

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 veterans news and information 24/7 | facebook.com/GuamRAO



Guam Retiree Activities Office Newsletter

Apr – Jun 2013
Volume 3, Issue 2

Hafa Adai – I hope 2013 so far has been good to everyone. Apologies once again – once again due to my work load and other commitments, I have not had enough time to spend on our newsletter as I wish, so this issue (Apr-Jun) is running late; hopefully things will go smoother in the future. I do ask that you please share with me any suggestions, questions, errors, etc. that you find in this issue.

Also, we are looking for your help in getting the word out – we have just over 250 verified emails on our mailing list and over 250 still not verified (no names associated with the email); yet there are over 2,800 military retirees and dependents in the Guam area – all of whom are eligible to use the benefits offered. We will continue to use this newsletter, the twice monthly news clips and our Facebook page to provide you with as much information as we can with regard to issues that affect you – the military retiree and your family.

If you have suggestions regarding future newsletter content of interest to the retiree community, please contact the Guam RAO.

If you need help with anything regarding military benefits and don't know where to go for information, you can always start with us. We are located above the base library, Bldg. 22026, Rm 127 (old BX, by the Commissary). Since we currently have no day-to-day volunteers at this time, you can contact me by calling 366-2574 and leave a message or email Guam.RAO@us.af.mil or Guam.RAO@gmail.com.

As always, **we still need volunteers**. We are looking for someone to fill any morning (0900-1200) or afternoon (1200-1500) slots. This is not a difficult assignment – the target audience is the retiree and retiree dependent community.

You already know the issues – You can help, and – we can use you.

If you've got some time available one day a week for 3 hours, please call 671-366-2574.

*Mas Rikuetdo
Dave Ehlers*

Guam Retiree Activities Office
BG Steven D. Garland
36th Wing CC

Col Jason R. Armagost*
36th Wing CV

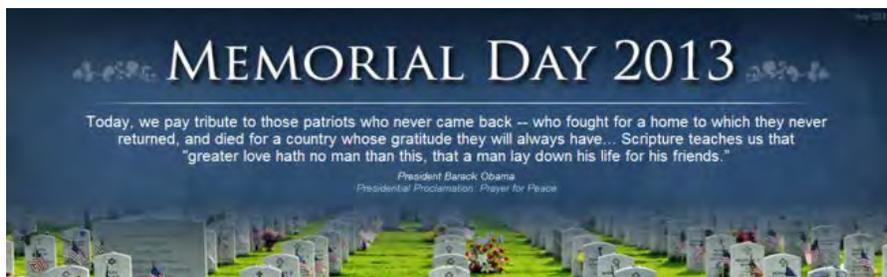
Col John J. Dunks*
36th MSG CC

CMSgt (Ret) David Ehlers
RAO Director/Newsletter Editor

* Effective July 2013

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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 RAO Director's Comments

Greetings Fellow Retirees, Veterans, Spouses, Widows and Widowers, dependents and beneficiaries.

First and foremost, *Hafa Adai* - Thank You for your service to our great nation and for your exemplary contributions toward our country's history & future.

Our theme comments this month come from the Little Rock AFB RAO Director; as I work with this office, the VFW and other organizations, one of the key elements that can either make or break an organization is it's people – and their ability, capability and readiness to help out when and where needed.

What is volunteering?

We define volunteering as any activity that involves spending time, unpaid, doing something that aims to benefit the environment or someone (individuals or groups) other than, or in addition to, close relatives. Central to this definition is the fact that volunteering must be a choice freely made by each individual. This can include formal activity undertaken through public, private and voluntary organizations as well as informal community participation.

Why volunteer?

People choose to volunteer for a variety of reasons. For some it offers the chance to give something back to the community or make a difference to the people around them. For others it provides an opportunity to develop new skills or build on existing experience and knowledge. Regardless of the motivation, what unites them all is that they find it both challenging and rewarding.

Below are some of the reasons people choose to volunteer. For some it provides an opportunity to:

- Give something back to an organization that has impacted on a person's life, either directly or indirectly
- Make a difference to the lives of others
- Help the environment
- Help others less fortunate or without a voice
- Feel valued and part of a team
- Spend quality time away from work or a busy lifestyle
- Gain confidence and self-esteem

Volunteering appeals because of its social benefits.

These include:

- Meeting new people and making new friends
- A chance to socialize
- Getting to know the local community



This issue of the Guam RAO

newsletter leans a little toward health – I find as I get wiser (or is that older) it becomes more important to take better care of myself as my needs and issues are much different than when I was a young troop on active duty. I've attempted to provide a wide variety of information – as there is so much out there. I do wish to state that the information provided is for your use as you see fit – you are the only one who can make the best decision regarding your health and what you do and do not want to do.

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

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.

Respectfully yours,

Dave

David L. Ehlers, CMSgt (Ret), USAF
Director, Guam Retiree Activities Office

“The damaging effect sequestration is already having, and will continue to have, on the readiness of our military must be addressed and addressed in a way that protects the vitality of our forces.” ~ Sen. Carl Levin ~

Chairman, Senate Armed Services Committee

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

Location: Andersen AFB, Bldg 22026, Room 127 (old BX adjacent to the Commissary)

Hours: (based on volunteers availability & schedule)

Mailing Address:

Guam Retiree Activities Office
36 MSG,
Unit 14041
APO AP 96543-4041

ACKNOWLEDGEMENT

Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication.

What is the RAO?

The ultimate focus of the RAO is to support, advance and unify the retired, active military, veteran, and local communities.

The RAO mission is to act as an interface between the active duty and retired communities, to keep you updated on matters which relate to your status as a military retiree, to provide information and services as necessary or appropriate, and to represent retired members.

The Guam Retiree Activities Office and our volunteers are here to serve you and your needs to the best of our ability.

We provide/disseminate information in order to support, advance and unify the retired, active military and local communities. Our reach can be global, but our main focus is on Guam, CNMI, FSM, Palau and any other localities within the Pacific region around Guam.

The Retiree Activity Office is operated solely by volunteers to provide information and assistance for all local area and visiting military retirees, family members, and surviving spouses of retirees.

We want to know what your concerns are...

- What are your biggest concerns regarding your military retirement?
- What information would you like to see included on the webpage?
- What topics would you like to see discussed on the Facebook page?
- What info and how often would you like to receive via email updates / notification?
- What information, booths, and/or activities do you want to see at the Retiree Appreciation Day?
- Do you have any additional feedback/suggestions for improvement to the RAO program?

You can provide us your comments or ask questions by sending us an email to Guam.RAO@us.af.mil

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

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."

Volunteers Needed !!!

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

Be a Volunteer RAO Counselor ...

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

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

"We often take for granted the very things that most deserve our gratitude."

~ Cynthia Ozick

"It is better to look ahead and prepare than to look back and regret."

~ Jackie Joyner Kersee

"So much is owed to so many, by so few."

~ Churchill

Connect with TRICARE on the Web

TRICARE’s website, www.tricare.mil, provides you with a fast, personalized way to get the TRICARE information you need. The site includes a profile entry field and helpful tabs to guide you to the information you are looking for. You can find up-to-date resources regarding TRICARE program costs, benefit changes and enrollment and claims information and other important TRICARE news updates.

