

*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](https://facebook.com/GuamRAO)

The Old Soldier Is A Wise Soldier.  
Heed His Words. For He Is Strong And Dedicated.  
Fearless And Tough. Ready To Fight By Any Means.  
Fighting Is In His Blood. In His Families Blood.  
He Fought For You.  
For Me.  
For Liberty.  
For Freedom.  
He Will Not Lay Down.  
He Will Not Relent.  
He Is Mad As Hell.  
He Is A Raging Patriot.  
Age Does Not Know Him.

America's Last Flame

**"TWENTY YEARS FROM NOW,**  
you will be more disappointed by the things  
that you didn't do than by the ones you did do.  
**So throw off the bowlines.**  
Sail away from the safe harbor. Catch the trade winds in your sails.  
**EXPLORE. DREAM. DISCOVER."**

-Mark Twain

# Guam Retiree Activities Office Newsletter

**Hafa Adai** – although not as fast as I'd hope, I am slowly catching up with things – and hoping that this New Year continues to see improvements.

If there is anyone who would like to assist: working in the office, on the newsletter, or helping design a new webpage, please let me know.

Please share any suggestions, questions, or errors that you find in this issue.

The revised retiree listing shows our retiree population total 3,016 as follows:

Guam: 2,859 / CNMI: 123 / Outlying Areas: 34

Service breakout: Army: 1,093 / Navy: 984 / Air Force: 770 / Marines: 112 / Coast Guard: 57

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

The Outlying Areas include: FSM, Palau, and Marshalls

**The Bad News is:** we have only 460 email addresses (and 235 of those are not associated with an actual retiree's name); so there are many who are not getting updates, news items, information, etc.

**As always,** I ask for your help in getting the word out.

We will continue to use this newsletter, the news clips and 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.

## 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](http://twitter.com/Guam_RAO)

January–March 2014  
Volume 4, Issue 1

### Guam Retiree Activities Office

**BG Steven D. Garland**  
36th Wing Commander

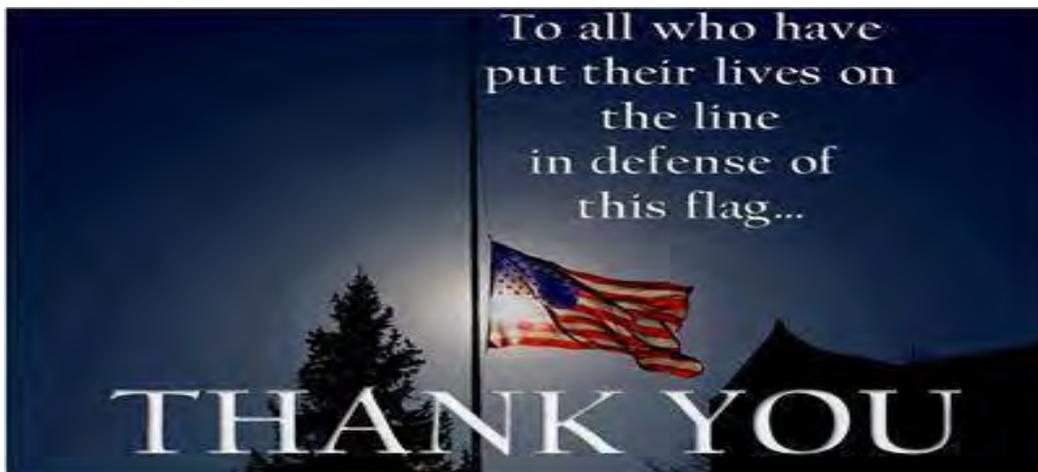
**Col Jason R. Armagost**  
36th Wing Vice Commander

**Col John J. Dunks**  
36th MSG Commander

**CMSgt (Ret) David Ehlers**  
RAO Director/Newsletter Editor

### Inside this issue...

Director's Comments	3
RAO Mission	4
TriCare Update/Info	5
Health / Medical	7
DFAS / myPay	8
Financial / Legal	9
Guam Veteran <i>Pulse</i>	10
FYI - Veteran News	12
Survivor Assistance Info	14
Guam Legislation News	15
Benefits Watch	16
VA News	17
Social Security	19
Wanderings <i>thru Life</i>	20
VET <i>thoughts &amp; views</i>	21
Focus on Transition	23
Something to Ponder	24
Useful Info / Links	25



"Ignorance more frequently begets confidence than does knowledge"  
~ Charles Darwin



## 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 your contributions to our country's history & future.

The *New Year* is off to a hectic start with some vacation time, home repairs, work, and RAO and VFW (those are my excuses for being somewhat late with this first issue of 2014!)

### **reminder - RAO HAS MOVED!**

The RAO is now located in the Consolidated Support Center, Room 127, Bldg 22026 (old BX) which is located adjacent to the Commissary. As you enter the front doors, take the first hallway to the left toward the Red Cross and Finance; then the first hallway (128) to the right – the office is the first door in this short hall behind the conference room. We have maintained the same phone number of 366-2574.

Stay tuned for some weekend office hours so you can stop in for a cup of coffee and a chat.

Another year has passed and I'm sure that it brought many changes to all of us. For this upcoming year, I want to wish each and everyone one of you a healthy and prosperous time – even though we are all a year older, and hopefully wiser, I am anxious for the many things to come this year. While we have not seen any volunteer staff increase, I remain hopeful that there is someone out there who is just waiting to get things aligned so they can then come and help out.

As I know you all are aware, living here in Guam is wonderful, yet at times, it can present potential

**CONTACT US** at: [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil) or [Guam.RAO@gmail.com](mailto:Guam.RAO@gmail.com) or calling 671-366-2574.

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

Where are we located?

The Retiree Activities Office is on Andersen AFB Building 22026, Room 127  
*This is the Consolidated Support Center, which is the old BX, next to the Commissary.*

problems. While we do not always have the expertise or means to assist in every potential situation, I will do the best to help point you in the right direction and continue to provide you the resources to and knowledge to get through any struggles you may be having.

*Another item I wish to address is that of veteran advocacy – I don't mean endorsing a specific political body or candidate, rather to endorse and advocate for those particular pieces of legislature and rule changes that will affect veterans and their families. Every year, cities, states, and the federal government present and vote on legislation that will affect the lives of military veterans. It is up to you to learn about these and to let your representatives know where you stand – it may just be the difference between a particular piece of legislation passes or fails. One way to communicate is to utilize CAPWIZ – an online advocacy forum which provides standard written letters you can send to your representatives. CAPWIZ can be found on most all veteran organization websites, to include VFW, American Legion, AUSA, VVA, AFSA, FRA, MOAA, etc.*

*Please take advantage of this resource, send a message, and have your voice heard.*

**REMEMBER - the Guam RAO is for the entire Guam Military retiree and veteran community: all services - all ranks - as well as their dependents / 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.*

Respectfully yours,

*Dave*

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

***“You Served – You Deserve”***

***“It's not the load that breaks you down, it's the way you carry it.”*** ~ Lena Horne

### **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.

## 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”

### 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](mailto:Guam.RAO@us.af.mil)

***“We often take for granted the very things that most deserve our gratitude.”***

~ Cynthia Ozick

***“What you do speaks so loudly that I cannot hear what you say.”***

~ Ralph Waldo Emerson

***“Don’t let the fear of striking out hold you back.”***

~ Babe Ruth

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.

## Did You Achieve your 2013 Goals?

This article is an excerpt from Training Magazine, Sep/Oct 2013, by Jason W. Womack. *(editor’s note – while a little late, it provides some good information and can be used throughout the year to assure yourself that you are on track for success)*

We’re about to start the fourth quarter of 2013, and I need to ask: Are the goals you set at the beginning of the year on track for success? The other day I was on the phone with one of my mentors and he told me, “You need to build more pauses in your life.”

