

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

First Flag on Guam - 1944



Many came home...some did not



POW/MIA Recognition Day



Guam Retiree Activities Office Newsletter

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Guam Retiree Activities Office

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This office continues to serve as a link between retirees, dependents, annuitants and their earned entitlements. The 36th Wing, Andersen Air Force Base is our host – although we work with members from all military branches. Unfortunately, at this time we do not have any full- or part-time volunteers so the office is not staffed. *Our mailing address and other contact information can be found on the back page.*

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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.

What's in the news these days – certainly a lot about veterans and veterans care. Not a day goes by that there is not another news article or several emails – many of which are not positive when it comes to our veterans.

A lot of this only adds to the confusion as well as the frustration of many. As one veteran recently wrote in an email – “We need each other to succeed at anything” and I tend to agree – when it comes to the veterans on Guam, if “WE” cannot collectively work together and do so peacefully, how can we expect those from off-island to take us seriously.

Much of the issue is about **Communication** or actually the lack of such between various veteran organizations. No disrespect to those currently driving some great efforts, however our Veterans and the entire community network **MUST BE EDUCATED** before we can truly see the improvements that we need. A recent PDN article states “...veterans living on Guam are too divided.” and to me this includes the various veteran organizations – whether national or local - they all “...need to speak with one voice,” and this does not mean a single person but as a united front.

The article also mentions that “*the island's veterans have to get organized and start compiling the right information such as the number of vets on Guam, a list of problems and what services and programs are and*

aren't being offered.” – something that has been discussed numerous times at various meetings, inside and outside of the government – yet here we are, all these years later, and still can't provide proper answers.

There are numerous numbers out there on how many veterans are on Guam, as well as statements that Guam has among the highest numbers of military veterans per capita among the states and territories – *one in eight adults here have served in the armed forces* – yet where is the proof? Why aren't veterans registering? I've included some comments / articles that relate to these issues, first of which is Veteran Registration which leads into veteran care – so I ask of ALL retirees – please ensure you have registered, no matter if you use the VA health Care system or not.

“In a football game and in the corporate workplace there is a huge difference between teams that achieve great success and teams that become dismal failures. The answer is effective communication- teams that can openly share ideas, focus on the task, and communicate proactively should not be surprised by their achievements.” ~ Reed Markham

Respectfully yours,

Dave

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

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.

“You Served – You Deserve”

“When everything is a priority, nothing is a priority.” ~ Karen Martin

“It's better to fail in originality than to succeed in imitation.” ~ Conor Maynard

Don't ruin a good today by thinking about a bad yesterday.
Let it go. ~ Unknown

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?

Andersen AFB - Building 22026, Room 127

This is the Consolidated Support Center, which is the old BX, next to the Commissary

ACKNOWLEDGEMENT: Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other news outlets and military sources. The articles and other information are reprinted here for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Articles may have been edited for space.

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”

The revised (August 15) Retiree listing shows our retiree population total 3,138 as follows:

Guam: 2,958 / CNMI: 140 / Outlying Areas: 40

Service breakout: Army: 1,205 / Navy: 995 / Air Force: 779 / Marines: 114 / Coast Guard: 45

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

Outlying Areas include: FSM, Palau, and Marshalls

“When there is no vision, there is no hope.” ~ George Washington Carver

Guam Veteran Registration

A CAMPAIGN to register military veterans residing on Guam has been undertaken by Pete Sgro Jr., chairman of the Guam and Regional Veterans Healthcare Council, Rodney Cruz, Founder/President, Iraq Afghanistan and Persian Gulf Veterans of the Pacific and veteran Barry Mead.

The trio devised the registration effort to ensure Guam veterans become aware of, and are able to receive veteran benefits to which they may be entitled to from the U.S. Office of Veterans Affairs.

“We are learning over the course of registrations to date that numerous veterans are not aware of considerable benefits available to them if registered,” Sgro said. “Those benefits after your registration can be explained to you.”

He added that some may be entitled to more benefits depending on factors related to their service such as exposure to hazardous material. Sgro provided an example: “We have noted that several World War II veterans that worked on the Naval Base may have been exposed to hazardous material during the assembly of the atomic bomb on Guam which was later shipped to Tinian.”

Other benefit categories include education, housing, veteran loans and health care including specific diagnosis.

This effort will continue through Veterans Day at various locations throughout the island – watch the various news outlets for dates, times, and locations.

Businesses or individuals interested in aiding the effort may contact Sgro at 688-7476, Shelly Santos at 777-0674, Cruz at 686-1151 or Mead at 727-2632.

To register online, veterans may go to myaccess.dmdc.osd.mil. When the page opens, click “OK” then on the next page click “Register.” Veterans may also contact Sgro at 688-7476; Shelly Santos at 777-0674; Cruz at 686-1151; or Mead at 727-2632.

