

**Guam**  
**R**etiree  
**A**ctivities  
**O**ffice

*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)



# 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 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 (Mar/Apr2014) retiree listing shows our total retiree population at 3,034:

Guam: 2,877 / CNMI: 123 / Outlying Areas: 34

SVC breakout: Army: 1,105 / Navy: 991 / Air Force: 769 / Marines: 113 / Coast Guard: 56

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 less than 500 email addresses (and half of those are not associated with an actual retiree's name); so there continues to be a large part of our retiree community who are not getting updates, news items, information, etc.

***We can only improve with your help – please help spread the word and inform your friends, family, neighbors to contact us to get on our email listing.***

## 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)



## Retiree Appreciation Day

Andersen AFB, Guam – Fitness Center Gymnasium

*Be ready for another great event...*

*more information to come in the next few months*

April–June 2014  
Volume 4, Issue 2

### 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

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



## 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.

This year continues to pass by at what seems a very fast pace. Even with family issues, work, never-ending yard work and home repairs, and VFW, I remain dedicated in trying to keep our retiree community updated on those issues of importance to them.

I continue to work on our social media avenues:

RAO webpage at:

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

and our Facebook Page at:

[www.facebook.com/GuamRAO](http://www.facebook.com/GuamRAO).

I trust you find the information here helpful, as I have attempted to provide a wide variety of information to assist you in searching for answers to your questions, issues, and problems as well as providing links to a variety of articles and websites. If you can't find the answer to a particular problem or need additional assistance call us at 671-366-2574 (leave message, as office is currently unmanned) or email us at [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil) or [Guam.RAO@gmail.com](mailto:Guam.RAO@gmail.com).

The Retiree Activities Office (RAO) is a rather unique office on a majority of Air Force bases (there are also retiree offices on many other military installations), as they are completely manned by volunteers – usually retirees and/or spouses of retirees – all for the benefit of

**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.*

military retirees - We maintain the connection between the retiree, active duty and local civilian communities.

Given that, it is rather difficult to help provide support without volunteers. At this time, the Guam RAO has not had any day-to-day volunteers for over a year. If you are interested in helping out in making a difference in the lives of military retirees on Guam, I request you make a call (or send an email). The over 3,000 retiree/veterans in our area of operation need you. By having someone physically in the office, not only is it easier to help provide information, but also provides a place to just stop by and share a few stories.

Respectfully yours,

*Dave*

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

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**REMEMBER - the Guam RAO is for the entire Guam Military Retiree and Veteran community –**

**– all services, all ranks, as well as their dependents.**

*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.

*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.*

***“You Served – You Deserve”***

***“Experience is a hard teacher because she gives the test first, the lesson afterward.”***

*~ Vernon Law*

**LIFE HAS NO  
REMOTE,  
get up and  
change it  
yourself!**

**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”

As you are well aware, living here in Guam is wonderful, yet at times, because of our somewhat isolated location, it can present problems. While we do not always have the expertise or means to assist in every potential situation, we will do the best to help point you in the right direction and continue to provide you the resources and knowledge to help get through any struggles you may be having.

### 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

***“As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.”***

~ John F. Kennedy

***“If you chase two rabbits, both will escape.”***

~ Unknown

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.

## Correction of Military Records

Did your final DD Form 214 not have all your decorations listed? Did your last unit receive an award after you left or retired, and you served in that unit during the period of the award, but you never received the award?

Fear not! There is a way to recover those awards and decorations and amend your DD Form 214 after the fact. It's called Correction of Military Records and the instrument of correction is the DD Form 149.

(<http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0149.pdf>)

Go on the Internet and download a copy of the form or let me know and I will get a copy for you.

Follow the directions that accompany the form, then mail it to the proper authority listed in the directions. Then, sit back and wait for the bureaucratic wheels to turn.

By the way, the DD Form 149 can be used for situations other than awards and decorations. Just about any past oversight can be rectified, provided that you have a credible, persuasive story and sufficient documentation.

So, fret no more; take a look here for additional information...

<http://www.archives.gov/veterans/military-service-records/correct-service-records.html>

Download free **Adobe** Reader software: <http://get.adobe.com/reader/>



# TRICARE Updates / Info



## Hearing Aids for Military Retirees

The DoD sponsored Retiree-At-Cost Hearing Aid Program (RACHAP) and the Retiree Hearing Aid Purchase Program (RHAPP) are designed to help military retirees purchase hearing aids through an Audiology Clinic at a special government negotiated cost. The hearing aids available through this pro-gram are the same state-of-the art technologies available to active duty service members.



The program is open to all military retirees who have hearing loss or tinnitus (ringing in the ears). Dependents of military retirees are not eligible for this program.

Retirees can buy hearing aids at a significant savings by using the program. For example, a set of hearing aids (one of the best available) that retails for about \$5000.00 costs a retiree as little as \$755.00 or about 15% of the retail costs. Services for the hearing evaluation, hearing aid fitting and follow up hearing aid checks are part of the retiree benefits and are available at no cost to you.

Not every military medical facility is able to provide the RACHAP program. If you are traveling to a participating site from out of town, you need to compare your travel costs and purchase savings to the costs of purchasing hearing aids privately in your local community. Travel and overnight expenses are not covered. Generally, at least two visits are required for you to get hearing aids; one for your hearing evaluation and one for your hearing aid fitting.

Participating facilities list is available online at:  
<http://militaryaudiology.org/site/rachaphapp-locations/>

NOTE: Your provider will assist you with a referral to see the audiologist.

An important part of any move for TRICARE beneficiaries is updating their Defense Enrollment Eligibility Reporting System, or DEERS, information to make sure their health care follows them to their new address.

This means making sure that all personal information including phone numbers, postal and email addresses are up-to-date. Also, just like when moving, sponsors who experience certain life events life events such as activation, deactivation, separation or



retirement must update their DEERS records.

***Making changes to DEERS information is easy and can be done online at milConnect, by fax or mail, or in person at the nearest uniformed services identification card office.***

Many DEERS updates require supporting documentation including marriage licenses, birth or death certificates, Medicare cards or discharge forms. Be sure to bring copies of all paperwork that might be needed when updating DEERS information!

For more information on updating your DEERS information, go to [tricare.mil/DEERS](http://tricare.mil/DEERS).

Phone: 1-800-538-9552

MilConnect: <https://www.dmdc.osd.mil/milconnect>

## NEW U.S. Navy Hospital – Guam



**113 years of Proud Tradition:** From the Susana Hospital to the current facility and now into the new facility, USNH Guam is a vital presence on the island.

*For more information on the Naval Hospital...*

<http://www.med.navy.mil/sites/usnhguam/Pages/default.aspx>



Reminder – please be patient with the parking and other aspects as there is still a lot of work ongoing – primarily the demolition of the old hospital, which will then turn into the main patient parking lot with an anticipated total of approximately 900 parking spaces.



