to you and yours for a scam-free New Year! | *Courtesy of AARP Fraud Watch Network*

Scam Alert: Top Five Veteran Swindles | Aside from elderly fraud, scams targeting veterans really burns my bacon. Men and women who have proudly served our country are constant targets for scam artists.

Swindlers target vets because they know they are drawing guaranteed benefits. While veteran payments are paid over a lifetime, they often aren't enough to pay all of the bills. Financial predators know this.



According to the [AARP Fraud Watch Network](#), there are a host of scams aimed at vets. Many of these operations masquerade as charities that claim to benefit vets. Here are the major scams:

Bogus sales – "A scammer claiming to be a deploying service member posts a large ticket item on a classified ad website that he needs to sell right away and at a steep discount. The scammer asks for upfront payment with a wire transfer or gift cards.

Real estate rip-off – A scammer posts a fake rental property on a classified ad website offering military discounts. You just need to wire transfer a security deposit to the landlord.

VA phishing – A caller claiming to be from the Department of Veterans Affairs calls to "update" your information.

Fake charities – Fake charities use names that are close to the names of legitimate charities, often referencing Armed Forces, veterans, or military families.

Benefits "buyout" – Scammers will target veterans in need of money by offering cash in exchange for their future disability or pension payments. These buyouts are typically a fraction of the value of the benefit.

Dubious investment advice – An "adviser" will tell the veteran she is missing out on benefits, and wants to review her investment portfolio. He'll then want to put the veteran's investments in a trust, to appear to have fewer assets and to therefore be eligible for an additional pension."

Note: The "benefits buyout" scam also goes by the name of "pension advances." A company will offer to "buy" monthly pension payments in exchange for a lump-sum payment. It's actually an unregulated, high-interest loan.

I've [written about](#) pension advances several times. Don't even go near them.

The best way to protect yourself against vet scams? Avoid all mail, email and phone solicitations. If the solicitor claims to be from a charity, check them out on [give.org](#). The Fraud Watch network also gives the following advice:

"Be suspicious anytime you are asked to pay by wire transfer or gift cards. Know that the VA will never call, text or e-mail you to update your information. Make donations directly to the veterans' organizations you know. And only work with VA-accredited representatives when dealing with VA benefits; you can search for them online at the [VA Office of General Counsel website](#)."

John F. Wasik is the author of "Lightning Strikes," "The Debt-Free Degree," "Keynes's Way to Wealth" and 13 other books on innovation, money and life. Follow him on [Twitter](#) and [Facebook](#).



keeping you informed

Shopping for a used car? The FTC has a deal for you!

November 10, 2016 | by Colleen Tressler, Consumer Education Specialist, FTC

If you're in the market for a used car, but don't know where to begin, the FTC welcomes you to its new webpage, ftc.gov/usedcars.

The page is chock-full of free information on everything from comparing cars, costs, and warranties and service contracts to understanding payment options and where to report problems.



Ready to shop? Here are a few tips to help steer you in the right direction:

- Consider your driving habits, what you'll use the car for, and your budget.
- Test-drive the car under varied road conditions — on hills, highways, and in stop-and-go traffic.
- Get a vehicle history report before you buy. [Vehicle history reports](#) can tell you a lot about a used car. A report might include ownership history, whether the car was in any accidents, its repair records, and whether it ever was declared as salvage.
- Consider getting an independent inspection by a mechanic you hire. An inspection is a good idea even if the car has been inspected by the dealer.
- Figure out how much to pay for a used car. There are commercial services with information about the value and pricing of used vehicles, including: [Edmunds.com](#), [Kelley Blue Book](#), and the [National Automobile Dealers Association Guides](#).
- Look for the [Buyers Guide](#). Dealers are required to display a copy in every used car they offer for sale, and to give it to buyers after the sale. The Guide tells you the major mechanical and electrical systems on the car, including some of the major problems you should look out for; whether the vehicle is being sold "as is" or with a warranty; what percentage of the repair costs a dealer will pay under the warranty; and to get all promises in writing. If the dealer doesn't display the Buyers Guide, you might want to shop elsewhere.

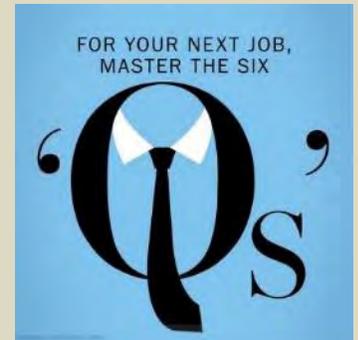
Source: <https://www.consumer.ftc.gov/blog/shopping-used-car-ftc-has-deal-you>

Why your next job depends on mastering the six 'Qs'



According to a recent Washington Post article by Jeffrey Kudisch, employers today are looking

savvy job candidates who possess leadership, strategic thinking, communication, and creating problem-solving



skills. The article highlights six "Qs" that they author says represent what every job-seeker needs to have and how to show them off when meeting potential employers. They are listed below, but click [here](#) for the full article online.

1. IQ: Smarts and critical thinking skills
2. EQ: Emotional Intelligence quotient
3. PQ: Passion quotient
4. CQ: Cultural quotient
5. CRQ: Courage quotient
6. IMQ: Improvisation quotient

IMPORTANT ANNOUNCEMENT

Effective January 9, 2017, Andersen AFB will cease use of the Trusted Traveler program.

Personnel with valid base access credentials will be granted unescorted access to Andersen AFB and will be permitted to escort visitors onto the installation. All visitors to the installation must possess valid identification and receive a visitor pass from either of the two visitor control centers.

Main Gate visitor control center hours are Monday-Friday, 0730-1800, and 0900-1700 on weekends.

North Gate visitor control center hours are Monday-Friday 0600-1700 (closed holidays and down days). [Back Gate is also closed on all Holidays & Down Days]

For questions please contact the Visitor Control Center for any questions at (671) 366-7134

Signs of Crisis

People experience emotional and mental health crises in response to a wide range of situations—from difficulties in their personal relationships to the loss of a job. For Veterans, these crises can be heightened by their experiences during military service. When emotional issues reach a crisis point, it's time to call on the Veterans Crisis Line for support.



Sometimes a crisis may involve thoughts of suicide. Learn to recognize these warning signs:

- Hopelessness, feeling like there's no way out
- Anxiety, agitation, sleeplessness, or mood swings
- Feeling like there is no reason to live
- Rage or anger
- Engaging in risky activities without thinking
- Increasing alcohol or drug abuse
- Withdrawing from family and friends

Dial

1-800-273-8255 PRESS 1

to talk to someone NOW

The following signs require immediate attention:

- Thinking about hurting or killing yourself
- Looking for ways to kill yourself
- Talking about death, dying, or suicide
- Self-destructive behavior such as drug abuse, weapons,



etc.

