

Guam Retiree Activities Office

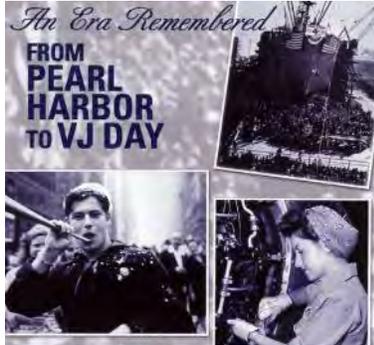
Serving Those Who Have Served or Still Serving



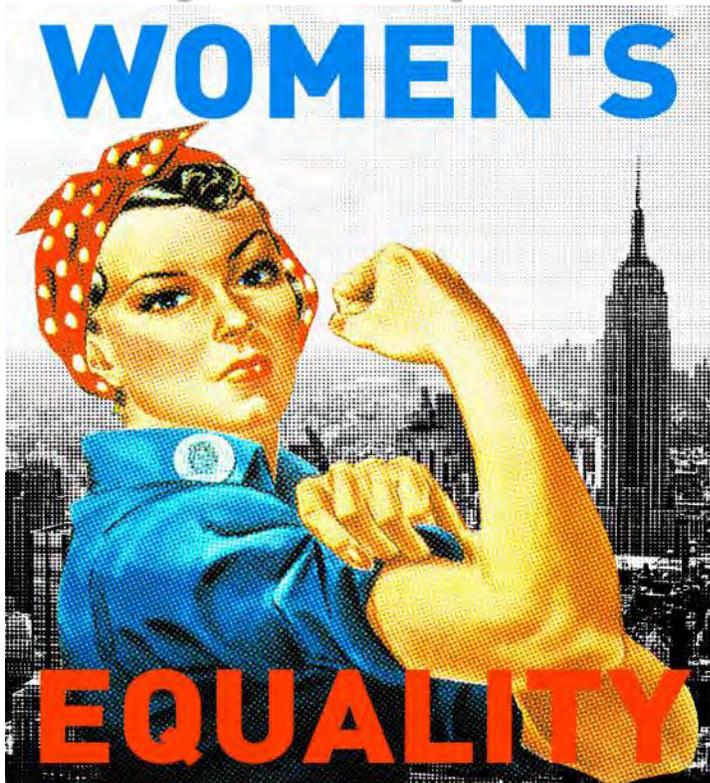
*Serving the Retired Military Community of Guam
and Surrounding Pacific Islands*



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



Honoring the Diversity of our Military Retirees & Veterans



Guam Retiree Activities Office Newsletter

August 2017
Volume 7, Issue 8

Guam Retiree Activities Office

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





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

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

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

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

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

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

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

REMEMBER - the Guam RAO is for the entire
Guam Military retiree and veteran community

– all services, all ranks –

as well as their dependents and survivors.

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

Guam RAO on the WEB!

Web Page:

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

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

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

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

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

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

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

Service breakout: Air Force: 797 / Army: 1,265 / Coast Guard: 49 / Marines: 116 / Navy: 984 / Public Health: 2
These numbers include: those in Retired Pay status (2,269), Gray Area Reservists (344), SBP/RSFPP Recipients (183), and other survivors (widows/widowers) (417). Outlying Areas include: FSM, Palau, and Marshall Islands

Volunteers Needed !!!

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

Be a Volunteer RAO Volunteer Counselor ...

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

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

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

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



Announcements...

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

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

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

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

☒ The Guam Veterans Commission Chairman is Dan Mendiola. If you want to discuss VA or other veteran related issues, contact him at 488-4423 or email 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 10 a.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email Guam.VFW1509@gmail.com.

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

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

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

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

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

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

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

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

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

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

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

~ Guam Veterans Commission ~

Meeting held 4th Friday of each month, 0830-1000, large conference room, Governor's Complex, Adelup
For more info, contact the Guam Veterans Affairs office at 475-8388 – or visit <http://gvao.guam.gov/>

REMINDER - RETIREE WEB SITES:

Each Service has a web site that contains **HOT TOPICS** for retirees.
You can also view and download the most current Service Retiree publication from the sites.
The link to all of these can be found on page 39 of this newsletter.



Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/ | **New Items** | * thru Bill 155-34 & Resolution 161-24

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

Committee Report PASSED 30 June 2017

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

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

Bill No. 69-34 (COR) - introduced by: Joe S. San Agustin / Dennis G. Rodriguez, Jr. Relative to requiring the DPHSS to issue conditional permits and DRT to collect fees and issue business licenses for the commercial cultivation, manufacturing, laboratory testing, and dispensary activities for medicinal cannabis, to further implement the "Joaquin (KC) Conception, II **Compassionate Cannabis Use Act** of 2013". **Status:** Corrected by Prime Sponsor, 4/28/17. **Committee Report PASSED 30 June 2017**

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

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

Bill No. 30-34 (COR) - As introduced by: Dennis G. Rodriguez / Joe S. San Agustin. An act to repeal and reenact Section § 1103 of Chapter 1, Division 1, of Title 10, Guam Code Annotated, relative to the **Medical Referral Assistance Office**. **Status:** Re-Referred to Committee on Health, Tourism, Military Affairs and Senior Citizens on 4/5/17. **Committee Report PASSED 30 June 2017**

Resolution No. 137-34 (LS) Relative to amending *I Mina'Trentai Kuáttro Na Liheslaturan Guahan Otden Areklamento* (the Thirty-Fourth Guam Legislature Standing Rules) to **honor the fallen war heroes of Guam** by recognizing the name of a recipient of *I Miláyan Más Takhilo' Na Sakrafisu* at the beginning of every session.

Resolution No. 107-34 (COR) – Relative to establishing a “Wheels to Work” program to provide Guam Regional Transit Authority bus passes to individuals who are unemployed and are actively seeking work, subject to availability of funds, paid by voluntary contributions from senatorial office budgets, and to direct the Executive Director of I Liheslaturan Guåhan to establish policies and procedures for the program. **Committee Report PASSED 29 June 2017**

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

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

34th Guam Legislature Live Feed: <https://www.youtube.com/channel/UCWGC3ELFeriK7HtSuf70tyg/live>

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



Veteran Health Care

Over the past few months, there has been an increase in concerns of veterans regarding access to healthcare; the following are some points of interest and information I put together to try to answer some of those concerns. Although these were primarily veterans who are not retirees, the following also provides us Retirees some important information – Please Share!!!

I know that HealthCare for veterans is a significant area of concern for our veterans and most want a simple answer - unfortunately, providing a single simple answer is very difficult as there are so many different circumstances.

1) Why can't a veteran use the Navy Hospital?

All Military Treatment Facilities have a priority system (just like the VA) and their primary audience is the Active Duty member who under law (10 U.S.C. 1074) are "ENTITLED" to such care.

Note that "According to 10 U.S.C. 1076, dependents of active duty personnel are "entitled, upon request, to medical and dental care" on a space-available basis at a military medical facility."

Retirees are under category 3 and as such, "10 U.S.C. 1074 states that "a member or former member of the uniformed services who is entitled to retired or retainer pay ... **may**, upon request, be given medical and dental care in any facility of the uniformed service" on a space-available basis."

Note also that Retirees "MAY" be eligible to receive care under the Dept of Veterans Affairs HealthCare system.

So other than an "Emergency" or as a result of a MOU with a local VA Hospital or clinic is any other veteran eligible to receive care at a Military Treatment Facility.

That is why we do see veterans using the Guam Navy Hospital - they have been referred there for care - such as labs, x-rays, etc.

2) CHAMPVA

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries.

This is a Dept of Veterans Affairs program and is in no way associated with the Navy Hospital or any other military program.

Do not confuse CHAMPVA with CHAMPUS, the old name for what is now TRICARE.

For more on CHAMPVA - visit: <https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp>

3) VA Health Care

Eligibility: If you served in the active military service and were separated under any condition other than dishonorable, you **may qualify** for VA health care benefits.

Current and former members of the Reserves or National Guard who were called to active duty by a federal order and completed the full period for which they were called or ordered to active duty **may be eligible** for VA health benefits as well..

Minimum Duty Requirements: Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, for a hardship or "early out," or those who served prior to September 7, 1980.

Since there are a number of other exceptions to the minimum duty requirements, VA encourages all Veterans to apply so that we may determine their enrollment eligibility.

Bottom line if you don't at least TRY to enroll, you will never know what you are and are not eligible for.

Enrollment based on Priority Groups: https://www.va.gov/HEALTHBENEFITS/resources/priority_groups.asp

Five Myths about VA Health Care: <http://www.blogs.va.gov/VAntage/586/busting-myths-about-va-health-care/>

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

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

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

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

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

Health Care for Retirees

As a retiree you have several health care benefits to choose from. These include VA provided medical benefits, TRICARE and other supplemental health care insurance options.

Retirees and their families remain eligible to use civilian health care facilities under TRICARE. TRICARE eligibility remains in force until you are 65 years old. Upon reaching age 65, TRICARE ends, and you become eligible for TRICARE for Life.

Retirees Can Receive Care at VA Facilities - Retirees are eligible for Department of Veterans Affairs (VA) medical care on a space-available basis. There are many limitations and eligibility requirements. VA medical care should *not* be relied on as your only source of health care.



TRICARE After Leaving the Service

After you retire, but prior to your 65th birthday (or medicare eligibility), you remain eligible for regular TRICARE just like you had on active duty. These programs are:

1. **TRICARE Prime:** A health maintenance organization-type managed care program for which retirees are required to pay an annual enrollment fee. Enrollees are assigned a primary care manager, who determines the most appropriate, available source of care—either a military treatment facility or a civilian network provider. Enrollees pay little or no co-payment, and usually are not required to file claims for their care.
2. **TRICARE Extra:** A preferred provider organization-type program; no enrollment is required, however care has to be provided by a TRICARE network provider. You will be responsible for paying the annual deductible and cost shares at a reduced rate. The network provider will file your claim.
3. **TRICARE Standard:** A fee for service option that requires an annual deductible and cost shares after the deductible has been reached. Under TRICARE Standard you are responsible for filing your claim.

You may have to switch between your current program and another depending on availability of TRICARE at your new home after you leave the service. You should contact your Health Benefits Advisors/Beneficiary Counselor and Assistance Coordinators (BCAC) at MTFs or stop in at your TRICARE Service Center for more assistance. [Locate the BCAC for your state.](#)

Dental Care After Retirement

Once you retire, you lose eligibility to TRICARE dental. To retain dental insurance you have to enroll in the [TRICARE Retiree Dental Program \(TRDP\)](#). The TRDP provides comprehensive dental coverage for Uniformed Services retirees and their family members. Under contract with the U.S. Department of Defense, the Federal Services division of Delta Dental Plan administers the TRDP. The TRDP is a voluntary dental benefits program with enrollee-paid premiums. Covered services under the TRDP are offered worldwide.

TRICARE For Life

If you or a family member become entitled to Medicare Part A, whether due to a disability or when you turn 65, you are eligible for TRICARE For Life (TFL). There are no TFL enrollment fees, but you are required to pay Medicare Part B premiums. When using TFL, TRICARE is the second payer after Medicare in most cases. [Get more information about TFL.](#)

TRICARE Pharmacy

When you reach age 65 (or otherwise become eligible for Medicare) you must enroll in Medicare as described above. Most people over 65 also sign up for Medicare Part D, which is the Medicare Pharmacy benefit along with Part B, the medical insurance benefit. With your TRICARE Pharmacy eligibility it may not be in your best financial interest to purchase Medicare Part D. If you have TRICARE, you don't need to join a Medicare Prescription Drug Plan. However, if you do, your Medicare drug plan pays first, and TRICARE pays second.

Health Care – *continued from page 8*

When you become eligible for Medicare Part D:

- You'll receive a letter in the mail.
- It will explain how your TRICARE prescription drug plan works with Medicare Part D.

For most TRICARE beneficiaries, there is almost NO advantage to enrolling in a Medicare prescription drug plan. Before deciding whether or not to enroll in a Medicare prescription drug plan, you should compare it with your TRICARE prescription drug plan. Be sure to compare: Monthly premiums, Deductibles, Co-pays, & Drug coverage

If you do decide to enroll in a Medicare prescription drug plan:

- TRICARE will pay second after Medicare
- You can enroll during your Initial Enrollment Period or the Open Enrollment Period each year
- The Open Enrollment Period is November 15th - December 31st, with prescription drug coverage beginning the next January 1st

[See our Medicare Program Overview page for details.](#)

Survivors

If a sponsor dies after retiring from active duty (either regular or a medical retirement), surviving family members remain eligible for TRICARE with the same health plan options and costs they had before their sponsor passed away.

