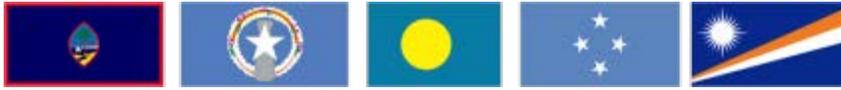


Guam Retiree Activities Office

Serving Those Who Have Served or Still Serving



Serving the Retired Military Community of Guam and Surrounding Pacific Islands



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

Generations of Service and Sacrifice

1944 - 2014
Guam Liberation



Celebrate Labor Day

There is no substitute for hard work. — Thomas Edison



Guam Retiree Activities Office Newsletter

Hafa Adai – Hard to believe it is already September; July and August were very busy months and the holiday season is just around the corner.

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.

The revised (Jun/Jul 2014) retiree listing shows our total retiree population at 3,064: Guam: 2,907 / CNMI: 123 / Outlying Areas: 34.

* *Outlying Areas include: FSM, Palau and Marshall Islands.*

SVC Breakout: Army: 1,131 / Navy: 992 / Air Force: 774 / Marine: 112 / Coast Guard: 55

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

The Bad News is: still have less than 500 email addresses (and ½ of those are not even associated with anyone'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 support – please help spread the word and inform your friends, family, neighbors to contact us to get on the RAO 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



Retiree Appreciation Day

Andersen AFB, Guam – Fitness Center Gymnasium

Be ready for another great event...

more information to come in the next few months



July – September 2014
Volume 4, Issue 3

Guam Retiree Activities Office

BG Andrew J. Toth

36th Wing Commander

Col Tyrell A. Chamberlain

36th Wing Vice Commander

CMSgt Michael A. McMillan

36th Wing Command Chief

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 | 11 |
| Guam Legislation News | 12 |
| Benefits Watch | 13 |
| VA News | 14 |
| Social Security | 16 |
| Wanderings <i>thru Life</i> | 17 |
| VET <i>thoughts & views</i> | 18 |
| Focus on Transition | 19 |
| Something to Ponder | 21 |
| Useful Info / Links | 22 |



Guam RAO Director's Comments



Greetings Fellow Retirees & Veterans, Spouses, Widows & 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.

Probably one of the most important happenings this year is the upcoming elections – regardless of your political stance, you have the right (and the duty) to make your choice through the voting process.

We have the distinct privilege of freedom of speech, religion and our right to voice our opinions because the founders of our country were determined to secure our right to self-determination and the right to continued freedoms as identified in the Constitution and Bill of Rights. While there are still issues to be addressed here on Guam, such as the island's self-determination and the right to vote for "our" President, we will only see these come to fruition if we voice our opinions and thoughts and, those we elect to be our representatives hear our voices and follow through with what is best for the island and not just a few.

As election day draws near, take some time to remember the efforts and sacrifices of those before us – we owe it to those who paved the way, those working today, and for the future generations to continue to protect those rights. For those who have put their lives on the line and those made the ultimate sacrifice, we owe them a great debt that cannot really be paid back – however we can and must pay them back by securing our future – VOTE!

Ensure you have taken the steps to vote – be sure to register and then go to your polling location and make your voice & vote count.

You can register at the Guam Election Commission offices in Hagatna (deadline is 10 days before election) or at your village mayor's office (deadline is 21 days before election).

Once registered, you do not need to register again unless you:
 -Did not vote at the last two General Election; or
 -Are transferring your voting district

Failure to renew your registration will prevent you from voting. For more information contact the GEC at:

Phone: (671) 477-9791

Email: Vote@gec.guam.gov

Web: <http://gec.guam.gov/2011/11/16/for-voters/>

You can also find information at the Project Vote Smart site at: <http://votesmart.org/elections/voter-registration/GU#U-ayXZToRfA>

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

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

Respectfully yours,

Dave

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

“You Served – You Deserve”

CONTACT US at: Guam.RAO@us.af.mil or 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.

“The VA is not sacred. The veteran is. And that's the most important thing for all of us to remember.”

~ Jeff Miller (R-FL), Chairman House Veterans' Affairs Committee



ACKNOWLEDGEMENT/DISCLAIMER : Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. All efforts are made to ensure proper authorization for use and to properly document the source.

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

“A leader can give up anything – except final responsibility.”

~ John C. Maxwell

“Once I make up my mind, I’m full of indecision.”

~ Oscar Levant

“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.

New Regulations Automate Burial Payments for Veterans’ Survivors

Estimated 62,000 Surviving Spouses Benefit from Regulation Changes

WASHINGTON – New burial regulations effective today will now allow the Department of Veterans Affairs (VA) to automatically pay the maximum amount allowable under law to most eligible surviving spouses more quickly and efficiently, without the need for a written application.

Under former regulations, VA paid burial benefits on a reimbursement basis, which required survivors to submit receipts for relatively small one-time payments that VA generally paid at the maximum amount permitted by law.

“VA is committed to improving the speed and ease of delivery of monetary burial benefits to Veterans’ survivors during their time of need,” said Acting VA Secretary Sloan Gibson. “The recent changes allow VA to help these survivors bear the cost of funerals by changing regulations to get them the benefits more quickly.”

This automation enables VA to pay a non-service-connected or service-connected burial allowance to an estimated 62,000 eligible surviving spouses out of a projected 140,000 claimants for burial benefits in 2014. Surviving spouses will be paid upon notice of the Veteran’s death using information already in VA systems. The burial allowance for a non-service-connected death is \$300, and \$2,000 for a death connected to military service.

This revised regulation will further expedite the delivery of these benefits to surviving spouses, reduce the volume of claims requiring manual processing, and potentially make available resources for other activities that benefit Veterans and their survivors.

For more information on monetary burial benefits, visit <http://www.benefits.va.gov/compensation/claims-special-burial.asp>.

“The ultimate goal of the media should not be political or financial, but human.”

~ The Dalai Lama, Tibetan spiritual leader, 2004

**“If you think in terms of a year, plant a seed;
if in terms of ten years, plant trees;
if in terms of 100 years, teach the people.”**

~ Confucius



TRICARE Updates / Info



TRICARE Website: Easier to Use

On July 24, TRICARE.mil unveiled a new website design to give TRICARE's 9.6 million beneficiaries clear and easy access to benefit information. Users now have more ways to browse our site. We've added easier navigation, a login button for quicker access to our partner's secure services, and a section on the homepage dedicated to life-changing events. We've also streamlined and reorganized our content so users can find what they're looking for in the way they're expecting.