If you always
do what you
always did, you
will always get
what you
always got.

*Family isn't always blood.
It's the people in your life who
want you in theirs; the ones who
accept you for who you are. The ones
who would do anything to see you smile
and who love you no matter what.*

**Before getting upset
always ask yourself. Will
this even matter in six
months, in a year, or
in five years? If the
answer is no,
just let go.**



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.

TRICARE Updates / Info



TRICARE Pharmacy Co-Pays – 2015

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

Copays Effective Feb 1, 2015	Formulary Generic Drugs	Formulary Brand – Named Drugs	Non-Formulary Drugs
Military Treatment Facility (MTF) <i>(Up to 90-day supply)</i>	\$0	\$0	Not Available
TRICARE Mail Order Pharmacy <i>(Up to 90-day supply)</i>	\$0	\$16 <i>(up from \$13)</i>	\$46 <i>(up from \$43)</i>
Network Retail Pharmacy <i>(Up to 30-day supply)</i>	\$8 <i>(up from \$5)</i>	\$20 <i>(up from \$17)</i>	\$47 <i>(up from \$44)</i>

Source: TRICARE Benefits Update – 2 February 2015



TRICARE Retiree Dental Program Makes Your Mouth and Your Wallet Smile.

In the spirit of Financial Literacy Month that recently passed, it is a good time for a reminder of why having comprehensive dental coverage under the TRICARE Retiree Dental Program (TRDP) makes good financial sense.

When seeing a participating TRDP network dentist — who has agreed to accept reduced fees and will file all claims paperwork — TRDP enrollees get two routine exams, a set of x-rays and two cleanings (or three for diagnosed diabetics) at 100% of the program’s allowed amount with no out-of-pocket expenses. In most cases, TRDP enrollees will save more money on just these routine services than they would pay in annual premiums—and will have more of their \$1,300 annual maximum left to pay for other services offered by the TRDP, such as root canals, oral surgery, crowns, bridges and dental implants. In addition to the annual maximum, each TRDP enrollee also gets a separate \$1,200 dental accident maximum and a lifetime orthodontic maximum of \$1,750.

For more information on saving money and maintaining and improving your dental health with the TRICARE Retiree Dental Program, please visit trdp.org today.

Info via Joseph Montoya | Marketing Representative, Marketing and Communications, West Region and National Guard/Reserve Liaison | Delta Dental of California Federal Government Programs

TRICARE Tools to Help You Learn About Your Benefit

[TRICARE News Release – 27 May 2015]

Your health care benefit gives you and your family security in knowing you can receive health care when you need it. TRICARE provides several tools to make sure you understand your health plan, whether you have one of the basic TRICARE plans or transitional health care coverage.

One great option for TRICARE information is TRICARE TV videos on YouTube. These short, monthly videos discuss a specific aspect of the TRICARE benefit. Once on [TRICARE’s YouTube page \(https://www.youtube.com/TRICARE\)](https://www.youtube.com/TRICARE), you can access all the videos on the playlist. You can also subscribe to receive notifications when a new video is posted.

In addition to news articles, we have a weekly [audio podcast](#) that recaps the week’s news and highlights relevant military health observances. Monthly webinars provide an opportunity for you to speak directly to TRICARE experts. Subject matter experts present and take questions at the end of their presentations. Webinars, like TRICARE TV episodes, typically address one aspect of the benefit per session. You can sign up for upcoming webinars on the [Military OneSource](#) website and also watch prior webinars on their [archives](#) page.

All of these resources are on TRICARE’s [Media Center](#). You can also interact and get daily news and information on TRICARE’s social media pages, [Facebook](#), [Twitter](#) and [Google+](#).

For more in depth information, fact sheets give highly detailed information about specific parts of the benefit and are available for download on the TRICARE [SMART](#) site. Learning about your benefit ensures you understand it and the best ways to get care. If you’re not sure where to start, you can always begin on the [TRICARE](#) website.

##

Health / Medical News

11 Ways to Achieve Work-Life Balance

Excerpt from blog article by Heather Kerrigan on www.govloop.com

Regardless of whether your agency pushes its work-life balance programs, there are ways that you can try to find balance on your own.