Sometimes we get wrapped up in the craziness of running to the next item on our to-do list, and forget to take the time to focus, or re-focus, so we can achieve what we stated we wanted to do. So with 2014 zooming toward us, it’s time to pause, and see where you are in your plans for 2013. Are you on track to achieving your goals?

To vastly improve the odds of achieving my goals, I use a tactic I call the “Weekly Decompress.” Each week on Thursday, mid-morning, I pause and answer just four questions:

1. What went well?
2. What didn’t go so well?
3. How can I improve next week?
4. What help do I need to get to my next “there”?

The Weekly Decompress review helps identify where you can take action now so you can experience success and goal achievement. Adding this weekly pause into your schedule provides the opportunity to pause, reflect, stretch, and think even bigger. So celebrate your successes and anticipate even more in your future – three months out and beyond.



# TRICARE Updates / Info



## TRICARE Retiree Dental Program (TRDP)



The TRICARE Retiree Dental Program is a voluntary dental plan. You can sign up if you're a:

- Retired service member
- Family member of a retired service member
- Retired Guard/Reserve member
- Family member of retired Guard/Reserve member
- Medal of Honor recipient
- Family member of Medal of Honor recipient
- Survivor

The plan is available in the United States and all overseas areas.

## TRICARE Retiree Dental Program Contractor

The TRICARE Retiree Dental Program contractor is Delta Dental. You can sign up online at:

<https://www.ddfgptoolkits.com/> (click on Consumer Toolkit)

Once registered, you can then:

- View benefits
- Manage enrollment
- Add or delete family members
- Make a payment
- Track your claims

## Dental Coverage

The TRICARE Retiree Dental Program covers:

- Exams, cleanings, fluorides, sealants, and x-rays
- Fillings
- Root canals
- Gum surgery
- Oral surgery and extractions
- Crowns and dentures
- Orthodontics



You can see a full list of benefits at [www.trdp.org](http://www.trdp.org).

### Contact Delta Dental

Stateside: 1-888-838-8737

Overseas: (AT&T USADirect Access Number) + 866-721-8737

Or visit [www.trdp.org](http://www.trdp.org)

For general information about TRICARE, call the toll-free TRICARE information line for your region found at [TRICARE Contact Us](#)

## New TRICARE.mil “I Want To...” Feature Offers Easy Access to Popular Customer Service Options

TRICARE beneficiaries now have an easy way to access customer service features. The TRICARE.mil home page has a new “I want to...” section offering beneficiaries a gateway to links that help them manage their health care from prescriptions to enrollments and much more.

The “I want to...” section of [TRICARE.mil](http://TRICARE.mil) launched Dec. 1, 2013. The redesigned home page focuses on tools for beneficiaries to manage their health care benefits. “I want to...” has quick links to secure login portals for more than a dozen customer service features including:

- Managing prescriptions
- Enrolling or purchasing a plan
- Finding a doctor
- Updating personal information
- Filing or checking on a claim
- Paying a bill
- Booking appointments at a military hospital or clinic
- Changing a primary care physician
- Viewing military health records

Many beneficiaries may not even know these resources are available online. The new look [TRICARE.mil](http://TRICARE.mil) home page is a hub for beneficiaries to manage their health care benefits from the comfort of home or on the go with mobile sites.

Mobile, online and toll-free customer service options are time savers and prevent unnecessary trips to a military hospital or clinic.

Other common requests, such as comparing plans or seeing what’s covered, are also featured in the “I want to...” section as well as links to download forms, or subscribe to TRICARE email alerts.



## TRICARE Begins Notifications for TRICARE For Life Pharmacy Pilot

TRICARE For Life (TFL) beneficiaries soon will receive letters guiding them to TRICARE Pharmacy Home Delivery or a military pharmacy for some prescriptions as part of a congressionally mandated pilot program, officials of the military health care plan said.

TRICARE For Life is secondary coverage for TRICARE beneficiaries who have both Medicare Parts A and B in the United States and U.S. territories.

Starting this week, officials will send letters to affected TRICARE For Life beneficiaries notifying them of the pilot program.

The pilot program starts March 15, and it requires beneficiaries who use TRICARE For Life to get certain medications through Home Delivery or at a military pharmacy. The program applies to refills of maintenance medications taken regularly for chronic conditions, officials said.

As part of the pilot program, officials added, TRICARE will stop paying for these medications from a retail pharmacy. But they noted that the program does not apply to medications for acute conditions taken for a limited time, such as antibiotics or pain medications or any generic medications. At this time, they said, it also does not apply to generic drugs.

Congress mandated the pilot program in the 2013 National Defense Authorization Act. It will last for five years, but beneficiaries may choose to opt out after filling an affected prescription under the pilot program through Home Delivery for one year.

Beneficiaries will be notified if they are taking a medication covered under the program. They will have two “courtesy fills” available through a retail pharmacy before they are responsible for the entire cost of their medication.

Beneficiaries may call the TRICARE pharmacy contractor, Express Scripts, at 1-877-882-3335 or visit the Express Scripts website to switch to Home Delivery or with questions about their medications. To switch a prescription to a military pharmacy, beneficiaries may need to get a new prescription from their doctor, officials said.

Some people are exempt, including people with another prescription drug plan or people living overseas. People living in a nursing home may contact Express Scripts to request a waiver from the pilot program.

TRICARE Pharmacy Home Delivery offers beneficiaries a 90-day supply of their medication with no copays for generic drugs and \$13 for brand-name drugs. Switching from a retail pharmacy to Home Delivery can save TRICARE beneficiaries up to \$152 every year for each prescription, officials said. Beneficiaries also can save by asking their doctor to write them a prescription for a generic version of their medication, they added. Read more at: [www.defense.gov/news/newsarticle.aspx?id=121679](http://www.defense.gov/news/newsarticle.aspx?id=121679).



PHOTO: CRENTAS/THINKSTOCK

## 3 diet changes to help lower cholesterol levels

If you have high cholesterol (a total cholesterol level of 240 milligrams per deciliter of blood or above), taking steps to lower it can greatly reduce your chances of having a heart attack. For every 10% drop in your cholesterol level, your heart attack risk falls by 20% to 30%.

There are several steps you can take to lower your cholesterol level, like losing weight if needed, being more active, and choosing healthy foods. Here are three simple steps toward a healthier, cholesterol-lowering diet:

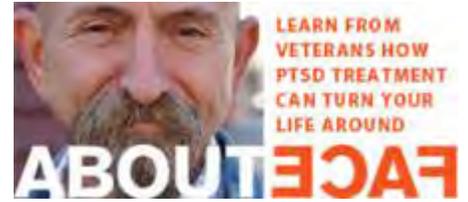
- **Choose healthy fats.** Avoid saturated fats, which increase unhealthy LDL levels, and steer clear of trans fats, which both raise LDL and lower protective HDL. Instead, substitute healthier unsaturated fats found in fish, nuts, and vegetable oils.
- **Go with whole grains.** Whole-grain breads, pastas, and cereals help prevent a blood sugar roller coaster and make you feel full longer. Many of these foods contain fiber that can help lower LDL levels.
- **Make other healthy choices.** Eat more fruits and vegetables. Ideally substitute these for processed foods and sweets. Choose fat-free milk instead of whole milk. Opt for low-fat yogurt and pick brands that are not loaded with sugar.

If lifestyle changes don't get your cholesterol to a healthy level, ask your doctor if a cholesterol-lowering drug makes sense for you. For more on how to reduce your health risks from heart disease to dementia, [buy Men's Health Fifty and Forward](#), a Special Health Report from Harvard Medical School.