If you are a Veteran or know a Veteran who is experiencing any of these signs, **call the Veterans Crisis Line immediately**. Responders are standing by to help.

You can also learn to identify and understand risk factors for suicide.

Identifying the Signs

Many Veterans may not show any signs of intent to harm themselves before doing so, but some actions can be a sign that a Veteran needs help. Veterans in crisis may show behaviors that indicate a risk of harming themselves.

[Learn more about how you can identify additional signs of suicide risk.](#)

Take a Self-Check Quiz

Crisis, stress, depression, and other issues affect people in different ways. Maybe you're having trouble sleeping or feel out of control. Maybe your energy level is down or you feel anxious all the time. If these issues and others seem to be leading to a crisis, treatment can help. Take a confidential, anonymous risk assessment to see how you might benefit from VA or community-based services.

[Take the Quiz Now](#)

Source: <https://www.veteranscrisisline.net/SignsOfCrisis/>

Workplace Trends | *courtesy of Dan Schwabel Promote Yourself newsletter*

- **Managers need to show humility.** 84% of employees said it is important for supervisors to admit mistakes, but according to these same employees only 51% of supervisors exhibit this behavior often – a gap of 33% ([Dale Carnegie](#)).
- **More job hopping expected this year.** 22% of workers are planning to change jobs in 2017 and 35% are regularly searching for new job opportunities while still employed ([CareerBuilder](#)).
- **Workers need to become more agile.** 46% of workers chose to become an agile worker and 64% believe working as an agile employee will make them more qualified in the future workplace ([Randstad](#)).

“Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do” ~ Pelé



Benefits WATCH

Little-Known Burial Benefits for Veterans

Burial is expensive. So expensive, in fact, that people routinely buy life insurance specifically for the purpose of paying for it. Because Hampton Roads has such a strong military presence, we at the Hook Law Center often meet with Veterans. Relatively few, however, seem to know about all of the burial benefits available to them - and their spouses and dependents - through the U.S. Department of Veterans Affairs.

Burial benefits available to Veterans and their families depend on whether the Veteran is to be buried in one of the Department of Veterans Affairs' 134 national cemeteries or in a private cemetery. A Veteran who is buried in a national cemetery is entitled to opening and closing of the grave, perpetual care of the grave, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Cremated remains are buried or inurned in a national cemetery with the same honors. A Veteran's spouse and dependents are eligible for burial in a national cemetery with the Veteran, as well, to include burial with the Veteran, perpetual care of the grave, and the individual's name, date of birth, and date of death inscribed on the Veteran's headstone, again at no cost to the family, even if the individual predeceased the Veteran. It is not possible to reserve a grave in a national cemetery in advance; therefore, after the Veteran or his spouse or dependent has died, the family can either contact a funeral home to assist them with making arrangements at the national cemetery (the family can always make pre-need arrangements with the funeral home, too), or contact the National Cemetery Scheduling Office at 1-866-900-6417 to schedule a burial. The family will need to present the Veteran's discharge papers in order to do so.

A Veteran who is buried in a private cemetery is also entitled to a government headstone, marker, or medallion; a burial flag; and a Presidential Memorial Certificate, at no cost to the family; however, spouses and dependents are not eligible for benefits if buried in a private cemetery. Some eligible Veterans who are buried in a private cemetery may also be eligible for up to approximately \$749 as a plot-internment allowance.

Regardless of whether the Veteran and his spouse or dependents are buried in a national cemetery or a private cemetery, any funeral service held in the individual's honor is at the family's expense.

In addition to the foregoing benefits, some Veterans may also be eligible to receive a burial allowance from the VA. The amount of the allowance depends on whether the Veteran's death was service-related; if yes, the maximum is approximately \$2,000. If the Veteran's death was not service-related, then the amount of the allowance depends on whether the Veteran was hospitalized by the VA at the time of death; if yes, the maximum is approximately \$749; if no, the maximum is approximately \$300. These figures are subject to an annual increase based on the Consumer Price Index for the preceding 12 months. To obtain this allowance, in the past, the Veteran's family has generally needed to pay for the Veteran's burial expenses up front, then submit documentation and VA Form 21-530, Application for Burial Allowance, to the VA for reimbursement. However, the VA has revised its regulations so that it may pay an eligible surviving spouse the maximum amount of the applicable benefit up front, rather than reimbursing them for actual costs incurred.

More information on these benefits and how to apply for them is available online at www.cem.va.gov and www.benefits.va.gov.

Courtesy of Jessica A. Hayes, Esq., Hook Law Center



NATIONAL DEFENSE
AUTHORIZATION ACT

FY 2017 National Defense Authorization Act (Signed into Law December 23, 2016) -

Statement by the President on Signing the National Defense Authorization Act for Fiscal Year 2017

<https://www.whitehouse.gov/the-press-office/2016/12/23/statement-president-signing-national-defense-authorization-act-fiscal>

Retiree TRICARE Changes: Subtitle A—Reform of TRICARE and Military Health System (Page 181)

<https://www.congress.gov/bill/114th-congress/senate-bill/2943/text>

It's official. Significant TRICARE program changes that will affect current (and future) U.S. military retirees and their eligible family members (aka "retired category") start the latter part of CY 2017. I added a chronological change summary to the local TRICARE for Retirees webpage here: <http://www.jusmagthai.com/medical.html#Reform>. (Note: The "Reform" section of the local webpage at present focuses on current retirees that are covered by TRICARE Standard--which comprises most known retirees (and retiree family members) in Thailand. I will make local webpage updates as needed when additional information becomes available from the Defense Health Agency).

Naturally, the NDAA is replete with legalese and isn't the easiest thing to read. If you choose to read it, you'll note that future retirees as described on page 181 (Subtitle A, Sec. 701. (a) (1), § 1075 (c) (1)) will have higher cost-sharing under TRICARE Select than do current retirees. For TRICARE For Life and TRICARE Prime cost-sharing (Prime is unavailable outside of the U.S.), see pages 184 and 185, respectively. In addition to making local webpage updates, I also plan to send out courtesy notices like this one, when warranted.

On Dec. 10, 2016, the President signed into law: H.R. 2028, the *Further and Continuing and Security Assistance Appropriations Act, 2017*. This legislation funds the federal government until April 28.