The new hospital features a single, three story building with Medical Services on first two floors, admin on third floor and improved patient drop off and convenient parking access. The high traffic clinics and services are located near the main entrance. There are 42 beds (6 ICU, 2 MSU, 14 MBU); 6 operating rooms (3 General, 1 Ortho, 1 C-Section), 5 Dental Treatment rooms, and; improved diagnostic and ancillary capabilities to include MRI and CT scanning suites

For more info visit the web page (listed above) or for specific areas:

**[FAQ's](#) | [Floor Plans](#) | [Hospital Trifold](#)**

## Health / Medical News

### Affordable Care Act

#### **Does it affect Veteran health Benefits?**

The new Health Insurance Marketplace opened as part of the Affordable Care Act implementation on October 1. While the Affordable Care Act is designed to provide quality and affordable health insurance to people, Veterans Affairs Health Care also remains a viable option for those who qualify for benefits.

The VA's health program, the Civilian Health and Medical program (CHAMPVA), and the Spina Bifida health care program all meet the minimum essential coverage requirements under the new health care law so veterans do not have to take any additional steps to secure health coverage.

With VA health care programs, there is still no enrollment fee, monthly premium, or deductibles. Many veterans will still have no out-of-pocket costs and can still use Medicare, TRICARE, or private insurance under the VA's program. Those who remain uninsured, including veterans, will have to pay either a flat fee or a percentage of their taxable income depending on which amount is higher starting in 2014.

Enrolled veterans will also receive an informational letter through the mail from VA discussing the details of their current plan. The letter is being used as another means to inform veterans that there is no need to take any additional steps to obtain health insurance to comply with health care law coverage standards going into effect in January 2014.

VA medical care is rated as one of the best in the country and veterans may apply for VA health care at any time. Most veterans have no out-of-pocket costs. Some veterans may have to pay small copayments for health care or prescription drugs. Currently there are more than 1,700 locations available to get your care. This means your coverage can go with you if you travel or move.

Veterans may also choose to enroll in the Marketplace options provided by the Affordable Care Act that could lower the cost of their health insurance. Uninsured spouses of veterans who do not have access to VA benefits can also enter the Marketplace to access quality health insurance with eligibility for financial assistance.

The Veterans Health Administration is America's largest integrated health care system serving 8.76 million veterans annually. Nationally, 1.3 million non-elderly veterans do not have health insurance which means one in every 10 of those veterans is uninsured.

For more information about your health benefits, visit <http://www.va.gov/healthbenefits/> or call 1-877-222-VETS (8387), Monday through Friday from 8 a.m. to 10 p.m., or Saturdays 11 a.m. to 3 p.m. (EST).

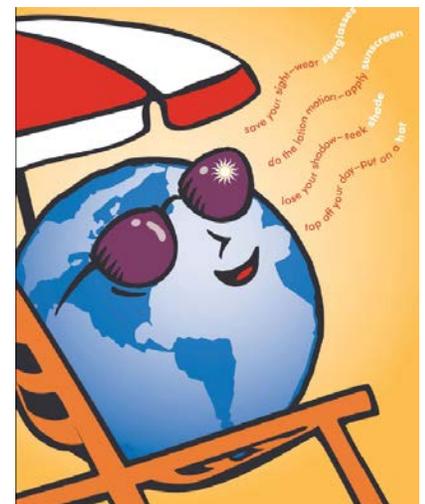


SunWise, and it includes things like using sunscreen and wearing protective clothing. <> EPA [SunWise](#)

Get more [fact sheets and handouts](#) about sun safety

Download the [Sun Safety Action Steps](#)

**Skin Cancer** is the most common form of cancer in the U.S.: more than 3,500,000 new cases are diagnosed every year and one person dies from it every hour. But there are simple steps you can take to help protect yourself and your family. We call it being



*"A journey is a person in itself, no two are alike.*

*We find after years of struggle that we do not take a trip, a trip takes us."*

~John Steinbeck

## 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.

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.

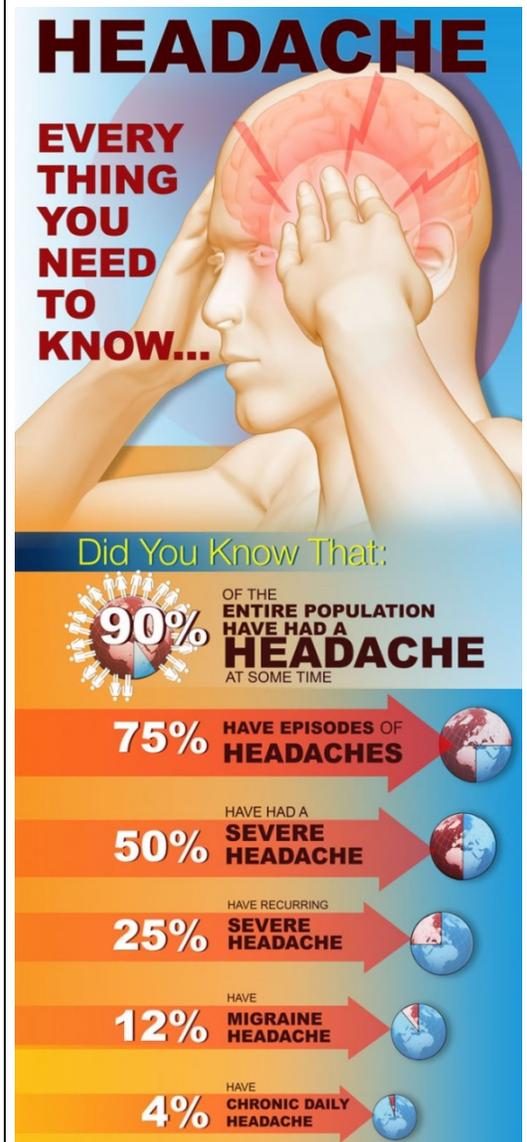
Lastly, it is important for patients to know and understand their TRICARE health care benefit; especially what it does and does not cover. They should know about their co-pays, cost-shares and deductibles, and where to find this information when they need it. Knowing this information helps when it's 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).

SOURCE: TRICARE News Release, 12 Nov 13,  
[http://www.tricare.mil/LiveWell/HLArticles/Archives/11\\_12\\_13\\_PatientCare.aspx](http://www.tricare.mil/LiveWell/HLArticles/Archives/11_12_13_PatientCare.aspx)

## Headaches...

Did you know that 90% of the entire population has experienced a headache at some point in their lives? The throbbing pain inside of our skull we are all too familiar with can really ruin a day, and even make a person take time from work.

This infographic provides information about headaches. It provides a description of the different types of headaches and provides a list of different types of remedies.



SOURCE: <http://dailyinfographic.com/headaches-infographic>

Infographic continued on next page...