Surviving spouses remain eligible for TRICARE unless they remarry and children remain eligible until they age out or lose eligibility for TRICARE for other reasons.

[Contact your TRICARE regional contractor](#) for assistance.

Supplemental Health Insurance for Retirees

One short stay in the hospital could offset the cost of several years of supplemental health insurance. Even though you are covered by TRICARE, a supplemental insurance policy is a good idea for retirees. Here's why:

- TRICARE does not cover all costs.
- TRICARE has a yearly deductible to be paid.
- TRICARE has a yearly cap on non-covered expenses; the cap is extremely high, and you are responsible for the cost of non-covered items up to that amount.

If you are covered by health insurance with your new employer, you may use TRICARE as your supplemental insurance for that policy. Check with your TRICARE advisor concerning your particular circumstances.

Source: <http://www.military.com/military-transition/retirees/health-care-changes-after-retirement.html>

Need a New ID Card? *The following locations are able to assist with you ID card needs.*

<p>Consolidated Support Ctr (36 Force Support Squadron) Bldg 22026, O'Malley Avenue – Andersen AFB Comm: 671-362-4958</p>	<p>Guam Air National Guard Bldg. 21018 Bonnin Blvd. – Andersen AFB Comm: 671-2298/2297</p>
<p>PSD Guam (Big Navy) Sumay Drive Bldg. 3191 Santa Rita Comm: 671-339-8301</p>	<p>Guam Army National Guard Bldg 300 Ft Juan Muna, Barrigada Comm: 671-735-0416</p>

RAPIDS Appointment Scheduler

Make Appointment Find Appointment Cancel Appointment

Note: You can also make an appointment online using the RAPIDS Appointment Scheduler (36FSS or PSD Guam only): *(Select Guam under the Country)* – <https://rapids-appointments.dmdc.osd.mil/appointment/default.aspx>

RECOMMENDED ROUTINE SCREENINGS FOR MEN

DEPRESSION
GET SCREENED IF FEELING DOWN, SAD OR HOPELESS

CHOLESTEROL CHECKED AFTER AGE 35

BLOOD PRESSURE CHECKED EVERY 2 YEARS

BODY MASS INDEX
18.5-25= NORMAL
30 & ABOVE= OBESE

DIABETES SCREENED IF YOU HAVE RISK FACTORS SUCH AS HIGH BLOOD PRESSURE

LUNG CANCER SCREEN IF CURRENT/FORMER SMOKER AGE 55-80

ABDOMINAL AORTIC ANEURYSM SCREEN IF CURRENT/FORMER SMOKER AGE 65-75

COLON CANCER SCREEN IF AGE 50 OR AGE 45 IF AFRICAN AMERICAN

HIV TEST IF UNDER AGE 65

HEPATITIS C SCREEN IF DOB BETWEEN 1945 AND 1965

PROSTATE CANCER NO TEST NEEDED

OPERATION
★ Live Well ★
Your Health Is Our Best Defense

MOST OF THESE SCREENINGS ARE COVERED BY TRICARE. DARK BOXES REPRESENT RECOMMENDED TESTS FOR ALL MEN.

Other Health Insurance Discovery

By law, beneficiaries are required to report any Other Health Insurance (OHI) they have in addition to TRICARE. The Military Health System (MHS) has contracted with a vendor to obtain OHI information. If the claim wasn't submitted to the OHI first, TRICARE will deny it. Providing your OHI information may help lower your out-of-pocket costs since two plans now pay on covered civilian care. To learn more visit www.TRICARE.mil/OHI

TRICARE Nurse Advice Line

Please remember the Nurse Advice Line is an option for receiving health care or answers to your medical questions. This service can be accessed 24 hours a day, 7 days a week by calling 1-800-874-2273 and selecting option 1. The Nurse Advice Line is not intended for emergencies and is not a substitute for emergency treatment.

<https://www.tricare.mil/ContactUs/CallUs/NAL.aspx>

Health / Medical News

Are You Protecting against Malignant Melanoma?

You don't have to stay inside, but here are some basics to avoid skin cancer.

What is malignant melanoma?

Malignant melanoma is a serious type of cancer which is found mostly in skin but also (rarely) in other areas of the body. It is one of the less common types of skin cancer but causes the majority of skin cancer-related deaths

Who can get melanoma?

Anyone can get melanoma regardless of age, sex or racial origin. There is a common misperception that only fair skinned individuals can get a melanoma. Dark skinned individuals also get melanoma, but less frequently.

What are the risk factors for developing melanoma?

People with white skin color, red or blond hair, light blue or green eyes, freckles, and those who have difficulty tanning (never tan or tan minimally) have the highest incidence.

The following factors also increase risk of melanoma:

- Large number of [moles](#) (the average adult has about 40)
- Large moles, (over 6 inches) present at birth, increase lifetime risk by 6-7 percent
- A history of atypical (dysplastic) moles
- Personal or family history of melanoma
- Blistering sunburns
- Use of tanning devices

What can I do to protect from melanoma?

Avoid mid-day sun exposure between 9 a.m. and 4 p.m. If you do spend time in the mid-day sun, wear clothing to cover as much of your skin as possible or apply sunscreen with broad spectrum coverage (UVA and UVB) 20 minutes before going outdoors and reapply every 2 hours and immediately after swimming to bare skin. Wear a hat with a 3-inch brim that goes all the way around, long sleeves and long pants. Seek shade when possible. Do not sunbathe or use tanning beds. Sunless tanning lotions and sprays are safe to use if you wish to appear tanned. Do not forget to protect your eyes by wearing sunglasses.

What do I look for when checking my skin?

Check your skin once a month, looking for unusual new moles or changes in existing ones. Use mirrors to see your back, or have someone check for you. The A, B, C, D, E's of melanoma serve as a guide in examining skin lesions:

- **A**symmetry means that one side of the mole is a different shape than the other side.
- **B**order is the outline of a mole. It should be sharp and regular.
- **C**olor of moles should be an even tone through-out the mole
- **D**iameter refers to the size of the mole measured through the center. Moles larger than a pencil eraser should be checked.
- **E**volving means that a mole that has looked the same for years is changing in any of the above A, B, C, D's, or that a flat mole is now raised, or has started itching.

Melanomas are frequently found by a spouse or friend. If someone tells you that a spot on your skin looks funny, it is a good idea to see your doctor to have it checked. If you are a Veteran patient, this can start with a Secure Message to your health care team.

Read More

- [Common Moles, Dysplastic Nevi, and Risk of Melanoma](#) (National Cancer Institute)
- [Facts about Sunscreens](#) (American Academy of Dermatology)

Source: <https://www.myhealth.va.gov/mhv-portal-web/ss20170509-are-you-protecting-against-malignant-melanoma>



The Caregiver Bill of Rights

I have the right...to take care of myself. This is not an act of selfishness. It will give me the capability of taking better care of my relative.

I have the right...to seek help from others even though my relatives may object. I recognize the limits of my own endurance and strength.

I have the right...to maintain facets of my own life that do not include the person I care for, just as I would if he or she were healthy. I know that I do everything that I reasonably can for this person, and I have the right to do some things just for myself.

I have the right...to get angry, be depressed, and express other difficult feelings occasionally.

I have the right... to reject any attempts by my relative (either conscious or unconscious) to manipulate me through [guilt](#) and/or [depression](#).

I have the right...to receive consideration, affection, forgiveness, and acceptance from my loved one for what I do, for as long as I offer these qualities in return.

I have the right...to take pride in what I am accomplishing and to applaud the courage it has sometimes taken to meet the needs of my relative.

I have the right...to protect my individuality and my right to make a life for myself that will sustain me in the time when my relative no longer needs my full-time help.

I have the right...to expect and demand that as new strides are made in finding resources to aid physically and mentally impaired persons in our country, similar strides will be made towards aiding and supporting caregivers.

SOURCE: <http://www.aplaceformom.com/senior-care-resources/articles/caregiver-support> | Adapted from the book, CareGiving: Helping an Aging Loved One, by Jo Horne, published in 1985 by the American Association of Retired Persons.



5 Reasons To Get PTSD Treatment

1) *Early Treatment Is Better.* | [Symptoms of PTSD](#) may get worse. Dealing with them now might help stop symptoms from getting worse in the future and lead to a better quality of life for you. (https://www.ptsd.va.gov/public/PTSD-overview/basics/symptoms_of_ptsd.asp)

2) *It's Never Too Late to Get PTSD Treatment.* | [Treatment can help](#) even if your trauma happened years ago. And treatment for PTSD has gotten much better over the years. If you tried treatment before and you're still having symptoms, it's a good idea to try again. (<https://www.ptsd.va.gov/public/treatment/therapy-med/index.asp>)

3) *PTSD Symptoms Can Affect Those You Love.* | PTSD symptoms can get in the way of your family life. You may find that you pull away from loved ones, are not able to get along with people, or that you are angry or even violent. Getting help for your PTSD can [help improve your relationships](#). (<https://www.ptsd.va.gov/public/family/ptsd-and-relationships.asp>)

4) *PTSD Can Be Related to Other Health Problems.* | PTSD symptoms can affect physical health problems. For example, a few studies have shown a relationship between PTSD and heart trouble. By getting help for your PTSD, you could also improve your physical health.

5) *It May Not Be PTSD.* | Having some symptoms of PTSD does not always mean you have PTSD. Some of the symptoms of PTSD are also [symptoms of other mental health problems](#). For example, trouble concentrating or feeling less interested in things you used to enjoy can be symptoms of both depression and PTSD. And, different problems have different treatments. (<https://www.ptsd.va.gov/public/problems/index.asp>)

When you [seek help](#), your mental health care provider can determine whether you need treatment for PTSD, or another type of treatment. (<https://www.ptsd.va.gov/public/where-to-get-help.asp>)

Find the Best Treatment for You |

You can learn about effective PTSD treatment options using our [PTSD Treatment Decision Aid](#). It includes videos to explain how the treatments work.

You can also build a chart to compare the treatments you like most. Both psychotherapies (also called talk therapy or counseling) and medications are included in the decision aid. You can print or save a personalized summary of your goals and preferences, and share this summary with your provider at your next visit. (<https://www.ptsd.va.gov/about/ptsd-awareness/index.asp>)

DFAS / MyPay updates



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

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

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

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

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

July 2017 DFAS Retiree Newsletter:

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

Director's Message - Retirement is a wonderful achievement

Retirement is a wonderful achievement and everyone here at DFAS is grateful for your service to our country. But, even though you are retired, there are still things that need to be done to ensure that your pay is delivered accurately and on time. This issue focuses on the most effective ways to work with DFAS when you need to make a change to your account.

- Retired and Annuitant Pay's address has changed
- Audit your Account
- **myPay** account; how to create, what you can do & the benefits

How Long Should I Hold On To My Old Bills & Other Documents?

Thank goodness for electronic billing, bill-pay and account access. The digital world can help you save time, be more organized and cut down significantly on paper... Significantly — but not completely.

No matter how much of your financial life you have online, you still need to save some paper documents. (Okay, maybe you don't need the actual paper if you scan it all in and back up what you need to save.)

Here's how to not suck at tossing paperwork.

To hold for a year or less (with some butts):

Monthly utility/cable/phone bills: Once you know the bill is correct, toss it. But if you deduct some of these costs on your tax return, you'll want to save them with your return (more on that in a moment).

Credit card statements: If you know all the charges are correct, you probably don't need to keep this. But if you make a big purchase and your lender offers some product protections, consider holding onto that month's bill. Also, if there's a deductible purchase on the statement, hold that for your tax return.

Medical bills: Once you know your claim has been paid by your health insurance company, you probably don't need to save these. But if you're potentially deducting medical expenses on your tax return, hang on to the bills.

Monthly/quarterly account statements: Hold on to statements from your investment and retirement accounts until you receive the year-end one, which summarizes the previous 12 months. Once you know it's right, there's no need to hold on to the monthlies anymore.

Bank statements: Once you know your monthly statement is correct, you can toss the statement at the end of the year. But if you've used a check to pay for a large or deductible purchase, hold on to it.

Pay stubs: If you still actually get these, you can toss them after you reconcile them with your W-2 at the end of the year. But if you're planning to apply for a mortgage, your lender may want to see a few months' worth.