## Health / Medical News

### Having Trouble Shopping or Being in Public Places?

Are you uncomfortable around people? Don't like crowds? Is it PTSD? You can learn about PTSD from Veterans who live with it every day. Listen to their stories and find out how PTSD affects the people who love you. [Read More](#)



*"In war, there are no unwounded soldiers."* ~ Jose Narosky

## The Patient's Role in Patient Care

When it comes to health care, many perceive doctors as having the final word when it comes to managing their patients' care. Although doctors and other health professionals play a major role, each individual is ultimately responsible for getting the care they need.



First, patients should know or have a copy of their health history including prior hospitalizations and a list of current and past medical problems. Patients should think of their health as a story that needs to be told. In order to completely and accurately understand the story, doctors need every chapter, including whether current symptoms are new, or a continuation of prior symptoms. This is especially important if several doctors are currently being seen or if a patient is meeting a new one.

Keep in mind most health history is captured in records. Take the most current copies of test results, x-rays, labs or any other care that has been provided. While many medical offices have moved to file sharing or electronic file transfers, in some instances, patients may have to make copies and bring the files to the doctor themselves.

Next, be sure to have a list of all current medication - prescriptions, over-the-counter drugs, vitamins and herbal supplements, as well as the dosage. If necessary, just throw everything in a single bag and bring it to the appointment. This is also a good time to check for expired medication.

Medications



While compiling records and gathering medications, make a written list of the top three to five issues to be discussed with the doctor. Having a list helps patients stay on track during appointments and to address the most pressing concerns first. Preparing a list of issues to discuss also helps self-confidence when talking to the doctor.

Last year, Health Affairs, a monthly health policy journal, published findings that "participants voiced a strong desire to engage in shared decision making about treatment options with their physicians." However, the findings reported that many patients don't speak up because they don't want to question the doctor's instructions, feel that their doctor is intimidating or because they don't want to be labeled as a difficult patient. In any case, patients should remember it's their health care. Be direct, honest and as specific as possible when recounting symptoms or expressing concerns. If that's not possible, bring along a family member or friend to the appointment so they can help ask questions, listen to the doctor's instructions or just offer support.

Lastly, it is important for patients to know and understand their TRICARE health care benefit; especially what it does and does not cover. They should know about their co-pays, cost-shares and deductibles, and where to find this information when they need it. Knowing this information helps when it's time to make decisions about choosing a provider or specialist, getting important tests, and when planning preventive care. For more information, visit [www.tricare.mil/plans](http://www.tricare.mil/plans).

# DFAS / MyPay updates

## 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>

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>



## Financial Capability

Whether you are planning to purchase a home, save for educational expenses, or start a small business — good money management is an important first step. Check out these links for information that will put you on the path to a sustainable financial future:

- ▶ **Budget and money management tips:** Managing your money is like so many difficult chores in life: You would probably rather be doing something else, but it has to be done. These tips will help you manage your money so you can reach your goals. (<http://nw.org/network/consumers/documents/MMTips.pdf>)
- ▶ **How to understand and use credit wisely:** Using credit wisely is another important part of the homebuying process and your financial security. Your credit rating reflects your ability to borrow money and pay it back. Visit our site, [keystomyhome.org](http://www.keystomyhome.org) to learn more. (<http://www.keystomyhome.org/credit/index.asp>)
- ▶ **Test your financial fitness:** This simple form will help you find out about your financial educational needs. (<http://www.keystomyhome.org/ready/testfitness/indexform.asp>)
- ▶ **Getting back to financial basics:** With the recession, job loss, and the foreclosure crisis continuing to make headlines you need to make sure your finances are in order. These tips will help you strengthen your finances during troubling times. (<http://nw.org/network/consumers/documents/FinancialBasics2.pdf>)
- ▶ **Download a monthly savings plan:** This template spending plan is broken down into the following types of expenses: fixed, periodic; fixed, flexible and indebtedness. Depending on your situation, some expenses (for example, a cell phone) may be considered flexible rather than fixed. Be sure to adjust the categories to best reflect your needs and lifestyle. (<http://www.keystomyhome.org/pdfs/Monthly%20Spending%20Plan.pdf>)
- ▶ **More resources** from NeighborWorks Financial Capability Program: <http://nw.org/network/neighborworksprogs/financialfitness/resources.asp>

[Check out the original source page for additional resources.](#)

SOURCE: <http://nw.org/network/consumers/financial-capability.asp>

## Financial / Legal News



**IRS TAX TIPS**

Your W-2, the statement showing your wages received for the year and taxes withheld from those wages, is usually provided to you by your employer by Jan. 31. If you haven't received it yet, here's what you should do...

**TAX TIP #17**

**Are you missing your W-2?**  
The IRS tells you how to get a copy: <http://1.usa.gov/1edBjD0>



**NOTE:** More legal information, worksheets, and other legal related resources for active, reserve component, retirees and their families are available at:

<https://aflegalassistance.law.af.mil/las/las.html>

## It's Almost Tax Season, Be Careful Out There, Scammers are on the Move!

Reports have begun about telephone scammers making calls claiming to be with the IRS, threatening individuals with arrest, revocation of business or driver's license, or who knows what scam, if back taxes are not paid immediately.

To avoid being pulled in, what you need to know is that the IRS does not, repeat not, initiate collection efforts by phone or e-mail. It uses regular mail. If you have filed taxes annually and have not moved since filing your last tax return, you will receive written notices of any tax liability mailed to the address shown on your last filed tax return.

Also, these thieves often ask for payment by credit card, prepaid debit card or wire transfer. Understand, the IRS does not ask for credit card numbers nor does it ever request you to pay with prepaid debit cards or to pay by wire transfer.

In a recent article, CPA Douglas B. Gordon says if you receive such a call you need to:

- Remain calm. The scammers rely on fear to coerce you into paying.
- Do not provide or confirm any personal or financial information, such as PIN numbers, credit card numbers, social security numbers, passwords, etc.
- If they provide you with a phone number in which to call them back, do not call the number—that only lets them know that you are anxious.
- If you answer a suspicious phone call, ask for a call back number and the employee's badge number. Then confirm the details with the IRS at 1(800) 829-1040.
- Consider giving them the name and phone number of your tax preparer or tax attorney and let the scammer know that they have been empowered to represent you in all tax matters. Then call your representative and let them know about the call.
- If you know that you owe taxes or think that you might owe taxes call the IRS at 1(800) 829-1040. The IRS can let you know if there is a payment issue. Be aware, however, that wait times can be long.
- Call the Treasury Inspector General for Tax Administration at 1(800) 366-4484 to report the incident.

"If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling," says IRS Acting Commissioner, Danny Werfel



"And I think it's because good cons are all based on the victim's need, and the successful con artist is the one, I guess, who can exploit that. I remember reading something about this, that one of the great traits of confidence tricksters is the level that they flatter their victim." ~Alfred Molina

# Guam Veteran

## 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.

▶ **Military Order of the Purple Heart – Guam Chapters:** The Military Order of the Purple Heart and the Ladies Auxiliary Monthly Meetings are held every First Thursday of the month for Board Members at King's Restaurant in Tamuning at 8:00 a.m. and Second Thursday of the month for the General Membership at 6:30 p.m. at the Mangilao Koban Clubhouse. Members are encouraged to attend. 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. Contact Mr Nick Francisco at 482-3650 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.

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4<sup>th</sup> Wednesday of the month from 6:30 to 7:30 p.m. in the Guam Vet Center conference room in the Reflection Center in Hagåtña. Call 565-4561 for more information.

▶ **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.

▶ **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.

▶ **Dededo Veterans Organization** meets once a quarter Dededo Veterans Memorial Park (south of Dededo Skate Park along Marine Drive). Watch Guam PDN for date or 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.

▪ Sen. Frank B. Aguon Jr. is the chairman of the Committee on Guam U.S. Military Relocation, Veterans Affairs, Homeland Security and Judiciary.