# TYPES OF HEADACHES

## 1 TENSION-TYPE HEADACHE

A generalized constricting band-like headache that you don't feel sick with. Often brought on by tension or holding the neck in a tight position

THE MOST COMMON  
**78% OF ALL HEADACHES**

### Did you know that:

Tension-Type Headache is the most common type of headache, by far accounting for 78% of headaches. However, 75% of people with migraine also have neck pain, so presence of neck pain does not mean you have a tension-type headache. Of them, 82% have previously been diagnosed as having tension-type headache, rather than migraine which is because tension-type headaches are mild, easily self-treated and rarely require a doctor's visit

## 2 MIGRAINE HEADACHE

**94% OF PEOPLE WHO HAVE EPISODES OF HEADACHES HAVE MIGRAINE**

### Did you know that:

94% of people who go to a doctor with the complaint of episodes of headache actually have migraine

50% of those with migraine are actually diagnosed as having migraine

Many think that you need to have an aura to be diagnosed with migraine, but only 15-20% of people with migraine get aura

In a month, the average migraineur loses 0.64 paid days from work and 12.7 hours worked still impaired with migraines

Tension can trigger a migraine

The World Health Organization rates migraine 19th among all causes of years lived with disability

**12% OF PEOPLE WITH RECURRING HEADACHES HAVE MIGRAINE**

## 3 SINUS HEADACHE

You can get headache with an acute sinus infection, but that is usually associated with fever, colored drainage and significant pain over the sinus that is affected

### Did you know that:

"Sinus headache" is a widely accepted clinical diagnosis, although many specialists consider it an uncommon cause of recurrent headaches

Almost 50% of people with migraine have eye tearing or nasal stuffiness with their attacks

Almost 90% of people who have been diagnosed as having sinus headaches, actually have migraine

**ALMOST 50% OF PEOPLE WITH MIGRAINE HAVE EYE TEARING OR NASAL STUFFINESS**

**ALMOST 90% OF PEOPLE WHO HAVE BEEN DIAGNOSED AS HAVING SINUS HEADACHES HAVE MIGRAINE**

## 4 CLUSTER HEADACHE

### Did you know that:

These are rare, affecting only 1/2% of the population

These are very severe, generally around the eye and temple and last 20 minutes to 2 hours on average

Eye tearing and nasal congestion are significant, but this can be seen with other types of headaches

Cluster headache is not a variant of migraine; it is its own diagnosis with its own treatment

**RARE, AFFECTING ONLY 1/2 OF A PERCENT OF THE POPULATION**

**1 in 20 PEOPLE HAVE CHRONIC DAILY HEADACHES**

## 5 CHRONIC DAILY HEADACHE

### Did you know that:

There are many causes of chronic daily headache, but most have a history of migraine and the overuse of medication have caused them to be chronic

# TREATMENTS FOR HEADACHES

## TREATMENTS INCLUDE:

## 8 EASY REMEDIES

THAT CAN HEAL YOUR HEADACHE FAST...

### TENSION-TYPE HEADACHE

- Aspirin
- Ibuprofen (Advil, Motrin, others)
- Acetaminophen (Tylenol, others)

### MIGRAINE HEADACHE

- Over-the-counter medications
- Prescription medications
- Rest in a quiet, dark room
- Hot or cold compresses to your head or neck
- Massage and small amounts of caffeine

### CLUSTER HEADACHE

- Preventative medications
- Acute medications
- Inhalation of 100 percent oxygen through a mask

1 Relaxing & Resting

2 Ice Pack

3 Moderate Exercise

4 Dietary Supplements

5 Hydration

6 Pressure Points/Gentle Massage

7 Take a Hot Shower

8 Diet; Multiple Small Meals

Mount Sinai

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## 5 Reasons a Migraine isn't "Just a Headache"

- #1: Migraines attacks can include a variety of symptoms beyond head pain.
- #2: It is common to experience nausea or vomiting during migraine attacks.
- #3: Migraine symptoms last minimum 4 hours, but can last for months.
- #4: Headache is only one of 4 potential phases of a migraine.
- #5: Unlike headaches migraines are often associated with aura, which can result in sever visual disturbances, difficulty communicating, motor weakness, among other symptoms.

Read more at [Migraine.com](http://Migraine.com)

Source: <http://migraine.com/infographic/5-reasons-a-migraine-isnt-just-a-headache/>



# 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>

**FORMER SPOUSE PROTECTION ACT (FSPA):** It is essential retirees explore the provisions of this act if divorce is a possibility **before** participating in negotiations between the parties. By the time the court date arrives, it is too late to try and deal with the possible effects on retired pay and the Survivor Benefit Plan if subscribed to it.



**DIVISION OF RETIRED PAY** – The FSPA **does not mandate** the division of military retired pay but is **does allow** state courts to consider the retired pay as “jointly earned” and therefore eligible for division. The division cannot exceed 50% and is generally calculated on the length of the marriage while on active duty. A retiree should know how many, if any, of those active duty years occurred while married to be sure of a fair and equitable division.

**ID CARD** – The spouse’s ID card is not a matter for the court to decide. In order to be entitled to an ID card, the spouse must meet the 20/20/20 requirement of the law. 20 years married, 20 years active service by the member and the overlap between the marriage and the active service must be a minimum of 20 years.

### Have a new address or address change? Immediately notify the below to update with your new info:



Retirees:	Annuitants:
Defense Finance and Accounting Service	Defense Finance and Accounting Service
US Military Retirement Pay	US Military Annuitant Pay
PO Box 7130	PO Box 7131
London KY 40742-7130	London KY 40742-7131
Phone 1-800-321-1080	Phone 1-800-321-1080
FAX 1-800-469-6559	FAX 1-800-469-6559

Addresses for non-Air Force military retirees are received periodically from parent services..

Retirees and annuitants may also update addresses at the Pay Center's Website: <http://www.dfas.mil/retiredmilitary.html> or the other methods listed at: <http://www.dfas.mil/retiredmilitary/manage/changeofaddress.html>

# Financial / Legal News

## Beware of letter scam from Malaysia

Scam artists out of Malaysia are putting money into their attempts to rob local island businesses and consumers of their hard earned cash and identities.

A local businessman received postal mail originating from Malaysia, according to a release from the Office of the Attorney General.

Enclosed in the envelope was a typed letter from a “Mrs. Wang Lili Zaizi,” who implored the Guam businessman to contact her and provide his personal contact information.

“Although this scam is something that we have seen before, it is worrisome that these con artists are actually spending money to try and trick residents into believing its legitimacy by sending letters via postal mail. It means they are generating enough money from these scams to purchase postage stamps and other materials to lure more consumers into their trap,” said Attorney General Leonardo Rapadas.

The scam, much like the ones already circulating around the Island, alleges that Mrs. Zaizi works for a financial security institute based out of Malaysia and that an “abandoned sum of \$45.7 million U.S. dollars” is currently sitting in a safety deposit vault after a “foreign customer Mr. Sue Shwett” died in a car accident in Malaysia.

The letter further alleges that there is no benefactor to the money because they, too, died in the car accident. The letter indicates that the local businessman is being contacted because he is of the same country of the deceased.