We're listening to our beneficiaries. Our new design is the result of an ongoing review about what beneficiaries are looking for when they visit TRICARE.mil. We are using satisfaction surveys, analytics, and user feedback to highlight key information. We are also closely monitoring our most visited pages and our most frequent search terms on TRICARE.mil. Some of the most popular things that beneficiaries look for include:

What plan can I use? | What's covered? | How do I find a doctor? | How much will I pay?

We paired these findings with an extensive review of 34 government and private sector health insurance plan websites. This allowed us to apply common industry practices of website navigation, organization, content, naming convention, and readability.

TRICARE.mil is a powerful educational tool for beneficiaries to learn about their health benefits and stay updated on the latest changes. Visit [TRICARE Website](http://www.tricare.mil) to see the new design and explore the TRICARE benefit.

TRICARE Nurse Advice Line

Sometimes it's hard to know when to seek medical help for urgent health problems. Having access to a trusted medical professional at a moment's notice is invaluable. The new TRICARE Nurse Advice Line (NAL) does just that. Starting April 25, 2014, all TRICARE beneficiaries in the continental United States, Alaska and Hawaii can get health advice by calling the NAL, toll-free and 24/7. The NAL number is 1-800-TRICARE (874-2273).



The NAL is a team of registered nurses who answer urgent healthcare questions. They give beneficiaries professional medical advice to help decide whether self-care is the best option, or they should see a healthcare provider. They will recommend if it's ok to wait for care, or if beneficiaries should seek urgent or emergency care. There is always a live person on the line to answer health questions.

The NAL has pediatric nurses to answer children's health questions. If follow-up to the child's care is needed or requested, the NAL will call back to check on them a few hours later. The NAL can also help beneficiaries find the closest medical care if they need it.

When beneficiaries call the NAL, a representative checks their eligibility in the Defense Enrollment and Eligibility Reporting System (DEERS). Beneficiaries with an urgent health care concern or question speak to a registered nurse who asks the beneficiary a series of standard questions to recommend the next steps and give them best advice possible.

The NAL can also make appointments at military hospitals and clinics for TRICARE Prime beneficiaries enrolled to those facilities. The appointment feature of the NAL is being phased in for Prime enrollees to military hospitals and clinics between April 25 and June 27, 2014. If you are a Prime MTF enrollee, please consult your MTF for the date you can use this feature of the NAL. Prime MTF enrollees can currently use the health advice feature of the NAL.

Beneficiaries can still call their PCM or clinic for medical advice and appointments.

The NAL is a new and easy option for beneficiaries to access care quickly at any time. To access the NAL dial 1-800-TRICARE (874-2273) and select option 1.

(SOURCE: http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/04_25_14_NurseAdviceLine)

**TAKE CARE OF
YOUR BODY.
IT'S THE ONLY
PLACE YOU HAVE
TO LIVE IN.**

“There is no passion to be found in settling for a life that is less than the one you are capable of living.”

~ Nelson Mandela

TRICARE Does Not Cover Long-Term Healthcare.



Tricare does not provide a long-term healthcare benefit. You may need to look at purchasing long-term care insurance coverage for assistance with long-term care costs. TRICARE, like Medicare, is designed to cover medical care for illnesses and injuries such as cancer, a broken arm, or a stroke. It will not pay for long-term assistance with activities of daily living, such as dressing, eating, or using the bathroom.

For information on long-term care coverage, contact commercial companies that provide long-term care benefits. The Office of Personnel Management provides long-term coverage through the Federal Long Term Care Insurance Program (FLTCIP). Many TRICARE beneficiaries may be eligible to participate in FLTCIP. For more information, call 1-800-582-3337.

LONG-TERM CARE

It's Coming. Are you ready?

Most Americans aren't even thinking about it, but the numbers say we should be. Here are the facts on actual costs, care options and tips to help you prepare now for this likely and expensive need.

WHO WILL NEED IT?

70% of people turning age 65 can expect to use some form of long-term care during their lives.

For people with diabetes, high blood pressure or other chronic disease, the chances are greater.

Those who live alone are more likely to need paid care than people who live with family or friends.

69% of people 90+ have a disability.

8% of people 40-50 have a disability that could require long-term care later in life.

WHAT WILL IT COST ME?

\$205

per day/\$6,235 per month for semi-private room in a nursing home

\$229

per day/\$6,965 per month for private room in nursing home

\$3,293

per month for a 1-bedroom unit in an assisted-care facility

\$21

per hour for a home health aide

\$19

per hour for homemaker services

\$67

per day for services in adult day-care center

THE MOST AND LEAST EXPENSIVE STATES

Alaska

MOST

Annual costs:

- Adult day care: **\$29,396**
- Licensed home care: **\$56,056**
- Private room in nursing home: **\$255,891**

Missouri

LEAST

Annual costs:

- Adult day care: **\$18,200**
- Licensed home care: **\$38,896**
- Private room in nursing home: **\$58,035**

WILL YOUR FAMILY PAY A PRICE?

One in four U.S. adults were unpaid caregivers to an adult or child in 2009.

A reported 37% of caregivers quit their jobs or reduced work hours to care for someone 50+ in 2007. These lost wages and benefits add to personal long-term care costs.

WHY DON'T AMERICANS PLAN?

Almost half are unsure how.

28% say the cost of care prevents them from planning.

Fewer than 1/3 are currently saving for it.

THE 411 ON LONG-TERM CARE INSURANCE

Best time to buy: It costs less when you are younger. If you're healthy, it's easier to get and you could get a discount. You'll have better luck in your 50s than if you wait.

Find out if you can get it through your employer.

Choose a policy with the longest wait period you can afford (time between needing services and when coverage kicks in).

Get a two-fee. Check into a joint policy that will pay if you or your spouse needs care.

Buy coverage for a set number of years vs. lifetime. On average, Americans actually need long-term care services for three years.

Comparison shop. Ask insurance reps about recent premium increases. Be aware that insurers usually reserve the right to increase them.

The average policy in 2007:

Cost about **\$2,207/YEAR**

Covered **4.8 years** of benefits (excludes the 20% of policies with lifetime coverage)

Had a daily benefit of **\$160**

Included automatic **inflation protection**

WHAT ARE THE MAIN THINGS TO CONSIDER IN CHOOSING WHERE TO LIVE?

The condition of your home.

How "aging-friendly" your community is -- does it offer public transportation or elder shuttles, Meals on Wheels and other needed services?

The availability and affordability of rental and public housing in your area.

Tax and legal issues.

SOURCES: longtermcare.gov | www.fis.org.com/fis/news/9046-most-americans-dont-prepare-for-long-term-care-planning-study-says.html | www.growth.com/corporate/about-growth/industry-experts/coof-care.html | AARP Public Policy Institute 2009. Valuing the Invaluable: The Economic Value of Family Caregiving | Medicare: <http://www.medicare.gov/longtermcare/1616/home.asp>

<http://www.ahipcoverage.com/2013/07/02/12300/>

Long Term Care – Find Your Path Forward

The Basics: Just beginning to think about long-term care? Start here; it's more than just insurance.