The profile-entry feature on the home page prompts you to enter your status, location and TRICARE plan option and then provides you with information specifically tailored to your TRICARE benefit. If you are not sure what your health plan options are, you can use the Plan Finder tool at www.tricare.mil. For information about the TRICARE Overseas Program, visit www.tricare.mil/overseas.

The website includes a “Live Well” section that has information about mental health, getting fit and quitting tobacco. The “Life Events” section gives you critical information about life changes that may affect your TRICARE coverage, such as getting married or having a baby. You can also sign up to receive TRICARE news and publications by e-mail at www.tricare.mil/subscriptions.

Tips for a Healthy Lifestyle

Heart disease, cancer, and diabetes are the top three killers on Guam. Here are some tips to prevent getting these diseases:

- **Quit smoking**
- **Eat more fruits and vegetables**
- **Get some moderate exercise**
- **Sleep for 7-8 hours straight through the night**
- **Relax: reduce your stress level and enjoy life more**

“To ensure good health: eat lightly, breathe deeply, live moderately, cultivate cheerfulness, and maintain an interest in life.” ~ William Londen

7 ways to keep stress — and blood pressure — down

When it comes to preventing and treating high blood pressure, one often overlooked strategy is managing stress. If you often find yourself tense and on edge, try these seven strategies to reduce stress.

- **Get enough sleep.** Inadequate or poor quality sleep can negatively affect your mood, mental alertness, energy level, and physical health.
- **Learn relaxation techniques.** Meditation, progressive muscle relaxation, guided imagery, deep breathing exercises, and yoga are powerful stress-busters.
- **Strengthen your social network.** Connect with others by taking a class, joining an organization, or participating in a support group.
- **Hone your time-management skills.** The more efficiently you can juggle work and family demands, the lower your stress level.
- **Try to resolve stressful situations if you can.** Don't let stressful situations fester. Hold family problem-solving sessions and use negotiation skills at home and at work.
- **Nurture yourself.** Treat yourself to a massage. Truly savor an experience: for example, eat slowly and really focusing on the taste and sensations of each bite. Take a walk or a nap or listen to your favorite music.
- **Ask for help.** Don't be afraid to ask for help from your spouse, friends, and neighbors. If stress and anxiety persist, ask your doctor whether anti-anxiety medications could be helpful.

Add in a healthy lifestyle — maintaining a healthy weight, not smoking, regular exercise, and a diet that includes fruits, vegetables, whole grains, lean protein, and healthful fats — and high blood pressure could be a thing of the past.



Harvard Health Publications
HARVARD MEDICAL SCHOOL
Trusted advice for a healthier life

“Let food be thy medicine and medicine be thy food” ~ Hippocrates

New Bill to Speed Up Electronic Health Record

On Monday, Sen. Bill Nelson (D-FL) introduced a bill, S 1296, that sets specific goals for DoD and VA to accomplish while completing the electronic health record both departments are working on.

Sharing medical records is important to separating service members, Nelson said. “For 15 years, we have tried to fix this problem ... they (veterans) should not have to worry about retaking medical tests or jumping through bureaucratic hoops to make sure their health records are complete.”

The bill guidelines include:

- Within six months of enactment, DoD and VA physicians must use standardized forms for capturing health data.
- Within one year, the two departments must be able to exchange real-time data with a joint and common graphic interface.
- By June 30, 2015, service members must have the option of receiving an electronic copy of their health records.

“We need a modern health record system, and it needs to happen without further delay,” Nelson said Monday as he introduced the bill.

The Servicemembers’ Electronic Health Records Act was referred to the Senate Veterans’ Affairs Committee for consideration. Sen. Nelson may also try to get his measure added as an amendment to the 2014 defense authorization bill when the Senate works on its approval later in the year. (via NAUS Weekly Update, 19 July 2013)

National Well-being Health

2013

General Health

Two thirds of people aged 16 and over are satisfied with their health



Anxiety or Depression

1 in 5 people



A higher proportion of women than men



Health Limitations

28% of people were limited in their



Annual Dental Cleaning: May Be Enough for Some

But people at risk of gum disease need more frequent appointments, researcher says



MONDAY, June 10 (HealthDay News) -- For many people, once-a-year dental cleaning may be enough to prevent gum disease that leads to tooth loss, according to a new study.

"Twice-yearly cleanings have been recommended for over 50 years without supporting evidence," study author William Giannobile, a professor of dentistry and biomedical engineering at the University of Michigan, said in a university news release.

But the results of this study "showed that one yearly cleaning is likely to be enough for patients with no risk factors," he said. "Patients with one or more risk factors, which represent over half of the population, should visit at least twice a year and likely more in some cases."

For the study, which was published online June 10 in the *Journal of Dental Research*, Giannobile and colleagues looked at data from more than 5,100 adults who visited the dentist regularly for 16 straight years, had no history of gum disease and received one or two cleanings each year.

The researchers examined the link between the frequency of teeth cleanings and long-term tooth loss in the participants, as well as three key gum disease risk factors: smoking, diabetes and genetics.

Two dental cleanings a year provided significant benefits to people with one or more of the three risk factors, while people with two or three of the risk factors may require more than two cleanings a year. But one cleaning per year appears sufficient for people with none of the risk factors, according to the study.

"The future of health care is personalized medicine," Giannobile said. "This study represents an important step toward making it a reality, and in a disease that is widespread, costly and preventable."

"We have long known that some individuals are at greater risk of [gum] disease, but tools haven't been available to adequately identify those at increased risk and prevent disease progression," he said.

More information: The U.S. National Institutes of Health has more about [preventing gum disease](#).

TRICARE Retiree Dental Program Update

Premium rates for the TRICARE Retiree Dental Program (TRDP) will undergo an adjustment on 1 OCT as established in Delta Dental's contract with the Department of Defense. The new monthly premium rates for the next TRDP benefit year are effective October 1, 2012 through September 30, 2013. This annual premium adjustment is automatic and will be reflected in the allotment from your retired pay, or if you are billed directly, in your payment coupons or EFT (electronic funds transfer) debit applicable to your October payment. If you have established automatic payment of your monthly TRDP premium through your bank's online bill payment system, you will need to manually update the scheduled payment amount Code prior to the next payment cycle. To find out the new Enhanced Program premium rates for your region, use enter your Zip on the online Premium Search feature at <http://trdp.org/pro/premiumSrch.html>. Retirees can find information on the TRDP program at <http://trdp.org>

[Source: <http://trdp.org> 21 Sep 2012 ++]

"Just because you're not sick doesn't mean you're healthy"

~ Unknown

Conquering your salt habit

Salt — sodium chloride — is essential for survival. Your body depends on sodium to transmit nerve impulses, contract muscle fibers, and, along with potassium, to balance fluid levels in all your cells.

The body is so efficient at conserving this vital mineral that you need to consume only a tiny amount of sodium each day. Too much sodium sets off a cascade of physiological changes that can raise blood pressure. Over time, uncontrolled high blood pressure can stress the heart and blood vessels.

Simple ways to control sodium

The Department of Nutrition at the Harvard School of Public Health teamed up with the Culinary Institute of America to create two dozen science-based strategies for cutting back on salt — without compromising the flavor of the foods you enjoy. Here are five of those tips.