Old Bills – continued from page 13

To hold for longer

Tax Returns: You don't want to be missing tax-related documents if Uncle Sam has questions about your tax returns. Hold the returns and supporting documents *for at least seven years*. The IRS can randomly audit you three years after you file — or six years afterward if it thinks you skipped out on reporting your income by at least 25%.

Year-end account statements: These will show the cost basis for your investments, so you want to hold on to them for as long as you have the investment. (And then a bit longer to support your tax return.)

Retirement plan statements: Hold on to your annual statements as long as you have assets in the accounts. This will help ensure your eventual withdrawals are taxed the right way. This is especially important to show if you've saved pre-tax or after-tax dollars to your 401(k), and to show your savings to both traditional and Roth options. For your IRAs, be sure to save Form 8606 — the document that shows if your contributions were deductible or nondeductible.

Home-related documents: Keep your purchase documents, and also all home improvement records, which can be used to calculate your cost basis when you sell your home, potentially saving you a bundle in taxes. If you've done work that needed a permit or town inspection, hold on to these, too, for as long as you own your home.

Insurance Policies: Hold onto to your policies for home/renters insurance, car insurance and umbrella insurance for the year. When you get a renewal, toss the old one. Keep your [life](#), [disability](#) or [long-term care](#) policies as long as they're in force.

To hold indefinitely

Loan paperwork: As long as you're still paying a loan (car, mortgage, student loan — the works), keep all your docs and contracts. When you pay off the loan, the lender will give you a payoff statement. Keep this forever, just in case some zombie debt comes back to haunt you.

The important stuff: While you can replace the following documents, it will be a major headache. Invest in a firebox or a safety-deposit box for:

- Birth certificates
- Adoption records
- Death certificates
- Marriage and divorce papers
- Military records
- Wills, powers of attorney and health care proxies
- Social Security cards
- Passports
- Appraisals for jewelry, art or other valuable property (unless you sell the item)
- A videotape of your home's contents to help with insurance claims in the event of a home fire. Update this once a year.

A few thoughts on e-documents

If you prefer digital to paper, you can download account statements and keep the electronic versions, but make sure they have a place to live that's beyond your hard drive. Why?

If your computer ever gives you the dreaded blue screen of death, you need to be sure you still have access to your documents. But, you say, you can access back statements through your online accounts. That may be true, but do you really want to have to track that all down? And not all online accounts will offer back statements in perpetuity, so it's better to be safe than sorry.

Instead, to make sure you have what you need, invest in an external hard drive that you back up regularly.

Source: <https://consumerist.com/2014/06/15/how-long-should-i-hold-on-to-my-old-bills-other-documents/>



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](#).

Financial / Legal News



How Your Credit Score Impacts Your Financial Future

Many people do not know about the credit scoring system—much less their credit score—until they attempt to buy a home, take out a loan to start a business or make a major purchase. A credit score is usually a three-digit number that lenders use to help them decide whether you get a mortgage, a credit card or some other line of credit, and the interest rate you are charged for this credit. The score is a picture of you as a credit risk to the lender at the time of your application.

Each individual has his or her own credit score. If you're married, both you and your spouse will have an individual score, and if you are co-signers on a loan, both scores will be scrutinized. The riskier you appear to the lender, the less likely you will be to get credit or, if you are approved, the more that credit will cost you. In other words, you will pay more to borrow money.

Scores range from approximately 300 to 850. When it comes to locking in an interest rate, the higher your score, the better the terms of credit you are likely to receive.

Now, you probably are wondering "Where do I stand?" To answer this question, you can request your credit score (for which there is a charge) or free credit report from (877) 322-8228 or www.annualcreditreport.com.

The most well-known credit scoring system was developed by Fair Isaac Corporation and is called the FICO® score. The three major credit bureaus—Equifax®, TransUnion® and Experian®—use the FICO scoring model for their proprietary systems. Since each scoring system uses a slightly different statistical model, your score from each of the three will not be exactly the same. This is because lenders and other businesses report information to the credit reporting agencies in different ways, and the agencies may present that information through their proprietary systems differently.

Because different lenders have different criteria for making a loan, where you stand depends on which credit bureau your lender turns to for credit scores.

How Your Credit Score Affects You

Suppose you want to borrow \$200,000 in the form of a fixed rate thirty-year mortgage. If your credit score is in the highest category, 760-850, a lender might charge you 3.307 percent interest for the loan.¹ This means a monthly payment of \$877. If, however, your credit score is in a lower range, 620-639 for example, lenders might charge you 4.869 percent that would result in a \$1,061 monthly payment. Although quite respectable, the lower credit score would cost you \$184 a month more for your mortgage. Over the life of the loan, you would be paying \$66,343 more than if you had the best credit score. Think about what you could do with that extra \$184 per month.

Determining Your Credit Score

So, how do credit bureaus determine your credit score? Fair Isaac has developed a unique scoring system for each of the three credit bureaus, taking the following five components into account:

Component	Component Weight
Payment history	35%
How much you owe	30%
Length of credit history	15%
Type of credit	10%
New credit (inquiries)	10%

What Helps and Hurts a Credit Score

Here is what each component says about you:

- **Payment History** details your track record of paying back your debts on time. This component encompasses your payments on credit cards, retail accounts, installment loans (such as automobile or student loans), finance company accounts and mortgages. Public records and reports detailing such items as bankruptcies, foreclosures, suits, liens, judgments and wage attachments also are considered. A history of prompt payments of at least the minimum amount due helps your score. Late or missed payments hurt your score.

continued on page 16 – "Credit Score"

Credit Score – continued from page 15

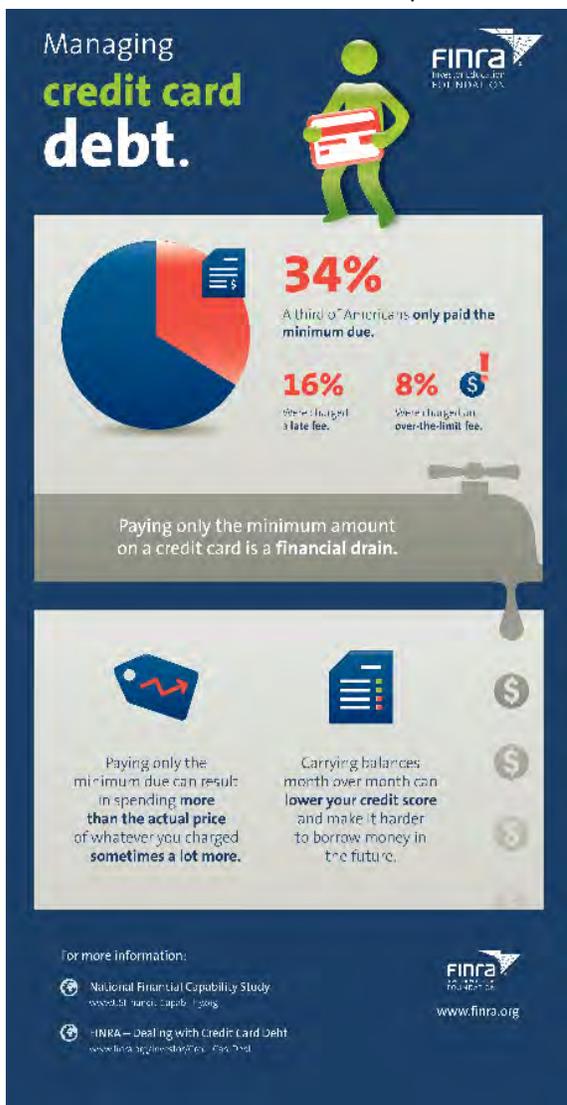
- **Amounts Owed or Credit Utilization** reveals how deeply in debt you are and contributes to determining if you can handle what you owe. If you have high outstanding balances or are nearly "maxed out" on your credit cards, your credit score will be negatively affected. A good rule of thumb is not to exceed 30% of the credit limit on a credit card. Paying down an installment loan is looked upon with favor. For example, if you borrowed \$20,000 to buy a car and have paid back \$5,000 of it on time, even though you still owe a considerable amount on the original loan, your payment pattern to date demonstrates responsible debt management, which favorably affects your credit score.
- **Length of Credit History** refers to how long you have had and used credit. The longer your history of responsible credit management, the better your score will be because lenders have a better opportunity to see your repayment pattern. If you have paid on time, every time, then you will look particularly good in this area.
- **Type of Credit** concerns the "mix" of credit you access, including credit cards, retail accounts, installment loans, finance company accounts and mortgage loans. You do not have to have each type of account. Instead, this factor considers the various types of credit you have and whether you use that credit appropriately. For example, using a credit card to purchase a boat could hurt your score.
- **New Credit (Inquiries)** suggests that you have or are about to take on more debt. Opening many credit accounts in a short amount of time can be riskier, especially for people who do not have a long-established credit history. Each time you apply for a new line of credit, that application counts as an inquiry or a "hard" hit. When you rate shop for a mortgage or a car loan, there may be multiple inquiries. However, because you are looking for only one loan, inquiries of this sort in any 14-day period count as a single hard hit. By contrast, applying for numerous credit cards in a short period of time will count as multiple hard hits and potentially lower your score. "Soft" hits—including your personal request for

your credit report, requests from lenders to make you "pre-approved" credit offers and those coming from employers -will not affect your score.

Good Credit Puts Money in Your Pocket

Good credit management leads to higher credit scores, which in turn lowers your cost to borrow. Living within your means, using debt wisely and paying all bills—including credit card minimum payments—on time, every time are smart financial moves. They help improve your credit score, reduce the amount you pay for the money you borrow and put more money in your pocket to save and invest.

Source: <http://www.finra.org/investors/how-your-credit-score-impacts-your-financial-future> (click link or on picture to see full size)



SBP Annuity Payable to Special-Needs Trust

The National Defense Authorization Act for fiscal 2015 now gives retirees the option of having Survivor Benefit Plan annuity payments go directly into a special-needs trust for a disabled child. This special-needs trust statute does not apply to disabled spouses.

"This new option is the result of an amendment to the public law covering SBP and is a welcome change for parents of disabled dependent children," said Tammy Hern, the Air Force's SBP program manager.

Basically, a special-needs trust is a legal tool specifically designed for managing money set aside for the benefit of a disabled person, according to Department of Defense officials. Unlike many other trusts, a special-needs trust is governed by state law.

Retirees who have SBP coverage for a disabled dependent child may now - or at any time -- have a special-needs trust created and elect to direct SBP annuity payments to the trust.

continued on page 17 – "SBP Annuity"

SBP Annuity – continued from page 16

This irrevocable decision may be made during the life of the retiree through a writ-ten statement that designates future SBP payments go into the special-needs trust. In situations where SBP payments are made to more than one dependent child, the special-needs trust will be treated as a dependent child for the purposes of determining the shares payable to each child.

To irrevocably add a special-needs trust to existing child SBP coverage, retirees must submit a written statement requesting the annuity be paid to a trust. The statement must include the name and tax identification number of the trust. An attorney certification letter from an actively li-censed attorney verifying that the trust is a special-needs trust created for the benefit of the disabled dependent child must also be submitted. Examples of both statements can be found at:

<http://www.retirees.af.mil/sbp/>.

"It is vital that people wanting to create a special-needs trust exercise due diligence and consult with an attorney well-versed in this specialized and complex area of law," said Hern. In accordance with the SBP statute, a special-needs trust for a dependent disabled child must also meet federal statute, and once it is created, it is irrevocable. If officials determine the special-needs trust is invalid or otherwise faulty, then SBP annuity payments will revert back to being made directly to the dependent child. If this occurs, the dependent child's entitlement to other benefits such as Supple-mental Security Income and Medicaid may be affected.

A special needs trust election can be added to child SBP coverage even after the retiree dies. "When the retiree dies, if SBP child coverage has been elected and the child is disabled, the dependent child's le-gal parent, grandparent or court-appointed legal guardian may irrevocably elect to have the SBP annuity payments made to a special-needs trust," said Hern.

For more information or help with completing election statements, call 1-877-353-6807 to contact the SBP or casualty assistance representative at the nearest Air Force base.

Excerpt from the U.S. Air Force (Retiree) Afterburner Newsletter

myPay Support on DFAS [myPay.dfas.mil]

For problems using myPay, or with your myPay password, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-332-7411 or commercial at (216)552-5096. You can also call DSN to 580 -5096. This support line is available Monday through Friday, 8am to 5pm, Eastern Time.