His office is in Suite 104 in the Guam Legislature Building.  
Phone: 475-GUM1/2 or 4861/2. Fax: 475-GUM3 or 4863.  
Email: [aguon4guam@gmail.com](mailto:aguon4guam@gmail.com)

**Women Veterans – Don't Miss This Event >>> Hope to see you there...**

# 8th Annual Women Veterans Conference

“Our Mission Never Ends”



Tricia Alawit, Reservist  
Motivational Speaker

March 6, 2014

Registration starts: 7:30a.m

Event: 8a.m to 4 p.m.

Sheraton Laguna Resort -Ballroom

Register online at [Www.guamveterans.com](http://Www.guamveterans.com)

Conference fee is \$20.00 includes lunch

For more information contact Norma at 483-0184 or

Alwin at 489-1164

Veteran Partners, Veteran Vendors, and Information Affairs



*keeping you informed*

## Vets' family caregivers to get support

*Editor's note: The following was extracted from a recent VA press release.*

The Department of Veterans Affairs is launching the first of a series of new and enhanced services supporting family caregivers of seriously ill and injured veterans.

In May 2010, President Obama signed the Caregivers and Veterans Omnibus Health Services Act of 2010 legislation, authorizing VA to establish a wide range of new services to support certain caregivers of eligible post-9/11 veterans.

"Caregivers make tremendous sacrifices every day to help veterans of all eras who served this nation," said Secretary of Veterans Affairs Eric K. Shinseki. "They are critical partners with VA in the recovery and comfort of ill and injured veterans, and they deserve our continued training, support and gratitude."

"(The Disabled American Veterans) is happy to hear that caregivers of veterans are getting additional support and services to care for our nation's heroes and unprecedented new services for our most recent severely ill and injured," said David W. Gorman, executive director of the Washington Headquarters of the Disabled American Veterans. "We understand there are challenges to implementing the new law; including ensuring that critically ill and injured veterans of all eras are similarly supported."

In addition to the new benefits and services for eligible veterans who were disabled in the line of duty since Sept. 11, 2001 (post-9/11 veterans), VA will also begin providing enhanced benefits and services to caregivers of veterans of all eras who are already enrolled in VA care, including:

- Access to VA's toll-free Caregiver Support Line: 855-260-3274,
- Expanded education and training on caring for veterans at home,
- Other support services such as counseling and support groups and referral services; and
- An enhanced website for caregivers.

Some of the new benefits of the Caregivers and Veterans Omnibus Health Services Act are restricted by law to the caregivers of the most seriously ill and injured post-9/11 veterans. Those additional benefits include:

- a monthly stipend;
- health care coverage;
- travel expenses, including lodging and per diem while accompanying veterans undergoing care;
- respite care; and
- mental health services and counseling.

**Currently, there are 16 caregivers in Guam.**

For more information, please contact Keri Ann Asakura, caregiver support coordinator, at 808-433-0310, fax: 808-433-0281.

*Stay tuned for more information on this benefit...if you know someone who is acting as a caregiver, and they need some help, please share this!*

**IF YOU'RE STRUGGLING,  
THAT MEANS YOU'RE  
PROGRESSING.**

### TOP 10 GREAT THOUGHTS ABOUT CHANGE

1. Change before you have to – Jack Welch
2. People don't resist change. They resist being changed! – Peter Senge
3. If you want to make enemies, try to change something – Woodrow Wilson
4. Our only security is our ability to change – John Lilly
5. The world hates change, yet it is the only thing that has brought progress – Charles Kettering
6. Culture does not change because we desire to change it. Culture changes when the organization is transformed – the culture reflects the realities of people working together every day – Frances Hesselbein
7. There is nothing more difficult to take in hand, more perilous to conduct, or more uncertain in its success, than to take the lead in the introduction of a new order of things – Niccolo Machiavelli
8. The rate of change is not going to slow down anytime soon. If anything, competition in most industries will probably speed up even more in the next few decades – John P. Kotter
9. Change is the law of life and those who look only to the past or present are certain to miss the future – John F. Kennedy
10. If you always do what you've always done, you'll always get what you've always got – Anonymous

The Glowan Consulting Group

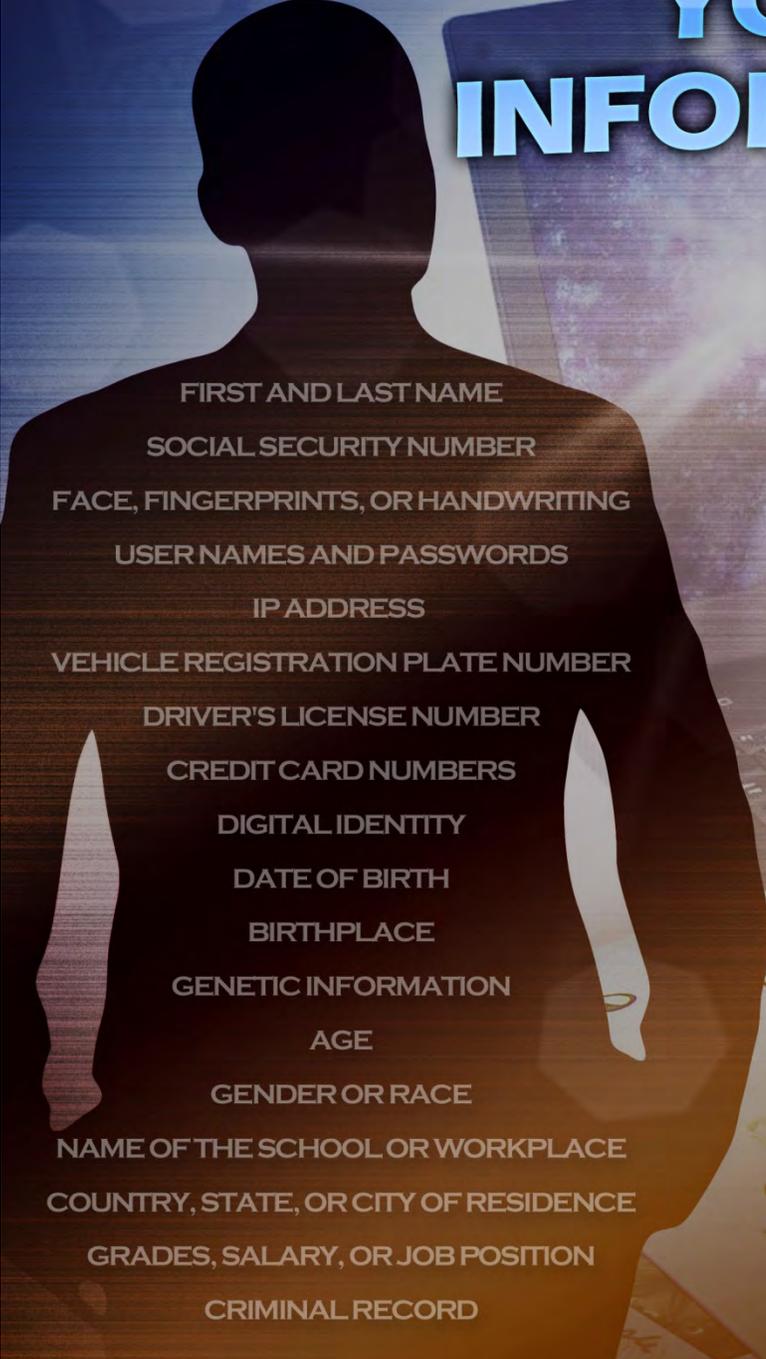


# PERSONALLY IDENTIFIABLE INFORMATION

## PROTECT YOUR INFORMATION

**BECAUSE...**

**IF YOU DON'T  
THERE IS  
SOMEONE  
THAT WILL TAKE  
IT!**



FIRST AND LAST NAME  
SOCIAL SECURITY NUMBER  
FACE, FINGERPRINTS, OR HANDWRITING  
USER NAMES AND PASSWORDS  
IP ADDRESS  
VEHICLE REGISTRATION PLATE NUMBER  
DRIVER'S LICENSE NUMBER  
CREDIT CARD NUMBERS  
DIGITAL IDENTITY  
DATE OF BIRTH  
BIRTHPLACE  
GENETIC INFORMATION  
AGE  
GENDER OR RACE  
NAME OF THE SCHOOL OR WORKPLACE  
COUNTRY, STATE, OR CITY OF RESIDENCE  
GRADES, SALARY, OR JOB POSITION  
CRIMINAL RECORD