On Dec. 14, 2016, President Obama signed into law:

- H.R. 3471, the **Veterans Mobility Safety Act of 2016**, which makes certain changes to the Department of Veterans Affairs' automobiles and adaptive equipment program, and amends requirements for the appointment of hearing aid specialists;
- S. 1555, the **Filipino Veterans of World War II Congressional Gold Medal Act of 2015**, which provides for the award of a single Congressional gold medal of appropriate design on behalf of the Congress, to the Filipino Veterans of World War II in recognition of the dedicated service of the veterans during World War II;
- S. 3076, the **Charles Duncan Buried with Honor Act of 2016**, which expands the Department of Veterans Affairs authority to furnish a casket or urn for the burial of a veteran.



H.R.6416 - Jeff Miller and Richard Blumenthal **Veterans Health Care and Benefits Improvement Act of 2016** signed into law (114-315) on 16 Dec 2016. [full text at: <https://www.congress.gov/bill/114th-congress/house-bill/6416/text>]

H.R. 6416 makes a number of improvements to VA disability compensation, appeals, burial, education, vocational rehabilitation, small business, health care, and homeless programs. For a full summary, see:

<https://policy.house.gov/legislative/bills/hr-6416-jeff-miller-and-richard-blumenthal-veterans-health-care-and-benefits>

also, see: Military Update: Costs Kill Big Veteran Gains; Reserve Retirees Win Veteran Status

<http://www.moaa.org/Content/Publications-and-Media/News-Articles/2016-Military-Update/Military-Update--Costs-Kill-Big-Veteran-Gains;-Reserve-Retirees-Win-Veteran-Status.aspx>

GHANDI'S 7 DANGERS TO HUMAN VIRTUE

- ① WEALTH WITHOUT WORK
- ② PLEASURE WITHOUT CONSCIENCE
- ③ KNOWLEDGE WITHOUT CHARACTER
- ④ BUSINESS WITHOUT ETHICS
- ⑤ SCIENCE WITHOUT HUMANITY
- ⑥ RELIGION WITHOUT SACRIFICE
- ⑦ POLITICS WITHOUT PRINCIPLE

The **MyVA initiative** represents Secretary McDonald’s promise to all Veterans and VA employees to better support those who have served and those who serve them. Our “MyVA: Putting Veterans First” series — released in six parts throughout the month of December — has highlighted a few of our goals, such as **ending Veteran homelessness**, **increasing same-day access to care**, and **simplifying Veterans’ online experience** with VA.

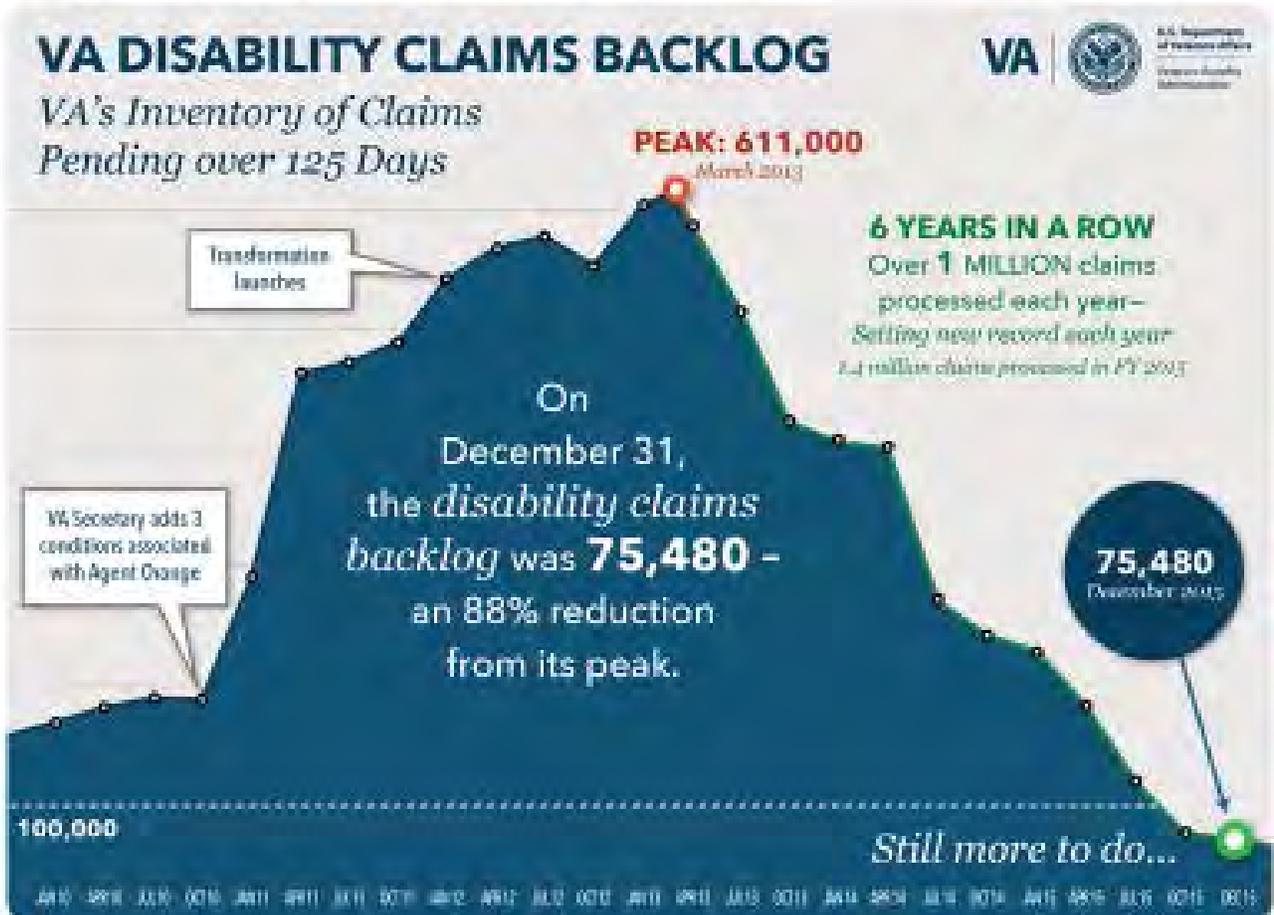
November 2016 Transformation Update: <http://www.va.gov/myva/docs/MyVA-3-0-v9-digital-11816.pdf>



MyVA Transformation.