The Centralized Customer Support Unit can provide assistance on how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your password. For all other payroll information, please contact your servicing pay office or your customer service representative.

Questions concerning specific pay account information should contact the servicing payroll office or the appropriate Customer Service rep as follows:

Military Retirees: 1-800-321-1080

Annuitant: 1-800-321-1080

Former Military Spouses: 1-888-332-7411

Military retirees that are in a non-pay status due to a VA Waiver or Combat Pay can still access myPay but will have limited options available. Questions should be referred to the customer service section listed above. You can also access your pay statement from the Main Menu of the myPay website by clicking on the Payment Information option.



If you have trouble reading the graphic version of your pay statement, you can click on the Text Version link. The text version of your pay statement lists all of your pay data item information in a single column.

“Wisdom and penetration are the fruit of experience, not the lessons of retirement and leisure. Great necessities call out great virtues.” ~ Abigail Adams



keeping you informed

August Holidays & Observances

4 Aug: Coast Guard Birthday (4 August 1790)
 6 Aug: First Atomic Bomb dropped (1945)
 7 Aug: Purple Heart Recognition Day
 8 Aug: VJ (Victory over Japan) Day (1945)

14 Aug: National Navajo Code Talkers Day
 26 Aug: Women's Equality Day
 29 Aug: Marine Forces Reserve Birthday
 31 Aug: End of Operation Iraqi Freedom 2010

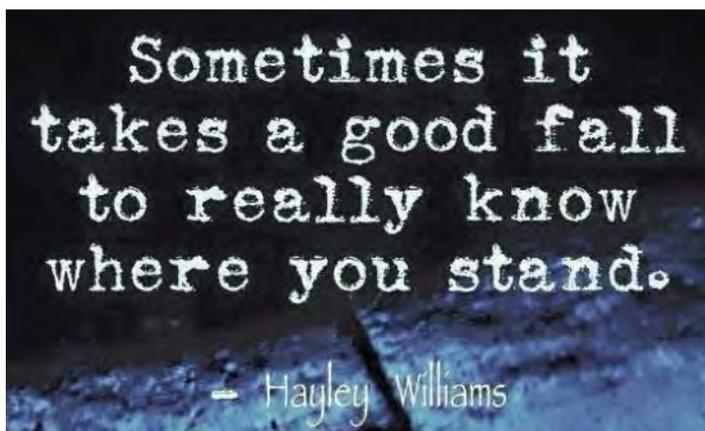
September Holidays & Observances

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

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

2017
Air Force Ball
 9 Sept 2017
 at the
Dusit Thani
 Mark Your Calendars now!
 More info to follow
 in the coming months

A **Presidential Memorial Certificate** is available to family members for deceased retirees. Obtain a copy of VA Form 40-0247 from your local VA office, or go to the internet, using goggle search, enter "VA Form 40-0247" and you can print a copy. You must include a copy of the retiree's discharge (Usually DD Form 214). For more info: <https://www.cem.va.gov/cem/pmc.asp>





Benefits WATCH

Are You Taking Advantage of Secondary Service Connection in Your VA Disability Claim?

It was a routine call....checking in on a client about his case.... I was not expecting what I heard.

The news on the other end of the line wasn't good. He had just been through months of tests to figure out what was going on inside his body.

Weird symptoms had been presenting.

First some dizziness, and some significant memory loss. Then he started to lose his vision, a little bit here and a little bit there. I noticed in past conversations that he was having a lot of difficulty saying words, and more difficulty understanding what I would say to him.

"They diagnosed it today," he said. "Vascular dementia."

"It gets worse," he added. "They said my kidney problem was like a chain of dominoes inside my body – this is just the first to fall."

The Veteran had service-connected Renal Dysfunction from his Vietnam era service. But it was nothing more than a major inconvenience – he could still work, go hunting, occasionally ride a motorcycle (*against his better judgment, he always told me with a wink*).

The Vascular Dementia – a condition that is somewhat similar to Alzheimer's in its symptoms, but completely different in its causation – would quickly rob him of his [ability to earn an income](#) and provide for his family.

This is where Secondary Service Connection comes in.

There are [5 different ways](#) to show that any medical condition is somehow related to your military service.

Most Veterans – believe it or not – don't know this.

Nor do they know that you can – and should – argue more than one way that your disability is service connected.

I am not going to talk about all 5 here today.

If you want to learn about all 5 Paths – what they are, how to prove them, when to use them, how many to use, etc. – you should [check out my VA Field Manual \(eBook\) "5 Paths to Service Connection"](#)

Today I just want to talk to you about one of those paths: Secondary Service Connection.

There is not always a [nice straight line between an in-service injury and a medical condition](#). Sometimes a [service-connected injury can cause another injury](#) or condition.

Why is this?

Because the parts of the human body do not work in isolation.

- Your heart pumps oxygen to your body.
- If you have a problem with your "pump", you may likely have problems with your blood pressure.
- If you have problems with your blood pressure, you may cause problems with your vascular system.
- Vascular problems can lead to organ problems.
- Organ problems can lead to cancers.

You get the idea.

Because the parts of the human body do not work in isolation, you may find yourself with a medical condition that did not arise in military service. Just like my client in the above example – his Vascular Dementia did not arise in service.



Disability – continued from page 19

But because it was caused by a condition that WAS service-connected, he is able to [file a claim](#) and [seek compensation](#) for it. If he dies from the condition – he'll be the first to tell you that his Vascular Dementia will kill him long before his renal dysfunction – his [wife will be eligible for survivor benefits](#) and his kids will be eligible for Dependents Educational Assistance.

Secondary service connection can be a big deal.

If this is the case, then you are going to want to tell the VA you are claiming service connection based on a legal theory of “Secondary service connection”.

(Don't confuse this with the theory of service connection by [aggravation](#) – when a service-connected condition makes another pre-existing or non-service connected condition worse).

Here is what you Need to Prove Secondary Service Connection.

Medical evidence. Short and simple.

You will not succeed in a secondary service-connection claim [without sufficient medical evidence](#).

Why not? Because [lay evidence](#) is often insufficient to establish medical causation.

That makes sense, right? You don't go to a yoga instructor to tell you why your car's “check engine” light is coming on. You go to someone that is trained in [diagnosing that problem](#).

Likewise, in a secondary service connection claim, you will have to have a [medical doctor offer an opinion that your condition was caused by – or resulted from – a service connected condition](#).

The legal [burden of proof](#) you need to meet is , however, the same as any other service connection claim: the doctor only needs to conclude: It is “[at least as likely as not](#)” that Service-connected Condition A caused Condition B.

Examples of Proving Secondary Service Connection.

Scenario 1: As a result of a combat injury, you are diagnosed with [post-traumatic stress](#) (aka, PTSD), depression or any other mental health condition. That mental health condition leads to stomach problems. Are the stomach problems able to be service connected using secondary service connection?

Answer: Probably. You will need medical opinions from a gastroenterologist and probably a psychiatrist or psychologist to show the VA that the stomach disorder is the result of, or caused by, the mental health condition.

Scenario 2: (This general scenario appears in the Veterans Benefits Manual, page 132.) A veteran has a 30% [rating for a service-connected knee injury](#). As a result of that injury, the veteran now complains of chronic back-pain and walks with a limp. Is the low-back pain and limp a secondary connection?

Answer: It depends. If you have an [opinion from a private medical expert](#), you may be able to establish that second injury, the low back pain, is connected to the original knee problem. This is a tougher claim, because there are many causes for low back-pain.

Scenario 3: You had a Traumatic Brain Injury while in-service, and as a result, suffered nerve damage in your brain. You have now been diagnosed with [sleep apnea](#) – and there is no evidence that sleep apnea was diagnosed in service. Is your sleep apnea secondary to your TBI?

Answer: It could be – but you're going to need some medical evidence to show that. One form of sleep apnea results from nerve damage: the brain cannot send the proper signals to the lungs to expand and take in air. Sleep Apnea is a deadly condition – and there are many causes for the condition.

How to learn more about Proving Secondary Service Connection.

VA Claims can seem tough at first – but they don't need to be. Can I teach you my [8 Steps for Improving Your VA Claim](#)? My law firm uses this same 8 step method in the work we do for clients. I developed it by reading hundreds, if not thousands, of [VA Claims Files](#). I saw patterns in claims the VA continually delayed and denied, and I want to show YOU how to fix those patterns and problems. You can learn all about the 8 Steps – and how to use them in fixing your VA Claim – in the [thousands of posts and videos here on the Veterans Law Blog](#). Don't have time to dig through the blog for the information? I'll send it to you by email.

I can [send you more information by email from the Veterans Law Blog](#), which will include tips, pointers, guidance, examples and a variety of other tools you can use to take back the power in your VA claim and get on with your life.

by [Chris Attig](#) | Source: <https://www.veteranslawblog.org/secondary-service-connection/>

Vets, supporters encourage attention to at-risk veterans, servicemembers

Military veterans face many battles -- both in overseas combat and different ones here at home. For some, the internal conflict manifests while they're trying to adapt to civilian life.

"We see far too many family breakups, we see job losses, we see loss of their home, they wind up homeless," Vet-Star director Dave Lewis said.

"Imagine you coming back from the war zone," VFW commander Benny Guerrero, Jr., said. "You are broken -- maybe spiritually, maybe mentally -- and maybe you have some issues with injuries related to combat."

Those are just a few of the many situations that a veteran faces daily. The toughest of all: fighting the battle within themselves. Col. Lewis said, on average, [20 veterans and one service member die by suicide every day](#).

"Let's not lose one more," he stated. "There is no reason that we should leave anybody behind. This becomes a new type of battlefield that we did not train people for."

One in 20 veterans faces some sort of struggle adapting and transitioning into civilian life.

"What we tend to see is for those who struggle, they isolate," Lewis said. "They don't relate well with their friends and family anymore. Their friends and family might not know where to reach out for resources."

On August 31, 1949, then-Secretary of Defense Louis Johnson established Armed Forces Day as the third Saturday of May for citizens to thank, honor, and pay tribute to all the men and women who serve in all branches of the military.

"Armed Forces Day means a lot," Guerrero said, "and it should be recognized and appreciated -- especially for that one percent who serve so deeply to protect our freedoms."

May is also Military Appreciation Month, and veterans in several cities across the country marched Saturday in "Victory for Veterans" demonstrations to advocate for concerns that veterans and their families face. Lewis said it's about helping those veterans in need.

Our philosophy is that somebody knows that a veteran is struggling," he said, "so let's learn how to reach out and learn how to help each other."

VFW Commander Guerrero said the most important thing is to make veterans feel at home and showcase their civic efforts.

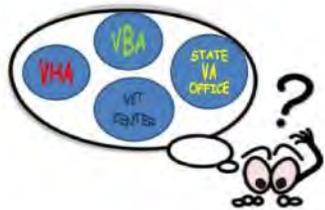
"We want to bring them out of the dark and into the spotlight and let them know that they are our heroes we want to honor them and respect them and treat them like our brothers and sisters."

If you're a veteran, or know one, that's struggling with transitioning into civilian life or thoughts of suicide, please get help. [The Military Order of the Purple Heart](#) provides support to soldiers, sailors, airmen, Marines, or guardsmen that were injured in the line of duty; Vet Star, or the [Veterans Resources Coordination Group](#), provides mental health support for post-traumatic stress and other debilitating conditions; the [Veterans of Foreign Wars](#) provides community support for long-time veterans or recent returns; and [Remember Our Heroes](#) helps fundraise for all of the above, as well as direct vets and their families to the other services that they may require.

If you know someone is actively considering suicide, call the veterans' suicide hotline at 1 (800) 273-8255. It's a service rendered by the Department of Veterans Affairs. | By Marcos Ortiz

Source: <http://www.fox34.com/story/35478750/vets-supporters-encourage-attention-to-at-risk-veterans-servicemembers>

Confused about VA Services??



Join us at the Guam Vet Center.
Intro to VA Services
 every 2nd and 4th Fridays of each
 month at 1:00pm to 3:00pm
 For more information, please contact
 Gaudencia or Monica at 472-7161

Tips on Discussing Sensitive Topics with Your Doctor

Healthy communication with your doctor can sometimes require talking about sensitive subjects. Even if you feel embarrassed or uncomfortable talking with your doctor about something, chances are your doctor has heard similar things before. Get information about talking to your doctor about topics like:

| Alcohol | Falling and fear of falling | Grief, mourning, and depression | HIV/AIDS |

| Incontinence | Memory problems | Sexuality | Family problems |

For Full Story - National Institutes of Health: <https://www.nia.nih.gov/health/publication/talking-your-doctor/can-i-really-talk-about-discussing-sensitive-subjects>.