Medicare, Medicaid & More: Find out what is covered and what is not.

Where you Live Matters: Is your home, community and state well-suited for aging/log-term care?

How to Decide: Protect your family by thinking ahead and making your decisions known.

Costs & How to Pay: Long-term care is expensive, but there are several ways to pay for the care you may need.

Visit <http://longtermcare.gov/> and <http://www.aoa.gov/> for more information.



Learn What Stress Is Trying to Tell You

If stress is affecting your performance at work or hurting your relationships, change the way you think about it. Seeing stress as a signal instead of a threat can drive positive change. Ask yourself: What’s causing this stress? If it’s your colleagues, take that as a signal to heal valuable relationships and rethink how you interact with others. If you’re overwhelmed from a promotion or new role, take a closer look at why. Are you struggling with delegating old tasks or accepting new ones? Use this as an opportunity to develop key strategic leadership skills – reach beyond your comfort zone and embrace your new responsibilities. If the stress is simply due to a work crisis, recognize that these happen to everyone, apologize if necessary, and move forward.

Adapted from “ [Stress Isn’t a Threat, It’s a Signal to Change](#)” by David Brendel.



Older Adult Fall Prevention Checklist

Many falls can be prevented by making simple personal and lifestyle changes. Your doctor also can assess your risk of falling and suggest ways to prevent falls.



Exercise

- Mild weight-bearing exercises, such as walking, climbing stairs and water workouts, may help slow bone loss from osteoporosis. Having strong bones, especially in your lower body, can prevent fractures if you fall.
- Practicing tai chi will help prevent falls by improving your balance and control. It uses slow, flowing movements to help you relax and coordinate the mind and body.
- Group and community exercise programs, such as A Matter of Balance and Stay Safe, Stay Active, will help increase your flexibility, strength, balance and coordination. These kinds of exercises also can be done at home.

Health

- Have your vision tested at least once a year or if you think it has changed.
- Get an annual physical examination and have your blood pressure checked both lying down and standing up.
- Walkers, canes and all medical equipment should be properly sized and fitted by a qualified medical professional.
- Reduce your risk of hip fracture by maintaining a diet with adequate amounts of vitamin D and calcium.

Falls are the leading cause of injury death among those 65 and older.

Shoes and clothing

- Wear properly-fitting, sturdy shoes with nonskid soles.
- Replace slippers that are stretched out or too loose.
- Use a long-handled shoehorn if you have trouble putting on your shoes.
- If you’re a woman who can’t find wide enough shoes, try men’s shoes.
- Make sure clothing is properly fitted to prevent it from catching on something.

Medications

- Ask your doctor or pharmacist to review your medications—prescription and over-the-counter medicines and any vitamins, minerals and herbal products you are taking. Some medications do not work well together and may affect your coordination and balance.
- Make sure all medications are clearly labeled and stored in a well-lit area according to instructions.
- Have an up-to-date medication list and bring it with you to all doctor visits.
- Take medications on schedule with a full glass of water and avoid drinking alcohol in excess.

4 Golden Tips For Good Health

1. Think Before You Eat
2. Think Before You Act
3. Think Before You Speak
4. Think Before You Decide

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>



DFAS Eases Complex Password Rules

8 August 2014 via MOAA

If you were one of the thousands of retirees and survivors who complained to the Defense Finance and Accounting Service about the unreasonably strict password content and expiration requirements the agency imposed last year – congratulations.

You helped force DFAS to appreciate that its burdensome requirements increased security in only one way: by preventing beneficiaries from accessing DFAS' online services.

The changes come almost a year to the day when [MOAA first petitioned DFAS](#) to adjust its password policy.

Here's a summary of what DFAS agreed to change about the password requirements, effective immediately:

Password Length

New: 9 to 30 characters | Old: 15 to 30 characters

Password Content

New: No spaces and at least ONE of each of the following: uppercase letter, lowercase letter, number, special character of the following eleven (!, @, #, \$, %, ^, *, +, =, -, _).

Old: No spaces and requires at least TWO of each of the above listed items

Password expiration/change requirement

New: Every 150 days | Old: Every 60 days

This is confirmation again that grassroots efforts work when enough people demand change.

myPay



myPay makes password rules easier

INDIANAPOLIS — Access to your myPay account is protected by state-of-the-art security and round-the-clock monitoring. But security of your account depends on you!

myPay recently updated its system password rules that meet the intent of DOD security policies and customer feedback. All users who access myPay with their login ID and password must now create a new password using the following rules:

- Must be 9 to 30 characters in length
- Contain at least one UPPERCASE letter
- Contain at least one lowercase letter
- Contain at least one number (0-9)
- Contain at least one special character: # @ \$ = + % ^ ! * _
- Must NOT include any spaces

Passwords will now expire every 150 days. About 10 days before your password expires, you will receive an email advising you to update your password to avoid delays logging into myPay. Make sure the email address recorded in your myPay profile is current to ensure you receive these important notices.



"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver." ~Ayn Rand

"A nickel ain't worth a dime anymore." ~ Yogi Berra

Financial / Legal News

Have you done your legal tune-up lately?

By **Mary M. Benzinger**, *Esquire, Senior Attorney, Pentagon Army and Air Force Legal Assistance Office*

So you've long since completed all your estate planning documents. When was the last time you read them?

It's a good idea to review your documents at least every five years or upon an event that might require an edit of your documents (like your executor can no longer serve).

First of all, locate your documents. If you can't find them, make an appointment with legal to re-do them.

Second, read each document carefully.

On your will, double check the names of beneficiaries, executors, etc. (Did your daughter get married since you wrote this?) Are the executors and trustees still the right people for the job? Do you still want the same distribution of your assets?

Review your living will and health care power of attorney. Are the wishes expressed in those documents still what you want? Are the agents you appointed still the right people to make these decisions for you? Have their names or contact information changed?

If you have a durable financial power of attorney, are the agents you appointed still the right people to make these decisions for you? Have their names or contact information changed? Do you want to change what your agents can do for you if you become incapacitated?

If any of your documents need changes, contact legal for assistance in revising your documents.

Active duty or retired service members and their ID card holder family members may be eligible for free legal assistance. For more information on modifying or updating your documents and to find a legal assistance office near you, call your nearest military installation or go to <http://legalassistance.law.af.mil/content/locator.php>.

via Jun-Sep 2014 Army Echoes newsletter



Easy Ways to Upgrade Your Finances

If you are like me and many others, you have at least one stack of papers, several computer files, and several folders with those really important documents somewhere. There is never a wrong time to update, understand, and control the organization situation, but knowing exactly how to clean up your finances can feel overwhelming. The following information you help you in getting all of your financial paperwork together and enable you to keep it safe, organized and easy to find.