1. Set your priorities: Decide what is most important to you, rather than what you think should be most important to you. Choose five to 10 of your top priorities, and write them down.
2. Track your time: Over the course of a week, write down how you spend your time (both work time and free time), then, analyze how that aligns with your top priorities. If you find that you're spending most of your time on your lowest priorities, look for ways to realign your schedule.
3. Create more time in your day: To do this, stop multitasking. We're all guilty of it. But when you work each of your tasks to completion, without interruption, you'll create more time in your day for your priorities.
4. Schedule fun into each day: This is based on your definition of fun. It could be quiet time, working out, playing a game with your kids, reading, basically anything that you look forward to doing. Put this on your schedule just like any meeting or project, so that you get the much-needed pleasure out of each day.
5. Take a vacation: Take a week off, or even a day or two. You don't need to go anywhere. You can stay home, and focus on doing the things that you enjoy, rather than the things that are required of you. Refocusing on what is important to you and reconnecting with your non-work life is essential in developing balance.
6. Seek balance in all aspects of your life: Are you getting enough sleep? Eating well? Taking care of yourself? Exercising? Creating whole life balance can help you better align your work and home priorities and give you more energy to tackle everything that comes your way each day.
7. Seek support: Tell your partner, closest friend, or boss how you are trying to create balance in your life. They'll be your biggest cheerleaders and will help keep you on the right path.
8. Create electronic boundaries: When you get home, turn off your phone and stop answering emails. Even if it's just for 30 minutes or an hour, allow yourself a chance to regroup and both physically and mentally leave work.
9. Say "no": You can't create balance if you keep taking on more and more tasks, whether they be at work or at home. Find a way to delegate responsibilities, where possible, or start saying "no" when you know you don't have more time in your day.
10. Seek a flexible work environment: Talk to your boss to determine if teleworking is possible in your position, even if just for one day a week. This might give you the flexibility you need to focus on family priorities, while also getting your work done. If you are unsure whether you can become a teleworker, speak with your agency's Telework Managing Office.
11. Re-evaluate: Every six months or so, take the time to sit down and look at whether you have effectively created the work-life balance you are seeking. If not, restart at #1 on this list, and make the necessary changes.



How have you created balance in your own life? | Source: <https://www.govloop.com/community/blog/achieving-work-life-balance/>

"I no longer agree to treat myself with disrespect. Every time a self-critical thought comes to mind, I will forgive the Judge and follow his comment with words of praise, self-acceptance, and love." ~Miguel Ruiz

13 Things to Never Say to People Who Suffer From Chronic Pain

Chronic pain is something I've lived for years, chronic headaches, chronic hip pains and related chronic back pain, chronic neck aches and chronic muscle pain... not to mention the emotional pain that came with it.

I've healed from my non-stop, 24/7 chronic headaches and running happily without chronic hip pains again.

I am grateful for every pain-free moment. I am happy for my healing. I also don't take it for granted.

I understand others who are struggling with chronic pain right now.

While I believe healing is possible for just about any condition, I know that in some cases it can take decades of trial and error and for some healing may not arrive this lifetime. *The hope is out there. Healing is a journey. Personal and spiritual growth happens even if the pain doesn't disappear just yet.*

Still, **living with chronic pain is difficult.** *I felt misunderstood, lost and lonely -- often hopeless.* During my many years with chronic pain I've heard many comments from friends, family and strangers. While I know most of these comments came with good intentions from kindness, the truth is many of these comments were hurtful, annoying, unhelpful and even inappropriate.

Because I know that you want to help your loved ones with chronic pain, yet your comments don't always come across helpful, *I want to help you communicate with those with chronic pain.*

Here are 13 things you should never say to someone with chronic pain and what to say instead.

- 1. "You should snap out of it. It is not a phase or a bad mood that one can snap out of."** Chronic pain is real pain that is chronic that I can't just stop with a magic stick. Otherwise I would.
- 2. "It's all in your head. No, actually, it is not."** There is truth behind the mind-body-soul connection, but that's just it, even if and when there are emotional reasons tied to the illness, the physical symptoms and physical reasons are very real.
- 3. "Just drink more water."** Drinking more water, taking a few deep breaths and other simple things can help with small random pains, but it won't make chronic pain go away. Trust me, I have tried it, I am doing it, and I am drinking enough water. It is more complex than you think.
- 4. "But you don't look sick at all."** Welcome to the world of invisible illnesses. I don't need a wheelchair or a permanent tattoo saying 'sick' to be in pain.
- 5. "But you look so great."** This is not a beauty contest. Just because I look good in your opinion, look good today or was able to hide behind some good makeup, it doesn't mean I am not in pain. Just because I can stand and chat today, it doesn't mean I won't be having problems getting out of bed tomorrow.



7 Quick Tricks to Sleep Better Tonight

These sleep hacks can help you catch the best ZZZs possible. Give one a whirl!

by Robin Amster

Getting a good night's sleep is just a dream for a lot of people—and it takes more than counting sheep to drift off and stay snoozin'. While there's certainly no lack of tips for a solid slumber—get plenty of exercise, keep the bedroom at a cool temperature, drink a warm glass of milk—they're often as tired as the sleep-deprived people they're meant to help.