How to Write a Notice of Disagreement for the VA

If you received an unfavorable decision on your VA claim for compensation for a service-connected disability, you have the right to request a review and to appeal. The first step is to notify the U.S. Department of Veterans Affairs of your disagreement. Either write a letter to the VA or use VA Form 21-0958, Notice of Disagreement. After March 24, 2015, you must use the form as the VA will no longer accept letter



Identifying Information

When you write to the VA, always include your name, Social Security number, VA file number, address, phone and email address. If you are a non-veteran claimant, such as a widowed spouse, include your address, telephone number and email address. Include a convenient time of day and the best number at which to reach you if you would like the VA to contact you. Finally, include the date of the VA's decision letter.

Specific Issues

Explain every point on which you disagree. If you claimed more than one disability, address each condition separately. Typical issues include the VA's decision that a disability was not service-related or that it began later than you claimed. You may also question the VA's decision about the extent of your disability in which case you should state what you believe is the correct percentage of disability. You may attach additional pages and documents.

Time Limitations

After signing and dating the NOD, file it by mailing or hand delivering it to a VA regional office. The due date is one year and one day from the date on your decision letter, or on the next business day if the due date falls on a weekend or legal holiday. The VA will accept a mailed NOD after the due date as long as the envelope is postmarked before the due date. If the VA does not receive a NOD within one year, its decision becomes final.

Source: <http://legalbeagle.com/5324678-write-notice-disagreement-va.html>

See Also: [How to file a Notice of Disagreement on your VA compensation claim](#) & [VA Form 21-0958](#)

VA modernization initiative reduces processing time for Veterans' claims, saves future taxpayer dollars

VA recently started digitizing older, inactive paper records, which will save taxpayer dollars through reduced, leased office-space that currently houses these records.

"This is just one of the ways in which we are [modernizing our capabilities](#), not only to be more responsive to Veterans and their families, but also to be good stewards of taxpayer dollars," said VA's Acting Under Secretary for Benefits Thomas Murphy.

This new "paper-extraction" process ensures that when a [claim](#) is filed, the Veteran's electronic record is already available in VA's computer systems, reducing processing time for benefit claims from Veterans and their [survivors](#). In the past, when a Veteran filed a new or supplemental claim, if a medical condition had worsened, the retired paper files were boxed and shipped to a central site to scan into VA's systems before work would begin on the new claim.

Nearly 2 million inactive files were housed in 33 [regional offices](#) across the country before the change. As of April 14, more than 500,000 files have been collected from eight regional offices for scanning. Once the records have been digitized, VA will archive and store them in less expensive long-term storage for safekeeping.

The agency plans to remove and scan paper claim records from the remaining regional offices by the end of 2018.

"This modernization initiative seeks to eliminate delays caused by shipping and digital conversion," said Bradley Houston, director of VA's Office of Business Process Integration, which oversees the initiative. "It will give claims processors nationwide the ability to instantly access millions of inactive claim records when needed."

Over the past five years, VA has made concerted efforts to modernize the way it processes compensation and pension claims. Since 2012, 397 million records — consisting of 2.6 billion images — have been scanned, indexed and uploaded into the agency's electronic-claims processing system, Veterans Benefits Management System. In fiscal 2016, VA provided compensation and pension benefits to more than 5.1 million Veterans and family members, totaling over \$80 billion.

For more information about VA's benefits, go to <http://benefits.va.gov/benefits/> or call 800-827-1000.

Source: <http://www.blogs.va.gov/VAntage/37306/va-modernization-initiative-reduces-processing-time-veterans-claims-saves-future-taxpayer-dollars/>

AM I A PROTECTED VETERAN?

The Vietnam Era Veterans’ Readjustment Assistance Act of 1974 (VEVRAA), as amended (38 U.S.C. § 4212), prohibits discrimination against protected veterans. Under VEVRAA, a veteran may be classified as a “disabled veteran,” recently separated veteran,” “active duty wartime or campaign badge veteran,” or “Armed Forces service medal veteran.”

DETERMINE YOUR VETERAN STATUS

1 Did you serve on active duty* in the U.S. Military?

*See 38 USC § 101(21) for a full list of service that may be counted as active duty.

2 Were you discharged or released from service under conditions other than dishonorable?

If you answered “yes” to the above questions, continue to the questions below. If you answered “no” to any of the questions, you may not be considered a protected veteran.

DETERMINE IF YOU ARE PROTECTED UNDER VEVRAA

DISABLED VETERAN	RECENTLY SEPARATED VETERAN	ACTIVE DUTY WARTIME OR CAMPAIGN BADGE VETERAN	ARMED FORCES SERVICE MEDAL VETERAN
<ul style="list-style-type: none"> • Are you a veteran of the U.S. Military who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans Affairs? <li style="text-align: center;"><i>or</i> • Were you discharged or released from active duty because of a service-connected disability? 	<ul style="list-style-type: none"> • Were you discharged or released from active duty within the last three years? 	<ul style="list-style-type: none"> • Did you serve on active duty during one or more of the periods of war outlined in 38 U.S.C. § 101?† • Did you serve on active duty in any campaign or expedition for which a campaign badge has been authorized under the laws administered by the Department of Defense? 	<ul style="list-style-type: none"> • Did you serve on active duty in a U.S. military operation for which an Armed Forces Service Medal was awarded pursuant to Executive Order 12985 (61 FR 1209) and were you awarded the Armed Forces Service Medal? • If you were awarded the Armed Forces Service Medal, is it listed on your DD Form 214?

If you answer “yes” to any questions in the above categories, you may be protected under VEVRAA. A veteran may qualify in more than one category. If you do not fall into any of the categories, you may not be a protected veteran.

Please note that this this page provides general information. It is not intended to substitute for the actual law and regulations regarding the program described herein.

†Period of War Dates: Korean Conflict June 27, 1950 – January 31, 1955; Vietnam Era February 28, 1961 – May 7, 1975 for veterans serving in the Republic of Vietnam or August 5, 1964 – May 7, 1975 for all other cases; Persian Gulf War August 2, 1990 – current.

If you do not have a DD-214 Form, or have additional questions about your veteran status, please contact the Department of Veterans Affairs at 1-800-827-1000.

Original graphic can be viewed at: https://www.dol.gov/ofccp/posters/Infographics/ProtectedVet_InfoGraphic_JRFQA508c.pdf

VA Pension

VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefit. Veterans Pension is a tax-free monetary benefit payable to low-income wartime Veterans. [See if you Qualify »](#)



Benefit Description | VA offers two broad categories of Pension benefit programs:

Veterans Pension: Tax-free monetary benefit payable to low-income wartime Veterans. [Learn More](#)

Survivors Pension: Tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service. [Learn More](#)

Veterans and survivors who are eligible for Pension benefits and are [housebound](#) or require the [aid and attendance](#) of another person may be eligible to receive additional monetary amounts.

To learn more about what Veterans and their families should know when applying for Department of Veterans Affairs (VA) Pension Benefits [click here](#).

Eligibility Requirements | Pension benefits are needs-based and your "countable" family income must fall below the yearly limit set by law. Veterans must have at least 90 days of active duty, including one day during a [wartime period](#). If the active duty occurred after September 7, 1980, you must have served at least 24 months or the full period that you were called up (with some exceptions). You must also be:

- Age 65 or older with limited or no income, **OR**
- Totally and permanently disabled, **OR**
- A patient in a nursing home receiving skilled nursing care, **OR**
- Receiving Social Security Disability Insurance, **OR**
- Receiving Supplemental Security Income

The Veteran must have met the service requirements above for surviving spouses and children applying for the Survivors Pension. [Learn More](#)

How to Apply for Veterans Pension | To apply for Veterans Pension, download and complete [VA Form 21P-527EZ](#), "Application for Pension". You can mail your application to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office and turn in your application for processing.

You can locate your local regional benefit office using the [VA Facility Locator](#).

How to Apply for Survivors Pension | To apply for Survivors Pension, download and complete [VA Form 21P-534EZ](#), "Application for DIC, Death Pension, and/or Accrued Benefits" and mail it to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office and turn in your application for processing.

VA Pension: Enhanced Pension Benefits | As Veterans and survivors consider applying for Pension benefits, VA would like to share important information about the Pension program. Learn how the [VA Pension Program](#) can help you.

VA's pension program provides monthly benefit payments to certain wartime Veterans with financial need, and their survivors. As Veterans and survivors consider applying for these benefits, VA would like to share important information about the [pension program and organizations](#) offering assistance with pension applications.

Don't be a victim! Be aware of pension poaching scams. To learn more [click here](#).

Source: <http://www.benefits.va.gov/pension/>

VA Identity Safety Service offers a toll-free identity theft help line to Veterans and their beneficiaries who believe that they are at risk for identity theft.

The number is [1-855-578-5492](tel:1-855-578-5492), and it operates Monday through Friday, from 8 a.m. to 8 p.m. EST with voicemail for after-hours calls. Any calls pertaining directly to VA data are referred to VA staff and investigated accordingly. Find out more about how you can protect yourself from identity theft at VA's "More Than A Number: Identity Theft Protection" website at <https://www.va.gov/IDENTITYTHEFT/index.asp>

MORE
THAN A NUMBER | DEFEND VETERANS' IDENTITIES



Retirement

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

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

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

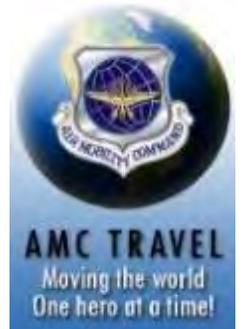
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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

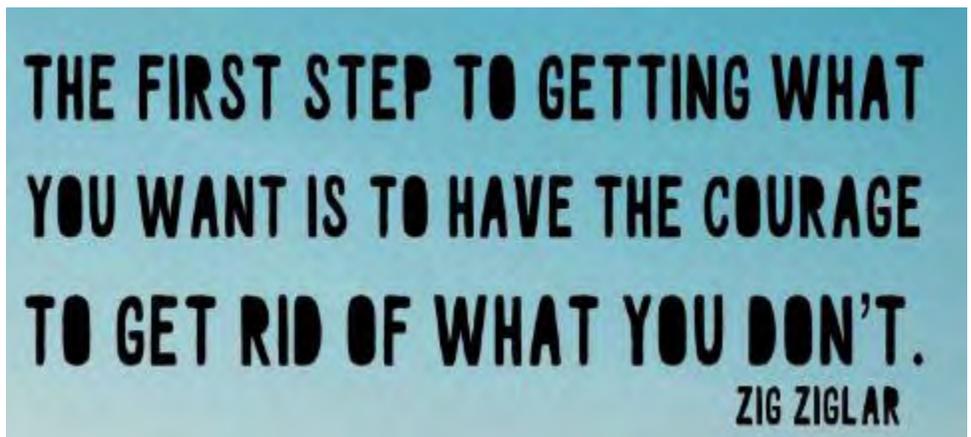
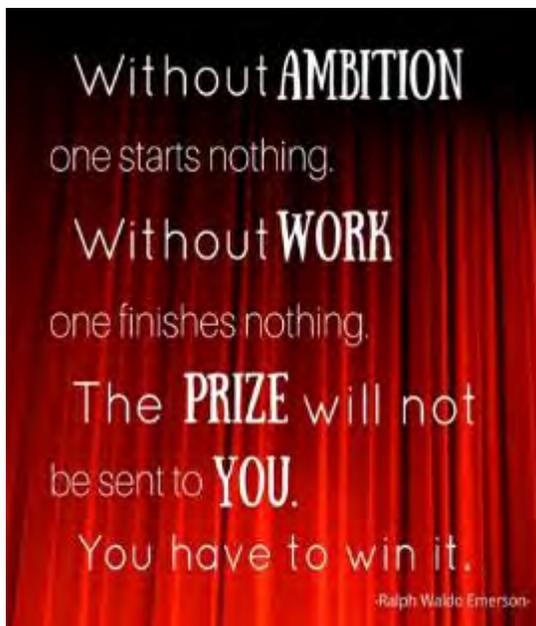
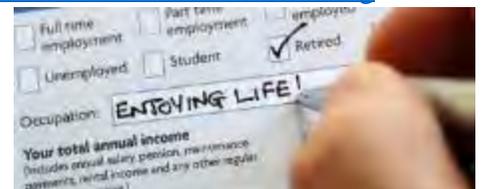


TRICARE Travel Information

is available at: <https://www.tricare.mil/FindDoctor/Traveling>
 You're covered while traveling on business, vacation or when moving.