SORT YOUR PAPERS INTO 6 CATEGORIES:

FOREVER DOCUMENTS: Marriage License / Divorce Degree; Life Insurance Policies; Birth Certificates; Wills

MONTHLY STATEMENTS: Bank Records; Pay Stubs; Bills & Utilities

TAX DOCUMENTS: Tax Returns; W2s; 1099s

POLICY DOCUMENTS: Insurance; Car title; Home deed

PRODUCT-RELATED: Manuals; Warranties

INVESTMENT STATEMENTS: Pension updates; 401K statements; Brokerage & Fund statements

File each in separate folders inside an easily accessible filing cabinet, binder, or drawer; name each folder with broad categories and tax year and sort all paperwork in each folder newest to oldest.

GO PAPERLESS:

Scan all of your forever documents. Store them in a secure offsite facility (like a cloud service or on a flash drive in a safe deposit box).

If you haven't already, switch to managing your bank statements, taxes, car insurance, and bills electronically.

START SHREDDING:

Destroy the following: Tax Records over 7 years old; Pay Stubs and back records over 1 year old; Credit Card statements over 45 days old. NEVER SHRED YOUR FOREVER DOCUMENTS

Taken from infographic at: <https://www.mint.com/blog/how-to/how-to-spring-clean-your-finances-a-visual-guide-to-getting-your-financial-house-in-order-0214>

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 at 10am on first Saturday of month at the Tamuning Clubhouse. Call 646-8251 for more info.

▶ **Fleet Reserve Association**, or FRA, Latte Stone Branch 073, meets in the Commanding Officers Conference Room at U.S. Naval Hospital from 2-4 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 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. 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.

▶ **Iraq Afghanistan and Persian Gulf Veterans of the Pacific (IAPGVP)**; for information, call 671-472- 7160 or email to admin@islandsoja.org (<http://islandsoja.org>)

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4th Wednesday of the month at 6:30pm 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



keeping you informed

Common (Medicare) Scams and Identity Theft

Be suspicious of doctors, health care providers, or suppliers who:

- Ask for your Medicare number:
 - In exchange for free equipment or services
 - For “record keeping purposes”
- Tell you that tests become cheaper as more of them are provided
- Advertise “free” consultations to people with Medicare
- Call or visit you & say they represent Medicare or federal government
- Use telephone or door-to-door selling techniques
- Use pressure or scare tactics to sell you expensive medical services or diagnostic tests
- Bill Medicare for services never received or diagnosis you don’t have
- Offer non-medical transportation or housekeeping as Medicare-approved services
- Bill home health services for patients who are not confined to their home, or for patients who still drive a car
- Bill Medicare for medical equipment for people in nursing homes
- Bill Medicare for tests you received as a hospital inpatient or within 72 hours of admission or discharge
- Bill Medicare for a power wheelchair or scooter when you don’t meet Medicare’s qualifications

Identity theft

Identity theft happens when someone uses your personal information without your consent to commit fraud or other crimes. Personal information includes your name, Social Security, Medicare, or credit card numbers.

The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn’t make—or until you’re contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record.

Protect yourself. Keep your personal information safe. Don’t give your information out over the Internet, or to anyone who comes to your home (or calls you) uninvited. Give personal information only to doctors or other Medicare approved providers.

To see if a provider is Medicare approved, call:

800-MEDICARE (800-633-4227) or 877-486-2048 (TTY)

[Learn more about identity theft from the Federal Trade Commission](#)

Where do I report errors, fraud, or abuse?: [Report Fraud Online](#)

To report suspected errors, fraud, or abuse, you can contact either:

HHS Office of Inspector General

Call: 800-447-8477 / TTY: 800-377-4950

Centers for Medicare & Medicaid Services

Call: 800-633-4227 TTY: 877-486-2048



Fighting Fraud Can Pay

You may be eligible for a reward of up to \$1,000 if you meet the following conditions:

- The Medicare fraud you report is substantiated as potential fraud by the Centers for Medicare & Medicaid Program Safeguard Contractor or the Zone Program Integrity Contractor. It must be formally referred to the Office of Inspector General for further investigation as part of a case.
- You are not an “excluded individual” (for example, you cannot receive a reward for reporting a fraud in which you were a participant).
- You cannot qualify for another reward under another government program.
- The person or organization you are reporting is not currently under investigation by law enforcement.
- Your report leads to the direct recovery of at least \$100 of Medicare money.

Report Fraud

If you suspect errors, fraud, or abuse when you use Medicare—or if someone tries to sell you a product or service you don’t need—report it. Learn what to look for, and get details about [preventing and detecting fraud](#).

What do I need to have to report errors, fraud, or abuse?

Before you report errors, fraud, or abuse, carefully review the facts and have the following information ready:

- The provider’s name and any identifying number you may have.
- Information on the service or item you are questioning.
- The date the service or item was supposedly given or delivered.
- The payment amount approved and paid by Medicare.
- The date on your Medicare Summary Notice.
- Your name and Medicare number (as listed on your Medicare card).
- The reason you think Medicare should not have paid.
- Any other information you have showing why Medicare should not have paid.

SOURCE: Medicare website at

<http://www.stopmedicarefraud.gov/aboutfraud/index.html>

Guam Legislative actions regarding Veterans

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

385-32 – Appropriate funds to Guam VA office to fulfill local matching funding for three separate veterans cemetery grants - *Introduced* 07/25/14. For more info: [http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B385-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B385-32%20(COR).pdf)

340-32 – Transfer of Dept Ag property to Office Vet Affairs, increase boundaries of Veterans Cemetery - *Passed* 07/01/14. For more info: [http://202.128.4.46/Bills_Passed_32nd/Bill%20No.%20B340-32%20\(COR\)%20PASSED.pdf](http://202.128.4.46/Bills_Passed_32nd/Bill%20No.%20B340-32%20(COR)%20PASSED.pdf)

338-32 – Change to add additional demographic data from businesses regarding Veteran Status (and other info) – *Status: Received* 05/12/14. For more info: [http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B338-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B338-32%20(COR).pdf)

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_Introduced_32nd/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_Introduced_32nd/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_Introduced_32nd/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 Beteranun 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_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: 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_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 Malesso Pier Park [Plåsan Beterånnon Mansendålon (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_Introduced_32nd/Bill%20No.%20B145-32%20(LS).pdf)

135-32 – Increasing # of veterans on Guam Veterans Commission / Establishing 'Sengsong Beterånnon Guahan – Guam Veterans Village' – *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_Introduced_32nd/Bill%20No.%20B135-32%20(COR).pdf)



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

HOUSE COMMITTEE ON
VETERANS' AFFAIRS
PROUDLY SERVING AMERICAS 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/>



Benefits WATCH

Veteran's Benefits Explained

In addition to the pensions and benefits to which you may be entitled because of both public and private employment, you may also be eligible for certain benefits based on your military service.