- **Fill half your plate with fruits and vegetables.** Our bodies need more potassium than sodium. But most Americans' diets are just the opposite, which can contribute to high blood pressure. Fruits and vegetables are naturally low in sodium, and many fruits and vegetables are good sources of potassium. Filling your plate with them will boost your potassium and shift the sodium-potassium balance in your favor.
- **Embrace healthy fats and oils.** Unfortunately, the big low-fat and no-fat product push in the 1990s wasn't rooted in sound science. Many well-meaning product developers cut both the good and bad fats out of formulations, and in order to maintain consumer acceptance of their products, they were forced to increase levels of sugar and sodium. So skip most fat-free salad dressings and other similar products, and you'll be doing your blood pressure a favor.
- **Stealth health.** The average person can't detect moderate changes in sodium levels, including reductions of up to as much as 25%. Many food manufacturers and restaurant companies have already made or are in the process of making substantial cuts in sodium — some all at once and some over time — that their customers will not be able to detect.
- **Retrain your taste buds.** We can shift our sense of taste to enjoy foods with lower levels of sodium. One key to success: make the changes gradually and consistently over a period of time, rather than trying to cut back by a large amount all at once. Try this trick: combine a reduced-sodium version of a favorite product (like vegetable soup, for example) with a regular version in proportions that gradually favor the reduced-sodium version.
- **Watch out for hidden sodium.** "Fresh" and "natural" meats and poultry may be injected with salt solutions as part of their processing, and manufacturers are not required to list the sodium content on the label. Some foods that are high in sodium may not taste especially salty, such as breakfast cereals, bakery muffins, energy drinks, and sports drinks.



Elder Health Guides

As we grow older, many of us will be affected by common health problems such as diabetes, memory loss, or osteoporosis. Our Elder Health Guides contain information on these conditions as well as others which often affect residents of assisted living facilities and nursing homes. Each guide contains easy-to-understand information on the causes, symptoms and treatments well as practical tips for managing and caring for someone affected by the illness.

Visit the following sites for these and more informational guides:

Elder Health Guides:

<http://www.emeritus.com/elder-care-resources/elder-health-guides>

Introduction to Memory and Memory Loss

<http://www.emeritus.com/elder-care-resources/elder-care-guides/memory-loss>

Introduction to Alzheimer's Disease

<http://www.emeritus.com/elder-care-resources/elder-care-guides/alzheimers-disease>

Introduction to Dementia

<http://www.emeritus.com/elder-care-resources/elder-care-guides/dementia>

Introduction to Stroke

<http://www.emeritus.com/elder-care-resources/elder-care-guides/stroke>

Introduction to Diabetes

<http://www.emeritus.com/elder-care-resources/elder-care-guides/diabetes>

10 Steps to Raise PTSD Awareness

- 1. Know more about PTSD.**
Understand [common reactions](#) to trauma and when those reactions might be [PTSD](#).
- 2. Challenge your beliefs about treatment.**
[PTSD treatment](#) can help. We now have effective PTSD treatments that can make a difference in the lives of people with PTSD.
- 3. Explore the options for those with PTSD.**
Find out [where to get help for PTSD](#) and learn [how to choose a therapist](#). Also see our [Self-Help and Coping](#) section to learn about peer support and other coping strategies.
- 4. Reach out. Make a difference.**
You can [help a family member with PTSD](#), including [assisting your Veteran who needs care](#). Know there is support for [friends and family](#) too.
- 5. Know the facts.**
More than half of US adults will experience at least one trauma in their lifetime. [How common is PTSD?](#) For [Veterans](#) and people who have been through [violence and abuse](#), the number is higher.



- 6. Expand your understanding.**
Learn about [assessment](#) and how to find out if someone has PTSD. Complete a [brief checklist](#) or take an online screen to see if a professional evaluation is needed. June 20th is National PTSD Screening Day.
- 7. Share PTSD information.**
Share [handouts, brochures, or wallet cards](#) about trauma and PTSD.
- 8. Meet people who have lived with PTSD.**
Visit [AboutFace](#), an online gallery dedicated to Veterans talking about how PTSD treatment turned their lives around.
- 9. Take advantage of technology.**
Download [PTSD Coach mobile app](#) and [treatment companion apps](#) in the National Center for PTSD's growing collection of mobile offerings.
- 10. Keep informed.**
Get the latest information about PTSD. Sign up for our [PTSD Monthly Update](#), or connect with us on [Facebook](#), [Twitter](#) and [YouTube](#).

UNDERSTANDING PTSD



PTSD Symptoms

- ✓ **Reliving the event**
Memories of the trauma can come back at any time and can be triggered by reminders of what happened. You may have bad dreams, or feel like you are going through the trauma again.
- ✓ **Avoiding situations that remind you of the event**
You may try to avoid places, people or things that bring back memories of the event.
- ✓ **Feeling numb**
You may find it hard to express your feelings. You may feel distant or cut off from others.
- ✓ **Feeling keyed up**
You may be on the lookout for danger. You might become angry very easily.

Other problems following trauma

If you have PTSD you may also feel guilt, shame or depression. Problems with coworkers, friends, and loved ones are common. Many people with PTSD abuse alcohol or drugs. Often, PTSD treatment can help these problems, too. The coping skills you learn to deal with PTSD work in other areas of your life.

Health Tip: Protect Yourself from Medical Errors

- Be involved in your health decisions

Medical errors are among the top causes of death and injury, the American Academy of Family Physicians says.

The academy says you can help protect yourself by becoming an active member of your health care team:

- Inform your doctors about all of your medications, including any over-the-counter medicines, vitamins and supplements.
- Tell your doctors about any allergies.
- Make sure your doctors have access to all of your important health information.
- Ask questions about any medication before you start taking it, such as what the medication is for and possible side effects.
- Make sure you can read the doctor's handwriting on any prescription.
- Before having any surgery, choose your hospital wisely. Discuss any possible risks with your doctor.
- Educate yourself about your own health. Don't be afraid to speak up and ask questions.

via HealthDay News

Productivity Coach's Corner



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

Building a Productive Mindset

Would you like to get even more done each day? With just a little bit of forethought, there are two ways to build a productive mindset into your daily routine:

1) Always Be Ready. When time opens up in your schedule, such as a cancelled meeting, you suddenly have time to handle other opportunities. For example, carry notecards, envelopes, and stamps with you. "Found" time can be used to write a "thank you" or "I noticed" card sharing appreciation with someone you work with. You also could use that time to update your "to-do" list and make some calls that needed to be made anyhow. When you let go of what you can't control—such as the fact you're suddenly dining alone—and look at what you can control, you've taken a huge step in getting your day back on track.

2) Slow Down. Sometimes we get so caught

up in what's happening in the moment we forget to breathe deeply. When unanticipated situations crop up, stress is a natural reaction. However, remembering to breathe deeply can calm the hectic moments and allow you to re-focus on where you want this day to go. This reflective pause helps you experience improved concentration and an increase in energy. Relaxed bodies also have greater self-confidence—just what you need when things seem to be spinning out of control. Pause. Reflect. Refocus.