Make Veterans *want* to be our customer

- myVA Objectives**
- Improving the **Veteran Experience**
 - Improving the **Employee Experience**
 - Improving **Internal Support Services**
 - Establishing a Culture of **Continuous Improvement**
 - Enhancing **Strategic Partnerships**



VA News

VA Releases Major Report on Progress of “MyVA” Transformation Process

Multi-year Effort Showing Measurable Improvements in Homelessness, Health Care, Claims

Today, the U.S. Department of Veterans Affairs released a major update on the MyVA transformation, Secretary McDonald’s effort to transform VA into the top customer service agency in the federal government. This third edition of the program’s semi-annual report shows progress serving veterans with more services, in better time.

“Guided by Veterans’ needs, we’ve left old, unresponsive ways of doing business behind,” writes Secretary Robert McDonald. “We’ve changed leadership. We’ve added staff. We’ve adjusted policies. We’re eliminating bureaucracy and unproductive work. We’re encouraging innovative approaches to serving Veterans, and we’re sharing best practices across the Department. In short, we’re making VA the high-performing organization that it can be, and that my fellow Veterans, expect and deserve.”



Key results in the report include:

- Veteran **trust of VA is on the rise**. In June 2016, nearly 60% of veterans said they trust VA to fulfill our country’s commitment to Veterans – from 47% in December 2015.
- We are **completing more appointments**, faster. In FY 2016, VA completed nearly 58 million appointments – 1.2 million more than in FY 2015 and 3.2 million more than FY 2014. More of them are provided by a network of more than 350,000 community providers – a 45% increase in the number of providers since last year.
- **Processing of disability claims is faster and more accurate**, too. The average wait time to complete a claim has dropped by 65%, to 123 days. We completed nearly 1.3 million claims in FY 2016, and reduced pending claims by almost 90%.
- Urgent care is available when a Veteran needs it, and for non-urgent appointments, **wait times are down**. By September 2016, the average wait time for a completed appointment was down to less than 5 days for primary care, less than 7 days for specialty care, and less than 3 days for mental health care.
- **Veteran homelessness has been cut in half**; it’s down 47% since 2010 nationwide, thanks in part to VA’s work with nearly 4,000 public and private agencies.
- In the last 18 months, VA has facilitated dozens **more collaborations**, bringing in more than \$300 million in investments and in-kind services to support America’s veterans.

Quality is improving. 82% of VA facilities improved quality overall since the fourth quarter of FY 2015. The report details the changes and innovations, large and small, which produced these results. It also lays out a path forward for the agency – including an important role for Congress before the end of 2016.

Read the full report online here - <http://www.va.gov/myva/docs/MyVA-3-0-v9-digital-11816.pdf/>

Courtesy of VA (<https://www.va.gov/opa/pressrel/pressrelease.cfm?id=2832>)

VA News Release:

The VA has partnered with the Prostate Cancer Foundation to expand clinical research. As a national leader in oncology advancement and as the largest integrated healthcare system in the nation, the Department of Veterans Affairs has announced an important and substantial partnership with the Prostate Cancer Foundation (PCF) to prevent, screen and promote research to speed the development of treatments and cures for prostate cancer among Veterans.

Announcement of the partnership was made during Launch Pad: Pathways to Cancer InnoVation, a joint VA/PCF summit that brought together world-class oncology experts, corporate and nonprofit partners to discuss research, big data, technology and clinical solutions to advance screening, diagnostics and care coordination for cancer and to promote the implementation of best practices across the VA healthcare system. (Source: Department of Veterans Affairs)



VA National Cemeteries Now Offering Pre-Need Eligibility Determinations

The Department of Veterans Affairs (VA) has announced it now provides eligibility determinations for interment in a VA national cemetery prior to the time of need. Through the [Pre-Need Determination of Eligibility Program](http://www.cem.va.gov/pre-need/), <http://www.cem.va.gov/pre-need/> upon request, individuals can learn if they are eligible for burial or memorialization in a VA national cemetery.

"MyVA is about looking at VA from the Veterans' perspective, and then doing everything we can to make the Veteran Experience effective and seamless," said Secretary of Veterans Affairs Robert A. McDonald. "This new program reaffirms our commitment to providing a lifetime of benefits and services for Veterans and their families."

Interested individuals may submit [VA Form 40-10007](#), *Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery*, and supporting documentation, such as a DD Form 214, if readily available, to the VA National Cemetery Scheduling Office by: toll-free fax at 1-855-840-8299; email to Eligibility.PreNeed@va.gov; or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151. VA will review applications and provide written notice of its determination of eligibility. VA will save determinations and supporting documentation in an electronic information system to expedite burial arrangements at the time of need. Because laws and personal circumstances change, upon receipt of a burial request, VA will validate all pre-need determinations in accordance with the laws in effect at that time.



VA operates 135 national cemeteries and 33 soldiers' lots in 40 states and Puerto Rico. More than 4 million Americans, including Veterans of every war and conflict, are buried in VA's national cemeteries. VA also provides funding to establish, expand and maintain 105 Veterans cemeteries in 47 states and territories including tribal trust lands, Guam, and Saipan. For Veterans buried in private or other cemeteries, VA provides headstones, markers or medallions to commemorate their service. In 2016, VA honored more than 345,000 Veterans and their loved ones with memorial benefits in national, state, tribal and private cemeteries.

Eligible individuals are entitled to burial in any open VA national cemetery, opening/closing of the grave, a grave liner, perpetual care of the gravesite, and a government-furnished headstone or marker or niche cover, all at no cost to the family. Veterans are also eligible for a burial flag and may be eligible for a Presidential Memorial Certificate. Information on VA burial benefits is available from local VA national cemetery offices, from the Internet at www.cem.va.gov, or by calling VA regional offices toll-free at 800-827-1000. To make burial arrangements at any open VA national cemetery at the time of need, call the National Cemetery Scheduling Office at 800-535-1117. (*Source: Veterans Administration*)

Military Records/DD-214 - Available Online | It's official; DD-214s are NOW Online. Please pass on to other vets. The National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their DD-214s online: <http://vetrecs.archives.gov> or try <http://www.archives.gov/veterans/military-service-records>. This may be particularly helpful when a veteran needs a copy of his DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files.

Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents. Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized. The new web-based application was designed to provide better service on these requests by eliminating the records centers mailroom and processing time.

Get Replacement Copies of your Veterans Benefits Service Eligibility

The National Personnel Records Center maintains copies of all active-duty and reserve military records. You can request a copy of any portion of your military records, including your DD Form 214/215, by submitting a signed copy of SF Form 180, Request Pertaining to Military Records. You can download this form from the [National Archives website](#).