The following is a summary of veteran's benefits and what you need to know about them:

Major Veteran Benefit Programs

The **Department of Veterans Administration** operates a number of programs providing financial, medical and other assistance to veterans. For Americans who received an honorable or general discharge, there are **4 major benefit programs**:

- [Disability compensation](#)
- [Veteran's pension programs](#)
- [Free or low-cost medical care through VA hospitals and medical facilities](#)
- [Education Programs](#)

There are also benefit programs concerning:

- Housing and Home Loan Guarantees; Job Training; Small Businesses and business loans (Through Small Business Administration); Counseling; Burials and Memorials; & Franchise Opportunities (Vet Fran)

PTSD Support

Post-Traumatic Stress Disorder is a disorder that occurs after a life-threatening event, such as personal assault, natural disaster, or military combat. The affects of PTSD can be debilitating with symptoms ranging from severe nightmares and flashbacks to insomnia and increasing social isolation. It is common for servicemembers to deal with post-combat depression, insomnia, nightmares and family issues; however, it's the duration and intensity that differentiates PTSD. Each military branch has programs for its servicemembers, and the Department of Veterans Affairs offers free counseling sessions.

For more information on PTSD or VA assistance, go to the National Center for Post-Traumatic Stress Disorder website – [PTSD Support \(National Center for PTSD Website\)](#)



Important Documents:

If you are applying for a VA benefit for the first time you must submit a copy of your service discharge form (DD-214, DD-215, or for WWII veterans, a WD form), which documents your service dates and type of discharge, or give your full name, military service number, branch and dates of service.

Your service discharge form should be kept in a safe location accessible to the veteran and next of kin or designated representative. Your preference regarding burial in a national cemetery and use of a headstone provided by VA should be documented and kept with this information.

The following documents will be needed for claims processing related to a veteran's death: (1) veteran's marriage certificate for claims of a surviving spouse or children; (2) veteran's death certificate if the veteran did not die in a VA health care facility; (3) children's birth certificates or adoption papers to determine children's benefits; (4) veteran's birth certificate to determine parents' benefits.

VA Benefits Eligibility:

Eligibility for most VA benefits is based on discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration.

Current and former members of the Selected Reserve:

You may be eligible for certain benefits, such as home loan guarantees and education, if you meet the time-in-service and other criteria.

Honorable and general discharges qualify a veteran for most VA benefits. Dishonorable and bad conduct discharges issued by general courts-martial may bar VA benefits. Veterans in prison and parolees may be eligible for certain VA benefits. VA regional offices can clarify the eligibility of prisoners, parolees and individuals with multiple discharges issued under differing conditions.

Application:

Veterans and their family members who wish to contact the Department regarding a claim, benefits, or services, may fill out question forms on the website (<http://www.va.gov>),

VA News

VA



U.S. Department
of Veterans Affairs

Last week, Congress passed H.R. 3230, the Veterans Access, Choice and Accountability Act of 2014—last-minute emergency VA funding. Yesterday, the President signed this critical legislation into law.

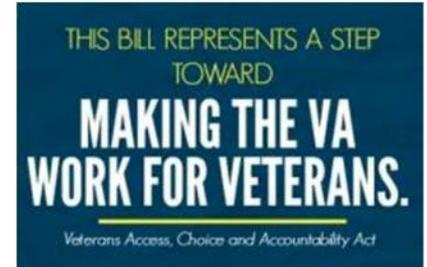
VFW supporters and veterans' advocates wrote their members of Congress to demand passage of the VA emergency funding bill that will put VA on track to overcome the nationwide crisis in veterans' access to care and breach of confidence.

This \$17 billion emergency funding bill will:

- Expand veterans' access to health care, ensuring they will no longer wait months to receive care
- Allow VA to hire more doctors, nurses and other health care support staff
- Fund the expansion or creation of 27 VA outpatient clinics and research facilities
- Enhance care for victims of Military Sexual Trauma and TBI
- Provide in-state tuition rates for all Post-9/11 GI Bill recipients

With the strength of advocates behind us, the VFW will not rest until the VA fixes what is broken and gives our veterans the high quality care and compassion they have earned.

The passing of this bill is a sure step in the right direction.



As we are all aware, recently the VA has been making some not so good headlines across the country. All you have to do is a simple search for VA to see numerous news items. Recently though, I feel they've been taking some steps in the right direction.

First and foremost is the confirmation of a new Veterans Affairs Secretary, Robert McDonald.

The Secretary provided the address at the recent Disabled American Veterans (DAV) 2014 National Convention in Las Vegas.

He provides some of his background, and talks of this recent site visits, as well "The Problems" and "The Way Ahead" and in his conclusions states:

"But I know this already—the fastest, most up-to-date technology and systems are no substitute for looking at ourselves through the eyes of Veterans. – When we do that, our direction and requirements will be crystal clear."

You can read his entire address / comments here: <http://www.dav.org/learn-more/news/2014/remarks-by-secretary-of-veterans-affairs-robert-mcdonald-at-dav-national-convention/>



Here at home in Guam, the VA is also making news – one of the best things is that a veteran no longer must attend an orientation before getting in to the CBOC. However, there are still many unknowns regarding the service times at the clinic. I find it somewhat disheartening that we still do not know the number of veterans in Guam. Many say we are making headway, but one of the first issues I heard about when I arrived almost eight years ago, was the need to get an accurate count of veterans on Guam.

I recently attended the inaugural Veterans Health Conference where it was stated there are between 10,000-12,000 veterans on Guam which one would think is good; however I also heard the following statistics from various other people / agencies: approximately 8,000; 12,000-14,000; 18,000-20,000 and 27,000+ veterans – So, which is it??

Another issue that concerns me is the seemingly lack of participation by veterans at the various events; over the past several months I have attended a couple of town hall meetings, WestCare Pacific briefings, Veteran's Roundtable, Women Veteran Conference, and the Veteran Health Conference and there has only been a handful of veterans. If veteran issues and healthcare is such an issue for us, then why are we not attending and participating in these events? Where is our combined voice? If our leaders do not hear it, how do they know what to do and how can they be effective in supporting us.

Here are a couple of recent articles / opinion pieces in the local news:

Pushing to improve care for veterans: <http://www.guampdn.com/apps/pbcs.dll/article?AID=2014308070013>

Provide veterans care they deserve: <http://www.guampdn.com/apps/pbcs.dll/article?AID=2014307270008>

Will VA get funding it needs: <http://www.guampdn.com/apps/pbcs.dll/article?AID=2014308030008>

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

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

Thinking of traveling Space-A?