Being productive means you're doing what you said you'd do, in the time you promised. Check your routines and build a mindset to get more done, and you'll achieve more every day.

May/June 2013 training magazine



Study explores possible link between household chemicals, heart problems

The chemical perfluorooctanoic acid (PFOA), used to make products such as food packaging, polishes and lubricants, is detectable in the blood of more than 98 percent of people in the United States – and HealthDay reports that it may be associated with heart problems and peripheral artery disease.

In a 1,200-person study conducted by West Virginia University's School of Public Health, participants with higher PFOA levels were more likely to have these health issues. "This association appeared to be independent of other disease risk factors such as age, sex, race/ethnicity, smoking, body mass index, diabetes, high blood pressure and cholesterol levels," according to HealthDay.

However, Dr. Anoop Shankar, who helped coordinate the study, cautions that a conclusive link has not been proven. It is not clear whether the study participants developed the higher PFOA levels or the health problems first.

"When you waste a moment, you have killed it in a sense, squandering an irreplaceable opportunity. But when you use the moment properly, filling it with purpose and productivity, it lives on forever."

~ Menachem Mendel Schneerson

Don't suffer brain drain

BY MARK FUERST

No matter your age, it's important to lead a brain-healthy lifestyle to defer the onset of brain decline, dementia and Alzheimer's disease.

"Keeping your brain healthy and monitoring your memory for early detection of issues will help to maintain independence as long as possible," says Dr. Wes Ashford, creator of a memory screening test called MemTrax. "People who have had a traumatic brain injury or developed post-traumatic stress disorder, as well as some veterans, are more likely to develop memory problems and get Alzheimer's disease."

Ashford outlines 10 tips for keeping your brain healthy:

Exercise your mind. Take a class, learn a new language, or work puzzles such as crosswords and Sudoku.

Get physical. Adopt an exercise program incorporating aerobics, strength training and stretching.

Eat right. Limit red meat and dairy while consuming plenty of leafy greens, fish and nuts. Ashford also recommends vitamin E, vitamin C and a multivitamin supplement with folate and no iron.

Be social. Stay active with friends, get involved in the community and enjoy good conversation.

Watch your weight. Being in good shape physically helps you mentally.

Protect your noggin. Trauma to the head can be devastating to your memory. Protect your head by wearing a seat belt in the car and a helmet during any activity in which you could fall, such as skiing.

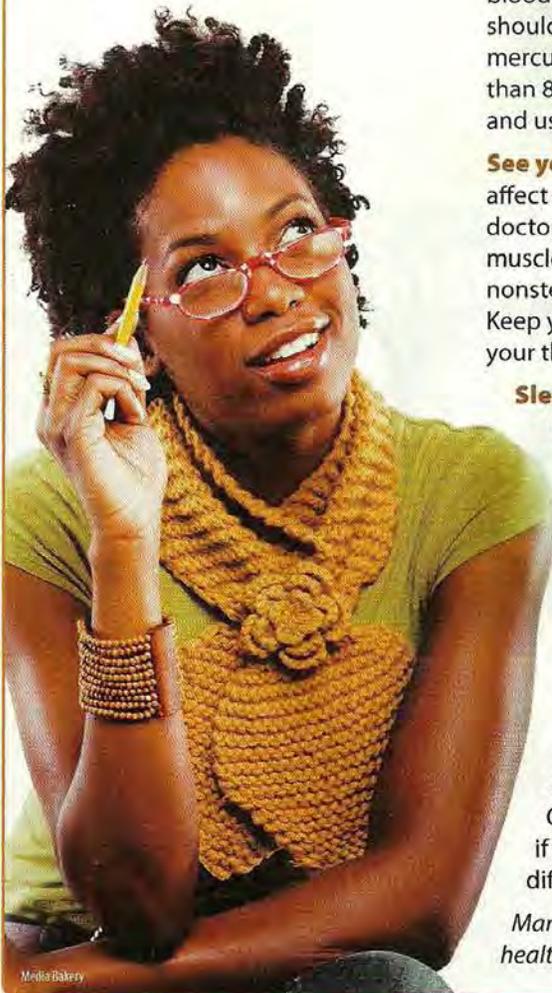
Love your heart. Maintain normal blood pressure – systolic pressure should be less than 130 mm of mercury and diastolic pressure less than 85mm. Watch your cholesterol and use statins if appropriate.

See your doctor. Physical health can affect cognitive health, so see your doctor regularly. If you have joint or muscle pains, ask about taking nonsteroidal anti-inflammatory drugs. Keep your hormones stable, including your thyroid hormone levels.

Sleep tight. Try to limit your stress levels. Yoga or tai chi might help. If you have trouble falling asleep, consider taking melatonin at bedtime. If you snore, consult your doctor about sleep apnea.

Remember your memory. Have your memory screened regularly after you turn 60, or use an at-home memory screening test such as MemTrax. Consult a clinician immediately if you find yourself having difficulty with your memory.

Mark Fuerst is a Brooklyn-based health and medical writer.



Changes in Post-9/11 GI Bill Benefits Transfers

Beginning August 1, all active duty personnel who may choose to transfer Post-9/11 GI Bill benefits to a family member will be required to serve in uniform an additional four years, regardless of the years already served.



The current policy allows service members to transfer benefits if they have served at least six years and agree to four additional years on active duty. Those who had 10 or more years of service could transfer the benefits without further commitment, but now they must also agree to serve four more years.

Transferability is only available to active duty members. If a service member transferred the benefit and voluntarily leaves the military prior to completing the four additional years of service, the individual may be required to pay back those benefits. However, the requirement may be waived, if the service member is involuntarily separated.

To apply to transfer the benefit, service members should first contact the Department of Veterans Affairs (VA) to establish their eligibility and then submit a transferability application. For additional information on GI Bill benefits click [here](#).

(via NAUS Weekly Update, 19 July 2013)

DID YOU KNOW?

You can use your **POST-9/11 GI Bill** for **on-the-job training, apprenticeships, and non-college degree programs.**



VetSuccess.gov is a comprehensive one-stop site for Veteran and Servicemember employment needs.

Make Sure DFAS Has Your Email Address

DFAS uses the email address you provide in [myPay](#) to send you newsletters, breaking news, notifications when your account statements and 1099R tax statements are available, and your Password or Login ID if you forget it.

Have you gotten a copy the quarterly Retiree Newsletter in your inbox lately? If you haven't, you might need to update or add your email address in [myPay](#).

Log in to your account today to make sure your email address is current!

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

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



New Passwords for myPay (July 08, 2013)

The Defense Finance and Accounting Service (DFAS) has announced new password requirements for online access to myPay. Passwords are being rolled out based on the last two digits of a Social Security number. An old password will expire on the date associated with the last two digits on a person's Social Security number. About 10 days before a password expires, myPay users will receive an email advising them to update their password to avoid delays logging into myPay.

Password Expiration Schedule

The new requirements for passwords will be rolled out based on the schedule below. The schedule is based on the last two digits of your Social Security number. Your old password will expire on the date associated with your SSN group and you must create a new password before you can access myPay.

