

Guam
Retiree
Activities
Office

Serving Those Who Have Served or Still Serving



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



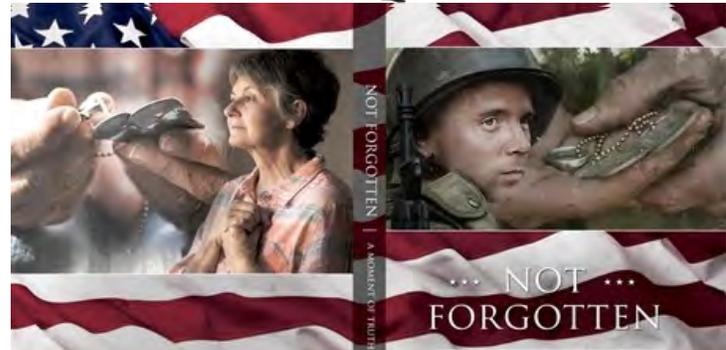
find current retiree and veteran news and information 24/7 | facebook.com/GuamRAO



70th Anniversary of the Flag Raising at Iwo Jima

**The Year 2015 brings us
significant anniversaries...
Take time to Remember and Honor
those who served**

VIETNAM 50



Guam Retiree Activities Office Newsletter

January – March 2015
Volume 5, Issue 1

Guam Retiree Activities Office

BG Andrew J. Toth

36th Wing Commander

Col Tyrell A. Chamberlain

36th Wing Vice Commander

CMSgt Michael A. McMillian

36th Wing Command Chief

CMSgt (Ret) David Ehlers

RAO Director/Newsletter Editor

Hafa Adai – the last few months of 2014 were very hectic for me and I was unable to get out the last newsletter – and so far the start of 2015 is just as hectic.

I will update the retiree population data next newsletter – I wanted to make sure I included an update on the successful Retiree Appreciation day held last November.

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

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

Guam RAO on the WEB!

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

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

Twitter: http://twitter.com/Guam_RAO

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>	12
FYI - Veteran News	13
Guam Legislation News	14
Benefits Watch	15
VA News	16
Social Security	18
Wanderings <i>thru Life</i>	19
Focus on Transition	20
Something to Ponder	22
Useful Info / Links	23



Retiree Appreciation Day
Andersen AFB, Guam – 15 Nov 2014
177 Retirees attended
42 Information Tables w/ 74 volunteers
52 Military & Civilian support volunteers
Local businesses, vet organizations, military and community groups provided over \$10,000 in donations & support

Only with the support of many 36th Wing personnel, as well as family members and local business is the Retiree Appreciation Day a success. The event was open to all retired military service members, their spouses, as well as widows and widowers of all service members. "The main focus of this event was to show appreciation for our local retirees and to inform them on their entitlements the military" said Master Sgt. Karissa Gunter, 36th Force Support Squadron food service section chief and event organizer for the base.

Col. Tyrell Chamberlain, 36th Wing Vice Commander, spoke to the retirees about the visions the wing had to give them insight on the current focus of Team Andersen.

"Our retirees are the backbone of communities, most importantly this community," Chamberlain said. "They hold leadership positions in the local and federal government as well as private businesses. They mentor our youth, protect the environment, and assist fellow veterans. They are cherished, valuable members of society."



Having this event is better for the retirees that may not be as informed of what benefits they can still get from the military; also others stay further so with all the services consolidated in one area makes it more convenient.

Guam RAO Director's Comments



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

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

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

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

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

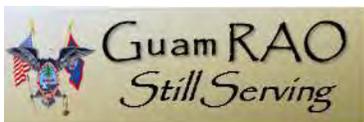
Another item I wish to address is that of veteran advocacy – I don't mean endorsing a specific political

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.



body or candidate, rather to “*endorse and advocate for those particular pieces of legislature and rule changes that will affect veterans and their families.*” Every year, cities, states, and the federal government present and vote on legislation that will affect the lives of military veterans. It is up to you to learn about these and to let you representatives know where you stand – it may just be the difference between a particular piece of legislation passes or fails. One way to communicate is to utilize CAPWIZ – an online advocacy forum which provides standard written letters you can send to your representatives. CAPWIZ can be found on most all veteran organization websites, to include VFW, American Legion, AUSA, VVA, AFSA, FRA, MOAA, etc.

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

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

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”

A wise man once pointed out that if enough isn't enough, more isn't any better.

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.

Retirement gives each of us another opportunity to smell the flowers. Once again, some of us will, and some of us won't.

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

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

~ Cynthia Ozick

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

~ Ralph Waldo Emerson

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

~ Babe Ruth

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

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

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

“Freedom is never more than one generation away from extinction. We didn’t pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children’s children what it was once like in the United States where men were free.”

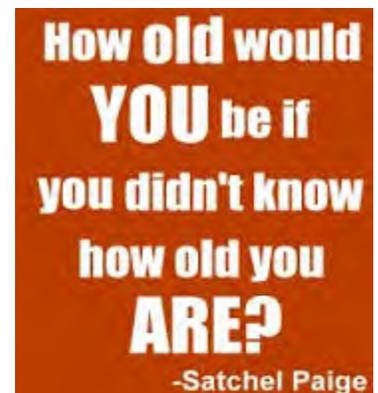
~ Ronald Reagan

Do You Think You’re Old?

Analysts found that only 21% of Americans aged 65 to 74 say that they feel old. Even among people over 75, only 35% call themselves old. In another study, Harvard University researchers surveyed Americans aged between 55 and 74 and found that the average person in this age group feels 12 years younger than their age.

Older people also indicate that they are significantly happier than their middle-aged selves according to a surprising study that was reported about in The Economist. The researchers found that when you look across a person’s whole lifespan, their overall happiness tends to have U-bend trajectory, with young people and older people tending to be happiest and middle-age often being a lower point. Interestingly, the researchers said that this type of pattern.

“To me, old age is always fifteen years older than I am.” – Bernard Baruch



Inside every older person is a younger person wondering "What the heck happened?"

Excerpt from “When Are You Old? Perspectives on Aging and Old Age”

--- <http://www.aplaceformom.com/blog/are-you-old-aging-old-age-7-24-13/>

TRICARE Updates / Info



Tricare Users Must Self Identify on 2014 Tax Forms

Jan 15, 2015 | by Amy Bushatz

Tricare users will need to identify themselves and their families on their 2014 tax forms as having healthcare coverage,



Defense Department officials said, or risk paying a fine.

The Affordable Care Act requires Americans to hold what is known as "minimum essential coverage," for their healthcare, either through their employer or purchased elsewhere. Those who did not have that coverage for 2014 could be charged a series of fees.

But not every Tricare user may meet those requirements, officials warned. Some dependent parents and parents-in-law receive Tricare as part of the Tricare Plus program, which allows them to use some military treatment facilities. That care does not meet the minimum coverage requirements, and those users could face fines if they do not purchase additional coverage, officials said.

Also, Guard and Reservists who are receiving Tricare-provided line of duty care for an injury received during service do not meet the minimum through Tricare alone.

Officials also warned that if a service member of family member's Tricare eligibility ended recently due to transitioning out of the military or aging out of coverage, they will need to purchase additional coverage.

All Tricare enrolled active duty service members and retirees meet the coverage minimums, officials said. Those covered under purchased Reserve Select, Reserve Retiree and Tricare Young Adult also meet the requirements.

Over 250,000 Defense Department beneficiaries are eligible for Tricare.

Correction: A DoD press release incorrectly stated that the DoD will be sending tax forms to Tricare users. They have since said that is not true. This story was edited after publication to reflect that change.