The letter then states that because Mrs. ZaiZai has insider information, she “would be dedicated to making sure I feed you with all possible documentation and information required for the approval and release of these funds,” in exchange for \$27.42 million of the \$45.7 million, or about 60 percent of the total sum.

“The attempt of this scammer to strike a deal that evades proper, legal, and legitimate monetary transactions should raise a large red flag to island consumers and business people,” Rapadas said.

“I’ve said this over and over again, if it is too good to be true, it probably is. Residents should not respond to letters of these types and should immediately forward it to my Office or to the postal inspector,” he said.

To report these scams and variations of it, please contact Bernie Alvarez, Consumer Advocate for the Office of the Attorney General at 475-3324 or email her at: [balvarez@guamag.org](mailto:balvarez@guamag.org).

Written by **Pacific Daily News** | May 19, 2014 9:21 AM

Source: <http://www.guampdn.com/article/20140519/NEWS01/140519001>



## Who Should Be Notified In the Event of My Death?

The information below is not all-inclusive and should be used with other estate planning tools to lessen trauma to your loved ones. Your nearest military casualty assistance office personnel stand ready to assist.

*The casualty assistance contacts for Guam are listed below. Please call for information or an appointment.*

1. Air Force Casualty 877-353-6807
2. Defense Finance & Accounting Service 800-321-1080 or 216-522-5955
3. Social Security Administration 800-772-1213
4. Department of Veterans Affairs (if applicable) 800-827-1000
5. Office of Personnel and Management (if applicable) 724-794-8690
6. Any fraternal group in which you have membership, such as MOAA, FRA, NCOA, VFW, American Legion, TREA, NAUS, or others.
7. Any previous employer that provides pension or benefits.
8. Life insurance companies (if applicable).

**Local Casualty Assistance Officers:**  
**Regional Casualty Assistance Calls Officer - Joint Region Marianas**  
 Bldg 200 – Naval Base Guam  
 PSC 455, Box 211, FPO, AP, GU 96540-1000  
 Phone 671-349-4134

**AAFB – Casualty Assistance Officer**  
 Medina, Adelina  
 Civ USAF 36 FSS 36 FSS/FSMPS  
 Phone: 366-3688

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

~Jackie Joyner-Kersee

# 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 the post canteen in Garapan (*Palm St & Coffee Tree Rd*). Call (670) 235-4839 for more information.

▶ **Military Order of the Purple Heart – Guam Chapters:** 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. Call 477-8406/488-4424 for information.

▶ **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? Or need to update your listing!**  
– 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)



keeping you informed

## Four Things Veterans, Retirees Should Know

- 1) The **TRICARE walk-in customer services** at TRICARE Service Centers are eliminated as of 1 April 2014. For complete information about this change, go to [www.TRICARE.mil](http://www.TRICARE.mil). If you have questions, please visit <http://www.tricare.mil/%20ContactUs/CallUs.aspx> for contact information.
- 2) **Same Sex Marriage Survivor Benefit Plan's** (SBP) open season is effective until June 26. Any person who is married to a same-sex partner may participate in the SBP in the same manner as any other married person. This includes the requirement for spousal concurrence for certain elections. For more details click on the following link: [www.dfas.mil/retiredmilitary/provide/sbp/same-sex-sbp.html](http://www.dfas.mil/retiredmilitary/provide/sbp/same-sex-sbp.html).
- 3) **Three new diseases are now attributable to Agent Orange:** ischemic heart disease (also known as coronary heart disease); Parkinson's disease; and B-cell leukemia. If you served in Vietnam between 1962-1975 you may be eligible for compensation. Surviving spouses may be eligible, too. You should file a service disability claim if you/your spouse suffered from any of these diseases. For more information, call 1-877-222-VETS (8387), visit your local Veterans Affairs medical facility, or visit [www.publichealth.va.gov/exposures/agentorange](http://www.publichealth.va.gov/exposures/agentorange).
- 4) There are **new ID cards for veterans enrolled in the Veteran's Affairs (VA) Health Care**. VA is introducing a new, secure identification card called the Veteran Health Identification Card (VHIC). VHIC replaces the Veteran Identification Card (VIC). As part of a phased rollout which started Feb. 21, VA began issuing the newly designed, more secure VHIC to newly enrolled and other veterans who were not issued a VIC. In April, VA will begin a replacement effort to automatically mail the more secure VHIC to Veterans who have the old cards. All veterans who are enrolled and have the old card should have their new replacement card by July. For more information, contact the VA at 1-877-222-VETS (8387), visit your local VA medical facility's enrollment coordinator, or go to [www.va.gov/healthbenefits/vhic](http://www.va.gov/healthbenefits/vhic).

## HOT ITEMS:

**Full COLA Reinstated:** On 15 February, President Obama signed the orders to reinstate all military retirees with full Cost of Living Allowances (COLA) and removed the requirement to withhold 1% of all future COLA adjustments for retirees under the age of 62. Thanks to the Air Force Sergeant's Association, the National Association for Uniformed Services (and other veteran organizations) for their tough lobbying and to every retiree who contacted their congressional representatives about this an unfair law.

## Service Publications:

**Air Force "Airmen" Magazine**  
**Army "Soldiers" Magazine**  
**Navy "All Hands" Magazine**  
**Marine Corps "Leatherneck" Magazine**  
**USCG "Coast Guard" Magazine**  
**Veterans Affairs "Vanguard" Magazine**  
**VA's "Federal Benefits for Veterans, Dependents and Survivors" "Stars & Stripes"**



## Access to retiree publications of each service:



**Army Echoes:** <http://soldierforlife.army.mil/retirement/echoes.html>

**Navy Shift Colors:** [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

**Air Force Afterburner:** [www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

**Marine Corps Semper Fidelis:**

[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/H\\_SR/e\\_RET\\_ACT/Semper\\_Fidelis](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR/e_RET_ACT/Semper_Fidelis)

**Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>

Stay Informed

"Information is the seed for an idea, and only grows when it's watered."

~ Heinz V. Bergen

"Knowledge is power, information is liberating. Education is the premise of progress, in every society, in every family."