- 00-14: June 15, 2013
- 15-29: July 1, 2013
- 30-44: July 15, 2013
- 45-59: August 1, 2013
- 60-74: August 15, 2013
- 75-89: September 1, 2013
- 90-99: September 15, 2013



myPay users should make sure the email address recorded in their profile is current to ensure they receive these important notices. For more information on creating a new password, including tips on security, For more information on creating a new password, including tips on security, visit the DFAS website at <http://www.dfas.mil/mypayinfo/tipsandtricks.html>.

SOURCE: DFAS website at

<http://www.dfas.mil/mypayinfo/tipsandtricks.html>

A Week in the Life of TRICARE

- | | |
|--|--|
| <ul style="list-style-type: none"> ✦ 22,200 inpatient admissions <ul style="list-style-type: none"> - 5,066 direct care (916 Air Force) - 17,125 purchased care (5,214 Air Force) ✦ 1.9 million outpatient visits <ul style="list-style-type: none"> - 797,000 direct care (178,000 Air Force) - 1,059,000 purchased care (274,000 Air Force) ✦ 2,455 births <ul style="list-style-type: none"> - 972 direct care (157 Air Force) - 1,483 purchased care (358 Air Force) | <ul style="list-style-type: none"> ✦ 4.5 million claims ✦ 12.6 million electronic health record messages ✦ 2.6 million prescriptions (797,000 Air Force) <ul style="list-style-type: none"> -923,000 direct care (263,000 Air Force) -1.4 million retail pharmacies (444,000 Air Force) -249,000 home delivery (90,000 Air Force) ✦ 281,000 behavioral health outpatient services <ul style="list-style-type: none"> -56,700 direct care (9,787 Air Force) -224,000 purchased care (51,789 Air Force) |
|--|--|



Get a Headstart on your Retirement

Applying online for Social Security benefits means there is no need to visit a Social Security office or wait for a scheduled appointment with a Social Security representative. Retiring online can take as little as 15 minutes. There are no forms to sign and, in most cases, no documents to submit. Tell your clients to go online to apply for benefits at www.socialsecurity.gov/applyonline.

DOD Helps Military Families Avoid Money Scams

By Terri Moon Cronk, American Forces Press Service

WASHINGTON, July 1, 2013 – While dodging financial scams seems to have become a part of life, Defense Department officials have measures to protect the military community from such circumstances, a senior Pentagon official said in a recent interview.

Scamming incidents in the military parallel those in the civilian community, Barbara Thompson, director of the Defense Department’s office of family policy, children and youth, told American Forces Press Service.

But scammers might target military families because of service members’ dependable incomes and frequent moves, opening them up to potential scams that can affect their financial readiness when renting or buying a home and securing car loans, she added.

“It’s really important that we look at our entire [financial] readiness campaign as a way to empower our service members and their families to have the flexibility to meet the goals and dreams of their future,” she said.

It’s vital for military families to do their research and build their awareness against scams, she added, and myriad resources to help in this endeavor are available on and off military installations.

“You may decide to do a move on your own and find someone who doesn’t have liability insurance, or doesn’t deliver your household goods to your residence [and instead] goes off with them,” Thompson said.

She also warned against house closure, auto loan and credit and debit card scams. “Sometimes, they look official and as though they’re sponsored by a government agency, but it’s deceit,” she added.

Installation legal assistance officers can help when such issues arise, and certified financial counselors can provide support, guidance and advice at family assistance centers on military installations, she said. The counselors know the community and are likely to be aware of less-than-scrupulous vendors and service providers, she said.

The Military OneSource website offers a wealth of resources such as financial counseling and tip sheets on how to be a good consumer and avoid pitfalls, Thompson said.

DOD also has federal partners in the battle against financial scams, such as the Federal Trade Commission’s Scam Watch, and the Treasury Department’s Consumer Financial Protection Bureau, where one can register a complaint that will be investigated, Thompson said.

The Better Business Bureau Military Line compiles information on businesses that are less than reputable, Thompson said, and installation commanders also have the ability to put unscrupulous businesses on a list, she added.

Getting references from friends and colleagues and staying away from businesses that have negative consumer feedback are important steps, she said. Using the installation’s credit union or bank also will help to ensure good choices in the community, she noted.

If a military family does find itself to be a victim of a scam, DOD also offers resources to help.

Consulting with the legal assistance officer on the installation not only helps with recourse, Thompson said, but also advises the installation of a business that’s not reputable to protect other service members and their families.

“You learn a lesson, but you also make sure somebody else is not taken advantage of,” she added.

“The bottom line is you have to be a smart and savvy consumer,” Thompson said. “You need to really think about your purchases, your purchasing power, and do your due diligence to make sure you’re getting the right information and the right product for the money you’re going to spend.”



What is eBenefits?

eBenefits is a portal; a central location for Veterans, Service Members, and their families to research, find, access, and manage their benefits and personal information. The portal provides a one-stop shop for online benefits, related tools and information.

(<https://www.ebenefits.va.gov>)

TURNING AGE 65 SOON??

Beneficiaries (age 64) need to be aware of the necessity of signing up for Medicare Parts A and B before his/her 65th birthday to avoid interruption of TRICARE benefits.



TRICARE eligibility for all benefits (including pharmacy) ends when one becomes eligible for Medicare Part A, regardless of age.

It can be continued with the purchase of Part B. A beneficiary should contact Medicare three months before the 65th birthday and request enrollment in both Part A and B. However, TRICARE benefits will terminate when eligible for Part A regardless of any other health insurance.

Beneficiaries turning age 65 receive a letter from the Defense Manpower and Data Center (DMDC) reminding them about the requirement to sign up for Part B in order to retain TRICARE benefits.

For information on signing up for Medicare call (800) 633-4227 or go to www.medicare.gov.



Federal Benefit Paper Checks to Stop in 2013 - Sign Up for Direct Deposit

Were you receiving Social Security, VA or other federal benefits by paper check?

REMINDER – You were required by the U.S. Department of the Treasury to **switch** to electronic payments by **March 1, 2013**. Learn more about this **change** and sign up for direct deposit or the prepaid **Direct Express** debit card.



<http://www.godirect.org/>



GAO Report on Pentagon Accounting of POW/MIAs (via NAUS Weekly Update, 19 July 2013)

House Armed Services Subcommittee on Military Personnel Chairman Rep. Joe Wilson (R-SC) and Ranking Member Rep. Susan Davis (D-CA) released a joint statement following a Government Accountability Office (GAO) report addressing Prisoner-of-War/Missing-In-Action (POW/MIA) efforts taken by the Department of Defense.

After hearing increased and growing concerns from families, Chairman Wilson and Ranking Member Davis and the House Armed Services Subcommittee on Military Personnel included a provision in the fiscal year 2013 National Defense Authorization Act requesting a GAO report on the DoD directive to account for the nation's prisoners of war and missing persons.

"... as the General Accounting Office report so clearly points out, senior Defense Department officials have failed to both execute this directive and to prevent fragmentation of the accounting effort. As a result, the nation is no closer today to achieving the minimal goal of accounting for just 200 missing persons annually than it was four years ago."

NAUS supports Chairman Wilson and Ranking Member Davis in efforts to help our national government achieve the goal of accounting for our POWs and MIAs. It is a national priority.

To read the GAO report "DOD's POW/MIA Mission: Top-Level Leadership Attention Needed to Resolve Longstanding Challenges in Accounting for Missing Persons from Past Conflicts, GAO-13-619, July 17," click [here](#).