FOR MORE INFO ON "How to Identify on Tax Forms" go to: <http://paycheck-chronicles.military.com/2015/01/23/identify-tricare-tax-forms/>

New copayments for prescription drugs covered by TRICARE went into effect February 1, 2015. The Fiscal Year 2015 National Defense Authorization Act requires TRICARE to increase most pharmacy copays by \$3. Drugs from military pharmacies and generic drugs from TRICARE Pharmacy Home Delivery still cost beneficiaries \$0.



TRICARE pharmacy copays vary based on the class of drug and where beneficiaries choose to fill their prescriptions. Home Delivery copays for formulary brand name drugs are going from \$13 to \$16, and for non-formulary from \$43 to \$46. You can get up to a 90-day supply of drugs through Home Delivery. At the retail pharmacy network, copays for generic formulary drugs go from \$5 to \$8, brand name formulary go from \$17 to \$20 and non-formulary from \$44 to \$47. You can get up to a 30-day supply of drugs at retail pharmacies.

Some pharmacy copays are not changing in 2015. Military pharmacies remain the lowest cost option for beneficiaries, with no cost for drugs, and generic formulary medications at Home Delivery remain \$0. Home Delivery is a low cost, safe and convenient way for TRICARE beneficiaries to get their maintenance medications. Copays at non-network retail pharmacies will also change, based on the changes to retail copays. For more details, visit www.TRICARE.mil/pharmacycosts.

Dental Coverage

Yes, you can enroll in one of two dental insurance plans. These dental plans are separate from TRICARE's health benefit and do require a separate enrollment.

- [TRICARE Dental Program](#): Available to all active duty and National Guard/Reserve family members.

- [TRICARE Retiree Dental Program](#): Available for family members of retired service members.

February was **American Heart Month**, a time to bring awareness to the risks of heart disease and ways to stay "heart healthy." So, show your heart some love this month!

One of the first steps to cherishing your heart is to know and understand your heart health numbers:

- Monitor and know your blood pressure. High blood pressure or hypertension is often called the 'silent killer' because many do not know they have it; and it is one of the leading causes of death within the United States.
- Check your cholesterol. Cholesterol is a waxy fat-like material that your body needs. However, too much of it puts you at risk for heart disease and stroke. Get your cholesterol checked every five years, and
- Track your weight. Maintain a healthy weight. Being overweight or obese can increase your risk for heart disease.

As always, contact your healthcare provider before starting any diet and exercise program as well as to get more information about improving your heart health.

Visit www.health.mil/olw for more heart healthy tips and resources!

February is
American Heart Month



TRICARE ELIGIBILITY - CHANGES

Spouses, including same-sex spouses, of service members (active duty, retired or Guard/Reserve) are eligible for TRICARE.

When you get married, bring your new spouse to a uniformed service identification (ID) card office to register him or her in the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#). You'll need the following documents to add your spouse to DEERS. All documents must be originals or certified copies. (NOTE: To locate the Nearest ID card issuing

facility, go to <https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1>)

- Marriage certificate
- Spouse birth certificate
- Spouse Social Security card
- Spouse photo ID

In the following scenarios, getting married will cause TRICARE benefits to end:

- Surviving (widowed) spouse remarries
- Former spouse remarries
- Adult child enrolled in TRICARE Young Adult gets married



Nationwide Telephone Scam Affecting TRICARE Beneficiaries

TRICARE beneficiaries need to be aware of a telephone scam affecting beneficiaries over 65 and on Medicare nationwide.

A caller will usually identify themselves as being an official Medicare vendor, and will then offer to sell you back braces. The caller may have specific information that makes the call seem official, typically your address, phone numbers and doctor's name. The caller is hoping this will convince you they are a legitimate vendor and that you will give them your social security number and additional personal information.

If you receive a call like this, DO NOT give any of your personal identifiable information, such as birth date, social security number or banking information. TRICARE never asks beneficiaries for this information when calling for an official Department of Defense survey.

The Defense Health Agency (DHA) Program Integrity Office is closely monitoring this situation. If you receive a call of this nature, please do not provide your information and contact the DHA Program Integrity Office directly. For more information on fraud and abuse reporting visit, www.TRICARE.mil/fraud. [source: <http://www.tricare.mil/ScamAlert101714>]

"TRICARE will never contact you to ask for your financial information."

"Only give personal information when you have made the contacts for example calling one of the TRICARE toll-free customer service numbers or visiting a TRICARE Web site,"

Don't fall for



phone scams

Health / Medical News

Stressed in the Workplace



“Sustained, high levels of stress have a deleterious effect on work product as well as physical health,” said Dr. Richard Chaifetz, chairman and CEO of ComPsych.

Nov 12, 2014 **Josh Cable** | EHS Today

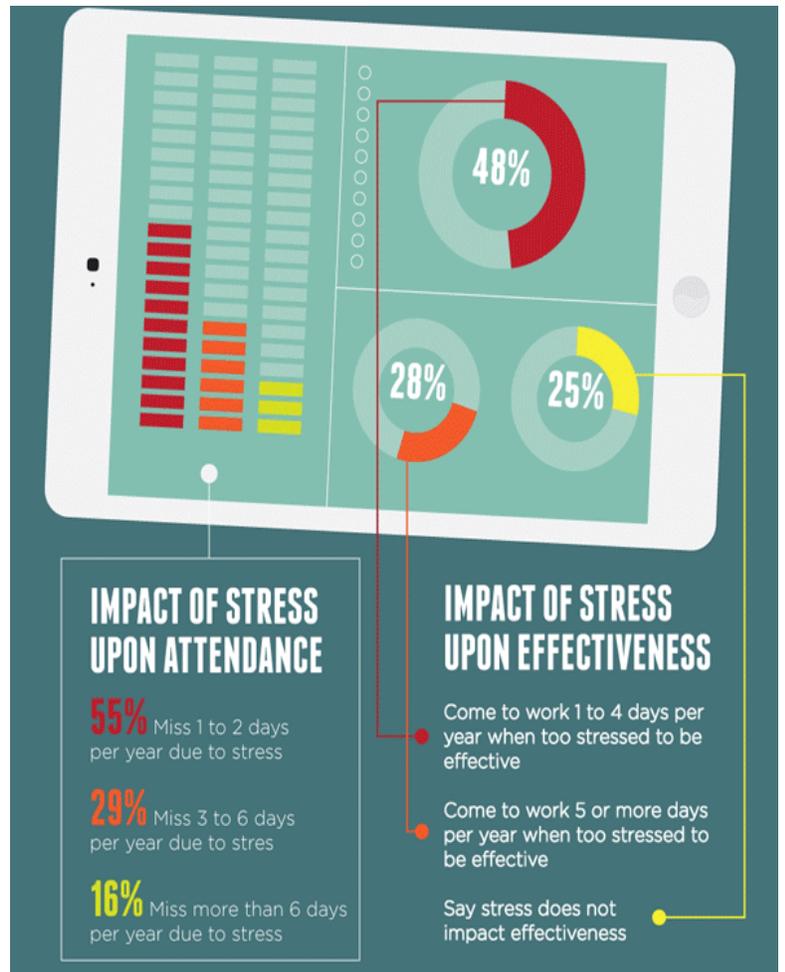
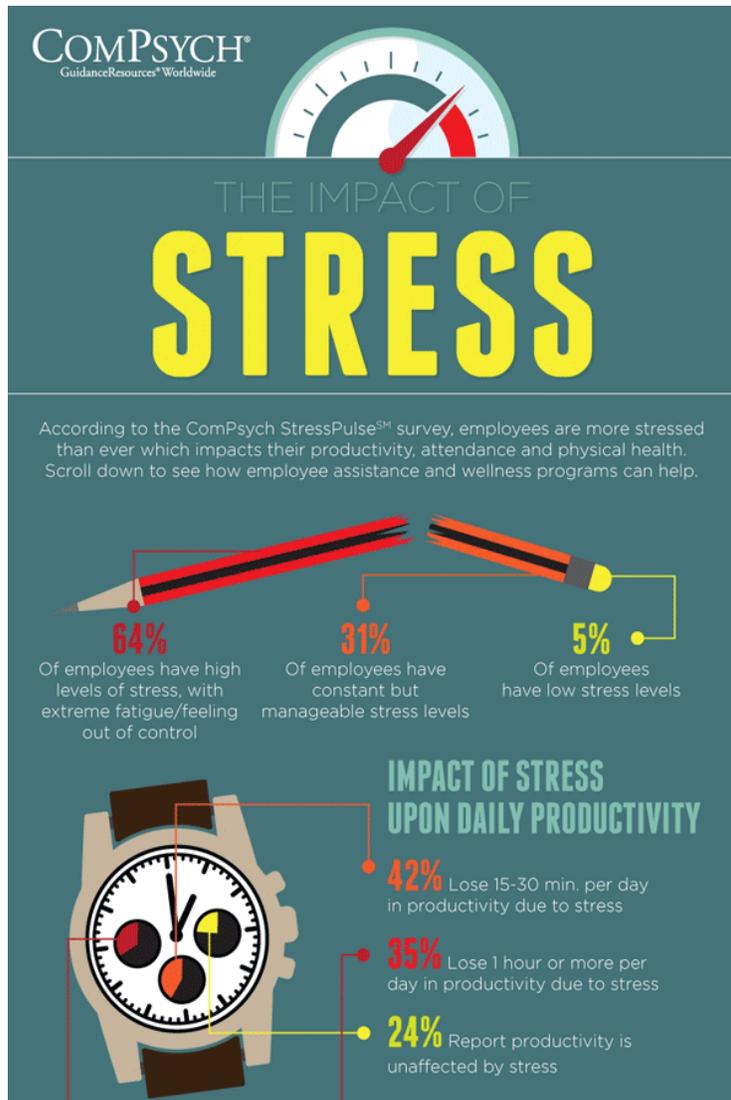
Some 64 percent of employees report having high levels of stress, accompanied by extreme fatigue or feeling out of control, according to the annual StressPulse survey conducted by ComPsych Corp.