~ Kofi Annan (diplomat, UN Secretary General, 2001 Nobel Peace Prize)

# Guam Legislative actions regarding Veterans

Source: [www.guamlegislature.com/](http://www.guamlegislature.com/) | *New Items Highlighted*

**306-32 – Appropriate funds to the Office of Veterans Affairs for the implementation of Guam Veterans Registry as mandated in Public Law 32-101.**

*Status: Received/Referred to Committee 04/07/14. For more info:*

[http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B306-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%2032nd/Bill%20No.%20B306-32%20(COR).pdf)

**292-32 – Add to Guam code relative to the Proof of Eligibility for Veteran Preference Credit.**

*Status: Received 03/14/14; Referred to Committee 03/18/14 . For more info:*

[http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B292-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%2032nd/Bill%20No.%20B292-32%20(COR).pdf)

**285-32 – Appropriate funds to Dept of Admin for Westcare Pacific Islands for specific purposes of conducting intense outreach activities, providing informational and referral services to all veterans.**

*Status: Received 03/06/14; Referred to Committee 03/07/14. For more info:*

[http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B285-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%2032nd/Bill%20No.%20B285-32%20(COR).pdf)

**271-32 – Guam Veterans Village – 2/10/14.** grants Guam Veterans Commission authority to implement comprehensive master plan towards establishment of "I Sengsong Beteranon Guahan - Guam Veterans Village." which shall serve as a one-stop veterans service center; and for other purposes. *Status: Received/Referred to Committee 02/10/14. For more info:*

[http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B271-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%2032nd/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: Received/Referred to Committee 08/05/13. For more info:*

[http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B163-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%2032nd/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%20Introduced%2032nd/Bill%20No.%20B161-32%20(LS).pdf)

**145-32 – Renaming Malesso Pier Park [Plásan Beteranon Mansendálon (Veteran Sons & Daughters of Malesso 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%20Introduced%2032nd/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%20Introduced%2032nd/Bill%20No.%20B143-32%20(COR).pdf)

**135-32 – Increasing # of veterans on the Guam Veterans Commission / Establishing ‘Sengsong Beteranon Guahan – Guam Veterans Village’ – 7/31/2013** *Passed 04/15/14. For more info:*

[http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B135-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%2032nd/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%20Introduced%2032nd/Bill%20No.%20B134-32%20(COR).pdf)



Check the following 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/>



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/>



- The official benefits website of the U.S. government
- Informs citizens of benefits they may be eligible for
- Provides information on how to apply for assistance
- Learn facts about FREE MONEY and GRANTS

<http://www.benefits.gov/>

“As a former veteran, I understand the needs of veterans, and have been clear - we will work together, stand together with the Administration, but we will also question their policies when they shortchange veterans and military retirees.” ~ Solomon Ortiz



## Benefits WATCH

### Commission Will Ask Military Service Members Which Benefits They Want Cut

Eric Katz of the *Military Times* reports that hundreds of thousands of former and current military personnel will soon have a chance to weigh in on the future of their pay and benefits.

Amid talks of cutting or slowing the growth of military compensation, the Military Compensation and Retirement Modernization Commission will launch a force-wide survey to better measure the temperature on possible changes.

Defense Secretary Chuck Hagel proposed cuts in his fiscal 2015 budget but was met with [pushback from Congress](#).

The commission, an independent panel that plans to issue a comprehensive set of recommendations in early 2015, will solicit responses from service members and retirees via email by the end of May.

Hagel and others in the military, including the Commander-in Chief, have repeatedly warned that continued compensation growth cannot be sustained. A spokesman for the commission told *Military Times* the survey will allow panelists to evaluate benefits in relation to each other, and determine which perks are most valued.

The commission plans to have the full results of its survey by the end of the year

via NAUS Weekly Update for May 16, 2014 / Original Source: <http://www.govexec.com/defense/2014/05/commission-will-ask-military-service-members-which-benefits-they-want-cut/84535/>

### Air Force Aid Society Education Programs Open to Retiree Dependent Children

Great information for Retirees: Please pass this on to your members!

The Air Force Aid Society can help children of Air Force Retirees with college costs and one online application opens the door to three education programs!

**General Henry H. Arnold Education Grant:** The centerpiece and gateway to all of the Society's programs offers \$2,000 need-based grants to dependent children of Air Force members currently on Active Duty, in Retired status or deceased. Spouses of Active Duty members and surviving spouses of active or retired members are also eligible.

**Merit Scholarship:** Incoming freshmen with verified GPAs identified through the Arnold Education Grant application are able to compete for these \$5,000 merit-based scholarships.

**Loan Program:** An interest free loan to sponsoring members of eligible students identified through the Arnold Education Grant application of up to \$1,000 per eligible student to help reimburse out-of-pocket education expenses.

For more information on eligibility for all of these programs and to access the application, please visit our website at <https://afas.org/education-grants>

Headquarters Air Force Aid Society 241 18th Street S., Suite 202, Arlington, VA 22202

Phone: 1-703-972-2650 | Fax: 1-703-972-2646 | Email: [afas@afas-hq.org](mailto:afas@afas-hq.org)

## Readjustment Counseling (Vet Centers)

Veterans Affairs (VA) provides eligible Veterans and their families a wide range of social and psychological services including professional readjustment counseling to Veterans and families, military sexual trauma counseling, and bereavement counseling for families who experience an active duty death through Vet Centers (community-based counseling center).

Vet Centers provide services to Veterans who have served in any warzone or area of hostility and their families; services are also extended to family members who experienced an active duty death (bereavement counseling) and Veterans of any era who has experienced any form of military sexual trauma or harassment (these Veterans are not required to have served in a war zone).



The **Guam Vet Center** is located at: 22 Chalan Santo Papa, Reflection Center, Suite 201 in Hagatna.

Phone 472-7160 or 877-927-8387; Normal working hours are 8am – 4:30 pm Mon-Fri.

Upon request, can provide services after normal work hours and/or on weekends.

**For more information on Vet Centers and their services, please visit:**

- <http://www.vetcenter.va.gov/> provides more information about available services
- Call our 24/7 confidential toll-free number at 1-877-WAR-VETS (927-8387)

# VA News

Department of  
Veterans Affairs

"Serving Those Who Served"



## VA Activates Surviving Spouse Website

The Department of Veteran Affairs has created a new internet website for surviving spouses and dependents of military personnel who died on active duty and for survivors and dependents of veterans who died after leaving the service. The site is organized into two broad categories – death in service and death after service. It provides visitors with information and about a wide range of benefits for surviving spouse, dependent children, and dependent parents of diseased veterans and active duty personnel. The site also has information from, and links to, other federal agencies and organizations that offer benefits and services to survivors and dependents. Several options also apply to surviving retirees participating in the Survivor Benefit Plan (SBP), where the spouse is loss through death, divorce or annulment, and the retiree later remarries. Unless former spouse coverage elected as part of the divorce, retirees who remarry have three choices. They can: Resume the prior level of coverage; Elect not to resume spouse SBP coverage, (this election is irrevocable), this election will not affect child coverage; or If the original election was for reduced coverage, the retiree may request the base amount be increased. There is also a link to frequently asked questions, and answers most questions. For more specific questions the site tells how to contact the VA directly. The new website can be found at <http://www.vba.va.gov/survivors> or by clicking the "Survivors Benefits" button on the panel of <http://www.vba.va.gov>. (09/13)

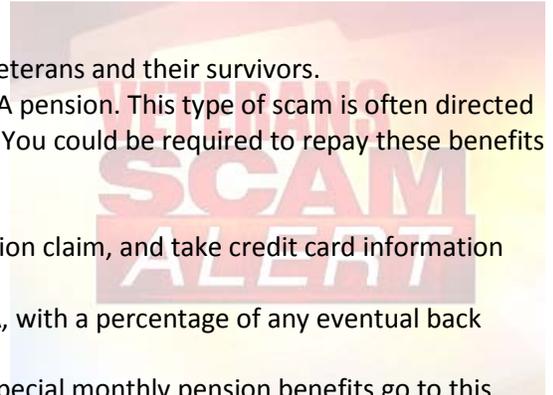
### BE AWARE OF PENSION POACHING SCAMS:

The VA pension program exists solely to help financially disadvantaged wartime veterans and their survivors. Be cautious if someone offers to move your assets around for you to qualify for VA pension. This type of scam is often directed toward veterans and family members who do not actually qualify for VA pension. You could be required to repay these benefits to the government.