Guam Veteran *PULSE*

Meetings...

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 565-4561 for more information and next meeting date/time.

▶ **American Legion**, Mid-Pacific Post #1, meets monthly at 10 a.m. on the first Saturday of the month at the Tamuning Clubhouse. Call 646-8251 for more information.

▶ **Fleet Reserve Association**, or FRA, Latte Stone Branch 073, meets in the Commanding Officers Conference Room at U.S. Naval Hospital from 2 to 4 p.m. every fourth Sunday. Contact Harold Kirk at 686-1358 or e-mail:harold.joe59@yahoo.

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post canteen, located on Marine Corp Drive in Yigo. Call 653-8903 for more information

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Thursday of the month at the Post canteen, located in Agat. Call 565-8397 for more information.

▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at Joe's Steakhouse in Garapan. Call (670) 235-4839 for more information.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 general membership meeting is at 7 p.m. every second Friday of the month at the Mangilao Koban club house. Prospective members are cordially invited to attend.

▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. All Guam veterans are welcome to become members. Contact Joe Yatar, 482-5450 for more information.

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4th Thursday of the month from 6:30 to 7:30 p.m. on the fourth floor of the DNA Building in Hagåtña. Call 565-4561 for more information. 2013.

▶ **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 788/4604/888-9023 for more information.

▶ **Dededo Veterans Organization** meets every third Tuesday of the month at the Dededo Veterans Memorial Park (south of Dededo Skate Park along Marine Drive). Call Joe San Nicolas at 482-4350.

Do you know of other Military / Veteran Association or Organization meetings?

– send us an email & we will include in next newsletter

Announcements...

- It is very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment; must have a copy of your DD Form 214.
- Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.
- Veterans employment specialists at the VA Clinic can be reached at 475-5786/475-5783.
- 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.

Military Services Birthdates

US Army—June 14, 1775

US Navy – October 13, 1775

US Marines—November 10, 1775

US Coast Guard—August 4, 1790

US Air Force—September 18, 1947

"I write down everything I want to remember. That way, instead of spending a lot of time trying to remember what it is I wrote down, I spend the time looking for the paper I wrote it down on."

~ Beryl Pfizer

Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/

Public Law 32-003 - An act to *amend* §7120.3(a) of Chapter 7, Title 16, Guam Code Annotated, relative to the waiver of special Gold Star License Plate fees for the immediate kin of fallen heroes. (Bill No. 24-32, Sponsor: F.B. Aguon, Jr., Passed: 2/22/13, Signed into Law: 3/6/13) Details: <http://bit.ly/15c5BnJ>

Public Law 32-046 - An act to *add* a new § 79601.2 to Article 6 of Chapter 79, Title 21, Guam Code Annotated, relative to the establishment of a War on Terror Fallen Heroes Monument to honor Guam's men and women who have courageously and selflessly served our island people and our nation in the War on Terror, and who have made the ultimate sacrifice. (Bill No. 120-32, Sponsor: F.B. Aguon, Jr. / R.J. Respicio / T.C. Ada / A.A. Yamashita, Ph.D. / V.A. Ada / D.G. Rodriguez, Jr. / B.J.F. Cruz / T.R. Muña Barnes / J.T. Won Pat, Ed.D., Passed: 6/24/13, Signed into Law: 7/5/13) Details: <http://bit.ly/13zIBDr>

Public Law 32-033 - An act to *add* new §§2228 and 2229 to Chapter 22 of Title 15, Guam Code Annotated, relative to including digital assets in a decedent's estate. (Bill No. 72-32, Sponsor: V.A. Ada, Passed: 4/30/13, Signed into Law: 5/10/13) Details: <http://bit.ly/172AKv9>



Bills Introduced:



Bill No. 135-32 (COR) - F.B. Aguon, Jr. Details: <http://bit.ly/151e90T>

An act relative to increasing the representation of the number of veterans serving on the Guam Veterans Commission, to initiate efforts toward the eventual establishment of the "Sengsong Beteranun

Guahan - Guam Veterans Village", which shall serve as a one-stop veterans services center; and for other purposes; through the repeal and re-enactment §67107 of Chapter 67, Title 10, Guam Code Annotated.

Bill No. 134-32 (COR) - F.B. Aguon, Jr. Details: <http://bit.ly/12g4od4>

An act relative to recognizing the Office of Veterans Affairs as the official local agency for establishing and maintaining the "Guam Veterans Registry" which shall be utilized for enumerating the population of veterans on Guam, and for the use of such information for increasing or acquiring necessary healthcare and other relevant services to benefit veterans and their families; through adding a new §67110 to Chapter 67, Title 10, Guam Code Annotated.

Bill No. 27-32 (COR) - F.B. Aguon, Jr. Details: <http://bit.ly/13K6cQT>

An act to add a new §850 to Title 1, Guam Code Annotated, to designate Route 15 as "Air Force Highway" in honor of and special tribute to the men and women of Guam who have served in the United States Air Force.



The MISSION of the Guam VBOC is to make a positive difference in the lives of veterans, through effective professional small business development, support, creation and retention of veteran-owned and controlled business activities on Guam and in Region IX.

<http://www.guamvbc.com/>

Check out the following websites for information on bills of interest to the Veteran Community

HOUSE COMMITTEE ON ★★★★★
VETERANS' AFFAIRS
PROUDLY SERVING AMERICA'S VETERANS

<http://veterans.house.gov/>



<http://veterans.senate.gov/>

*"The patriot volunteer, fighting for country and his rights,
makes the most reliable soldier on earth."*

~ Thomas J. Jackson



Benefits WATCH

Wondering what benefits you and your dependents may be eligible for? Check out the **2012 Federal Benefits for Veterans**



handbook. This comprehensive guide provides information on education, home loan, health care, and burial benefits.

Get the VA's **2012 Federal Benefits for Veterans, Dependents and Survivors Guide** here:

http://www1.va.gov/opa/publications/benefits_book/2012_Federal_benefits_ebook_final.pdf

Other versions available at:

http://www1.va.gov/opa/publications/benefits_book.asp

The Cost of Freedom is Expensive.



Benefits Are Under Threat

Because of budget cuts, many of our benefits have come under fire recently. There have been no less than five frontal assaults on military shopping benefits. There have also been calls for freezing military pay and forcing working age military retirees to use employer-provided health care plans. It has been proposed that retirees wait until age 60 to start receiving a pension. TRICARE continues to be bombarded from all sides, with several changes being suggested. Nothing firm yet, but watch this space. Please contact your state Federal Congressional Representatives and let know you want them to leave your retiree benefits intact.

Preparing for the Worst Case...

If you were to die, are your important documents easily accessible, and does somebody know where to find them? Here are some steps to consider:

- have your will easily accessible;
- discuss with someone where you would like to be buried, what to do with your car, furniture and the rest of your possessions;
- let someone know if you have life insurance and what type;
- make sure your Service Group Life Insurance (SGLI) or Veterans Group Life Insurance (VGLI) is updated regularly to reflect the desired beneficiaries;
- prepare and keep in a safe place a list of passwords to your computer and online accounts, so others can access your digital documents even when they do not share your computer on a regular basis;
- talk about your death and wishes with those closest to you; and
- strive to get your things in order & plan ahead for those you love.