## Prescription for Readiness

In an emergency or natural disaster first responders may be overwhelmed trying to respond to an event. In some instances you may be unable to reach a hospital or clinic. That's why it's important to keep medical records, supplies and prescriptions easily accessible and to learn simple first aid techniques. Creating a "stay healthy" kit will help you keep up with urgent medical needs. The kit should include:

- A week's supply of medicines in a plastic bag labeled with each family member's name;
- Place special tags on specialized equipment with operating instructions so someone unfamiliar with the item can provide help;
- [First aid supplies](#) such as bandages, aspirin and antiseptic cream; and
- A list of prescription medications, medical conditions and copies of medical insurance.

Use the household health information sheet in FEMA's "[Rx For Readiness](#)" guide to fill in medical information for each family member. Make copies of the sheet to keep in your home, car and workplace.

If a natural disaster disrupts basic services like water, contagious diseases can spread. Simple preventive measures including using alcohol-based hand sanitizer can help you avoid getting or spreading germs.

## Steps for Getting Your Affairs in Order

- **Put your important papers and copies of legal documents in one place.** You could set up a file, put everything in a desk or dresser drawer, or just list the information and location of papers in a notebook. If your papers are in a bank safe deposit box, keep copies in a file at home. Check each year to see if there's anything new to add.
- **Tell a trusted family member or friend where you put all your important papers.** You don't need to tell this friend or family member about your personal affairs, but someone should know where you keep your papers in case of an emergency. If you don't have a relative or friend you trust, ask a lawyer to help.
- **Give consent in advance for your doctor or lawyer to talk with your caregiver as needed.** There may be questions about your care, a bill, or a health insurance claim. Without your consent, your caregiver may not be able to get needed information. You can give your okay in advance to Medicare, a credit card company, your bank, or your doctor. You may need to sign and return a form.

SOURCE: *Getting Your Affairs in Order*; National Institute on Aging - <http://www.nia.nih.gov/health/publication/getting-your-affairs-order>

See also: *Getting Your Affairs in Order at WebMD* <http://www.webmd.com/palliative-care/getting-your-affairs-in-order>



**Upon My Death - Did I get your attention?** When a person dies, it is usually the worst time to have to be digging around and searching for all of the various records – some of which are very important to Veterans programs eligibility. The following are just some of the things that your loved ones will not have to hunt for upon your death. You may want to compile a check list and store the following to assist your survivors when the time comes.

Name, Rank, SSN / DD 214's / Military Retirement Letter / Military ID / Birth Certificate / Naturalization &/or Green Card (if applicable)  
 Social Security Card / Marriage Certificate / Divorce Certificates (if applicable) / Driver's License / Vehicle Titles / Property Deeds  
 Internet Login Names & Passwords / Club Membership Info / Income Tax Records / Insurance Documents / Outstanding Debts  
 Bank Statements / Safe Deposit Box / Retiree Account Statements / Civil Service Documents / Stocks, Bonds, 401K, etc.  
 DFAS Retiree Account / Last Will & Testament / Medical Directives & Power of Attorney / Life Estate papers  
 Casualty Assist Rep Phone # / Funeral Director / Funeral & Burial Request / List of Family Members

As you can see, there is a lot of information – which could be overwhelming for your loved ones. Please note that is only an example and all important papers may or may not be listed. I provide this is a starting point – there are numerous resources available, some of which I have previously talked about.

One of the best resources I have recently come across is the Survivor Benefit page of the Retiree Activities Office in Bangkok, Thailand – which can be found at: <http://www.jusmagthai.com/rao.html#Survivor>.

### Guam Veteran Affairs Resources:

**Veterans Affairs (federal) Benefits Office** (in Tiyan): 648-0090/1 for assistance with VA Benefits

**Guam Veterans Affairs Office** (Asan): 475-8389/90 for assistance with Veterans Cemetery Burial arrangements, pension, and other survivor benefits.

### Online Resources:

**U.S. Department of Veterans Affairs, Office of Survivors Assistance:** <http://www.va.gov/survivors/>

**Tragedy Assistance Program for Survivors (TAPS):** <http://www.taps.org/survivors/>



# Guam Legislative actions regarding Veterans

Source: [www.guamlegislature.com/](http://www.guamlegislature.com/)

**271-32 – Guam Veterans Village – 2/10/14.** grants Guam Veterans Commission authority to implement comprehensive master plan towards establishment of "I Sengsong Beteranun Guahan - Guam Veterans Village." which shall serve as a one-stop veterans service center; and for other purposes. *For more info:*

[http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B271-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B271-32%20(COR).pdf)

**163-32 – Providing service-disabled veteran-owned businesses preference in government of Guam contractual opportunities.** referred to as the "Guam Service-Disabled Veterans Business Opportunity Act". **Status Unknown.** *For more info:*

[http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B163-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B163-32%20(COR).pdf)

**161-32 – Establishing Guam Veterans Court – 10/10/2013 Passed 11/12/13.** *For more info:*

[http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B161-32%20\(LS\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B161-32%20(LS).pdf)

**145-32 – Renaming Malessu Pier Park [Plâsan Beterånon Mansendálon (Veteran Sons & Daughters of Malessu Park)] – Passed 11/12/13.** *For more info:* [http://www.guamlegislature.org/Bills\\_Introduced\\_32nd/Bill%20No.%20B145-32%20\(LS\).pdf](http://www.guamlegislature.org/Bills_Introduced_32nd/Bill%20No.%20B145-32%20(LS).pdf)

**143-32 – Applicability of the waiver of driver’s license fees for veterans to include all classes & endorsement – Passed 11/12/13.** *For more info:* [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B143-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B143-32%20(COR).pdf)

**135-32 – Increasing # of veterans on the Guam Veterans Commission / Establishing ‘Sengsong Beterånon Guahan – Guam Veterans Village’ – 7/31/2013 Status Unknown.** *For more info:* [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B135-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B135-32%20(COR).pdf)

**134-32 – Establishing Office Veterans Affairs as the official agency for ‘Guam Veterans Registry’ - Passed 11/12/13.** *For more info:* [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B134-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B134-32%20(COR).pdf)



IN PARTNERSHIP WITH THE U.S. SBA & THE UNIVERSITY OF GUAM

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/>



# Benefits WATCH

## A Well Kept Secret Revealed

According to the last VA demographic report, there is an estimated U.S. Veterans population of over 21 million, with approximately 2 million being WWII veterans. Of the total population, approximately 322,000 of these veterans are receiving VA non-service connected pension benefits. The number of surviving spouses receiving pension benefits is roughly 318,000. This begs to ask the question, "WHY SO FEW?"

Non-service connected pension benefits are a needs based VA benefit for war time veterans and their surviving dependents. These benefits have absolutely nothing to do with an injury, condition, or death related to military service. Even though these benefits are needs based, the veteran or dependent does not have to be poor to receive them, because medical expenses such as Medicare and insurance premiums, prescriptions, full costs of assisted living, doctor and hospital co-pays, etc. are used to offset income and assets.

Although some veterans and surviving spouses are obviously not eligible due to their financial situation or non-wartime service there is a huge number who are eligible, but do not know it. Unfortunately, the ability for our veterans and their families to get financial assistance for medical care has been a well kept secret that is just now being "let out of the bag".