- You should get all routine care before you travel.
- It may not be authorized after you leave for your trip.

Your rules for getting care depend on your plan and travel destination.



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.



5 Social Security Questions Everybody Should Be Able To Answer (Before Retiring)

There's been a serious tug-o-war going on between two groups. On one side, there are the people who believe that you should take Social Security as soon as possible. And on the other side, there's the group who firmly states that you should wait until you get the biggest benefit.

How do you know what's right for you?

The arguments on both sides have left many people stuck in limbo because they're afraid of making a mistake and it's been hard for them to figure out what's best.

You can elect Social Security as young as age 62 but the benefit will be permanently reduced. If you start your benefit at your Full Retirement Age (FRA), you'll receive what's referred to as your full benefit (100%). And if you delay the start of your benefit until after your FRA, you'll receive Delayed Retirement Credits. This can increase your benefit by 8% per year with a maximum at age 70.

But, that's only one part of your retirement equation. Because the age at which you start receiving Social Security can have a long-range impact on your retirement savings like TSP—good or bad.



Figuring out when the best time to start getting your benefit can be challenging. You can use these 5 questions to help you clarify your options.

1. How Much Social Security Will I Get If I Start Taking My Benefit At Retirement?

Yes, this is a basic question, but resist the temptation to skip the answer. Keep reading! You'll need your Social Security statement. If you don't have a current statement, you can download your statement on the [Social Security website](#).

Determine your age at retirement in years and months (*yes, really months*). Because Social Security will *calculate* your benefit by counting your age in years and months!

Look at your Social Security statement to find out how much you'll receive each month. If your desired retirement age (year/months) is not shown on your statement, then there's a quick extra step you'll need to take to figure out the answer to this question.

continued on page 27 – "Social Security"

Social Security – continued from page 27

This could place Franny FERS' finances in a precarious position. Because if there's a loss in her TSP due to volatility in the stock market, or maybe if she has an unexpected additional withdrawal, her risk of running out of money substantially increases.

What should Franny do?

Do you think Franny should consider other options like beginning Social Security at retirement or maybe delaying Social Security for only one or two years? Yes, she should definitely weigh other options. This is why it's critical that you know how to test out various options when you're deciding to start or delay your Social Security!

Keep in mind, your actual scenario will be different from this hypothetical example. You'll need to estimate your own potential shortfall and/or benefit of increased income from delaying Social Security.

4. Are there any earnings restrictions on my Social Security benefit?

You need to be aware that there are special earnings restrictions that apply if you're receiving Social Security before your Full Retirement Age (FRA). This can reduce or eliminate your Social Security benefit. Bear in mind that starting with the month you reach your FRA, there are no earnings restrictions.

What counts as earnings?

- When Social Security figures out how much to deduct from your benefits, they count only wages you earn from your job or net earnings if you're self-employed. This includes bonuses, commissions and vacation pay.

What DOESN'T count as earnings?

- Social Security **does not count** pensions (such as FERS), annuities, investment income, interest, veterans or other government or military retirement benefits.

How does the earning restriction work?

There's two sets of rules depending upon how old you are:

- **If you're UNDER FRA for the entire year in 2017**, then Social Security will deduct \$1 from your benefit for every \$2 you earn above the annual limit of \$16,920.
- **If you will REACH your FRA in 2017**, then Social Security will deduct \$1 from your benefit for every \$3 you earn above \$44,880. But they only count earnings before the month of your FRA.

5. How Will My Social Security Strategy Affect The Spousal Benefit?

Electing Social Security under your Full Retirement Age (FRA) will [permanently decrease spousal benefits](#). If your retirement plan includes the use of Spousal Benefits, then it's important to include that reduced estimated amount in your planning. This [calculator](#) from Social Security may help you to compare various scenarios.

If you elect Social Security at your FRA or older, Spousal Benefits are not affected.

Silo Decision Making Doesn't Belong In Retirement Planning

'Silo decision making' is when a farmer only considers what's in the silo, but neglects the other animals or crops in their decision. That type of decision making isn't very good in farming or in retirement planning!

There's an inherent danger in only considering one fact when making almost any decision because you may be unintentionally missing other key factors. For example, it is true that delaying Social Security will give you more money each month, but relying on that fact alone may leave your TSP or other retirement savings at significant risk.

Clarify your Social Security options so that you can have a sound strategy, avoid mistakes, and feel confident nothing important is overlooked.

Be sure to take this free assessment, [The Retirement Quiz](#) to see how you score in 9 key areas of FERS retirement planning.

About the Author: Kelly Monroe is the creator and chief illustrator of the [FERS Blueprint Online Retirement School](#). She's a licensed financial planner and has consulted with over 2,300 Federal employees to help them clarify their retirement planning.

Source: <https://www.fedsmith.com/2017/05/30/5-social-security-questions-everybody-should-be-able-answer-retiring/> Article used with permission from author.

Inspector General Warns Public About SSA Employee Impersonation Scheme

Posted on July 20, 2017 by Andrew Cannarsa, OIG Communications Director

The Acting Inspector General of Social Security, Gale Stallworth Stone, is warning citizens about a new Social Security Administration (SSA) employee impersonation scheme. SSA and its Office of the Inspector General (OIG) have recently alerted citizens about an OIG employee impersonation scheme <<https://oig.ssa.gov/newsroom/news-releases/march30-advisory>> and a scheme targeting former clients of Kentucky disability attorney Eric Conn <<https://oig.ssa.gov/newsroom/news-releases/june21-advisory>> ; the agencies are now receiving reports from citizens across the country about other phone calls from an individual posing as an SSA employee. The caller attempts to acquire personally identifiable information from victims to then edit the victims' direct deposit, address, and telephone information with SSA.

The reports indicate that the impersonator calls from a telephone number with a 323 area code. The caller claims to be an SSA employee, and in some instances, tells the victim that they are due a 1.7 percent cost-of-living adjustment (COLA) increase of their Social Security benefits. The impersonator goes on to ask the victim to verify all of their personal information including their name, date of birth, Social Security number (SSN), parents' names, etc. to receive the increase. If the impersonator is successful in acquiring this information, they use it to contact SSA and request changes to the victim's direct deposit, address, and telephone information.



SSA employees occasionally contact citizens by telephone for customer-service purposes, but they will not request sensitive personal information from a citizen over the phone. If a person receives a similar suspicious call from someone alleging to be from SSA, citizens may report that information to the OIG at 1-800-269-0271 or online via <https://oig.ssa.gov/report>.

Acting Inspector General Stone continues to warn citizens to be cautious, and to avoid providing information such as your SSN or bank account numbers to unknown persons over the phone or internet unless you are certain of who is receiving it. "You must be very confident that the source is the correct business party, and your information will be secure after you release it," Stone said.

If a person has questions about any communication—email, letter, text or phone call—that claims to be from SSA or the OIG, please contact your local Social Security office, or call Social Security's toll-free customer service number at 1-800-772-1213, 7 a.m. to 7 p.m., Monday through Friday, to verify its legitimacy. (Those who are deaf or hard-of-hearing can call Social Security's TTY number at 1-800-325-0778.)

SOURCE: <https://blog.socialsecurity.gov/inspector-general-warns-public-about-ssa-employee-impersonation-scheme/>

One essential step to prevent identity theft

By Francis Navarro, Komando.com © Chad Mcdermott | Dreamstime

If you follow Komando.com for all your breaking tech news, and I know that you do, you're well aware of the excessive amount of data breaches that are constantly happening. Criminals are always scouring for personal information - names, social security numbers, addresses, and birthdates - they can use for identity theft and credit card fraud.

Identity thieves can either start charging your credit cards with unauthorized purchases or worse, opening new credit lines under your identity. You may not even realize what's going on until the collection agencies start stalking you for accounts that you don't remember creating.

If you suspect that your identity has been compromised, here's one essential step you must take to stop criminals from opening credit card accounts under your name.

Credit freeze

A credit freeze, also known as a security freeze, allows you to restrict access to your credit reports and scores provided by the three major credit bureaus (Equifax, Experian, TransUnion).



continued on page 30 – "Prevent Identity Theft"

Prevent Identity Theft – *continued from page 29*

Locking up your credit reports will prevent identity thieves from opening new accounts under your name even when they have managed to steal your personal information. Since lenders are required to check your credit report before they can approve a new application, a credit freeze can stop fraudulent accounts from being made at your expense.

How to set up a credit freeze

To freeze your credit reports, you need to contact each of the three credit reporting bureaus via phone or their online forms:

- [Equifax](#) — 1-800-349-9960
- [Experian](#) — 1-888-397-3742
- [TransUnion](#) — 1-888-909-8872

Your personal information including your full name, social security number, date of birth, a copy of a government-issued ID and current and past addresses are required for the process.

You may also pay a fee, ranging from \$5 to \$10 per bureau, depending on your state. If you're a victim of identity theft, you can get a credit freeze for free if you can provide a copy of your police report or other supporting documents required by your state. Additionally, some states grant discounts to seniors over 65 and minors.

When the credit freeze takes effect, each bureau will send you a confirmation letter with a PIN code or password. Keep these in a secure place since these codes are required to lift the freeze.

In most states, a credit freeze will remain on an account until it is lifted by the account holder. However, keep in mind that in the states of Nebraska, Pennsylvania, South Dakota and Kentucky, a credit freeze will be automatically lifted after seven years.

What a credit freeze can and can't do

- A credit freeze will prevent you from opening new credit accounts.
- A credit freeze will not affect your credit score.
- Although it keeps criminals from creating new accounts under your name, a credit freeze won't stop them from charging your existing accounts. Continue monitoring your accounts for fraud.
- You, your current creditors and their collection agents can still access your credit reports.
- You can temporarily lift a credit freeze for specific parties like potential landlords or employers. Lifting and reinstating a credit freeze often requires additional fees.
- You can still get your free annual credit reports even when a credit freeze is in effect.
- Court orders, subpoenas, and search warrants may still grant government agencies access to your credit reports.

If a credit freeze sounds too extreme for you due to the restrictions, try a fraud alert instead. The three credit card reporting bureaus all have free, 90-day initial fraud alerts. When a fraud alert is in place, businesses requesting credit reports must contact you and verify your identity before a new account can be made.



Wanderings

Build a Better Password

Use these tricks to block the bad guys

Use these password tips to protect against even the most powerful hacks and scams.

Think of a computer password as being a [front door to your wealth and secrets](#). It can be made of flimsy wood or as impenetrable as a titanium bank vault. Here's how to best secure your fortress.

Use passphrases | [Hackers use sophisticated software](#)

that can run millions of combinations of letters and symbols in a short time. Your defense: longer passwords.

Former hacker Kevin Mitnick recommends 20 characters or longer. The trick: Use a sentence or phrase you create, such as "My Aunt Sylvia has loved me since I was a child." It's ultra-hard to hack but easy to remember. For even more security, add a number or symbol at the end, along with a capital letter or two.



Add a second door | Two-factor authentication services add an extra layer of security to your most vital digital accounts. You log in to an account using your usual password. Next, the two-factor authentication site sends your phone a six-digit code that you must enter before gaining access. For a list of websites that offer two-factor authentication, go to twofactorauth.org.

Keep your passwords in a vault | Never store passwords in a file on your computer. Instead, use password manager apps that store passwords in a well-protected digital space. All you need is a master password to access the list. Popular versions that use cloud technology include LastPass, Dashlane and 1Password. Apps that put the vault on your hard drive include RoboForm, Password Safe or KeePass.

Refresh routinely | Once a year, change the passwords on all your important accounts. With hackers stealing data on millions of accounts at a time, this will help keep you protected if their focus turns toward you. Also change your password if you're notified by a website that its security has been breached.

Vary your passwords | That's the golden rule, cybersecurity experts say: Why let one key unlock every one of your digital doors?

by Doug Shadel, March 31, 2017 |

Source: <http://www.aarp.org/money/scams-fraud/info-2017/password-protection-tips.html>

5 QUESTIONS

INTERVIEWERS ALWAYS ASK

Richard Bolles, author of "What Color is Your Parachute? A practical manual for job-hunters and career-changers," says there are five questions all employers ask. Practice answering these questions to align your thoughts and nail your next interview.