Some 64 percent of employees report having high levels of stress, accompanied by extreme fatigue or feeling out of control, according to the annual StressPulse survey conducted by ComPsych Corp.

According to ComPsych Corp., the world’s largest provider of employee-assistance programs, 29 percent of survey of employees miss three to six days per year due to stress, while 16 percent miss more than six days per year.



“Sustained, high levels of stress have a deleterious effect on work product as well as physical health,” said Dr. Richard Chaifetz, chairman and CEO of ComPsych. “Proactively addressing stress is becoming part of an overall well-being strategy for employers, and we are seeing an increased effort to address both the mental and physical aspects of stress through integrated EAP and wellness programs.” SOURCE: <http://ehstoday.com/health/stressed-workplace-infographic>



“Impact of Stress” continued on page 13

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>



Report retiree death as soon as possible to defense finance service

Defense Finance and Accounting Service officials advise reporting the death of a retiree as soon as possible by calling 800-321-1080, or completing a Notification of Death Fast Form on the DFAS website.

This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments.

Eligibility for military retired pay ends with the death of the retiree; therefore, if a retired pay payment was issued for the month in which the retiree died, the bank will be notified to return the payment upon notification of death. The beneficiary of the arrears of pay may be due a prorated amount for the month of death.

The caller reporting the death will need the retiree's name, Social Security number and date of death.

Steps to Take When an Annuitant Dies

Eligibility for Survivor Benefit Plan annuity pay ends with the death of the annuitant (beneficiary). Prompt reporting of a deceased military annuitant's death can help avoid delay and possible financial hardship to surviving family members or executors, who will be required to return any unearned payments of the decedent's annuity pay. Follow these steps to report the death of an annuitant.

Step 1: Call DFAS at 1-800-321-1080 to report the death.

Step 2: Mail or fax a copy of the annuitant's death certificate to:

DFAS - U.S. Military Annuitant Pay
P.O. Box 7131; London, KY 40742-7131
Fax: 1-800 982-8459

Step 3: Inform the financial institution receiving payments about the death of the annuitant

Step 4: Contact the following agencies/departments as soon as possible:

Social Security Administration: 1-800-772-1213, www.ssa.gov

Defense Enrollment Eligibility Reporting System: 1-800-538-9552

Department of Veterans Affairs: 1-800-827-1000 for annuitants receiving Dependency Indemnity Compensation, www.va.gov

Financial / Legal News



Replacing Your Important Papers

The following is a partial list of ways to get duplicates of destroyed or missing documents:

Birth and Death Certificates – Birth and death certificates can be replaced by visiting your county vital records office or on line <http://go.usa.gov/DFbw>

Marriage Certificates – The online link for replacement of marriage certificates is <http://go.usa.gov/DFbw>

Marriage Dissolutions (divorces) – The online link for divorce decree replacements is <http://go.usa.gov/DFbw>

Adoption Decrees – The Colorado District Courts link for adoption records - if the adoption was finalized in Colorado - is <http://go.usa.gov/DFbw>

Immigration Documents – Contact your county office or the site below for citizenship, immigration, permanent resident card (green card), employment authorization, re-entry permit and more. uscis.gov

Driver Licenses – Visit any Colorado driver license office with acceptable identification and proof of address. Fee required.

Vehicle Registration, License Tab or Title – Contact your county motor vehicle office. You will need proof of insurance and Colorado vehicle emissions. Fees administered by county. <http://tinyurl.com/m2hchyh>

Passport – Complete form DS-64 from <http://tinyurl.com/ld6z28k>

Military Records – Request Standard Form 180 (SF-180) from any office of the Veterans Administration, American Legion, VFW or Red Cross, or download from <http://tinyurl.com/lnu2pmt>

Mortgage Papers – Contact your lending institution

Property Deeds – Contact the recorder's office in the county where the property is located

Insurance Policies – Contact the insurance company for replacement papers

Social Security Card – Go to a Social Security Administration office. You also can request a copy of your Social Security statement online www.ssa.gov

Transcript of Your Tax Return – Call nearest Treasury Department office, IRS office or 800-829-3646; request form 4506. To find your local IRS office, go to <http://tinyurl.com/mvk5dvv>

Savings Bonds/Notes – Complete Form PDF 1048 (Claim for Lost, Stolen or Destroyed U.S. Savings Bonds); available by calling 304-480-6112 or at www.treasurydirect.gov/forms/sav1048.pdf

Credit Cards – American Express, 800-528-4800; Discover, 800-347-2683; MasterCard, 800-622-7747; Visa, 800-847-2911

Source: <http://www.fema.gov/news-release/2013/11/05/replacing-your-important-papers>



You can find more about replacing important personal records using the various links at the following USA.gov site:

Replace Your Vital Documents

Fortunately, you can replace most important personal records. Use these links as a starting point.

<http://www.usa.gov/Citizen/Topics/Family-Issues/Vital-Docs.shtml>

Preparing for the Worst

By Janet Farley [Source: http://www.moaa.org/main_article.aspx?id=12553]

We are born, we grow up, and we make our way through life by design, faith, or blind luck.

We wake up every day and drag ourselves to work in pursuit of the oft-illusive American Dream. We have kids who we eventually drive to piano lessons, ball practices, colleges, and weddings. Or we worry when they drive themselves. We cook countless dinners, pay countless bills, shop till we drop, and maintain our homes and our families as best we can given our circumstances du jour. We pay our taxes, and eventually we die, rounding out the cosmic trifecta of life.