#### Examples of possible pension poaching scams:

- \* Organizations that cold call veterans, charge money for assisting with a VA pension claim, and take credit card information from veterans over the telephone.
- \* People who charge as much as \$6,000 upfront to represent claimants before VA, with a percentage of any eventual back payment from VA as a portion of the ultimate fee.

For more information about VA pension eligibility requirements—which include special monthly pension benefits go to this webpage <http://www.benefits.va.gov/pension/>.



## You've Served your Nation with Honor.

VA offers benefits that can improve the lives of Veterans and their families. Some benefits may be available to active-duty Servicemembers. Research options and apply today – it's the only way to find out if you are eligible.

**EXPLORE VA**  
Learn what benefits you may be eligible for.

- Health Care
- Employment Services
- Home Loans & Housing
- Education & Training
- Life Insurance
- Disability Compensation
- Memorial Benefits
- Dependents & Survivors
- Pensions

<http://www.va.gov/explore/>

*"We can't equate spending on veterans with spending on defense. Our strength is not just in the size of our defense budget, but in the size of our hearts, in the size of our gratitude for their sacrifice. And that's not just measured in words or gestures."*

~ Jennifer Granholm (former Michigan Governor, 2002-2010)

## 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@us.af.mil](mailto:spacea.signup@us.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)

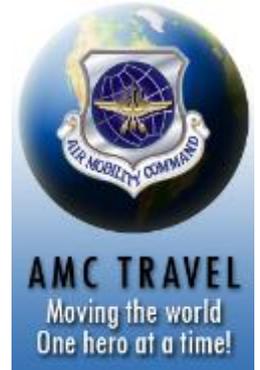
Webpage: [www.andersen.af.mil/units/734ams/index.asp](http://www.andersen.af.mil/units/734ams/index.asp)

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

AMC Travel Contact Information: <http://www.amc.af.mil/shared/media/document/AFD-140423-118.pdf>

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

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



## A Reminder from the Exchange

**“The Exchange is making shopping online while stationed overseas as hassle free as possible” said Ms. Shirley Huth, the new Misawa Exchange manager.**



It can sometimes be difficult to shop online from overseas duty stations. At the Army and Air Force Exchange Service, customers can have an order from **shopmyexchange.com** processed at their nearest Exchange. The Exchange will notify customers when their order is received at the store. Larger items such as bulk or freight items can be ordered by the Exchange as a transshipment order. This is especially useful if you are a military retiree and do not have an APO/FPO post box at the post office. You can still order your item, have it shipped to the AAFES store nearest you, and pick it up at your convenience. Visit customer service at your Exchange to get more details and place an order from **shopmyexchange.com**.

Source: Misawa RAO newsletter.

**NOTE:** while this is from Misawa, it applies to most all areas. I personally have ordered from the exchange here at Andersen AFB and had the item shipped to the store. I made inquiries to the local store manager as well as NEX for any other comments, but did not receive any replies. (dle)

**AAFES – Andersen AFB:** <http://www.shopmyexchange.com/ExchangeLocations/AndersenAFBStore.htm>

**NEX - Naval Base Guam:** [https://www.mynavyexchange.com/storefinder/nx\\_display\\_facility.html?p\\_facility\\_no=440](https://www.mynavyexchange.com/storefinder/nx_display_facility.html?p_facility_no=440)

## RETIREE COUNCIL UPDATE...

The [Air Force Retiree Council](#) recently met at Randolph AFB, Texas and our Pacific Rep, Emmet Heidemann from Alaska, attended. He classified the trip and council meeting as successful – here are some of his initial notes. (look forward to getting more detail in the next couple weeks.)

1. SB and DIC Off Set was forwarded to the Chief of Staff. The Military Coalition also supports this topic.
2. I pulled the surviving spouse Space A travel from the list because it did not have a chance in going anywhere. It is DOD decision and I felt if we can get all the services behind this suggestion and the Military Coalition to help we should get that done next year. I did not see the big picture and now I understand better. Sorry about that.
3. The money exchange in Japan did not go because of SOFA.
4. The drugs from Tricare issue has two possible solutions one is to enroll with the local hospital for the patient that has a condition that the drugs are not carried in the local hospital and or purchase the drugs from the host nation and submit bill to Express Scripts. I will address this issue in greater detail when I get home and I can use my notes.
5. The COLA issue had been solved earlier.
6. One of the topics the Exchange brought up was to allow all honorable discharged Veterans use of the PX mail order system. The reason they are trying to generate more funds is to support MWR with enough money to continue without closing some of the activities.

The PX will carry two lines--the very high end goods--and the lower end items. Example one shirt will cost \$50.00 the other will cost \$15.00.

If you are having any problems with your military benefits (not VA) such as pay, TrCare, medical care access, at your locations please let me know what the problem is and what we need to do to solve the problem so that we can submit it to Air Force Retiree Council at the next meeting.

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**Army Chief of Staff's [Retiree Council](#) / 2014 [Report](#)**

**SecNav Retiree Council (Navy & Marines) does not show a 2013 or 2014 report**

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## Vietnam Wall

*Courtesy: Annette Jennings, US Army (Ret), RSO MOARNG Ike Skelton Training Site, Jefferson City, MO*

This is really sobering. Click on the link and find the city you went to high school in and look at the names.

Click on the name and it will give details of the death.

First click on a state. When it opens, scroll down to the city and the names will appear.

Then click on their names. It should show you a picture of the person, or at least their bio and medals.

This really is an amazing web site. Someone spent a lot of time and effort to create it.

I hope that everyone who receives this appreciates what those who served in Vietnam sacrificed for our country.

The link below is a virtual wall of all those lost during the Vietnam War with the names, bio's and other information on our lost heroes. Those who remember that time frame, or perhaps lost friends or family can look them up on this site.

Pass the link on to others, as many knew wonderful people whose names are listed.