First thing you need to do is find out all the current [rules and regulations](#) governing the Space Available Program; then "[Ask the Experts](#)" what the best routes to take to your destinations and other travel information. The Andersen AFB Passenger Terminal (DSN 315-366-5165 / Commercial (671) 366-5165) is the point of contact for any Space Available travel out of Guam. [24hr recording: DSN 315-366-2095 / Commercial (671) 366-2095]

To sign up for Space A at Andersen, fill out the form [AMC 140](#) and fax (DSN 315-366-3984 / Commercial (671) 366-3984), e-mail to "spacea.signup@andersen.af.mil", or drop the information off in person to the Andersen AFB Passenger Terminal.

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

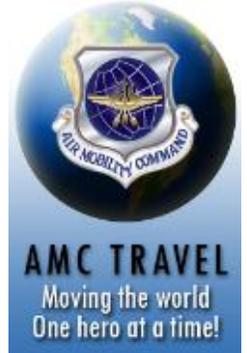
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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



Space-Available travel saves money if you are flexible

By Lt. Col. Gregg G. Lofgran, Army Retirement Services Operations Officer | via Jun-Sep 2014 Army Echoes newsletter

Space Available travel is a service offered by the Department of Defense which provides unused seats on military flights to current and retired service members and their families looking to travel at little to no cost. However, families of reservists, including Gray Area Soldiers, are prevented from flying Space-A until the sponsor qualifies for retired pay and has a blue ID card.

Travelers should understand that the primary mission of the Air Mobility Command (AMC) is the movement of space required (duty) passengers and cargo on Department of Defense owned or controlled aircraft. Although Space-A flights are free (commercial chartered flights charge a \$15-\$30 fee), there are no guaranteed seats.

But if you're up for an adventure, and have a bit of patience, Space-A travel can be a ton of fun! As an example, Joint Base Pearl Harbor in Hawaii typically moves approximately 90,000 Space-A passengers annually through its facility. Other popular destinations include Ramstein Air Base, Germany; Travis Air Force Base, Calif.; Yokota, Japan; Italy; Singapore and other exciting places around the world!

Flight schedules for Space-A are released three days ahead of the planned departures and seat availability is listed as early as two to three hours before the flight. Passengers are also ranked in six categories by order of priority, depending on the importance of the travel, with emergency leave listed as "Category I" and Retired Soldiers listed as "Category VI". Passengers can register for a flight in five ways: In person, fax, email, Internet or mail and the earlier a passenger is registered, the higher priority they have within their travel category.

Travelers can find more details about the Space-A program at the following links:

<https://www.facebook.com/notes/joint-base-pearl-harbor-hickamamc-passenger-terminal/faqs-space-a-travel/362787953790620>

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.

Claim Social Security at 62? 66? 70?

Your age when claiming can make a difference to your monthly bottom line.

Calculate the best retirement age to claim your Social Security benefits

| Let the Social Security Calculator help you figure out how much retirement income you'll receive at different claiming ages so you can determine when you should claim Social Security. Can you afford to "retire early" and claim benefits at age 62, should you wait until your full retirement age, or can you wait until age 70 in order to receive the largest possible monthly benefit?



It Pays to Wait: After you claim Social Security, you will receive a monthly check for the rest of your life. But how big that check is depends on how much you've paid into the system and when you start taking it.

The longer you are able to wait, the higher your monthly benefits will be. This guide will show you why most people should wait as long as possible to claim Social Security — and why a few people should claim earlier.

To find out more, use this Social Security Calculator to find out when you should claim your benefits.

<http://www.aarp.org/work/social-security/social-security-benefits-calculator.html>

Wanderings

For the Fallen

by Laurence Binyon

With proud thanksgiving, a mother for her children,
England mourns for her dead across the sea.
Flesh of her flesh they were, spirit of spirit,
Fallen in the cause of the free.

Solemn the drums thrill: Death august and royal
Sings sorrow up into immortal spheres.
There is music in the midst of desolation
And a glory that shines upon our tears.

They went with songs to the battle, they were young,
Straight of limb, true of eye, steady and aglow.
They were staunch to the end against odds uncounted,
They fell with their faces to the foe.

***They shall grow not old, as we that are left grow old;
Age shall not weary them, nor the years condemn.
At the going down of the sun and in the morning
We will remember them.***

They mingle not with laughing comrades again;
They sit no more at familiar tables of home;
They have no lot in our labour of the day-time;
They sleep beyond England's foam.

But where our desires are and our hopes profound,
Felt as a well-spring that is hidden from sight,
To the innermost heart of their own land they are
known

As the stars are known to the Night;

As the stars that shall be bright when we are dust,
Moving in marches upon the heavenly plain,
As the stars that are starry in the time of our darkness,
To the end, to the end, they remain.

[Lest we forget]

For The Fallen was first published in the Times on Sept 21 1914. Laurence Binyon (1869-1943) wrote it while working at the British Museum, and did not go to the western front until 1916, as a Red Cross orderly. The poem's fourth verse is now used all over the world during services of remembrance, and is inscribed on countless war monuments.

No Excuses

6 tricks for jumping off the excuse train and forging the path to your goals.

Great people throughout history often fail, quite miserably, before finally reaching their goals, says international business strategist Dan Waldschmidt, author of "Edgy Conversations: How Ordinary People Achieve Outrageous Success."

"Winston Churchill lost every public election until becoming prime minister at age 62; Henry Ford went bankrupt five times; Albert Einstein was expelled from school; Sigmund Freud was booed from a stage," notes Waldschmidt.

"Ideas, brilliance, genius—they all mean nothing without the guts, passion, and tenacity necessary to make your dream a reality. But often, people fall back on excuses and give up on trying to reach their goals."

Waldschmidt offers six tricks for jumping off the excuse train and forging the path to your goals:

1. Avoid the need to blame others for anything.
2. Stop working on things that just don't matter.
3. Refuse to let yourself wallow in self-doubt. You're alive to succeed. Go conquer.
4. Ask yourself, "What can I do better next time?" And then do it next time.
5. Proactively take time to do things that fuel your passion.
6. Apologize to yourself and those around you for having a bad attitude.

Source: May/June 2014 Training Magazine



"I remind myself every morning: nothing I say this day will teach me anything. So if I'm going to learn, I must do it by listening." ~Larry King

Data is not information, information is not knowledge, knowledge is not understanding, understanding is not wisdom.

~ Clifford Stoll

VET thoughts & views

Veteran's Organizations:

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

(See page 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.



"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*

Why Should I Join a Veteran Organization?