Giving death its due attention

No one wants to think about his or her own death or the passing of a loved one. It is, however, an ironic fact of life. Blink, and a future can unexpectedly and irrevocably change.

Whether heartbeat's thief is old age, war, illness, self-imposed, senseless crime, or a tragic accident, death happens all the time, and it can happen to you.

Those we love often are left behind to blindly and painfully manage the dirty details involved with shuttering the windows of a life that is past.

The topic is an uncomfortable one. Giving your ultimate demise its due attention now, however, may ease the suffering of those you eventually leave behind.

Determining who gets your will

A *last will* tells those left behind how to divide your assets, pay your outstanding bills, and even how to manage your online social media accounts once you're dead.

As a member of the military family, you probably already have one. If not, make the effort to get one now. If you already have one, review and revise it as necessary. If you don't have one when you die, the courts will make these decisions for you.

You also might want to consider getting a *living trust*, which is a document used to transfer property to beneficiaries, usually by avoiding probate court.

A *living will* is different from a last will. It allows you to outline health care wishes in advance. For example, if artificial life support becomes a requirement for you to exist and you don't want to live your life in this way, a living will tells the world when and whether they should pull the plug on you.

The legal office on the military installation nearest you might be able to assist you in writing or revising your will or in creating a living will or trust.

Reputable online sites such as [Rocket Lawyer](#) and [LegalZoom](#) also can assist you.

Or, surprise, surprise, there's also an iPhone or iPad app for that called [MyWill](#).

For more information on creating a will, see [Writing a Will](#) and [What Can Go Wrong with a Do-It-Yourself Will](#).



Continued on the next page...

*“ I am prepared for the worst but
hope for the best ”*

- Benjamin Disraeli (1804-81) British Prime-Minister

Preparing for the Worst *continued*

A letter of instruction or intent

A *letter of instruction* or a *letter of intent*, unlike a will, is not a legal document but it is a highly useful one to those you leave behind. Color it a cheat sheet of sorts that could tell others:

- the location of your last will and how to locate and access important financial and legal paperwork to include insurance policies, birth certificate, DD Form 214(s), VA disability information, pensions, 401(k) accounts, and your Social Security number as well as titles and deeds to any property you own or owe on;
- account names, numbers, usernames, passwords, and PINs;
- what your assets are, where they are located, and points of contact for them;
- whether you want white lilies on top of your casket or a keg of beer and a live band at your funeral;
- who you want to care for your dog or your gerbil now that you can't;
- where to find the key to your safe-deposit box or the combination to the house safe;
- how you really feel about your Aunt Betty and her so-called taste in art;
- how you want your obituary to read;
- what you want your kids to know that you can't tell them in person; or
- who you want to be contacted and notified in the event of your passing.

For more information about letters of instruction, see [Letter of Instruction: Don't Leave Life Without It or Estate Planning: Preparing a Last Letter of Instruction](#).

Power of attorney

While wills and letters of instructions clarify which kid gets your pearl necklace after you've departed this world, a power of attorney can tell the world who can legally manage your financial and legal affairs or who can make health care decisions for you in the event you become disabled or incapacitated. These are also sometimes known as *advance directives*.

Not surprisingly, there are different types of powers of attorney. A *springing power of attorney* goes into effect once you are incapacitated or mentally incompetent while a *durable power of attorney* is valid before and after you've become unable to handle things for yourself.

Which one is right for you? I'm no lawyer. Only you can say, and getting the advice of good lawyer can help you make those decisions and prepare the necessary forms.

Online sites like those mentioned above can help you create powers of attorney, or consider consulting with your own attorney or with one from the military legal office.

Remember, state guidelines could vary, and unlike wills, powers of attorney need to be notarized.

For more information about durable and springing powers of attorney, see [Power of Attorney Basics](#).

Your life can be complicated. Make it easy on your loved ones if you should check out first.

OTHER RESOURCES

Getting Your Affairs in Order (National Institute of Aging): <http://www.nia.nih.gov/health/publication/getting-your-affairs-order>

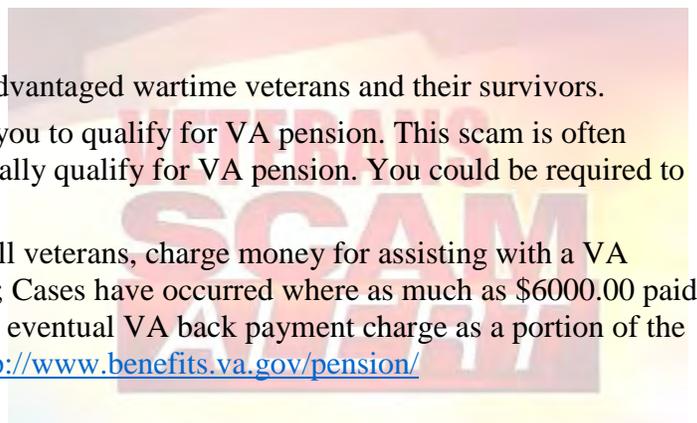
Getting Your Affairs in Order (WebMD): <http://www.webmd.com/palliative-care/getting-your-affairs-in-order>

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 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 poaching scams: Operations that cold call veterans, charge money for assisting with a VA pension claim, take credit card information over the telephone; Cases have occurred where as much as \$6000.00 paid upfront to represent claimants, and/or take a percentage of any eventual VA back payment charge as a portion of the ultimate fee. (Source: NAUS) For additional information: <http://www.benefits.va.gov/pension/>



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 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. Call 646-8251 for more information.

▶ **Fleet Reserve Association (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.

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

▶ **Dededo Veterans Organization** meets quarterly; For information, contact Joe San Nicolas at 482-4350.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 meets at 7 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406/488-4424.

▶ **The Associates of Vietnam Veterans of America** Chapter 668 meets at 7 p.m. every second Monday of the month at the Mangilao headquarters.

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4th Wednesday of the month from 6:30 to 7:30 p.m. in Ste 503, DNA Building 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 788-3366/687-7050 for more information.

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.
- The Veterans Clinic Home Based Primary Care has nurses, doctors, social workers and therapists that can visit and treat veterans at their homes. Kevin Hitosis, DNP, is in charge of the program. He can be reached at 475-5763.

Sen. Tom Ada, Veterans Affairs Committee chairman.

His office is between Bank Pacific, Guam Police Dept and Hagåtña Post Office. Website: www.SenatorAda.org

Phone: 473-3301; Fax: 473-3303.