<http://www.virtualwall.org/iStates.htm>



# 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.



**SCAMS:** There are scams all around us in the age of technological development, the most serious of which is Identity Theft. It is difficult to decide which one to call attention to. It is advisable for individuals to take precautions and while it may be against your nature, be suspicious of mail or emails received or even phone calls requesting any personal information unless you initiated the contact and know who you are dealing with. A survivor recently went to the Hanscom RAO with a letter she received from Social Security thanking her for changing her Direct Deposit account information on line. Problem was she never uses a computer to go on line. As we checked it out with SSA it was found someone went on line using her social security number and directed her check into his/her account. One's social security number is the key to Identity Theft. **Keep your social security number secret to be shared only when required legally for certain transactions.**



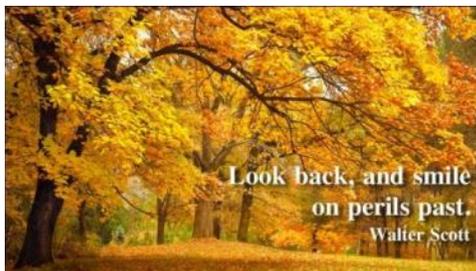
*"A retired husband is often a wife's full-time job." ~ Ella Harris*

*"There's never enough time to do all the nothing you want". ~ Bill Watterson, Calvin and Hobbes*

# Wanderings

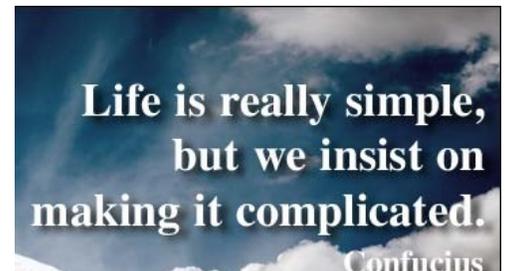
## Baby Boomer Generation Home Schooled in Many Ways

1. **My mother taught me to APPRECIATE a JOB WELL DONE** "If you're going to kill each other, do it outside. I just finished cleaning."
2. **My mother taught me RELIGION** "You better pray that will come out of the carpet."
3. **My father taught me about TIME TRAVEL.** "If you don't straighten up, I'm going to knock you into the middle of next week!"
4. **My father taught me LOGIC.** "Because I said so, that's why."
5. **My mother taught me MORE LOGIC** "If you fall out of that swing and break your neck, you're not going to the store with me."
6. **My mother taught me FORESIGHT.** "Make sure you wear clean underwear, in case you're in an accident."
7. **My father taught me IRONY.** "Keep crying and I'll give you something to cry about."
8. **My mother taught me about the science of OSMOSIS** "Shut your mouth and eat your supper."
9. **My mother taught me about CONTORTIONISM.** "Will you look at that dirt on the back of your neck?"
10. **My mother taught me about STAMINA** "You'll sit there until all that spinach is gone."
11. **My mother taught me about WEATHER.** "This room of yours looks as if a tornado went through it."
12. **My mother taught me about HYPOCRISY.** "If I told you once, I've told you a million times. Don't exaggerate!"
13. **My father taught me the CIRCLE OF LIFE.** "I brought you into this world, and I can take you out..."
14. **My mother taught me about BEHAVIOR MODIFICATION** "Stop acting like your father!"
15. **My mother taught me about ENVY.** "There are millions of less fortunate children in this world who don't have wonderful parents like you do."
16. **My mother taught me about ANTICIPATION.** "Just wait until we get home."
17. **My mother taught me about RECEIVING.** "You are going to get it from your father when you get home!"
18. **My mother taught me MEDICAL SCIENCE.** "If you don't stop crossing your eyes, they are going to get stuck that way."
19. **My mother taught me ESP.** "Put your sweater on; don't you think I know when you are cold?"
20. **My father taught me HUMOR.** "When that lawn mower cuts off your toes, don't come running to me."
21. **My mother taught me HOW TO BECOME AN ADULT** "If you don't eat your vegetables, you'll never grow up."
22. **My mother taught me GENETICS.** "You're just like your father."
23. **My mother taught me about my ROOTS.** "Shut that door behind you. Do you think you were born in a barn?"
24. **My mother taught me WISDOM.** "When you get to be my age, you'll understand."
25. **My father taught me about JUSTICE** "One day you'll have kids, and I hope they turn out just like you !"



### Something to consider:

*If you pursue happiness it will elude you. If you focus on your family, the needs of others, your work, meeting new people and doing the very best you can, happiness will find you.*



**“Once I make up my mind, I’m full of indecision.”** ~ Oscar Levant, Humorist, pianist

**“If you don’t agree with me, it means you haven’t been listening.”** ~ Sam Markewich

## 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 11 for a listing of Guam-area Military-Veteran organizations.)



### Andersen AFB Airman's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airman's Attic is located at 1558 Bamboo Lane.

Note that the Airman's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#).

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



"I AM A Veteran"

Calling the confidential Veterans Crisis Line can help. I know.



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

## Guam area VFW

**Are You Missing Out?** The Veterans of Foreign Wars (VFW) is just one of several veterans support organizations that is fighting to protect our earned and deserved benefits. Your VFW has paid lobbyist that represents us in front of congress at least twice a year to voice veterans concerns.

Post 1509 has a Veterans Service Officer (VSO) available to assist in filing claims and other issues. Your Guam area VFW – Post 1509 in Yigo; Post 2917 in Agat, or Post 3457 in Saipan, are always trying to increase numbers and keep the largest combat veterans organization in the world strong and recognized. Strength in numbers is what we need when our representatives go to DC. Your VFW Posts needs your help. If you are a VFW member that recently relocated to the area, or would like to renew your membership or would like to be a member, come over and meet fellow comrades. Bring your current Decoration RIP, combat area orders, or DD-214 (must have served in a campaign and be honorably discharged or still on Active Duty) along with your annual membership fee of \$40.00 per year and we will help complete the application process. For More Information, drop us a line at [Guam.VFW1509@gmail.com](mailto:Guam.VFW1509@gmail.com) or give us a call – post specific phones numbers and meeting times are listed on page 11.



Guam VFW Hafa Adai Post 1509 is also on Facebook - [GuamVFW](#)



# Focus on Transition

## Be Ready to Stand-Out in an Interview

Written by FEDmanager (Barbara Adams is the President and CEO of [CareerPro Global, Inc. \(CPG\)](#).)

Employers are looking for stand-out interview candidates in the interview process. Candidates who bring new ideas to the table and address problems with creativity and confidence. The individual who answers an interview question with a cliché fails on for originality and is classified by the interviewer as status quo. If asked what's your greatest weakness and your response is that you don't have any or you turn your weakness into strengths without provide a short story on "HOW" then you are considered as status quo. You cannot risk being status quo. You must prepare for all interview questions and stand-out in this job market. You cannot risk throwing away any interview question.

Below are a few distinctive interview questions that are distinctive and allow you to really stand-out with a unique and power response.

### 1. Why do you think you fit within our company culture or federal agency?

This question is asked to see how well they have researched the interworking of the employer. A good office culture is the second highest priority for most job seekers, second only to salary. Be sure to review the company's or federal agency's mission statement and review their current projects or goals.

A candidate may be surprised when you ask this question, but a valid answer shows they've done their research, and further that they are interested in your company for more than just a paycheck. They're interested in the lifestyle and culture of your workplace.