① WHY ARE YOU HERE?

A: Find specific examples drawing from the research you've conducted about the company and how these tie to your personal desires and strengths.

② WHAT CAN YOU DO FOR US?

A: An employer needs to know that hiring you will benefit the company. Provide specific examples from your past experiences and relate them to the position.

③ WHAT KIND OF PERSON ARE YOU?

A: By meeting you in a face-to-face interview, an employer gets to evaluate your personality and how well you carry yourself. In this case, they are trying to see how well you match up with the company's culture.

④ WHAT DISTINGUISHES YOU FROM 19 OTHER PEOPLE WHO CAN DO THE SAME THING?

A: An employer is asking what makes you stand out among the other candidates who are applying for the same job. Your answer should include qualities and specific accomplishments that can be directly related to the job. It should be something that will impress the employer.

⑤ CAN I AFFORD YOU?

A: Employers are often wondering how much you want to be paid. If you are asked this question, try to state your answer as a range. This helps you to avoid pricing yourself out of the market for the position. Be sure to research your geographical area to determine the appropriate salary.

Source: July 2017 G.I. Jobs

Reducing Inconveniences

Three types of events can cause emotional pain: tragedy, setbacks and inconveniences.

The first type, tragedy, is the worst. That's when something happens that changes our life permanently and causes grief. Often it involves the loss of a loved one. My mother-in-law, whom my wife and I loved dearly, died four years ago. We still feel sad about it.

Setbacks are the second category of events that can stir up distress. A divorce, a house fire ... these are examples of setbacks. Many of us safety professionals have seen firsthand how an incident can cause a setback such as loss of mobility or a serious injury. Although they change your circumstances, setbacks aren't as severe as tragedies.

Getting upset to varying degrees when tragedy or setbacks occur is a natural reaction.

Last, we have inconveniences. They're those little things that bother us: Someone who is always late, waiting in line, a friend who talks behind your back, losing your keys, your computer locking up, etc.

Researchers studying stress used to believe tragedy and setbacks caused most of the stress in our lives. Now, evidence indicates that isn't true, and that if you were able to add up the anger, anxiety, frustration and other negative emotions that events have caused throughout your life, inconveniences would surpass tragedy and setbacks by a wide margin.

If they didn't cause so much damage to our physical and mental well-being, it would be amusing to consider how upset we sometimes get over "the little things." Here are two tactics that help me reduce and react better to inconveniences.

Fix them when you can

Waiting at my dentist's office used to be a problem for me until I asked the receptionist about the best times to schedule an appointment so I wouldn't have to wait. She was surprised at the question, but she gave me a helpful answer. Now when I schedule my appointments, I ask for the first appointment of the day or one that's an early afternoon on Friday. Problem solved.

It's surprising sometimes how easy it is to eliminate inconveniences. It just takes a little effort and some problem-solving. Whether it's putting up a hook for your keys or leaving earlier for appointments, many of our nuisances go away once we take the time to do something about them.

Why not make a list of the things that bug you and see if you can come up with solutions for some of them? Of course, some inconveniences will be beyond your control or will pop up by surprise. That's when I try a little magic.

Say these two magic words

Yes, even though I'm a logic-loving safety and health professional, I believe in magic words! My favorite magic words are not "abracadabra" or "hocus pocus" – they're "so what!" When something starts to bother me, especially when I'm traveling, I remind myself that this is not that important, it will pass and that it is simply a "so what!" moment. In other words, what's happening to me is not worth getting upset about.

Thinking this way and saying "so what!" to my inconveniences works like magic and always helps me stay calm.

Along the same line, I remind myself regularly how fortunate I am to even have access to a grocery store, dentist, airport, automobile and so many other things that millions of people don't have. Years ago, Fatima, a fellow safety professional from Somalia, attended one of my public seminars on stress. During lunch I asked her to tell me some things related to stress that she had observed during her visit to the United States. She told me that she was surprised by how upset people get while waiting in line at the grocery store. She said, "It would be like waiting in paradise to many of the people in my country."

That thought has stayed with me. Sure, I still try to go shopping during times when there won't be any lines. But when I do have to wait, I recall that it's just an inconvenience and say "so what" – while I continue to wait in paradise.

By Richard Hawk | Source: <http://www.safetyandhealthmagazine.com/articles/15439-all-about-you-reducing-inconveniences>

EDITOR'S NOTE: Motivating employees to work safely is part of the safety professional's job. But who motivates the motivator? In this monthly column, veteran safety pro and professional speaker Richard Hawk offers his entertaining brand of wisdom to inspire safety pros to perform at their best.

This article represents the views of the author and should not be construed as a National Safety Council endorsement.

Richard Hawk helps companies around the world create more vibrant safety cultures by showing them how to make safety fun. As a professional speaker, author and musician, he also inspires employees to focus better and enlightens safety leaders about ways to increase their influence. To learn more about Richard, visit makesafetyfun.com.



VET thoughts & views

Veteran's Organizations:

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



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



Andersen AFB Airman's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airman's Attic is located at 1558 Bamboo Lane. Note that the Airman's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#). Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.



**Veterans
Crisis Line**
1-800-273-8255 **PRESS 1**

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



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

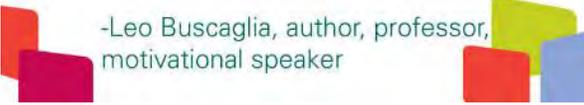
It's okay to dislike someone,
but it is *not* okay to disrespect,
degrade, and humiliate
that person.

**"ONCE CHILDREN LEARN HOW TO
LEARN, NOTHING IS GOING TO
NARROW THEIR MIND. THE ESSENCE
OF TEACHING IS TO MAKE LEARNING
CONTAGIOUS. TO HAVE ONE IDEA
SPARK ANOTHER."**
~ **MARVA COLLINS**



"Worry never robs tomorrow of its
sorrow, it only robs today of its joy."

-Leo Buscaglia, author, professor,
motivational speaker



THINK

it's not illegal yet

Focus on Transition



Image, Style and Body Language: Perception Matters!

When it comes to building your value in a civilian workplace, the power of perception is directly tied to how you appear and how you behave.



You've heard it before: *What you see is what you get*. In building a civilian career, however, the phrase should read: *What you see is what you **believe** you will get*. Perception is the way we understand, or interpret something, and when it comes to building your value in a civilian workplace, the power of perception is directly tied to how you appear and how you behave.

Is it fair that we judge people's value in part by how they appear and act? Probably not. But it is a human trait to make quick assessments of someone based on what we see. In an instant, we decide: Can I trust this person? Do I want to get to know them better? Will he/she fit into my company culture?

Instead of fighting whether perception is fair or justified, take advantage of the tools you have available to positively influence and impact the way you are perceived.

Image and Style | A common aspect of the military-to-civilian transition veterans are excited about is the ability to choose what they will wear. Similarly, one thing veterans say stresses them about the civilian workplace is not knowing what to wear.

As you consider how you want people to perceive you, begin by answering these questions first:

1. What industry or job am I in or pursuing?
2. Is there a dress code in that industry?
3. Who is my target audience (Whose attention do I seek)?
4. How do I want them to perceive me?

The Job Interview | The job interview is a formal event. To show respect for the process and the interviewer, you dress up. It's been said that you should "dress for the job you want," when interviewing and striving for advancement. Management wants to visualize what you would look like in the role. Appearing too casual or inconsistent with the dress code of the company and the job you are pursuing could make it difficult for managers to envision you serving in that role.

Research the company in advance to see how employees and managers dress there. Also, certain industries are more formal in dress code (e.g., financial services firms), while others are classically more casual (e.g. advertising firms, warehouse and distribution centers, technology firms). While there are no dress code rule books across industries, you gain insight by reviewing their website and other online platforms to get a sense of how their employees dress for work.

To make a positive impression on the interviewer, set yourself up for success, and feel most confident, stick to these guidelines:

1. **Understand the dress code of the company** – Do your homework before the interview. Ask people who work there what the dress code is. Look at manager's profiles online: Do they all dress similarly? Are they wearing suits or t-shirts?
2. **Be comfortable** – The job interview is not the day to try out a new look. You should wear something that is appropriate, but also comfortable. Dressing in comfortable clothing means you'll avoid pulling at your collar or pants because they're too tight or riding up. Look for fabrics that have a bit of stretch if this is your first experience wearing business clothes.
3. **Avoid distractions** – Women, be wary of big jewelry (earrings, necklaces or rings) that could distract the interviewer. Things that make noise (clank, jingle or chime) or pieces that move (for example, big, dangly earrings) detract from you. Men, avoid wearing too many distinct pieces. For instance, choosing to wear a checked suit with a striped tie, significant tie pin, pocket square and brightly checked socks can overwhelm the interviewer.
4. **Be authentic** – Be sure you feel like yourself in what you're wearing. If you hate the idea of wearing a business suit to work every day, be careful interviewing for a job where that will be protocol. To feel like yourself means you are comfortable, confident, expressive and genuine in your style. Wardrobe is a big part of how satisfied we are in our work.

Whether you're going in for a job interview, or meeting someone for coffee to network, your image represents how much you respect yourself and others, and is an opportunity to present yourself as polished and confident. Consider the intent of the meeting, location, other person's industry and company, and how you want to be perceived. *continued on page 35 – "Perception"*

Perception – continued from page 34

Body Language | For many of the job interviews and important meetings you will attend as you transition from the military, remember some employers want to meet you and evaluate your abilities and character to see if you're worth investing. It is common for hiring managers to want to "take a chance on you" because they feel you are a good investment, not because you possess all the skills and experience they need for the position. The way you carry yourself – with confidence or insecurity, professionally or casually, with respect or disrespect – says a lot about who you are and what they will believe about you.

Your body language reveals a great deal about your motivation, trustworthiness and confidence. Research indicates that more than 90% of information received is based on vocal tonality and body language, and about 10% is the words you say. If you ignore how you say something and only focus on what you say, you miss 90% of the possible impact of the message.

Body language to pay attention to:

1. **Eye contact** – When you talk to someone, look them in the eyes. Otherwise it comes across as being arrogant, untrustworthy, disingenuous or standoffish. *Looking people in the eyes when you speak to them makes them feel validated and seen (literally).*
2. **Handshake** – Gripping someone's hands in a bone-crushing fashion implies over aggressiveness, insecurity, and power. Shaking hands with what feels like a wet, limp fish communicates a lack of confidence and fear. *Your handshake should be friendly and assertive, not weak and unsure.*
3. **Head motion** – Nodding aggressively when someone is talking to you indicates you are impatient and want him or her to finish speaking quickly. Shaking your head side-to-side when saying "yes" indicates disagreement and contradicts what your words are saying. *Your head motions should be consistent with your words. When you agree, nod your head up and down.*
4. **Hand gestures** – Fiddling with jewelry or keys suggests you might be anxious or unsure, projecting a lack of confidence in your words. If you touch other people too much when you talk to them you could be infringing on their personal space, making them feel uncomfortable and even threatened. Too much physical contact in a professional setting can communicate neediness or an overly assertive personality. *It is fine to touch someone's arm or shoulder if the conversation fits the gesture. Be responsive if they are uncomfortable with the move, and resist touching them again as you build your conversation.*
5. **Posture** – Sitting or standing too erect and "at attention" can make the other person feel uncomfortable. It projects a formality that is appropriate in the military but not as much in civilian life. *Put your body weight on both feet, equally, and relax your shoulders and hands. This indicates you are approachable.*
6. **Tonality** – End sentences down. When nervous, your vocal chords tighten up and this can cause you to speak in a higher pitch than normal. This tone sounds insecure and hesitant and is hard to control. However, the way you end your sentences is controllable! If you end every sentence with an up tone, it sounds like you're asking a question. Instead, end your sentences in a more definitive tone, making you sound declarative and confident.
7. **Responsiveness** – When asked a question — whether you have a prepared response or not — answer quickly. It is completely appropriate to take a few seconds to consider your response, but not to take 90 seconds to form a reply. Also, focus your answer to address the question asked. Try not to give responses that are off topic or vague.

Your image, style and body language can create the belief that you are professional, collaborative and confident — all desired qualities by employers. People who are perceived as confident as seen as more successful, interesting and attractive. Employers, investors and colleagues seek to work with individuals who have a good sense of who they are and what they can offer, yet are humble enough to learn and grow.