Email: aguon4guam@gmail.com



keeping you informed

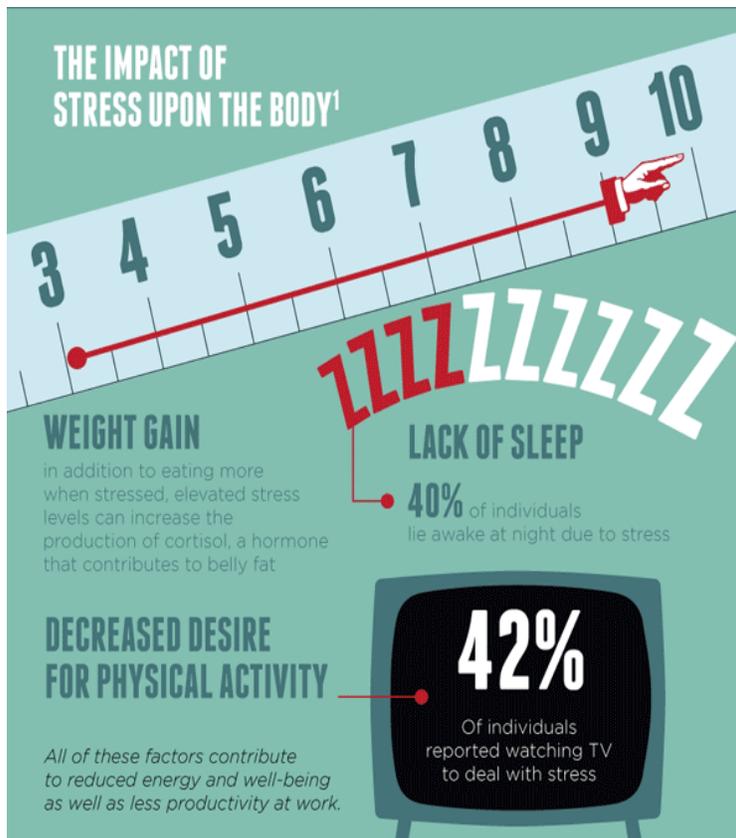
Need a copy of your DD-214

Great news for veterans—the National Personnel Records Center (NPRC) has provided the following website for veterans to acquire a copy of their DD-214 online: <http://vetrecs.archives.gov/>. This will cut the waiting time veterans have had in the past waiting for copies of their DD-214s.

Note: This website does not allow you to see or print a copy of your DD-214 but does allow you to print the request form needed to mail or fax to NPRC for obtaining a copy of your DD-214.



The Impact of Stress *continued...*



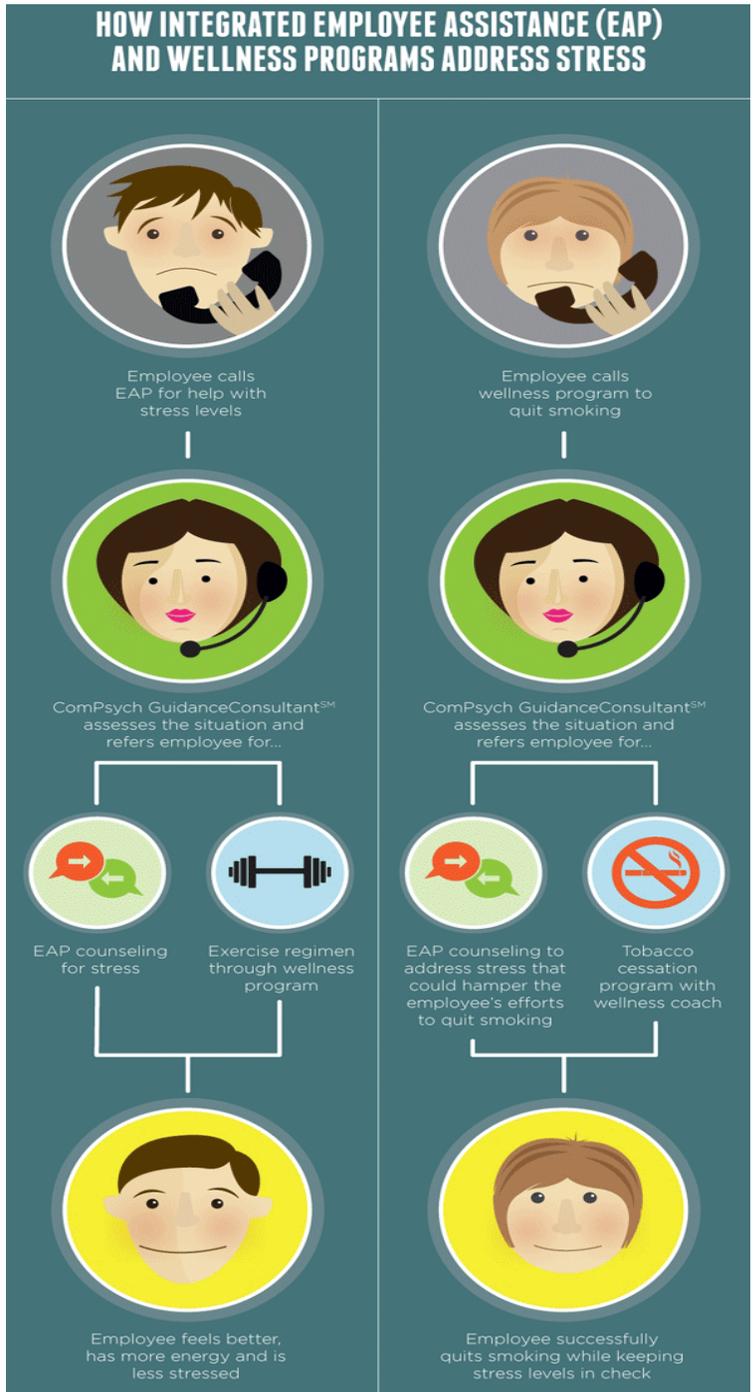
¹ American Psychological Association's Stress in America study, 2013

WWW.COMPSYCH.COM

“The greatest weapon against stress is our ability to choose one thought over another.” ~ William James

“If the problem can be solved why worry? If the problem cannot be solved worrying will do you no good.” ~ Șântideva

“Don't let your mind bully your body into believing it must carry the burden of its worries.” ~Terri Guillemets



Guam Legislative actions regarding Veterans

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

Currently, I've not found any bills introduced during the current, 33rd Legislature which focus on Veterans. I did find the following resolution:

[Resolution No. 6-33 \(COR\)](#) - F.B. Aguon, Jr. / R.J. Respicio

Relative to extending special recognition and appreciation to the Iraq-Afghanistan and Persian Gulf Veterans of the Pacific (IAPGVP) organization for the tremendous support and contributions that it continues to provide to Veterans on Guam and throughout the region; and to further extending *Un Dangkolo Na Si Yu'os Ma'ase'* to the IAPGVP for the dedication and commitment of its members in providing their unselfish service to fellow Veterans who have served with honor and distinction. ADOPTED: 1/30/15.



Items from 32nd Legislature

Bill No. 385-32 – An act to appropriate funds to the Guam Office of Veterans Affairs to fulfill local matching funding requirements for three separate veterans cemetery grants. *Status: Passed*, 8/12/14 For more info:

http://www.guamlegislature.org/Bills_Passed_32nd/Bill%20No.%20B385-32%20%28COR%29%20PASSED.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: Passed* 12/17/14. For more info:

http://www.guamlegislature.org/Bills_Passed_32nd/Bill%20No.%20B306-32%20%28COR%29%20PASSED.pdf

292-32 – Add to Guam code relative to the Proof of Eligibility for Veteran Preference Credit. *Status: Passed* 10/3/14;

For more info: http://www.guamlegislature.org/Bills_Passed_32nd/Bill%20No.%20B292-32%20%28COR%29%20PASSED.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 08/06/13. 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)

Note: Removed previous bills that had passed.

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/>



Benefits WATCH

“It is a common observation here that our cause is the cause of all mankind, and that we are fighting for their liberty in defending our own.” ~ Benjamin Franklin

TRICARE HELP

Q. I'm a 42-year-old military retiree who has just been awarded 100 percent total and permanent VA disability compensation. I am covered as a retiree under Tricare Standard. I know I can get free care at a VA facility, but if I use Tricare through a civilian provider, will VA act as a second payer?

A. No, VA will not act as a second payer, for the simple reason that the VA medical system is not “health insurance”; it is direct care, delivered through hospitals and clinics owned and operated by VA. However, Tricare considers VA to be a Tricare-authorized network provider, so Tricare will act as second payer in covering VA co-pays and deductibles.