Mail the completed form to the National Personnel Records Center, Military Personnel Records, 9700 Page Ave., St. Louis, MO 63132-5100.

You can now complete a records request online through [eVetRecs](#). You must still print and sign a signature verification form (and mail or fax it), because federal law requires a signature on all records request. However, completing the application online can be easier and faster than completing SF Form 180.

Ending Veterans homelessness: Here's how you can help

Over the last five years, we have witnessed how critical partnerships and evidence-based strategies are to solving complex social problems like Veteran homelessness.

Thanks to our collective efforts with partner organizations and strategies informed by data, there has been a 47 percent reduction in Veteran homelessness across the United States since 2010. There has been a 17 percent decrease between 2015 and 2016 — four times the previous year's decline.



These unprecedented accomplishments show that the policies we developed and implemented with guidance from community partners and experts in academia and VA's [National Center on Homelessness Among Veterans](#) are working. Today, there is nearly universal agreement that communities across the United States can build the infrastructure — in partnership with VA and other organizations — to ensure that every Veteran who becomes homeless can be rapidly connected to stable housing.

In fact, three states — Connecticut, Delaware and Virginia — and more than 30 communities have done just that, effectively ending homelessness among Veterans by identifying homeless Veterans by name and putting them on the pathway to rapidly securing permanent housing. Each of those communities also has a system in place to help newly homeless and at-risk Veterans become or remain stably housed with assistance from VA, VA's grantees or other organizations.

We're not yet there in every community, though, so our job is not done. As a result, I [recently charged all VA staff and partners to undertake a surge](#) in each community to house as many homeless Veterans as possible over the next 30 days. I encourage every VA employee, partner organization and community supporter to join us by redoubling your efforts to help Veterans exit homelessness immediately.

Whether you are a VA employee, local homeless service provider, VA grantee or public housing authority, we are calling on *you* to be part of the solution. Especially during this critically important time of year, when temperatures in many parts of the country can plunge to dangerous lows, you can help us accelerate our efforts to help Veterans in need secure permanent housing through these targeted strategies.

- **Increase permanent housing placements.** We can increase the number of Veterans moving from the streets into permanent housing over the next 30 days by:
 - Fully utilizing all project-based housing units for Veterans, such as those available through Department of Housing and Urban Development and Veterans Affairs Supportive Housing (HUD-VASH) vouchers.
 - Increasing the rate of permanent housing placements from VA's Health Care for Homeless Veterans contract residential services and Grant and Per Diem programs.
 - Maximizing the rate of rapid-rehousing in the Supportive Services for Veteran Families Program.
- **Provide the right services at the right time.** We can prioritize unsheltered Veterans for immediate placement into safe housing by:
 - Ensuring that those who enter community homeless response systems require that level of assistance.
 - Ensuring that Veterans are appropriately targeted for the HUD-VASH program.
 - Reserving VA's homeless Veteran residential services for only those Veterans who are homeless or at imminent risk of becoming homeless.
- **Maximize VA resources.** We can ensure staff and bed resources are available to help make the 30-day surge successful by:
 - Ensuring full utilization of homeless Veteran residential program beds by Veterans who need them.
 - Ramping up VA and volunteer staff to support the effort.
- **Engage with your community.** Partnerships are critical to continued success. We can all:
 - [Encourage landlords and developers](#) to target units to homeless Veterans.
 - Engage [Community Veteran Engagement Boards](#).
 - Participate in [Operation Reveille](#) events in your community to house homeless Veterans immediately.
 - Join your local [HUD continuum of care](#) in enumerating homeless persons during the upcoming point-in-time Count and ensuring that homeless Veterans are accurately identified and rapidly housed.

While our [achievements since 2010 have been significant](#), we cannot rest until every homeless Veteran has permanent housing. I believe strongly that our collective efforts can help accelerate the pace of progress towards our goal.

I encourage all VA staff and partners to support and participate in this important 30-day surge effort to help as many Veterans as possible exit homelessness. | *Courtesy of USDVA VantagePoint Blog*

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

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

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

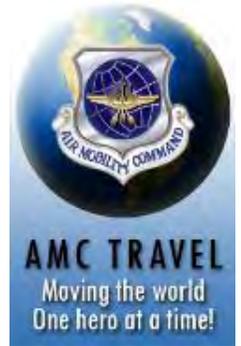
Webpage: <http://www.andersen.af.mil/Units/AMCPassengerTerminal.aspx>

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

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

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

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



How do you make decisions?

There are five basic ways for supervisors to make decisions:

1. Decide by yourself, with no help or interference from anyone.
2. Decide by yourself, but first find out what others (your boss, employees, peers) think.
3. Discuss the matter with your boss, and let her lead you to a decision.
4. Discuss the matter with your team, and guide them to a decision.
5. Let your staff vote, and go with the majority.

None of these ways is always "best" or "worst." There are times when each is appropriate.

In a given situation, the method you choose will probably depend on your background and experience, the nature of the problem to be solved or avoided, the consequences of the decision, the level of your boss's (or people's) interest, and the amount of information you yourself possess.

A good rule of thumb: If a decision won't work without your boss's active support, find out what she thinks—then either agree with her or sell her on your idea.

Another general rule: If a decision will directly affect your people, get their involvement in some way. They are much more likely to be cooperative and supportive later on if they have some voice in the matter. This is especially true when the decision will cause a change in their workload, their normal schedule, their usual procedures, their job security or the way they are evaluated or rewarded. <http://www.businessmanagementdaily.com/47584/how-do-you-make-decisions>



"It is in your moments of decision that your destiny is shaped." ~ Tony Robbins

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.



VA and Social Security Partner to Speed Up Disability Decisions for Veterans

The Department of Veterans Affairs (VA) and the Social Security Administration (SSA) launched a new Health Information Technology (IT) initiative that enables VA to share medical records electronically with social security disability processors. This secure process will save time and money resulting in better service for Veterans and dependents who apply for social security disability benefits. The SSA requests nearly 15 million medical records from health care organizations yearly to make medical decisions on about three million disability claims. For decades, SSA obtained medical records through a manual process. This new national initiative puts in place an automated process to obtain Veterans' medical records entirely electronically.