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.

WIDOW(ER) SURVIVOR BENEFITS

There are four different age-related or marital status scenarios affecting benefits for surviving spouses:

DEPENDENCY/INDEMNITY COMPENSATION (From VA): Lost if you remarry before 57 but may be reinstated in the case of divorce, death of spouse, or annulment.

TRICARE ELIGIBILITY: Permanently stops if you remarry, and cannot be reinstated unless you marry another service member in the future.

GENERAL BENEFITS: (Exchange, Commissary, etc.) If you remarry, you must surrender your ID card. If you subsequently divorce, these benefits may be reinstated.

BURIAL BENEFITS: A widow(er) is entitled to burial in a national veterans' cemetery regardless of marital status at time of death, IF the widow(er)'s spouse is buried there.

SPB BENEFIT: Is suspended if you remarry prior to age 55. If you re-marry after age 55, this benefit will continue.

If you have questions regarding your eligibility for any of these benefits contact the Retiree Activities Office.

(Source: Casualty/SBP Office)

Legislation Introduced to Help Surviving Spouses

At the start of the 113th Congress, Rep. Joe Wilson (R-SC) introduced H.R. 32, called the Military Surviving Equity Act, to ensure survivors do not lose benefits from the DoD Survivor Benefit Program if they receive the Dependency Indemnity Compensation from the VA. Eliminating that benefit loss, called the "widow's tax," would help more than 50,000 armed forces' widows and widowers. We are encouraged by Wilson's continuing press to pass the bill. Wilson is Chairman of the House Armed Services subcommittee on military personnel.



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.

View the 734 AMS AMC Gram at <http://www.andersen.af.mil/shared/media/document/AFD-120926-132.pdf>

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

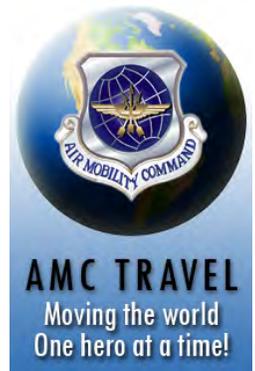
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

AMC Space-A email Sign-up: <http://www.amc.af.mil/shared/media/document/AFD-120206-044.swf>

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

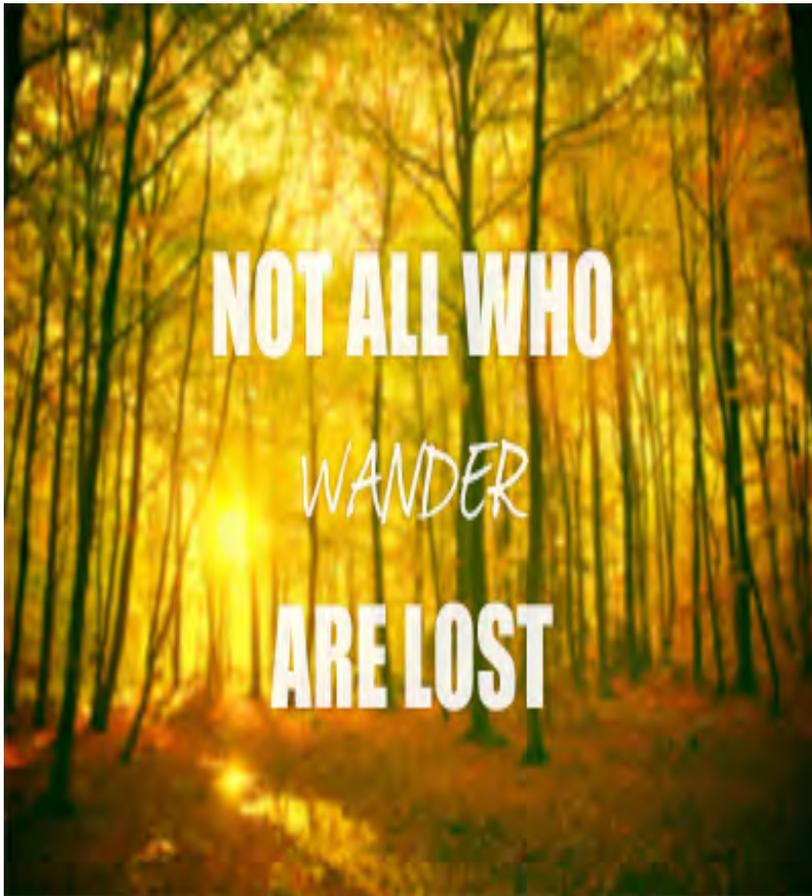
Military.com Travel Benefits: <http://www.military.com/Travel/TravelPrivileges>



*“Never for the ‘sake of peace and quiet’
deny your own experience or convictions.”*

~ Dag Hammarskjöld, Statesman and Nobel Peace Prize Winner

Wanderings



Computers: We love ‘em, we hate ‘em, we won’t have one, we won’t talk about it!

Whatever the case is, they are becoming more important each day—more and more things are no longer available in the printed form. If you don’t/won’t have one here are some ideas:



- ☑ Visit a friend or relative and ask them to log on to www.andersen.af.mil and click on the Guam Retiree Activities block for the latest news; they can also visit the Guam RAO Facebook page at www.facebook.com/GuamRAO.

- ☑ There is also the various service Retiree sites – see page 22 for the links.

- ☑ Visit your local library and have them assist you in looking at the site(s).

- ☑ Contact the Guam RAO (call and leave a message or send us an email) and we will try to assist as best we can.

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!!

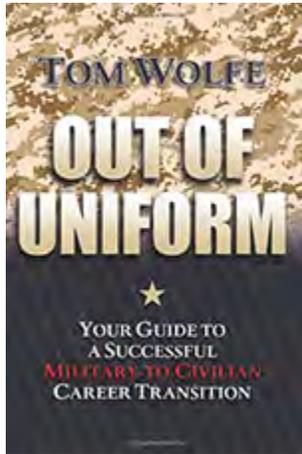
(See page 15 for a listing of Guam-area Military-Veteran organizations.)



Focus on Transition

Resources to assist in your transition

NOTE: Mention of books, resources, etc. or a link is not an endorsement; they are merely provided as a means to assist you in your transition.



Out of Uniform: Your Guide to a Successful Military-to-Civilian Career Transition

After completing military service veterans can have a difficult time finding employment upon returning to civilian life. *Out of Uniform* is designed to help all transitioning military personnel, regardless of service, branch, rank, rating, time in service, time in grade, or specialty. Although all service members share many common denominators, each individual brings something unique to the job market. The parameters of the search may vary, but the target is the same—land the right job the first time. The information in this book will enhance the odds of hitting that target.

This book is divided into eight sections, covering matters in roughly the same order that they occur in the military-to-civilian transition process. Another useful feature is the KeyWord Index, which allows the reader to locate specific information throughout the book, regardless of the part or chapter. In addition to all of the technical guidance, readers will also discover important information in the anecdotes based on actual experiences of soldiers, sailors, airmen, and Marines. *Out of Uniform* is an invaluable resource for veterans who want to make the most out of their civilian career opportunities.