But as a 100 percent, service-connected disabled veteran, you are in a VA beneficiary category that is never charged co-pays or deductibles. So for any care you receive in a VA facility, Tricare would never have to enter the picture as a potential second payer. [Source Military Times 4-9-2014

Q. I am a “gray area” retiree. When I turn 60, what are my Tricare options? And what will the cost be for me and my wife?

A. When you begin receiving military retirement benefits, you and your wife will be eligible for all normal Tricare options open to military retirees. The main options are Tricare Prime, the military's version of an HMO, which requires enrollment, payment of annual premiums and coordination of care through a primary care manager; and Tricare Standard, the military's version of a fee-for-service plan, which requires no enrollment or primary care managers but tends to carry slightly higher out-of-pocket costs than Prime.

Complete information on all Tricare options, including costs, is here: www.tricare.mil/welcome/plans.aspx.

Once you reach age 65 and become eligible for Medicare, you will transition into the Tricare plan called Tricare for Life, under which Medicare acts as first payer and Tricare Standard acts as a backup second payer, if necessary. Your wife would make the same transition when she turns 65 and becomes eligible for Medicare. [Source: Military Times]

Veterans' Group Wants Non-Profit Corporation to Oversee VA Healthcare

A veterans' organization says it wants to end Veterans Health Administration healthcare as it has long been known, turning oversight of the operation over to a non-profit government corporation and letting veterans relying on VA healthcare go where they like for it. Concerned Veterans for America detailed its proposal in "Fixing Veterans Health Care." "Our proposal puts veterans in control of their health care," the organization states in the introduction of the 100-page report. "This approach is not anti-VHA. It is pro-veteran. The VA should be given every opportunity to compete for veterans' healthcare dollars. But it can no longer take veterans for granted as customers." For more details, see [this Military.com article](#).

VA Burial Benefit Update – VA offers the following benefits and services to honor our Nation's deceased Veterans. The website for detailed information is www.va.gov.

Headstones and Markers: VA can furnish a monument to mark the grave of an eligible veteran.

Presidential Memorial Certificate: VA can provide for eligible recipients.

Burial Flag: VA can provide an American flag to drape an eligible Veteran's casket.

VA can pay a burial allowance of \$2000 for Veterans who die of service related causes. For certain other Veterans, VA can pay \$300 for burial and funeral expenses and \$300 for a burial plot.

Burial in a VA National Cemetery: Most veterans and some dependents can be buried in a VA national cemetery.

VA News

DEPARTMENT OF VETERANS AFFAIRS (VA) COMPENSATION AND YOUR RETIRED PAY

The law requires a dollar for dollar offset of VA compensation against retired pay.

There are two programs that were established to restore the offset to retired pay, one of which is Concurrent Retirement and Disability Pay (CRDP). To qualify for CRDP, the retiree must be rated by the VA at least 50 percent and have 20 years of service unless you retired under the Temporary Early Retirement Authorization (TERA).

There is no application process for this benefit; it starts automatically once the VA award reaches 50% or higher.

Exception to this rule: If you retire as a Chapter 61 disability with 20 years of service and your longevity percentage is less than your disability percentage, you may or may not be entitled to CRDP.

The other program is Combat Related Special Compensation (CRSC). The retiree must apply for CRSC using **DD form 2860**. In order to qualify for this program the disability must be incurred as a direct result of armed conflict, while engaged in hazardous service in the performance of duty under conditions simulating war or through an instrumentality of war. This can be for any disability percentage and less than 20 years of service.

Even if a retiree is in receipt of CRSC or CRDP, the retired pay is still offset for VA. If you are receiving VA compensation and it is not being deducted from your retired pay, contact PPC immediately at (800) 772-8724.

Legion: Choice Card No Substitute for Veterans Hospitals Long Term

The country's largest veterans' service organization told Congress last week that it supports giving veterans access to private sector care when necessary, but will not accept any move to privatize Veterans Affairs Department healthcare. "The American Legion applauded emergency legislation to allow veteran patients to use non-VA providers if they were waiting a month or longer to see a doctor or if they lived far from VA facilities," Legion National Commander Michael Helm said. "But let me be clear ... We oppose privatization or vouchering out of VA care as a long-term solution." A program established last year created a veterans [Choice Card](#), enabling veterans facing long appointment wait times, or those who live far from a VA hospital or clinic to go to a private provider. For more details, see [this Military.com article](#) and [VA Secretary's Bob McDonald's response](#).

EACH DAY AT VA

Veterans Access Health Care Every Day

- 9 million Veterans and Dependents access VA Health care at 1,750 care facilities.

Health Care

- 236,000 outpatient appointments
- 1,100 Medical Surgeries

Mental Health

- 49,315 outpatient appointments

Veterans Crisis Line

- 786 Calls
- 22 Rescues

VA Provides Benefits Every Day.

- \$389 Million — Guaranteed Housing Loans
- \$163.5 million — Disability compensation
- \$14.2 million - Pensions for low income beneficiaries
- \$33.1 million - Education Programs
- \$2.6 million — Vocational Rehabilitation Programs

Veterans are honored every day

- 475 Interments at 131 National Cemeteries
- 3.3 million Gravesites maintained as national shrines

Data is approximate and represents daily averages on FY2013 department-wide statistics. VA health care facilities are located in the U.S. territories and the Philippines.

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

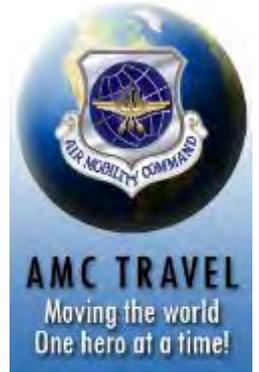
Our customers are American servicemembers and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and 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>

Retirees are encouraged and able to make a donation at any time during the year.



COMMITMENT TO CARING

CAMPAIGN RUNS FEBRUARY 2 - MAY 1, 2015

The Air Force Assistance Fund (AFAF) is an annual effort to raise funds for the

charitable affiliates that provide support to our Air Force family in need (active duty, retirees, reservists, guard and our dependents, including surviving spouses). The charitable affiliate organizations provide support in an emergency, with educational needs, or a secure retirement home for widows or widowers of our Air Force members in need of financial assistance. (<http://afassistancefund.org/>)

Contributions, which are tax deductible, go to support four different charities:

- The **Air Force Aid Society**: Provides Airmen and their families worldwide with emergency financial assistance, education assistance and various base-level community-enhancement programs.
- The **Air Force Enlisted Village**: Supports Teresa Village in Fort Walton Beach, Florida and Bob Hope Village in Shalimar, Florida, near Eglin Air Force Base. The fund provides homes and financial assistance to retired enlisted members' widows and widowers who are 55 and older. It also supports Hawthorn House (in Shalimar) which provides assisted living for residents, including 24-hour nursing care.
- The **Air Force Villages Charitable Foundation**: Donations support independent and assisted living needs for retired officers and their spouses, widows or widowers and family members. Communities are located in San Antonio.
- The **General and Mrs. Curtis E. LeMay Foundation**: Provides rent and financial assistance to widows and widowers of officer and enlisted retirees in their homes and communities through financial grants of assistance.

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.



How to get even more income during retirement

Social Security plays a key role in your financial security, but it's not the only way to boost your retirement income. In our brand-new free report, our retirement experts give their insight on a simple strategy to take advantage of a little-known IRS rule that can help ensure a more comfortable retirement for you and your family. [Click here](#) to get your copy today.

This Simple Chart Shows How To Almost Double Your Social Security Benefits

If you're approaching retirement age and want to get the most out of Social Security, there's one thing you need to know: The longer you wait to receive benefits, the bigger they will be.