By joining a veteran's organization, you are helping keep a loud voice and a strong presence in Washington, DC.

Whether it is military funding, retiree pay & benefits, healthcare or any of the other numerous veteran issues, veteran's organizations are the key lobbying groups for veterans. Whatever your concerns or whatever the issue is, you will make a difference by joining. A group's membership numbers count when the leaders go before Congress.

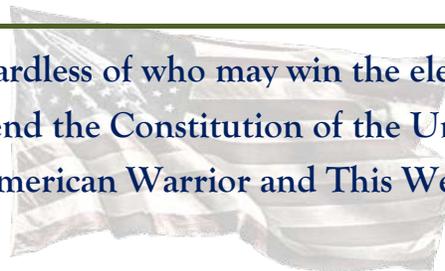
So which group do you join – it is up to you to determine which one would be the best fit for you; but I would ask, that you ensure the majority of (if not all) their fundraising money goes towards veterans and our active duty troops and their families.

This is a call for all veterans on Guam and throughout the Pacific region to step up and take a stand – your membership can make a difference. If you don't like what is happening to our veterans, then I challenge you to get involved and join one of the many veteran organizations, whether one here on Guam or another national organization (maybe you can help get a new post or chapter based here in Guam). Check out the various organizations listed on page 10.

IN ORDER TO SUCCEED
YOUR DESIRE FOR SUCCESS
SHOULD BE GREATER THAN
YOUR FEAR OF FAILURE

Bill Cosby

I serve no man, regardless of who may win the election for President.
But I support and defend the Constitution of the United States of America.
I Am an American Warrior and This We'll Defend.



Focus on Transition

7 Ways Civilian Employment is Like the Military

The transition from the military to the civilian world is usually presented as a contrast.

Civilians are different: they're more relaxed; you'll have to tone down the motivation.

There are no uniforms; transition instructors teach you how to dress. Civilians don't like being yelled at, they won't work overtime and there's no indefinable sense of brotherhood.

But it's not as different as you think. Here are seven ways civilian employment is like the military.

1. You are accountable.

Former service members often lament a loss of "purpose" in their civilian lives. But even if a civilian job has less "meaning," your supervisor/manager/executive boss still expects you to do it well. As with any new assignment in the military, there are skills to master, publications to study and goals to hit. The consequences of failure may be less dire, but failure to perform makes firing easy.

2. Leadership is leadership.

Military leaders know how to lead: set the example; focus on the mission; mentor, supervise and care for their subordinates; and do whatever it takes to get their job done right. That works in the civilian world, too. The "mission" might be getting the food orders out, or keeping the shelves stocked, or increasing hits to the website; the "subordinates" may be hourly employees or hip young professionals without apparent ambition or motivation. Most people, however, crave inspiration, focus and direction. There are always those few "leadership challenges" who are determined to get by with as little work as possible, but once you realize you can't PT them or put them on duty, they become remarkably familiar.

3. There is a required uniform.

Wearing a military uniform can be nice because it means you don't have to think about what you're supposed to wear. While there are more dress options in the civilian world, you'll find each job or position has unwritten expectations about dress (if not an actual dress code) and grooming. Whether it's a suit and tie, a collared shirt and khaki-style pants, respectable work clothes, it's a uniform. It's just not prescribed by a manual or an order.



Three Ways to Make the Most of Employment Gaps

Explaining employment gaps on a resume can be difficult, but a hiatus from full-time employment does not have to be a career-ender. Regardless of whether your employment gap is voluntary or involuntary, there are various ways to show future employers you were doing anything but idling on the sidelines.

Volunteer

Your service to a great cause doesn't have to go unheralded. Any volunteer work during an employment gap can help overcome employer objections. Work with a non-profit says a few things about you as an employee:

- You are committed to using your talents in any way to better the world.
- You are unwilling to let moss grow on your skills.
- You are able to step outside of your comfort zone and thrive.

Additionally, volunteering is a great way of explaining employment gaps on a resume as positive experiences to a prospective employer. Plus, you can easily use your non-profit connections as references to convey the full spectrum of your capabilities.

Pursue New Certifications

Have some free time on your hands? Get yourself further certified. An employment gap becomes less visible if your time was spent enhancing your education.

University courses and technical programs are the traditional way to increase your aptitudes, but you can pursue further education even if you are strapped for cash. There are plenty of free courses and certifications online that help when explaining employment gaps a resume as a learning opportunity. Employers will be more inclined to overlook your time away from the workforce when you return with a fresh set of pertinent skills.

Do Freelance Work

Instead of including a long list of micro contracts on a resume, you can list them underneath freelancing experience. Select your four best projects to highlight, ones that show your aptitude and versatility. That way, you can continue to keep your skills sharpened and discard the stigma of an employment gap label. If you are looking to shorten your employment gap considerably, give one of [our recruiters](#) a call. We have a variety of direct hire and contract work ready for a talented per like you.

by James Walsh | SOURCE:

<http://www.generalemployment.com/career-resources/article/3-ways-to-make-the-most-of-employment-gaps>

See "Civilian Employment" on next page...



Look for These Indicators of Potential When Hiring

Hiring great people used to mean finding candidates with the right skills. Today, it means finding people with the potential to learn new skills. Hiring managers should look for certain indicators of potential. Is the person genuinely curious? Does she seek out new experiences, knowledge, and candid feedback? Ask how she reacts when someone challenges her, or how she invites input from others on her team. Tell her to describe a time she was determined to fight for a difficult goal despite challenges. How did she bounce back from adversity? These kinds of questions will help you identify her motivation to learn and her capacity to change.

Adapted from "[21st-Century Talent Spotting](#)" by [Claudio Fernández-Arãoz](#).

Cut Out Some of the Noise in Your Life

Most of us live and work in noisy environments. This can hurt our health, concentration, and happiness. As silence becomes rarer and more valuable, we'd be wise to seek it out. Here are some ways to do so:

- **Turn off the TV or radio.** We tend to fill silence with music, radio programs, or television shows, but our minds need downtime. Instead of listening to a podcast or putting the game on "in the background," try turning the device off and letting your mind wander.
- **Use earplugs rather than earbuds.** Instead of replacing unwanted noise with wanted noise, use earplugs or noise-canceling headphones. While music certainly has its benefits, research shows that it may actually decrease a person's capacity for recall.
- **Shut your door.** We often maintain "open door policies" even when we need to concentrate. There are circumstances that call for collaboration, but we should also allow times for intense focus.

Adapted from "[Find Quiet \(and Maybe Even Peace\) at Work](#)" by [John Coleman](#).

Civilian Employment *(continued from previous page)*

Simple Rules for Workplace Attire: When there is no specific dress code, look around you and match everyone else. If you are a supervisor or manager, then you should wear a collared shirt (polo shirts count) tucked into khakis or slacks, even if the workplace is relaxed.