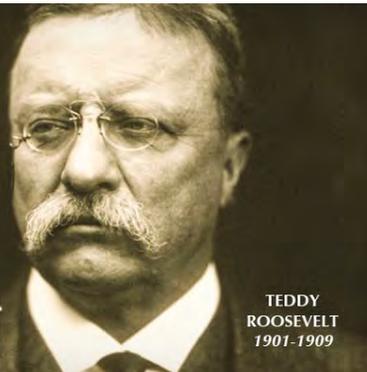
A single veteran, who served 90 days active duty with even one day during a qualified war time, may be eligible for up to \$1,758.00 per month to help pay for home care, assisted living, nursing home care, and other medical necessities. A married veteran may be eligible for up to \$2,085.00 per month, a surviving spouse for up to \$1,130.00 per month, and a veteran married to a veteran for up to \$2,790.00 per month. None of this money affects Social Security or other sources of income and ALL is tax free to the claimant.



I believe that we as responsible professionals have an obligation to our clients to evaluate them for veterans benefits. Not only the aforementioned VA pension benefits, but also for any service connected benefits that they might be entitled to. It is time that our government pays back a debt to those who have served Her with honor and who have helped maintain the freedom that we all so richly enjoy.

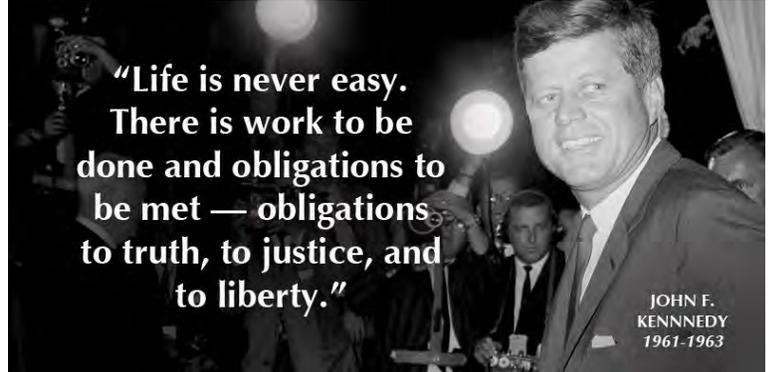
Karen McIntyre, President Veterans Information Services, Inc. ([www.info4vets.com](http://www.info4vets.com))

**"We must dare to be great; and we must realize that greatness is the fruit of toil and sacrifice and high courage."**



TEDDY ROOSEVELT  
1901-1909

**"Life is never easy. There is work to be done and obligations to be met — obligations to truth, to justice, and to liberty."**



JOHN F. KENNEDY  
1961-1963

*"Success seems to be connected with action. Successful people keep moving. They make mistakes, but they don't quit."*

~ Conrad Hilton, Hotel Executive

## VA News

### VA Announces Rollout of Secure Veteran Health Identification Cards

The Department of Veterans Affairs (VA) today announced the phased roll out of newly designed, more secure Veteran Health Identification Cards. The new cards are distinguished by additional security features and will have a different look and feel.

In addition to being more secure, the card has been transformed into a Veterans Health Identification Card (VHIC). Similar to a typical health insurance card, the VHIC displays the Veteran's Member ID, a new unique identifier, as well as a Plan ID, reflecting the Veteran's enrollment in VA health care.

"VA is committed to providing high quality health care while ensuring the personal security of Veterans," said Secretary of Veterans Affairs Eric K. Shinseki. "These new identification cards are an important step forward in protecting our nation's heroes from identity theft and other personal crimes." The VHIC is personalized to display the emblem of the Veteran's branch of service. It also provides features that make it easier to use, such as the addition of "VA" in Braille to help visually impaired Veterans, and the printing of VA phone numbers and emergency care instructions on the cards.

The card replaces the Veteran Identification Card (VIC), which was introduced in 2004. As part of a phased rollout, starting this month, the card will only be offered to newly enrolled and other Veterans who have not been issued a VIC. Then, in early April, VA will begin a three month effort to automatically issue the more secure VHIC to current VIC cardholders.

VA recommends Veterans safeguard their VIC as they would a credit card, and cut up or shred the card once it is replaced. While not required to receive VA health care, all enrolled Veterans are encouraged to get a VHIC.

Enrolled Veterans can get more information about the VHIC by visiting their VA medical facility enrollment coordinator or the website [www.va.gov/healthbenefits/vhic](http://www.va.gov/healthbenefits/vhic), calling 1-877-222-VETS (8387) or visiting their local VA health care facility.

Veterans who are not enrolled in the VA health care system can apply for enrollment at any time by visiting [www.va.gov/healthbenefits/enroll](http://www.va.gov/healthbenefits/enroll), Calling 1-877-222-VETS (8387) or visiting their local VA health care facility.



## UPDATE for Guam CBOC (Guam Community-Based Outpatient Clinic: 475-5760)

Two new physicians have started treating veterans at the Guam Community-Based Outpatient Clinic.

Dr. Diana Childers and Dr. Nancy Heisel have joined the staff at the veterans clinic, according to a statement from Sen. Frank Aguon Jr., D-Yona, chairman of the legislative committee on veterans affairs.

### Primary care

Heisel has joined Dr. Helene Head as a primary care provider for the clinic, the statement said. Childers is certified as a fee provider for veterans, which means she's a non-Veterans Affairs doctor who also provides services to veterans.

### More than 8,000 vets

Last year, the Pacific Daily News reported that the 3-year-old clinic had only one doctor on staff. A month later, the clinic had successfully recruited more doctors to fill vacant positions.

According to the 2010 census, Guam has 8,041 veterans, of whom 1,655 have service-connected disabilities.

"I am confident that our veterans will obtain timely and adequate care to better improve the quality of their lives, as the CBOC is now fully staffed with providers," Aguon said.

Aguon also said that he is working to ensure the clinic remains fully staffed. [end]

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

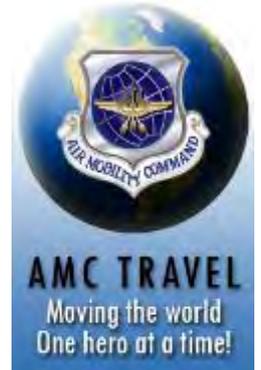
*Our customers are American servicemembers and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and 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](mailto: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](http://www.facebook.com/AndersenPassengerTerminal)