### 2. What did you learn from your most impactful professional failure?

Most interviewers ask candidates to expound upon their most impactful professional accomplishment. Hence; most job candidates are not prepared to respond to the crucial question regarding their failures. Most successful people turn their failures into lessons learned and don't repeat them. However, some may hedge around the question, or give an example of a minor slip-up. This question could be an excellent opportunity to provide a "Stand-Out" answer.

An honest candidate will not be afraid to tell you exactly what went wrong and the valuable lesson they took from it. Candidates should be very specific and tell a short story about the failure and how they turned this lesson around. Everyone makes mistakes, but those who learn from those mistakes experience professional and personal growth at an exponentially faster rate.

A candidate who demonstrates knowledge of the company and industry will be a stand-out. Hiring managers interview multiple candidates for a position, but the individual who demonstrates a level of expertise and passion and who stand-out are likely to be productive immediately without suffering from a learning curve — a rare quality!

## MILITARY "HERO 2 HIRED" (H2H) APPLICATIONS

Our Soldiers,  
Marines, Sailors,  
Airmen and Coast  
Guardsmen and



families face a number of challenges transitioning from military to civilian life. Among these is finding a productive post-military career. H2H at <https://h2h.jobs/> is available to assist. This site provides a web-based application that is able to translate military occupational skills, provide career path exploration, upload resumes and allows customized job searches. With employer sign-up it will enable employers to search for veterans and provide performance metrics.

*Leadership to me means duty, honor,  
country. It means character, and it  
means listening from time to time.*

George W. Bush

43rd President of the United States of America

Here are some recent articles from [G.I. Jobs...](#)

- ✦ [Networking 101- How to Use LinkedIn](#)
- ✦ [Common Mistakes Vets Make in the Workforce](#)
- ✦ [How Your Military Traits Will Land You the Job](#)
- ✦ [Top 4 Things TAP Class Didn't Teach Me](#)
- ✦ [10 Power Questions You Should Ask During a Job Interview](#)

Resources for those transitioning as well as anyone looking to assistance in their job search...

- Job Search Tools -- <http://www.militaryonesource.mil>
- Federal employment - USAJOBS Website -- [www.usajobs.gov](http://www.usajobs.gov)
- Verification of Military Experience and Training - <https://www.dmdc.osd.mil/tgps/>
- Military.com -- <http://www.military.com/veteran-jobs>
- VetJobs -- <http://www.vetjobs.com/>
- Department of Labor -- <http://www.dol.gov/vets/>
- Troops to Teachers -- <http://proudtoserveagain.com/>
- Boots to Business -- <http://boots2business.org/>
- ACP AdvisorNet -- <https://acp-advisornet.org/>
- My Next Move -- <http://www.mynextmove.org/>
- Corporate Grey -- <http://www.corporategray.com/>
- Career OneStop -- <http://www.careeronestop.org>

## SOMETHING TO PONDER – The humor of life

### Remembering the Legacy of Those Lost

Memorial Day is at once a day to honor the fallen in our nation's wars and the unofficial start of the summer season when we fire up the barbecues and enjoy our rivers, lakes and beaches.

Many veterans and military families voice frustration at this dichotomy and the dilution of Memorial Day. In the lead up to the last Monday in May, there will be articles, editorial cartoons, blog posts and twitter feeds urging us all to remember the real meaning of Memorial Day.

I will join them in highlighting the true cost of war – a cost far beyond dollars and cents. In Iraq and Afghanistan alone, we have lost over 6,000 of America's best men and women. We owe them and their families a debt that can never be repaid.

But I also worry that our pointed effort on Memorial Day to remember the legacy of those lost will not bridge the civilian-military cultural divide. World War II was fought by 10 percent of our citizens, affecting a large segment of the population. Today, the wars in Iraq and Afghanistan have been fought by less than 1 percent of our population.

Even for those of us who work closely with veterans, it is disconcertingly easy to go about our everyday lives, forgetting that thousands are still deployed overseas in harm's way. We must all go beyond a day and recommit to building the critical relationship between our citizens, military families and veterans.

Sharing our stories and experiences is not always easy, but it is essential as we ramp up and sustain community support for our veterans. Ultimately, our efforts are not simply for the troops. The bond between a nation and its veterans is about our way of life that the military defends and that we all actively create and cherish: a democratic nation, full of freedom, with justice and opportunity for all.

As we honor the fallen on Memorial Day this year... let us take to heart the symbolism in the flag code. The flag will be flown half-mast from sunrise until noon when it will then be flown at the peak until sunset. Half-mast to honor all those who have given their lives in the service of our nation and then flown high to show that the nation they defended lives on.

Continue to share the stories of your service and most importantly share the stories of all those who have made the ultimate sacrifice. Thank you for all of your support for our veterans and God Bless all those still serving overseas.

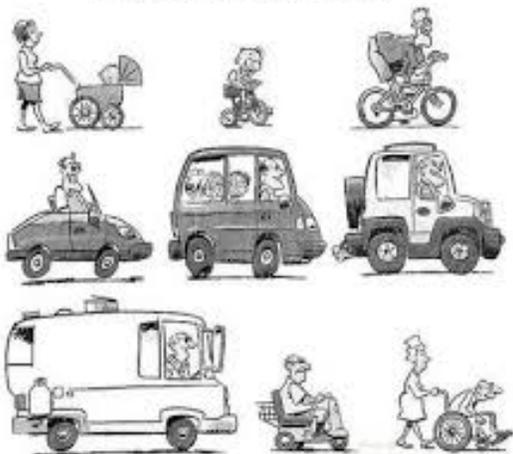
Source: Oregon Dept of Veterans Affairs Director's Message, via E-Vets News Summer Edition 2013 May-July

*A strong friendship doesn't need daily conversations, doesn't always need togetherness, as long as the relationship lives in the heart, True Friends will never part.*

### *A senior moment. We all have them.*

Upon leaving a meeting, a woman searched for her car keys but could not find them. Thinking she had left them in the car she headed for the parking lot only to find it empty. In panic she remembered her husband's warning that leaving them in the ignition could result in the car being stolen. She immediately called the police informing them that she had left the keys in the car and it had been stolen. After describing the car for police, she called her husband, confessed what had happened and asked him to come pick her up. He then reminded her she didn't take the car as he had dropped her off. Embarrassed, she asked him to come pick her up. His response then was "I will as soon as I convince this cop I did not steal your car".

### The Wheels of Life



**LIFE HAS NO  
REMOTE,  
get up and  
change it  
yourself!**

# Military Retiree Websites: A Wealth of Information

## ARMY

<http://soldierforlife.army.mil/retirement/>

## 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/M/M/H\\_SR/e\\_RET\\_ACT](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/M/M/H_SR/e_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](#)



Cory Forkum ©2004

THERE WILL BE OBSTACLES.  
THERE WILL BE DOUBTERS.  
THERE WILL BE MISTAKES.  
BUT WITH HARD WORK,  
THERE ARE NO LIMITS.

"A man's country is not a certain area of land, of mountains, rivers, and woods, but it is a principle and patriotism is loyalty to that principle."  
~ George William Curtis (American writer and public speaker)



# 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 you 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