The joint venture is expected to significantly speed up social security disability decisions, utilizing VA's [VLER Health Exchange](#) under the [Virtual Lifetime Electronic Record \(VLER\)](#) Program. The VLER Health Exchange gives VA and participating community providers the ability to retrieve Veterans' health information from each other for the purpose of treatment. Currently, VLER Health Exchange shares health data with over 79 community health care partners, representing 775 Hospitals, 427 Federally Qualified Health Centers, 142 Nursing Homes, 8441 Pharmacies and over 11,969 Clinics. The SSA now has access for the purpose of processing benefits for Veterans and their dependents.

"This SSA-VA partnership is another example of VA's leadership in interoperability efforts among federal partners," said VA Secretary, Robert McDonald. "Increasing federal partnerships to improve operation and resource coordination across agencies is among VA's 12 Breakthrough Priorities for 2016." VA has partnership agreements with Health and Human Services (HHS), Department of Defense (DOD), Department of Treasury DOT) among many others.

To learn more about VA health care visit: www.va.gov/health. (Source: VA News Release)

3 facts about Social Security every Baby Boomer should know

Three facts about Social Security, including the full retirement age, how the date you retire will affect your spouse, and what role your life expectancy plays in your benefits are very important to baby boomers.



The oldest Baby Boomers are now in retirement age, while the youngest are in their 50s. Considering that many Baby Boomers don't have substantial retirement savings, Social Security is set to remain a critically important source of income for millions of that generation as they retire over the next couple of decades.

This article takes a closer look at three important facts that play a big role in how well Social Security will work for you and how much income you'll get. Whether you're ready to retire soon or still a decade or more away, these three facts about Social Security will affect you.

Read the full article at: <http://www.usatoday.com/story/money/personalfinance/2017/01/02/3-facts-about-social-security-every-baby-boomer-should-know/95837142/>

Also see; <https://www.allstate.com/tools-and-resources/financial/things-to-know-social-security.aspx>

"If a free society cannot help the many who are poor, it cannot save the few who are rich."

~John F. Kennedy (Inaugural Address, 20 Jan 1961)

Wanderings

How to Prepare a "Life After Me" Document



With their estate planning in place, many baby boomers are creating a "Life After Me" document which allows them to say goodbye to their family with a heartfelt letter that says the things that may have been too hard to say face to face.

But a touching goodbye is not the only purpose of a "Life After Me" document. According to Andy Smith, Senior VP of Financial Planning at Financial Engines, and host of call-in radio program, [Investing Sense](#), it also gives you an opportunity to provide critical information, like: keys to safety deposit boxes, locations of documents, passwords and usernames that you may not want to share until you're gone.

How a "Life After Me" Document Will Leave Family and Friends with Peace of Mind

A "Life After Me" document is not legally binding in any way. It's not a will and it's purpose is not to give assets to a benefactor.

Instead, the goal is to help the executor of your estate – and your loved ones – [find what they need easily](#) and quickly.

How to Prepare a "Life After Me" Document posted by Kimberley Fowler

Source: <http://www.aplaceformom.com/blog/4-28-16-how-to-prepare-a-life-after-me-document/>

Continued on page 24 – "Life After Me"

Related Articles:

- [Documents Prepared Families Cannot Ignore](#)
- [Essential Document Locator Checklist](#)
- [Preparing for the Loss of a Parent](#)

4 productivity tips from the pros

With so many distractions in both the workplace and at home, it's difficult to focus on important tasks and stay productive.

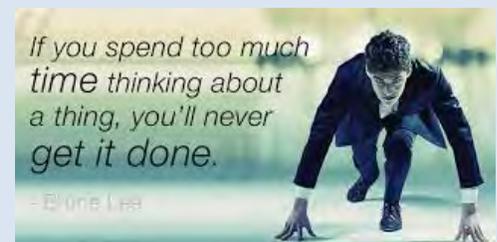
Here are some tips to help you combat distractions and become more productive.

- **Schedule time for yourself.** Make sure that each day you've blocked out time to work on things on your main to-do list. Once you've gotten a few things crossed off the list, start working through requests from colleagues.
- **Take a break.** It's almost impossible to hold a steady focus for your entire workday. Breaks can help boost productivity throughout the day.
- **You don't have to help everybody.** Narrow down the issues you help people with to tasks you actually enjoy. This way, you can continue helping colleagues and stop stressing about tasks you don't enjoy.

You'll also be able to minimize the amount of people walking into your office if they know you can only help with select issues.

- **Complete tasks today that create more time for tomorrow.** If you're constantly writing emails to people to delegate tasks, you're wasting valuable time repeating yourself. Free up your time by creating pre-written responses. You can also create how-to guides for employees that will instruct them on any tasks you send their way.

— Adapted from "9 Productivity Tips from People Who Write About Productivity," Ron Friedman, *Harvard Business Review*.



If you spend too much time thinking about a thing, you'll never get it done. ~ Bruce Lee

My goal is no longer to get more done, but rather to have less to do. ~ Francine Jay

Life After Me - *Continued from page 23*

What to Include in the Document

- **A list of people to contact** in the event of your death as well as the location of your contact book
- **Burial arrangements**, especially if prepaid, including:
 - Cemetery deeds
 - Detailed funeral arrangements
 - Proof of loans and debts owed
 - Receipts
- **Family history**, including the location of your family tree (should one exist) and medical history
- **Keys or security codes** to all your deposit boxes, locked safes, property or other assets you may own (if someone else already holds the key ensure you provide that person's contact information)
- **Location of your personal identification**, including:
 - Birth certificate or proof of citizenship
 - Driver's License
 - Passport
 - Veteran's identification
- **Physical location of documents** that your executor of your will and your loved ones will need, including:
 - Completed authorization to release any medical information
 - Divorce papers
 - Escrow mortgage accounts
 - Individual and group retirement accounts, including:
 - 401K accounts
 - Pension documents
 - Annuity contracts
 - Life insurance policies
 - Marriage license
 - Property deeds
 - Stock certificates, savings bonds and brokerage information
 - Vehicle titles
 - Will and estate documents (including letters of instruction and trust documents)
- **Username and website URLs** for accounts family may need to access after your death, including (but not limited to):
 - Access to your photographs and personal videos
 - Electronic banking, credit card accounts and all bills you pay
 - Email
 - Pertinent work-related accounts
 - Social media accounts (like Facebook and LinkedIn)



Where to Keep the Document

- Keep an electronic copy on your computer – and label the document “Open Upon My Death” – you could even include a video file for your loved ones where you can say your goodbye personally
- Keep a hard copy in a sealed envelope – labeled “Open Upon My Death” (include your name on the front) – in your bureau or desk at home
- Remember to tell your loved one(s) that the “Life After Me” document exists and where to find it, and also instruct them to open it only upon your death

Taking the time to write a “Life After Me” document is a wonderful testament to your family, because it shows them how much you care.