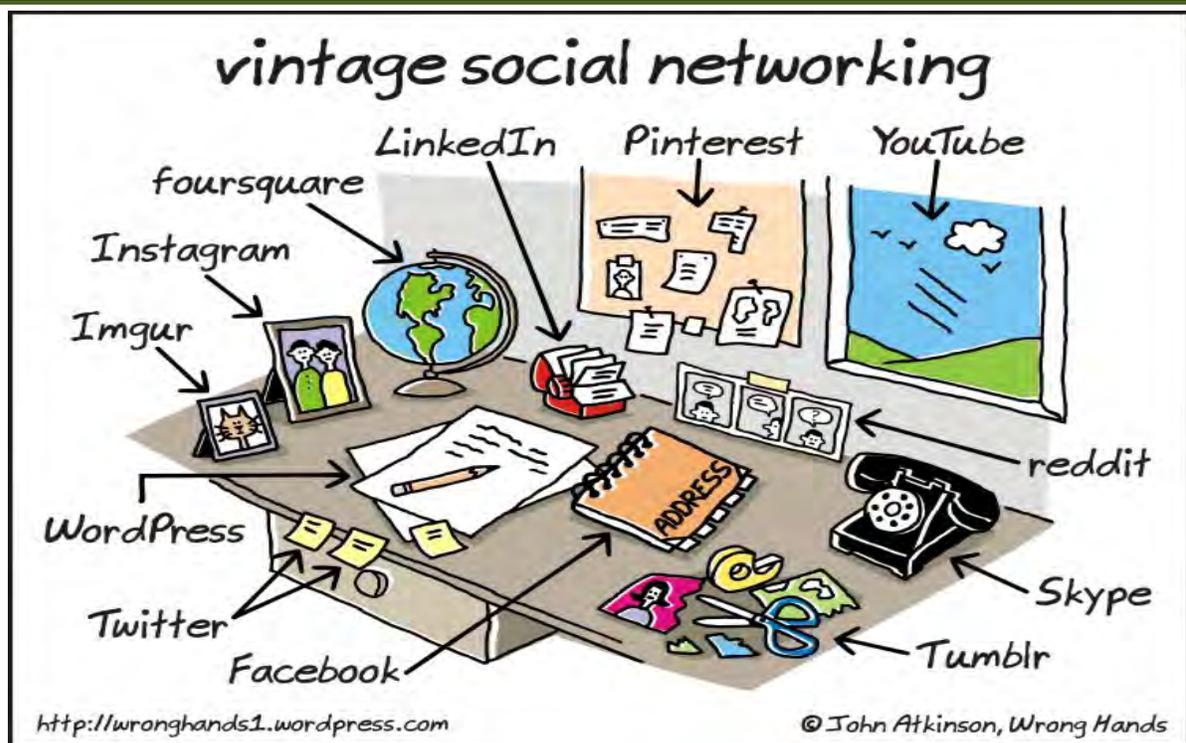
Webpage: [www.andersen.af.mil/units/734ams/index.asp](http://www.andersen.af.mil/units/734ams/index.asp)

AMC Travel Info: [www.amc.af.mil/amctravel](http://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>



# 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.



## If you do not receive benefits, you can:

Use a *my* Social Security online account to get your *Social Security Statement*, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you've paid.

## How do I create a *my* Social Security Online account?

To create an account, you must provide some personal information about yourself and give answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

### You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

### You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee; or
- For whom you are an appointed representative.

*Unauthorized use of this service may subject you to criminal or civil penalties, or both.*

NOTE: You may sign in or create an account to access your **own personal information only**. Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both.

## SOCIAL SECURITY IT'S AN AMERICAN CLASSIC!



A classic is made to last. Social Security has provided income that generations of Americans have counted on. Let's keep it strong for generations to come!

At Social Security, we're often asked, "What is the best age to start receiving retirement benefits?" The answer is that there is no one "best age" for everyone and, ultimately, it is your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances. We hope the following information will help you understand how Social Security can fit into your retirement decision.

For more info: <http://www.ssa.gov/pubs/EN-05-10147.pdf>

# Wanderings

## What is a Veteran?

*Brad Lindsay, Senior Director of Programs and Services, MDVA*

We often hear what appears on the surface to be a simple question, “*What is a Veteran?*”

Too often, I have heard others talking and they equate Veteran status only to someone who has served in combat. Young Veterans think they are too young to be a Veteran, even though they served or are currently serving in the military. Part of the problem is that there is more than one definition. The dictionary definition of a Veteran is “one who has been a member of the armed forces.” The definitions that we are concerned with, though, are those that affect Veterans benefits. These definitions are contained in State and Federal law.

Minnesota Statute 197.447 defines a Veteran as “a citizen of the United States or a resident alien who has been separated under honorable conditions from any branch of the armed forces of the United States after having served on active duty for 181 consecutive days or by reason of disability incurred while serving on active duty...” Therefore, to be eligible for any Veteran program with the State of Minnesota, you must meet the definition contained in this statute.

The U.S. Department of Veterans Affairs operates under a completely different set of laws and regulations, therefore a different definition. Title 38 United States Code §3.1(d) states, “Veteran” means a person who has served in the active military, naval, or air service who was discharged or released under conditions other than dishonorable.” On the surface, this seems simple enough. However, different VA programs have special service requirements. For example, entitlement to non-service connected pension benefits requires that a Veteran serve a minimum of 90 days active duty and be discharged under conditions other than dishonorable. One day of this service must have been during a federally defined “period of war.”

As you can guess, the service requirements for each and every VA program are too numerous to address in one article. So the question is not really, “Am I a Veteran?” but rather, “What benefits have I earned as the result of my military service?”

If you or someone you know is in doubt about your status call your County Veterans Service Officer or 1-888-LinkVet.

Editor’s note: Section §67101(c) of Chapter 67, Title 10, Guam Code Annotated reads:

“Veteran includes veterans of the Guam Combat Patrol, The United States Navy Insular Forces, Philippine Scouts and the United States Armed Forces.”

## Military Humor

An Airman and a Marine go into a pastry shop. The Marine whisks three cookies into his pocket with lightning speed.

The baker doesn’t notice.

The marine says to the Airman: “You see how clever we are? You Airmen can never beat that!”

The Airman says to the marine: “Watch this, any Airman is smarter than a Marine, and I’ll prove it to ya.”

He says to the baker, “Give me a cookie, I’ll show you a magic trick!” The baker gives him the cookie, which the Airman promptly eats.

Then he says to the baker: “Give me another cookie for my magic trick.” The baker is getting suspicious, but he gives it to him.

He eats this one too. Then he says again: “Give me one more cookie...” The baker is getting angry now, but gives him one anyway.

The Airman eats this one too.

Now the baker is really mad, and he yells: “And where is your famous magic trick?”

The Airman says, “Look in the Marine’s pocket!”



“What people say, what people do, and what they say they do are entirely different things.” ~ Margaret Mead, Anthropologist

## 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 10 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.



## Treat Women Vets Equally

When many of us joined the military, there were very few women in the service. In fact, during Vietnam, women accounted for just 3% of the military. Today, women make up 15% of the active- duty force and 20% of new recruits. How do we as a veterans organization adjust to this change?

First, we recognize that women are veterans, too, and can make a valuable contribution to VFW. We need to treat them as comrades and welcome them into our Posts. Mentor them as you should all new members, so that they are prepared to take on leadership roles.

Second, recognize that society has changed, and women today expect to be treated with equality and respect. It is no longer acceptable to refer to them as “girl,” “babe,” or “honey.” They are just as capable of running a meeting, coordinating an event or helping a veteran as any other member. They are our comrades, having made the same sacrifices as

other members.

And third, recognize that sexual harassment is a problem that must be dealt with. Sexual harassment is any unwanted behavior of a sexual nature or an environment that is intimidating, hostile or offensive. It is illegal, it harms the victim and it hurts the organization.



There are no winners, so don't let this happen at your Post. Have a clear policy that everyone—members, employees and visitors—will be treated fairly and with respect. Take action if you find members who do not adhere to these standards. Our reputation and our future are at stake when we let bad situations persist.

Our younger members, many of whom are women, represent the future of VFW. Let's welcome them with open arms, listen to their ideas and appreciate their experience and energy. We'll all be better for it.

by Bob Greene, Quartermaster General (VFW) in Mar/Apr 2013 Checkpoint



**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*

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

~ Dag Hammarskjöld, Statesman and Nobel Peace Prize Winner

**This should never happen.....  
we owe our vets too much to let  
this happen – ever!**



## A More Broad Definition of PTSD

The *Diagnostic and Statistical Manual of Mental Disorders* (DSM), published by the American Psychiatric Association, is the resource used by healthcare professionals to classify mental health problems. It contains descriptions, symptoms and other criteria for diagnosing mental health disorders. There have been six updates to the DSM and changes are typically based on new developments in scientific research as well as clinical experience. The newest edition of the DSM (DSM-5) came out in May 2013 and included changes to the diagnostic criteria for post-traumatic stress disorder (PTSD).