Industrial, manufacturing or warehouse companies often require steel-toe boots and natural fibers (i.e. no 'wrinkle-free' synthetic pants). Keep in mind that city downtowns are often suit-and-tie; rural areas are more casual. To avoid taking out a loan for new clothes, visit your prospective place of work before taking the job. Then you'll know what you need.

4. Courtesy is crucial.

The military has strict rules about courtesy, like saluting higher-ranking officers and addressing superiors with "sir," "ma'am," or their rank as appropriate. Therefore it is a little disconcerting that many civilian workers use first names up and down the hierarchy. But how you address (and treat) your sergeant or chief, or your officer, is how you should treat your supervisor and manager.

5. Safety matters.

Ever get frustrated by seemingly endless safety paperwork in the military? It's the same in the civilian world. Whether you work in an office, a restaurant, a retailer or an industrial plant, there are federal and state safety requirements for everything: protective equipment (PPE), electronics, machines, tools, vehicles and many others. You will likely have to maintain several Operational Risk Management programs wherever you work. And if you're the team leader, the supervisor or the manager, you get to manage the paperwork.

6. Discipline and initiative are essential to promotion.

The relaxed relationships of civilian companies can hide the fact that employers chiefly value discipline, punctuality and initiative. Those traits are just promises in an interview room, military service or no, but managers are most likely to advance their most reliable employees, because – no surprise here – reliable employees need less supervision and get more done for the company.

7. Nobody really cares about your sea stories.

Remember how nobody cared about your past experiences when you checked into a new military unit? It's exactly the same when you start work as a civilian.

Bottom line:

Professionalism in the military equals professionalism in the civilian world. The consequences for laziness, bad behavior or failure may be less severe, but the components of success are the same.

By Matthew Klobucher | <http://www.gijobs.com/7-ways-civilian-employment-is-like-the-military/>

SOMETHING TO PONDER – *The humor of life*

IT REALLY HAPPENED

I know we've both seen kooky excuses submitted on real car insurance claims. But here are a few that are new to me:

- "The accident happened because I had one eye on the truck in front, one eye on the pedestrian, and the other on the car behind."
- "A cow wandered into my car. I was later informed that the cow was half-witted."
- "I left my Austin 5 outside and when I came out later to my amazement there was an Austin 12."
- Q: Could either driver have done anything to avoid the accident?
A: Traveled by bus.
- "My car was stolen and I sent up a human cry, but it has not been recovered."



Source: Uncle John's Bathroom Reader

10 Brainteasers to Test Your Mental Sharpness

To test your mental acuity, answer the following questions (no peeking at the answers!):

1. Johnny's mother had three children. The first child was named April. The second child was named May. What was the third child's name?
2. A clerk at a butcher shop stands five feet ten inches tall and wears size 13 sneakers. What does he weigh?
3. Before Mt. Everest was discovered, what was the highest mountain in the world?
4. How much dirt is there in a hole that measures two feet by three feet by four feet?
5. What word in the English language is always spelled incorrectly?
6. Billie was born on December 28th, yet her birthday always falls in the summer. How is this possible?
7. In British Columbia you cannot take a picture of a man with a wooden leg. Why not?
8. If you were running a race and you passed the person in 2nd place, what place would you be in now?
9. Which is correct to say, "The yolk of the egg is white" or "The yolk of the egg are white?"
10. A farmer has five haystacks in one field and four haystacks in another. How many haystacks would he have if he combined them all in one field?



PROBLEMS
are like washing machines.
They twist us, spin us and knock us around..But in the end we come out cleaner, brighter and better than before

Answers on page 23



A
PESSIMIST
SEES THE
DIFFICULTY
IN EVERY
OPPORTUNITY

AN
OPTIMIST
SEES THE
OPPORTUNITY
IN EVERY
DIFFICULTY

SIR WINSTON CHURCHILL
(1874 - 1965)

Answers

to 10 Brainteasers (from pg 21)

1. Johnny.
2. Meat.
3. Mt. Everest. (*It just wasn't discovered yet.*)
4. There is no dirt in a hole.
5. Incorrectly (*except when it is spelled incorrecktly*).
6. Billie lives in the southern hemisphere.
7. You can't take a picture with a wooden leg. You need a camera (*or iPad or cell phone*) to take a picture.
8. You would be in 2nd place. You passed the person in second place, not first.
9. Neither. Egg yolks are yellow.
10. One. If he combines all his haystacks, they all become one big stack.

Okay, some of these are a bit corny.

But they all illustrate several brain idiosyncrasies that affect how we make decisions in the world.

Thanks to the way our brain works, we have a very strong tendency to see what we want to see and what we expect to see. This has huge implications when studying our customers, markets, competitors, and other data that influences key business decisions.



When we only see what we want or expect to see, we miss competitive threats because our brain tells us a threat couldn't possibly come from that direction. We miss opportunities because we only see what has worked in the past rather than what could be. And we miss major market shifts and changes in customer needs that seem obvious in hindsight but are easily overlooked when focusing on what we already know.

Our brain doesn't like information gaps, so we tend to jump at the first answer/solution that looks good rather than take the time to examine all the data. This is especially true in a world where we receive more information every day than we have time to assimilate. Finally, our brains love to see patterns and make

connections. This trait serves us well in many ways as we move through the world. But the brain doesn't always get it right.

For example, how did you answer question #1 (be honest)? For most people, the first word that pops into their head is "June," because the brain quickly spots the April/May/June pattern. Upon re-reading the question and analyzing the data, the answer "Johnny" becomes obvious.

And what about the man with the wooden leg? Your answer depends on how you interpret "with." Does it refer to the man with the wooden leg or to the camera? A bit of a trick question, but it clearly illustrates how the language we use shapes the way we look at the world.

Perhaps the best example of how we miss things is the egg yolk question. Everybody knows egg yolks are yellow. But the question's phrasing puts our attention on selecting the correct verb, so we overlook an obvious piece of data and an even more obvious answer.

We can't change how the brain works – at least not yet. Give science another 50 years and who knows what our brains will be doing! For now, we can become more aware of how our brains work, then pause from time to time to consider what we're missing. This includes the data we're unconsciously screening out as well as different sources of data to counterbalance what we expect to see.

Get in the habit of teasing your brain. You'll be amazed at what you end up seeing that you didn't see before.

Source: <http://www.forbes.com/sites/work-in-progress/2012/05/15/10-brainteasers-to-test-your-mental-sharpness/>



Young Girl or Old Lady

"There is an optical illusion about every person we meet." ~ Ralph Waldo Emerson

"What we see depends mainly on what we look for." ~ John Lubbock



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

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