Not only does a “Life After Me” document allow you one final goodbye, it also makes [the aftermath of your death](#) less stressful for those you love by ensuring [your estate and related details are organized](#) and easy to access. #END#

VET thoughts & views

Veteran's Organizations:

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

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



Andersen AFB Airman's Attic

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

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



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



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

courtesy of Training magazine, Nov/Dec 2016 edition/

Productivity Coach's Corner



By Jason W. Womack, MEd, MA www.womackcompany.com
www.twitter.com/jasonwomack | Jason@WomackCompany.com

They're Watching You

It's vital to remember the importance of leading by example. What do your direct reports think about your ability to get things done? What is your "brand" as a leader? As you reflect on those two questions,

remember this: They're watching you. Always.

Think of great leaders you've worked with. What did they do and how did they act that made you trust them? You knew they were aware of what was going on, and it seemed they could perceive what was coming. Start practicing these effective leadership skills.

1. Pause throughout the day and acknowledge progress: yours or someone else's. Self-reflection on success magnifies the attention paid to winning. This is healthy in the workplace.
2. Organize your thoughts about the future. Read industry articles or find videos of someone

who's dedicated to seeing what's coming. The people you're leading are watching you, so give them a great example of what to do.

Peter Drucker coached leaders to strive for excellence. He wrote, "It takes far more energy and work to improve from incompetence to mediocrity than it takes to improve from first-rate performance to excellence." Schedule time to focus on your craft. Spend 30 minutes each day learning, reading, discussing, and thinking about your role; not just the job you have today, but what your work will look like one, three, and five years from today.

Focus on Transition



Ten Steps to a Federal Job for Veterans

The federal government, which offers some of the best jobs, pay, and benefits in the United States, has various veteran hiring programs and is full of veterans who would love to bring on more veterans. Follow the Ten Steps to a Federal Job below, you could increase your odds of getting hired.

1. **Focus the Federal Job Search:** Find out which federal jobs are right for the qualifications and education. Search the Office of Personnel Management [Classification Standards](#) and find jobs that will match experience and education. You can find out how Rifleman / Combat equates to a federal job: Security Specialist, Police Officer, Special Agent (requires a bachelor's degree).
2. **Networking Success:** Veterans should set up LinkedIn and [other networking](#) accounts on sites such as [VA4Vets](#). Add your work experience, certifications, skills and objectives. Then research federal employees who work in the agencies of interest to you!
3. **Target Top Accomplishments:** Get out your fitness reports and make a list of your accomplishments. They can be added to your resume so you will stand out. Accomplishments are impressive, interesting and can help you get Best Qualified and Referred to a Supervisor.
4. **Find the Perfect Job Announcement:** Go to www.usajobs.gov and search for jobs in your salary range, geographic preference and with a keyword: such as administration, human resources, security, information technology. GOOD NEWS: Veterans can apply for most of the jobs listed on USAJOBS. The exceptions would be positions that are open ONLY to that particular hiring agency.
5. **Identify Keywords:** Popular keywords for veterans could be: team leader, trainer, instructor, analyst, critical thinking, supervisor, data analyst. For each opening, analyze the USAJOBS announcement to identify at least five keywords to add to your resume.
6. **Master the Federal and Electronic Resume:** The federal resume is practically your ENTIRE application. This is important! The federal resume is on average 3 or 4 pages. Samples of the USAJOBS federal resume are available in the Ten Steps to a Federal Job publication. You can also see [this article about resume tips](#).
7. **Take a Moment Acquaint Yourself with the New USAJOBS:** There was a time when USAJOBS relied heavily on questionnaire tests called KSAs, but [OPM is overhauling USAJOBS](#) and KSAs began their descent into extinction years ago. Know what the new process is, and master it.
8. **Apply for Jobs with USAJOBS:** Be patient. The new system relies heavily on your resume and cover letter, so you simply have to focus on keeping those two up to date, in the system, and continue to submit.
9. **Make Sure to Follow Through:** Track down your applications. You can see your RESULTS on most applications in applicationmanager.gov. If you are "ineligible" or just "eligible" that's NOT great news. You want to see "Best Qualified" for the best results.
10. **Interviewing 101:** The federal job interview is another TEST. Be ready to talk and get graded on your answers. This will take practice and preparation. For [more interview tips, see this section](#).



In summary, the federal job application system is competitive and time-consuming. Be prepared and read the job announcements carefully. Ensure you match the resume to the qualifications in the announcement.

The federal government is hiring. The jobs, pay, and benefits are among the best in the United States. However, the application process for these highly competitive positions is complex. Be ready to earn your federal government job by putting time and effort into each step of the application.

Source: <http://www.military.com/veteran-jobs/search/government-jobs/10-steps-to-federal-job-for-veterans.html>

How Do You Know If You Have Purpose at Work?



As we transition into a new year, many of us take the time to reflect on where we have been and where we need to go. Richard Leider, who has spent a lifetime coaching executives, gives us some guideposts on how to know if you are fulfilling your life's purpose at work.

He recommends asking yourself the following questions.

What Are Your Gifts?

Ever since I was a child, family, teachers, mentors and friends have told me I have a special gift. Do you use that gift at work? Do you have an opportunity to display this gift every day? Do you play to your strengths? What are you naturally drawn toward? What do you do at a high rate of speed? What do you do and after you do it, you feel great? What separates you from other high achievers at your workplace?

Am I Myself?

He suggests imagining you are on your deathbed and still in your right mind. Your best friend asks you did you make a difference in the world. Were you authentically you? Did you show up at work daily as you real self? Did you have to leave a piece of yourself at the door? Did you have to cover up something your colleagues would not embrace in you because you did not feel safe?

How Did I Wake Up this Morning?

Did you dread dragging yourself into work or did you enter your workplace with energy and purpose? Is work a place to be or a state of mind for you? Are you doing something that is bigger than yourself by performing tasks that truly matter? Is it about performance for you or purpose? Do your day-to-day activities have any meaning? Are you inviting yourself to a brighter tomorrow?

Are You Curious?

Are you a continuous learner? Do the differences others bring into the workplace make you more interested in them? Are you inquisitive enough with others to gravitate toward them by suspending judgment even if you do not agree with their world view? Do you do your best work when others who are different from you are included in your efforts?