Up until DSM-5, PTSD was classified as a type of anxiety disorder. Now, it is included in a new chapter called Trauma- and Stress-Related Disorders that highlights the link between symptoms and exposure to a traumatic or catastrophic event. There have also been changes to the criteria for diagnosing PTSD. Compared to the previous version of the DSM (DSM-IV-TR 1994-2013), DSM-5 provides more specific language as to what constitutes a traumatic event and eliminates the requirement for

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The goal of updating the DSM is to better characterize symptoms and behaviors of those who seek clinical care.

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an individual to have a specific type of reaction during or after the traumatic event (i.e., feelings of fear, helplessness or horror).

Most PTSD symptoms have stayed the same in the DSM-5, but some were added to the diagnosis. While the previous version of the DSM identified three major symptom categories—(1) reexperiencing the traumatic event in the form of memories, nightmares or flashbacks, (2) avoiding reminders of the event or associated feelings, and (3) having heightened levels of arousal—the DSM-5 added another category, *persistent negative changes in cognitions and mood*. Also, some symptoms have been added to the broader categories; for example, engaging in reckless or self-destructive behavior is now a symptom in the arousal category.

The goal of updating the DSM is to better characterize symptoms and behaviors of those who seek clinical care. Research will be able to determine if these changes do, in fact, lead to improvements in diagnosis and care. 🇺🇸

# Focus on Transition

## Seven Things You Must Say to Get the Job

Before you make your transition to the civilian workforce, be advised that getting an interview is a lot harder than it used to be. Even though the unemployment rate has improved, many qualified job seekers are out of work, and they're all vying for the same positions. Your military service will often help you get your foot in the door, but it's what you tell the interviewer that will really give you an edge above your competition.

Investopedia.com recommends that you try to work these seven phrases into your interview. By mentioning these seven attributes, you'll show the interviewer that you've done your homework, have great skill-sets, and will make a huge contribution to the company.

1. "I'm very familiar with what your company does." Let the interviewer know that you have a vested interest in the company's goals, are interested in what they do, and can possibly improve upon their business model. Check out the company's website for information about products and services.
2. "I'm flexible." The only constant is change, and it's important that your potential employer know that you won't freak out when the company makes a shift in a different direction.
3. "I'm energetic and have a positive attitude." Employers want workers who have a great attitude can be infectious. Additionally, you need to speak positively about your past work history or military experience. Badmouthing former bosses or coworkers will only make you look bad.
4. "I have a great deal of experience." Highlight any previous job duties or MOS that relate directly to the job. You should also boast about additional job training or courses that you've taken.
5. "I'm a team player." Employers are looking for candidates who can bring a sense of unity to a team. What's more, they want an employee who will flourish in a group situation or project, and be productive with limited supervision, according to Investopedia.
6. "I'm seeking to become an expert in my field." This phrase lets the interviewer know that you are constantly looking to improve your skill sets so that you can be the best employee possible. In fact, other employees will look to you for guidance and knowledge. This makes you an invaluable asset to the team.
7. "I'm highly motivated." A highly motivated employee is a highly productive employee, reports Investopedia. This also conveys that you're reliable and will be meticulous and relentless in your efforts to complete projects and tasks.

Your military experience has already ingrained these desirable attributes in your work ethic. All you have to do is communicate how these will be helpful to your future employer.

## 6 Common Job Search Mistakes and How to Fix Them

Most job-seekers are facing a suffering job market, enormous student debt, and the radically changing landscape of information exchange. Those obstacles are even greater if you happen to be a millennial without much job experience. Fortunately, military service provides more resume-worthy material than one might think, but according to [Mashable](#), there are 6 common job search mistakes that younger folks tend to make. If you're currently on the market for a new job, check out our review of the list below and see how you can overcome each issue.

### Resumes

1. Not showcasing accomplishments.
2. Lack of proofreading.
3. Not including a summary of your work.



### Interviewing

4. Not researching the company you're applying to.
5. Lack of prepared responses to interview questions.
6. Not evaluating the interview before following up.

For full article: <http://www.military.com/veteran-jobs/career-advice/job-hunting/6-common-job-search-mistakes-and-how-to-fix-them.html>

"One important key to success is self-confidence. An important key to self-confidence is preparation." –Arthur Ashe

## SOMETHING TO PONDER – The humor of life

An old married couple is traveling by car. Being seniors, after almost eleven hours on the road, they were too tired to continue and decided to take a room. But, they only planned to sleep for four hours and then get back on the road.

When they checked out four hours later, the desk clerk handed them a bill for \$350.00.

The man explodes and demands to know why the charge is so high. He told the clerk although it's a nice hotel; the rooms certainly aren't worth \$350.00 for four hours. Then the clerk tells him that \$350.00 is the 'standard rate'. He insisted on speaking to the Manager.

The Manager appears, listens to him, and then explains that the hotel has an Olympic-sized pool and a huge conference centre that were available for us to use.

"But we didn't use them," the husband said.

"Well, they are here, and you could have," explained the Manager.

The Manager went on to explain that the couple could also have taken in one of the shows for which the hotel is famous. "We have the best entertainers from New York, Hollywood, and Las Vegas perform here," the Manager says.

"But we didn't go to any of those shows," the husband said.

"Well, we have them, and you could have," the Manager replied.

No matter what amenity the Manager mentioned, the husband replied, "But we didn't use it!"

The Manager is unmoved, and eventually the husband gave up and agreed to pay. As he didn't have the check book, he asked his wife to write the check. She did and gave it to the Manager.

The Manager is surprised when he looks at the check. "But ma'am, this is made out for only \$50.00."

"That's correct. I charged you \$300.00 for sleeping with me," she replied.

"But I didn't!" exclaims the Manager.

"Well, too bad, I was here, and you could have."

Don't mess with senior citizens..... They didn't get there by being stupid.



"I understand you were in the military."



"Time's up. I'm through listening."

# 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](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](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 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.*

## 2013 US Military Handbooks

<http://militaryhandbooks.com/>



**transition** **VA** **veteran** **education** **career** **Tricare** **finances** **gi bill** **jobs** **medical** **retirement** **benefits**

**10 Tips for Better Sleep**

1. MAINTAIN A CONSISTENT DAILY SCHEDULE
2. REDUCE YOUR DAILY CAFFEINE INTAKE
3. TURN OFF THE COMPUTER OR TELEVISION
4. DON'T GO TO BED ON A FULL STOMACH
5. DON'T GO TO BED ON AN EMPTY STOMACH
6. ENGAGE IN REGULAR EXERCISE
7. LIMIT BEVERAGE CONSUMPTION BEFORE BED
8. KEEP YOUR BEDROOM DARK & QUIET
9. INVEST IN A COMFORTABLE MATTRESS, PILLOW & BEDDING
10. GO TO SLEEP AND WAKE UP USING YOUR INTERNAL ALARM CLOCK

signature MD  
Live Better | Live Longer | Live Better™

www.signatureMD.com  
Infograph "10 Tips for Better Sleep" Created by SignatureMD © 2011



# Guam Retiree Activities Office Newsletter

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

<b>Mailing Address:</b> 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003	<b>Phone:</b> DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return your call as soon as possible.</i>	<b>Social Media:</b> Email: <a href="mailto:Guam.RAO@us.af.mil">Guam.RAO@us.af.mil</a> or <a href="mailto:Guam.RAO@gmail.com">Guam.RAO@gmail.com</a> Webpage: <a href="http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp">http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp</a> Facebook: <a href="https://www.facebook.com/GuamRAO">https://www.facebook.com/GuamRAO</a> Twitter: <a href="http://twitter.com/Guam_RAO">http://twitter.com/Guam_RAO</a>
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<b>Commonwealth of the Northern Mariana Islands</b> <b>Saipan RAO</b> PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: <a href="mailto:PeterC11@yahoo.com">PeterC11@yahoo.com</a>
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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***

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

OFFICAL BUSINESS  
Return Service Requested