Networking For Veterans: A Guidebook for a Successful Military Transition into the Civilian Workforce

Today's returning veterans are leaving active-service with vast leadership experiences and valuable technical skills. Yet does this mean they have the kind of networking skills necessary to succeed in today's competitive business environment? Not necessarily, according to authors Michael Abrams, Michael Faulkner and Andrea Nierenberg. "Networking" is a term that many veterans don't fully understand or practice, and as a result, they fail to take advantage of the many opportunities that are available to them during their military transition. *Networking for Veterans* teaches

transitioning service-members how to properly network and build relationships with the people in their community who are most willing and able to help them launch new careers of their choosing.

Topics covered include overcoming the challenges of making a military transition, properly applying military skills and experiences to business situations, building a network of contacts, overcoming the fear of communicating, interpersonal relationship building, and more. It is a fundamental "how to" that all veterans can apply to their transition to the business world.

Source: <http://www.militarytransitionadvisors.com/resources.htm> |

Résumé Tips

1. Be consistent with abbreviations.

Example: Don't use CA (instead of Calif.) in one part of your résumé and Fla. in another. Don't use Mgr. in one part and Mgr (without the period) in another.



2. Be consistent with person, tense and grammar.

Example: If your résumé is written in the past tense, first person (I performed...), don't also use present tense, unless you still work in the job you're describing.

3. Be consistent with capitalization.

Example: Position titles "Operations Officer" and "Personnel manager" are not consistent.

4. Be consistent with dates.

Example: Sep 04, Sep 2004, September 2004, 9/04, 9/2004 ... pick one and stick with it.

5. Be consistent with punctuation.

Example: If you have a period after your position titles, make sure all are punctuated the same way.

6. Include key contact information.

Example: At a minimum, include full name, address, e-mail and phone number.

7. You're vs. your.

Example: This is a common error. "Your" indicates possession. "You're" is a contraction of "You are."

8. Education and schooling.

Example: Make sure you give graduation dates.

9. Be consistent with numbers.

Example: Typically, any number less than 10 should be spelled out (one, two, three, etc.). Numbers 10 or higher should be indicated with numerals (11, 12, 13, etc.).

11. SPEL CHEK!

Example: See how a misspelled word distracts from the purpose of the story? Don't trust your spell checker as it may not identify words correctly spelled but used in the wrong context. Check it yourself many times and have others check it.

Source: <http://www.gijobs.com/dont-sabotage-yourself.aspx>

I am...
looking for something new.

"I really needed a change of pace. My new position utilizes my skills and lets me spend more time with my family."

-Frank

► [Learn more about the Self-Directed Search](#)



Returning Veterans' Transition to Civilian Job Market Now Easier

Posted on July 9, 2013, by Donnie La Curan, in Veteran News

Finding an appropriate job is one of the biggest challenges facing returning veterans, with 69% of veterans indicating that finding a job is the most difficult part of transition to civilian life. However, a new product from PAR may provide some much-needed assistance to those looking for employment in the civilian market.

The Veterans and Military Occupations Finder™ (VMOF) is a new product designed specifically to help veterans find the right civilian occupation. Working in conjunction with the Self-Directed Search® (SDS®), the VMOF allows users to explore career options by linking military occupation titles with civilian jobs. After taking the SDS, users can match their three-letter Holland Summary Code to Occupational Information Network (O*NET) career options and education requirements. The VMOF will help users to better understand how they can apply the skills they developed in the military to civilian occupations.

The VMOF includes two indexes. The first lists current Military Occupational Classifications (MOCs), along with corresponding two-letter Summary Codes, from each of the five branches of the military (Army, Navy, Marines, Air Force, and Coast Guard). The second lists MOCs from each of the five branches along with corresponding civilian occupations and their two-letter Summary Codes.

An online edition of the VMOF (<http://bit.ly/14M965x>), which includes select portions of the print edition, is available at the newly revised SDS Web site (www.self-directed-search.com); the full version is available in a print format from publisher PAR.



"But then there's the great thing about vets – even when they are down, they're never out. And they know that service doesn't stop once they take off the uniform." ~Paul Rieckhoff

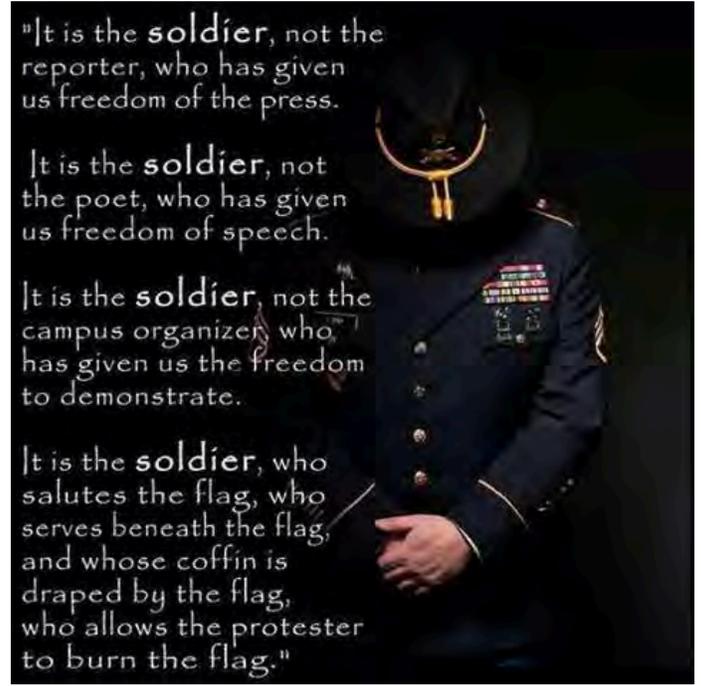
Guam military veterans participated in the 27th National Veterans Golden Age Games held May 30 through June 4 in Buffalo, N.Y. Shown are, from left: Frank San Nicolas, Vince Sablan and Danny Orlino. The games are an annual Olympic-style event. Sablan won a bronze medal in the air rifle event, and a silver in the 25-yard freestyle swim.

Team Guam gave special thanks to the VFW Ladies Auxiliary Post 1509, Guam Elks Club and all its supporters, friends and family for all their fundraising support. This was the second year that Guam has sent a team to the event; the first time was in 2011 in Hawaii, Sablan said.

He added that they want more eligible veterans from Guam to participate next year, and they will get the word out when it's time to gather commitments.

(via Guam PDN/photo courtesy of Vince Sablan)





"We often take for granted the very things that most deserve our gratitude." Cynthia Ozick

Military Retiree Websites: A Wealth of Information

ARMY

<http://www.armyg1.army.mil/rso/>

NAVY

http://www.public.navy.mil/bupers-npc/support/retired_activities

AIR FORCE

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

MARINES

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT

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 a lot 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 Guam RAO, 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.

2013 US Military Handbooks

<http://militaryhandbooks.com/>





Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address: 36MSG ATTN: Guam RAO Unit 14041 APO AP 96543-4041	Phone: DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return you call as soon as possible</i>	Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/units/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
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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.
[\[http://ice.disa.mil/\]](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 MSG
Unit 14041
APO, AP 96543-4041

OFFICAL BUSINESS
Return Service Requested