How much bigger? To illustrate this, I drew up the following chart, which compares the difference between applying for benefits at three different ages.

- The first is at age 62, when you're first eligible to apply.
- The second is at 66, when you reach "full retirement age" and are thus eligible to receive your entire "primary insurance amount."
- And the third is at 70, which includes "delayed retirement credits" and thereby boosts your monthly check.

The difference between these points is dramatic. Assuming you were born between 1943 and 1954, your reward for waiting until age 66, as opposed to starting benefits at 62, is a 33% increase. And if you wait until turning 70, the payment goes up by 76%, or nearly double the original amount.

The reason is twofold. In the first case, retirees are effectively punished for receiving benefits early. The Social Security Administration does so by docking your primary insurance amount (what you're entitled to at 66) by five-ninths of 1% for every month you take benefits early up to 36 months and then five-twelfths of 1% for every month thereafter (currently up to 12 months -- though this begins to increase for people born after 1954).

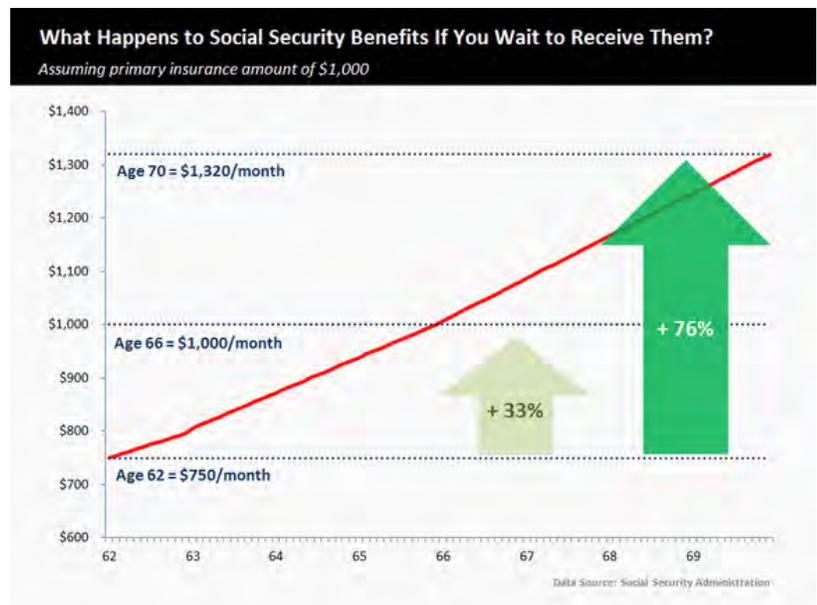
Alternatively, in the second case, retirees are rewarded for waiting to receive benefits until after their full retirement age. If you choose this route, your monthly check increases by 8% for each full year that you defer, up to age 70. By waiting until then, in other words, your monthly Social Security check would increase by an impressive 32%.

So, is it worth it to wait? It depends. If you can financially afford to wait and are likely to live past age 77, then it would be in your interest to do so. Moreover, if you plan on living past 82, then it'd also be worth it to wait until turning 70, at which point your benefits are maximized. By contrast, if you can't afford to wait or aren't as optimistic about your longevity, then taking benefits early will almost certainly be a better option in your particular case.

This is a morbid and unfortunate subject, to be sure. And it's one that few people want to consider. But it's nevertheless critical that you do so. Remember, you've paid into the system for dozens of years. As a result, there's absolutely nothing wrong with wanting to maximize what you take out of it in return.

John Maxfield, The Motley Fool, May 17, 2014

SOURCE: <http://www.businessinsider.com/social-security-benefits-2014-5>



Wanderings

5 Retirement Planning Must-Haves

Excerpt from: <http://lovebeingretired.com/2014/12/16/5-retirement-planning-must-haves/>

To help assure a smooth transition into retired life it is important to take a close look at how well prepared you are. If you plan to [retire at 65](#), you can typically expect to enjoy 20 or more years of retirement. No one wants to retire before they are ready, but if your finances are in order and you are anxious to make the move, it's time to compare where you currently are with where you need to be to take your first steps toward a happy retirement.

- 1) Do you have enough saved and/or invested
- 2) What will you do? Is your support network in place?
- 3) Will you retire in place or move?
- 4) Do you have proper insurance coverage? esp. Health
- 5) Do you have any goals for retirement?



“He that is good at making excuses is seldom good for anything else.” ~ Benjamin Franklin

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 12 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*

“Listen to the whispers and you won't have to hear the screams.” ~ Cherokee saying

Focus on Transition

9 Military Sayings That Will Get You Laughed Out Of a Job Interview

Joining the military isn't easy. Remember the days when you got off the bus (and I'm speaking from the enlisted perspective here) and walked into a swarm of yells and screams from big scary men and women? Worst of all, everything you did and everything you said was wrong. But it took courage, a fierce resolve, and the self-confidence to face the unknown.

And you know what? Entering the private sector is no different. Transitioning out of the military is about as smooth as entering into it in the first place because of the culture, acumen, and tradition that have been ingrained in you since day one.

Getting your foot in the door with a great company is a big deal, and you want to do your best to keep wedging it in and opening up that door even more. What you don't want to do is give an interviewer any reason to say "no," especially if they believe that you aren't a cultural fit. So here are nine sayings to avoid while testing the waters of a new career.

1. "Roger that." Nobody knows what this means. Even worse, if your interviewer's name actually is Roger then he'll probably be waiting for you to explain what "that" is that you were referring to. Instead of "roger that," a simple "yes" will suffice.

2. "Hooah/ Ooh-Rah/ Whatever the Hell else." While camaraderie and positive energy are good, leave the "hooah's" at home. If you want to display enthusiasm, do so in a language that others can understand and that don't sound like an involuntary grunt.

3. "Target." They're not *targets*, they're *projects*. Here's a lesson from yours truly, so you don't make the same mistake I did: Apparently, hearing the word "target" come out of a Navy SEAL's mouth paints a completely different picture than the connotation I was implying (I believe my question at the time was, "what sort of people do you *target* for new hires?").

Additionally, I was referencing past experience so naturally "targets" were things I executed (see below), but what I really should've said was *projects*. *Target* means target, and *target* out of a SEAL's mouth means "dead bad guy." *Projects* is more universal, less threatening, and something with which others can relate.

4. "Execute." Along similar lines, hearing a service member say "execute" offers a completely different connotation than what is typically implied. Instead, substitute "execute" for "realize" or "carry out" because otherwise, you just come across as a blood-thirsty service member who — apparently — "executed" a lot during your military career.

5. Acronyms. Spell them out. Not just what an acronym means, but what it is and why it's important. Assume that your interviewer has zero military acumen and you need to explain to him or her what an SOP (standard operating procedure) means. Yes, it's that basic.

Continued on next page... "Military Sayings"

How to write an effective résumé

by Wendy Enelow - March 3, 2015

You can write your résumé better and faster by following guidelines used by professional résumé writers.

WRITE FROM THE BOTTOM UP

- Start by putting the "easy" information at the bottom. This usually includes education, certifications, honors, awards, affiliations and other categories with facts to be organized (not written).
- Put the oldest positions first. You don't have to say much about them, so they're quick and easy.
- Next, write recent job descriptions. These will generally take more time because you'll include more detail about responsibilities and achievements as they relate to your objectives.
- Finish by writing the all-important summary. Use this section to instantly communicate who you are and the value you bring.

CREATE COMPELLING CONTENT

- Create interesting and well-written content that engages readers. If the content isn't strong, neither you nor your résumé will be memorable.
- Get to the point with the most important information first. Don't hide results at the end of a long paragraph. Highlight successes at the beginning.
- Focus on specific and concrete language, facts and information. Eliminate unnecessary adjectives and meaningless detail.
- Avoid jargon and résumé lingo. Write the way you speak – naturally.