Developed through the VFW's collaboration with Lida Citroën of the international brand strategy firm LIDA360, this article is part of the VFW's expanding [education](#) and [transitioning services](#), resources and [webinars](#) designed to provide service members and veterans transitioning to the civilian workforce with an opportunity to learn about personal branding and strategies for navigating the job search process. To learn more about Lida's commitment to the veteran community, [check out her recent TEDX talk](#).

By [Lida Citroën](#), CEO, LIDA360 | Source: <https://www.vfw.org/news-and-publications/press-room/archives/2017/5/image-style-and-body-language-perception-matters>

**People may not always tell you how they feel about you,
but they will always show you. Pay Attention. ~ Avinash Wandre**

Why smart managers hire the wrong people: 5 myths

Every new hire changes an organization. If the new employee is better than half of the existing staff, your organization has just gotten better. If not, unfortunately, your organization just got worse.

Too many organizations repeatedly hire people who are in the bottom 50% of performance the minute they walk in the door.

What can you learn about hiring from Southwest Airlines? [Find out in *Hiring for Attitude*.](#)

Here are five common myths that impede your ability to hire the best:

1. "The best applicants make the best employees."

The opposite is more often the case. People who interview the best are often people who have been interviewed the most. They've honed their answers over time. They know how to tell you what you want to hear. To change that, develop a system that doesn't focus on the packaging, but on the product inside.

2. "I can tell if somebody is lying."

The truth is, you can't tell. The average person can lie to his mother and not get caught. The key to great hiring is not to catch people lying to you, but to develop a hiring process that positions people to tell you the truth, even when they don't want to.

It's not enough to want an employee who can do his job. You need one who wants to do his job. [Order *Hiring for Attitude* now and find your best fit.](#)

3. "You can't get references anymore."

You can, it's just not easy, and you may have to change the way you get them.

One tool that makes a major difference: A reference verification form, which asks applicants how they think each former employer will rate them in several specific areas, such as dependability and job skills. You'll be amazed how many times references will confirm or contradict things they wouldn't tell you otherwise.

4. "If you make it too hard to get the job, the good applicants will drop out."

The truth is, you should be making it hard to get the job. If you place no value on the job, the applicant won't place any value on it either. Great companies like Microsoft, Southwest, Disney and the Ritz-Carlton make it hard to get a job. People want to work for the best.

5. "I can just tell if someone is going to be good or bad."

If your gut says the applicant will be a bad hire, trust it. But if your gut say it's a good hire, do everything possible to prove yourself wrong.

A University of Chicago report says we make a decision whether we like someone or not in 14 seconds or less. If you like an applicant, there's a good chance you won't ask the hard questions. Interviewers must put their gut feelings aside and dig deep. The questions need to get tougher.

Source: <https://www.businessmanagementdaily.com/46177/why-smart-managers-hire-the-wrong-people-5-myths>

5 Military Skills You Should List On Your Resume

Highlighting key elements of your military experiences on your civilian resume is crucial, but what if you're unsure about what matters most to civilian employers?

Here's another article with advice on how to translate your military skills to a civilian resume or curriculum vitae, from one who has made the crossing and learned from her mistakes. Highlighting key elements of your military experiences on your civilian resume is crucial, but what if you're unsure about what matters most to civilian employers? What follows are some skills that you probably already have, waiting to be discovered, reshaped and added to your civilian resume.



continued on page 37 – "Skills on Resume"

Skills on Resume – continued from page 36

1. Collaborating | It might seem as if you spent your military career either following orders or issuing them. But actions that achieve lasting results involve a significant amount of collaboration. A fresh read of your experience could reveal examples of how you synthesized input from conflicting opinions, and negotiated compromises to steer all stakeholders toward the common goal. Good leaders and hiring officials will value your ability to broker agreements among stakeholders with competing equities to achieve results.

2. Leading Change | Organizations must evolve with mission or customer demands, and they look for employees who are willing to change and inspire others to do the same. The ability to shed traditional thinking, see potential solutions in innovative ways, and be comfortable working in uncertain conditions is highly valued by team leaders. If you can revise resume accomplishments that highlight how you led or supported change in your organization, you'll be speaking to the needs of managers everywhere.

3. Finding Efficiencies | Knowing how to achieve mission outcomes by the most efficient and cost-effective means possible is a skill that seems a no-brainer, but it's often not fully articulated in resumes drawn from military experience. No organization is immune to the squeeze felt by limited or diminishing resources. Employers will value your ability to find and leverage efficiencies as a top professional skill. Here is where you can make your LEAN Six Sigma, project management, or similar experience and certifications truly shine.

4. Advising | Perhaps more important than your experience is your ability to transfer your knowledge to those with a larger (or different) sphere of influence than your own. What moments do you recall in the military when you provided information or recommendations to leadership to inform their decisions? In my active duty days, I often shared meals with junior enlisted members, just to get to know them better and ensure morale was high. I almost always left those encounters with much more. I gained new insights that influenced how I viewed a problem, its causes, and potential solutions in ways I'd previously not considered. Conversations with people willing to share what they know make us smarter. Your ability to listen to a colleague or leader's challenge, reflect back an insightful analysis, and make recommendations through the lens of your experience is solid gold to a hiring official.

5. Distilling Versus Diluting Technical Expertise | You believe it's the best part of your technical expertise, but you know by now that classified information on your resume is a no-no. No matter -the skills hiring officials value most are not usually classified (even if the work is). Do a fresh read over your technical expertise, but not from your lens – the blood, sweat and tears you invested might skew what's truly important. Instead, consider what aspects of your expertise run salient and true across a variety of mission sets that an employer will need you to accomplish. Revise your skills so they are in sharper focus (distilled) as they relate to the mission of your new organization, but avoid generalizing them so much that the reader overlooks them as fluff (diluted). If you can link outcomes resulting from your skills that track with the outcomes your potential company is trying to achieve, then you're really cooking.

Good examples:

– An analyst who wrote military plans might translate this skill into “Assists executives in articulating vision and priorities through actionable plans that resonate with subordinate teams and other stakeholders.”

– A [logistics](#) or security professional who operated convoys might translate this skill into, “Oversees all aspects of supply chain distribution, including optimum route planning, timely product delivery, security, and sustainment of transportation modes through dynamic and unpredictable landscapes.”

Keep in mind that the most successful and compelling resumes are those that demonstrate how military experience can be replicated in a new organization. Good luck writing a resume that resonates!

by [Melissa Jordan](#) / May 3, 2017 | <https://news.clearancejobs.com/2017/05/03/5-military-skills-list-resume/>

A **SUCCESSFUL** MAN IS ONE WHO CAN
LAY A FIRM FOUNDATION WITH THE
BRICKS OTHERS HAVE THROWN AT HIM.

DAVID BRINKLEY

SOMETHING TO PONDER ... The humor of life 🤔

So Many Unanswered Questions...

I am 67 years-old and I have so many unanswered questions!!!!

I still haven't found out who let the Dogs Out 🤔?? where's the beef?? how to get to Sesame Street?? why Dora doesn't just use Google Map??

Why do all flavors of fruit loops taste exactly the same?? or how many licks does it take to get to the center of a tootsie pop 🤔?? where is Waldo? why eggs are packaged in a flimsy paper carton, but batteries are secured in plastic that's tough as nails?? why "abbreviated" is such a long word?? or why is there a D in 'fridge' but not in refrigerator??

Why lemon juice is made with artificial flavor yet dish-washing liquid is made with real lemons 🤔?? and, why do you have to "put your two cents in" but it's only a "penny for your thoughts" where's that extra penny going to 🤔?

Why do The Alphabet Song and Twinkle Twinkle Little Star have the same tune 🤔?? and just what is Victoria's secret?

...and do you really think I am this witty??

... I actually got this from a friend, who stole it from his brother's girlfriend's, uncle's cousin's, baby momma's, doctor's, butcher's nurse's sister who lived next door to an old class mate...Now it is your turn to take it from me... Keep the laughter going, after all that's what keeps us young 🤔!!!

Too Smart for 2nd Grade

A second grade teacher was having trouble with one of her students. One day, she asked Jimmy what his problem was. He replied, "I'm too smart for the second grade, my sister is in the fourth grade, and I'm smarter than her too."

The teacher took him to the principal's office and explained the situation to the principal. The principal told her that he would give Jimmy a test. If he failed to answer one question, then he would have to go back to the second grade and be quiet. The teacher and Jimmy both agreed.

Principal: "What is 3 x 3?" | **Jimmy:** "9." | **Principal:** "6 x 6?" | **Jimmy:** "36."

And so it went on like this, the principal asked him every question a fourth grader should know. Finally, after about an hour, he told the teacher "I see no reason why Jimmy can't go to the fourth grade, he answered all of my questions right."

The teacher asked if she could ask him some questions. The principal and Jimmy agree.

Teacher: "What does a cow have 4 of that I only have 2 of?" | **Jimmy:** "Legs"

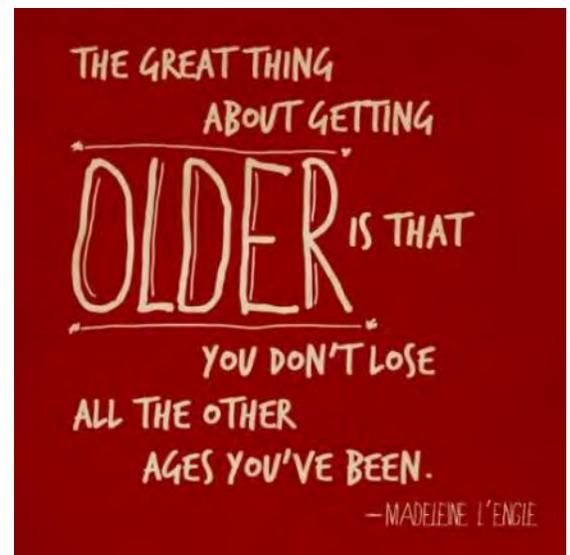
Teacher: "What do you have in your pants that I don't have?"

The principal gasps but before he can stop him from answering Jimmy says, "Pockets."

Teacher: "What does a dog do that a man steps into?" | **Jimmy:** "Pants."

Teacher: "What starts with F and ends with K and means a lot of excitement?" | **Jimmy:** "Firetruck."

The principal breathes a big sigh of relief and says "Put Jimmy in the fourth grade. I got the last 4 questions wrong myself."



WHEN MY BOSS ASKED ME WHO WAS STUPID ME OR HIM, I SAID "SIR, WE ALL KNOW YOU DON'T HIRE STUPID PEOPLE!"

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/>

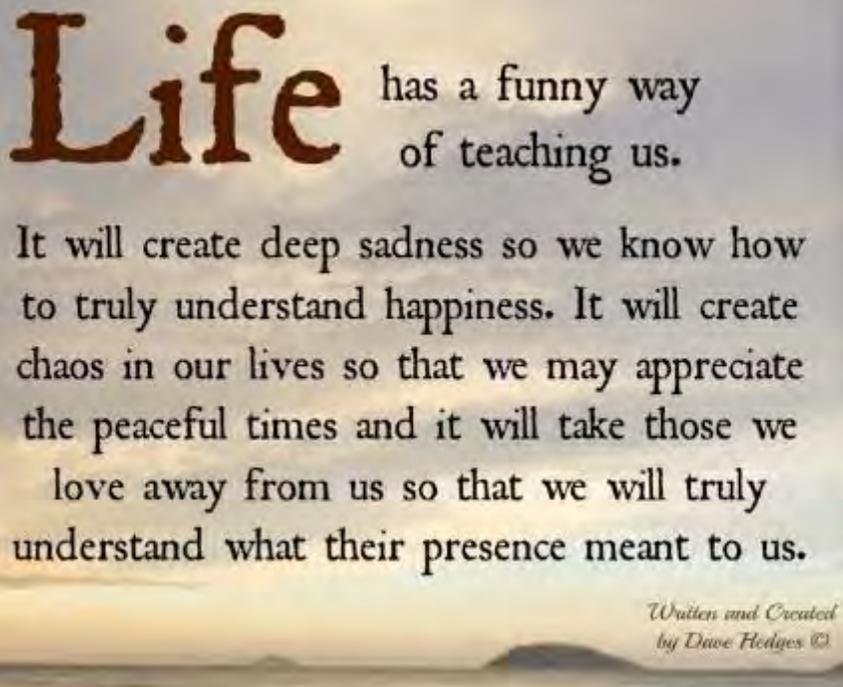
<http://www.military.com/benefits/>

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

OFFICIAL BUSINESS
 Return Service Requested