Are you able to get better at something that matters? Do you have that drive to develop and enhance yourself to make a difference in an ambiguous and constantly changing workplace?

If you wrote your resume like your obituary, would employers see enough purpose about you to offer you a job?

Source: <https://www.govloop.com/community/blog/know-purpose-work/>

Bank of America Military transition

and careers site is a [Military Transition Action Timeline](#) which puts in one place the critical items to consider starting at 18 months prior to your transition.

- **18 months:** Gather information you need to make decisions about the future
- **12 months:** Start making concrete plans
- **9 months:** Refining your “story”
- **6 months:** Determine how you’ll replace certain benefits
- **3 months:** Finalize details for your transition
- **1 month:** Make sure you’re ready for the big move

The timeline offers details for securing a civilian or government job, starting your own business and going back to school.



We have **Self-Study Guides** to help develop your workplace and business knowledge, including tips on resumes, interviews, office etiquette — and much more.

- **Self-Study Guides and Quick Reference Cards** focused on [personal development](#), [communications](#) and [business skills](#). These are intended to help develop your workplace and business knowledge. They include tips on resumes, interviews, office etiquette — and much more.

Also available is information on our great military and veteran service organization partner which offer additional resources for transitioning military and their families.

- **Organizations** that offer additional resources for transitioning military and their families.



“People who are unable to motivate themselves must be content with mediocrity, no matter how impressive their other talents.” ~ Andrew Carnegie

SOMETHING TO PONDER – The humor of life

I never really liked the terminology "Old Farts" but this makes me feel better about it. And if you aren't one, I'll bet you know one! I got this from an "Old Fart" friend of mine!

OLD FART PRIDE

I'm passing this on as I did not want to be the only 'old fart' receiving it. Actually, it's not a bad thing to be called, as you will see.

- Old Farts are easy to spot at sporting events; during the playing of the National Anthem, Old Farts remove their caps and stand at attention and sing without embarrassment. They know the words and believe in them.
- Old Farts remember World War II, Pearl Harbor, Guadalcanal, Normandy and Hitler. They remember the Atomic Age, the Korean War, The Cold War, the Jet Age and the Moon Landing. They remember the 50 plus Peacekeeping Missions from 1945 to 2005, not to mention Vietnam.
- If you bump into an Old Fart on the sidewalk he will apologize. If you pass an Old Fart on the street, he will nod or tip his cap to a lady. Old Farts trust strangers and are polite, particularly to women.
- Old Farts hold the door for the next person and always, when walking, make certain the lady is on the inside for protection.
- Old Farts get embarrassed if someone curses in front of women and children and they don't like any filth or dirty language on TV or in movies.
- Old Farts have moral courage and personal integrity. They seldom brag unless it's about their children or grandchildren.
- It's the Old Farts who know our great country is protected, not by politicians, but by the young men and women in the Air Force, Army, Navy and Police, serving their country.

This country needs Old Farts with their work ethic, sense of responsibility, pride in their country and decent values.

We need them now more than ever.

Thank Godness for Old Farts!

'OLD' IS WHEN....

A sexy hunk catches your fancy...
And your pacemaker opens the garage door!

'OLD' IS WHEN....

You don't care where your spouse goes
.. Just as long as you don't have to go along.

'OLD' IS WHEN....

You're cautioned to slow down by your doctor
Instead of by the police

'OLD' IS WHEN....

'Getting lucky' means you find your car
.. In the parking lot.

'OLD' IS WHEN....

An 'all nighter' means not getting up
To use the bathroom.

AND

'OLD' IS WHEN....

You're not sure these are jokes!

**Life is the most
difficult exam.**

**Many people fail
because they try to copy
others. Not realizing that
everyone has a different
question paper.**



An elderly man is stopped by the police around 2 a.m. and is asked where he is going at this time of night.

The man replies, "I am on my way to attend a lecture about gambling, hookers, alcohol abuse and the effects it has on the human body, as well as smoking, and staying out late."

The officer then asks, "Really? Who is giving that lecture at this time of night?"

The man replies, "That would be my wife."



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/>

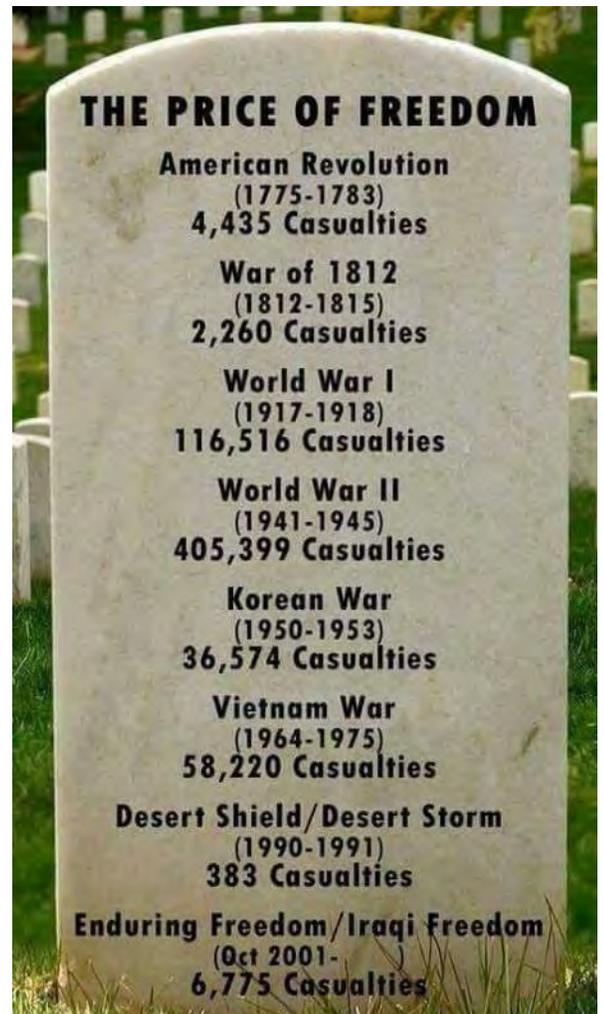
<http://www.military.com/benefits/>

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 your call as soon as possible.</i>	Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp Facebook: https://www.facebook.com/GuamRAO Twitter: http://twitter.com/Guam_RAO
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Commonwealth of the Northern Mariana Islands

Saipan RAO

PO Box 506680

Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri

Phone: 607-288-3021

email: PeterC11@yahoo.com

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

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



Request your assistance –

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

Guam Retiree Activities Office

36 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICAL BUSINESS

Return Service Requested