FORMAT FOR READABILITY, SKIMABILITY

- Use format to guide readers through your résumé. Large headings make it easy to find different sections, bold job titles make them pop, and other font choices showcase your achievements and draw the eye to important information.
- Use a large enough font size. Make sure your résumé is easy to read when viewed at 100 percent on a screen and when printed.

(continued on next page)

Military Sayings *continued*

6. “Latrine.” Business folk apparently do not relieve themselves over holes in the ground, Gatorade bottles, or PVC piping that leads into a pit of disgust — because that’s what *latrine* connotes. *Bathroom* or *restroom* works fine.

7. “Enemy.” While you may be right, *competition* is the more popular term.

8. FUBAR. Maybe the worst of the acronyms you should already be avoiding, nothing good ever comes from FUBAR (fucked up beyond all recognition) — whether it comes out of your mouth or somebody else’s.

9. “Sergeant.” From the outside (read civilian) world, everybody in the military is a sergeant, lieutenant, or general. Be sure to offer the context behind what a sergeant is and more so, what his or her expectations were of you and how you fulfilled them. Also, try “supervisor” instead.

Remember, at the end of the day you want to speak to four things — the situation, the challenge, efforts applied, and results achieved because of your efforts — in a language commonly shared. It’s not easy turning the military mindset switch to “off,” which is why perfect practice makes perfect.

Recommendation: Go through your evaluation or fitrep with somebody with zero military experience and see what questions they have. Chances are, the questions they have will be the very ones an interviewer asks.

Jeff Boss served as a Navy SEAL for 13 years across 8 combat deployments and uses his experience in leadership, creativity, and coordinated chaos to help people become better. He now works as a consultant for the McChrystal Group while also serving as a board member for the SEAL Future Fund and writing weekly columns for both Entrepreneur.com and Forbes.

Read more of his experiences at www.jeff-boss.com.

<http://taskandpurpose.com/9-military-sayings-will-get-laughed-job-interview/>



- Present information in quick “bites.”
- No long, dense paragraphs (three to four lines maximum) or lengthy bullet points (one to two lines).
- No long “laundry lists” of bullet points; break them into small groups with subheadings.

See what you can do to make the content in your résumé richer and the visual presentation stronger. Everything counts in résumé writing. *Wendy Enelow is co-author of “Expert Résumés for Military-to-Civilian Transitions” and “Expert Résumés for Career Changers.”* <http://www.legion.org/jobfront/226296/how-write-effective-r%C3%A9sum%C3%A9>

Legion Offers Tips for Job Seekers

The American Legion's Employment & Empowerment Summit recently featured a corporate panel that answered questions about the hiring of veterans in the private sector. Here are several tips:

- (1) tailor your resume to match 100 percent of the qualifications for a particular job;
- (2) know how to translate your military skills into civilian job qualifications;
- (3) go after jobs that will satisfy you;
- (4) the details of a position and use key words in your resume that relate to it;
- (5) keep your resume to two pages;
- (6) make sure you meet the basic qualifications of the job i.e. ½ the core competencies;
- (7) take the time to read your own resume and correct your errors; and
- (8) sell yourself.

Veterans need to explain their skill sets to potential employers, then ask what job openings would best fit those skills.

WHETHER YOU THINK
YOU CAN
OR YOU THINK YOU CAN'T,
YOU'RE RIGHT.

Henry Ford

SOMETHING TO PONDER – The teachings of life 🐭

A mouse looked through the crack in the wall to see the farmer and his wife open a package. "What food might this contain?", the mouse wondered. He was devastated to discover it was a mousetrap.

Retreating to the farmyard, the mouse proclaimed this warning:

"There is a mousetrap in the house! There is a mousetrap in the house!"

The chicken clucked and scratched, raised her head and said, "Mr. Mouse, I can tell this is a grave concern to you, but it is of no consequence to me. I cannot be bothered by it." The mouse turned to the pig and told him,

"There is a mousetrap in the house! There is a mousetrap in the house!"

The pig sympathized, but said, "I am so very sorry, Mr. Mouse, but there is nothing I can do about it but pray. Be assured you are in my prayers."

The mouse turned to the cow and said, "There is a mousetrap in the house! There is a mousetrap in the house!"

The cow said, "Wow, Mr. Mouse. I'm sorry for you, but it's no skin off my nose."

So, the mouse returned to the house, head down and dejected, to face the farmer's mousetrap . . . Alone.....

That very night a sound was heard throughout the house -- the sound of a mousetrap catching its prey. The farmer's wife rushed to see what was caught. In the darkness, she did not see it. It was a venomous snake whose tail was caught in the trap.

The snake bit the farmer's wife. The farmer rushed her to the hospital.

When she returned home she still had a fever. Everyone knows you treat a fever with fresh chicken soup. So the farmer took his hatchet to the farmyard for the soup's main ingredient: But his wife's sickness continued. Friends and neighbors came to sit with her around the clock. To feed them, the farmer butchered the pig.

But, alas, the farmer's wife did not get well...She died.

So many people came for her funeral that the farmer had the cow slaughtered to provide enough meat for all of them for the funeral luncheon.

And the mouse looked upon it all from his crack in the wall with great sadness.

So, the next time you hear someone is facing a problem and you think it doesn't concern you, remember ---

When one of us is threatened, we are all at risk. We are all involved in this journey called life. We must keep an eye out for one another and make an extra effort to encourage one another.

~ Author Unknown



They Walk Among Us!

- ✓ One day I was walking down the beach with some friends when one of them shouted, 'Look at that dead bird!' Someone looked up at the sky and said, 'Where?'
- ✓ While looking at a house, my brother asked the real estate agent which direction was north because, he explained, he didn't want the sun waking him up every morning. She asked, 'Does the sun rise in the North?'. When my brother explained that the sun rises in the East, and has for some time, she shook her head and said, 'Oh I don't keep up with all that stuff.'
- ✓ I used to work in technical support for a 24/7 call center. One day I got a call from an individual who asked what hours the call center was open. I told him, 'The number you dialed is open 24 hours a day, 7 days a week.' He responded, 'Is that Eastern or Pacific time?' Wanting to end the call quickly, I said, 'Uh, Pacific.'
- ✓ My sister has a lifesaving tool in her car designed to cut through a seat belt if she gets trapped. She keeps it in the trunk.

Military Retiree Websites: A Wealth of Information

ARMY

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

NAVY

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

AIR FORCE

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

MARINES

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/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**



Senior Airman John Fitzgerald, medic attached to Laghman Provincial Reconstruction Team, shares a laugh with his team while on a security halt during a multi-day operation Aug. 21, 2011, in Alingar District, Laghman province. [Air Force photo by Staff Sgt. Ryan Crane]

HAPPINESS
is a choice. Yeah,
things in life make
it difficult, but at
the end of the day
you control your
own happiness.



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address: 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003	Phone: DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return your call as soon as possible.</i>	Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp Facebook: https://www.facebook.com/GuamRAO Twitter: http://twitter.com/Guam_RAO
---	---	--

Commonwealth of the Northern Mariana Islands Saipan RAO PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: PeterC11@yahoo.com
---	---

Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider.

[\[http://ice.disa.mil/\]](http://ice.disa.mil/)



Request your assistance –

*please forward this newsletter to as many friends and family as you can – encourage your fellow military retirees / survivors to provide us an email address so they can keep in touch with the latest news. **Senseramente***

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

OFFICAL BUSINESS
Return Service Requested