A new generation of sleep hacks—some unconventional, others counterintuitive—could maybe, just maybe, solve your sleepy-time problems. So kick the jumping sheep to the curb (unless they're working for you, then keep on counting!). Here are seven fresh tips you can try ASAP:

1. Eat to sleep.

Eating before you go to sleep is a no-no... right? Actually, no. Research has found that eating a small portion of food—carbohydrates combined with either calcium or a protein containing the amino acid tryptophan—can lead to a better night's sleep. [These food combinations](#) boost serotonin, a brain chemical that helps produce calm. The snack should be eaten about an hour before bedtime.

2. Stay put if you can't doze off.

Conventional wisdom says, if you can't sleep, get out of bed. But [it's often better to stay between the sheets](#). Lie in the dark, head on pillow, and do deep breathing or visualization exercises until you feel drowsy instead.

3. Have a cup of joe.

Caffeine is the enemy when it comes to sleep—or at least that's what you're used to hearing. Yet a UK study found that people who took a "[coffee nap](#)"—they drank one to two cups of coffee and then immediately took a 20-minute nap—not only fell asleep but awoke more alert and energized.

| [Continued on pg 8](#)

| [Continued on pg 8](#)



Chronic Pain | *Continued from pg 7*

- 6. "I am sorry."** I don't need your sympathy. I don't need your pity. I need your support. "I am here for you" is a better choice, but only if you mean it. Otherwise, just say nothing.
- 7. "Don't worry, I am sure things will get better."** You can't be sure. Yes, deep inside I am hoping the same. I am fighting and not giving up. But without knowing anything about my condition or knowing anything for certain, please, don't throw such general comment on my way.
- 8. "Everyone has bad days."** Yes, everyone has bad days, gets stressed and gets sick at times. But when you have chronic pain it is not just a bad day. It is a bad day every day. My good days are your worst days.
- 9. "At least you don't have to go to school/work."** I could kill for having a normal pain-free life going to school or to a job. Besides, living with chronic pain and trying my best to heal (or to function) is hard work itself. I should get a Ph.D. for all the knowledge I have on my condition and healing methods.
- 10. "You should try _____ diet/therapy."** There is a good chance that I've heard, considered and/or tried what you are suggesting if it was relevant for me. If I haven't, though I am always open to new ideas and appreciate your help, your excitement of 'finding the holy grail' for my pain puts a lot of pressure on me. I don't want to let you down if it doesn't work out.
- 11. "You should stop doing _____."** See point #9. I have either never done this, have stopped and it didn't help or trying hard to stop (but it is not so easy) what you are suggesting. Or it is simply not relevant for me. Every case and every body is different. Unsolicited and unprofessional advice can do more harm than good too.
- 12. "You are so strong, I don't know how you do it."** I don't have a choice. Often I don't feel so strong. Often I am sick of being strong. I want to be weak. Actually, I want to be healthy. But I don't have a choice but to be strong and keep fighting.
- 13. "Just don't think about it."** Experiencing chronic pain is constant. There are days that are better and days that are worse, but for the most part it is affecting our entire being, mind, body and soul. It is not something that we just stop thinking about, forget, move on and feel better.

Instead of all these unhelpful comments just say:

I believe you. I am here for you. I care about you. I am here to listen. I love you.

Remember, a smile and a hug does more than any words can say. *Your love and support is appreciated.*

Kat Gal: Holistic Health & Happiness Coach guiding women to the world of confidence, self-love, happiness, health and freedom | Posted: 06/23/2015 8:40 am EDT Updated: 06/23/2015 9:59 am EDT

http://www.huffingtonpost.com/kat-gal/what-to-never-say-to-people-who-suffer-from-chronic-pain_b_7633418.html

Sleep Better | *Continued from pg 7***4. Smell the ZZZs.**

[Some scents appear to help people drift into sleep.](#) The smells of lavender, chamomile and ylang-ylang, to name a few, activate the alpha wave activity in the brain, which leads to relaxation and sleepiness. Try mixing a few drops of essential oil and water in a spray bottle and spritz your pillows.

5. Color-correct your bedroom.

The color of bedroom walls can do more than impact a room's aesthetics—it can [transform your room into a sleep haven](#) if you choose wisely. Some colors are energizing; others promote drowsiness. White, for instance, curbs melatonin, a hormone that helps the body regulate its sleep-wake cycle, experts say. Better choices include browns or navy blues, which boost the secretion of melatonin instead of reducing it.

6. Forget the warm milk.

Say hello to cherry juice. Studies show that [drinking cherry juice improves sleep](#) because it's a natural source of melatonin and tryptophan. So stop by the grocery store on your way home and start pouring yourself eight ounces of tart cherry juice twice a day. Voila!

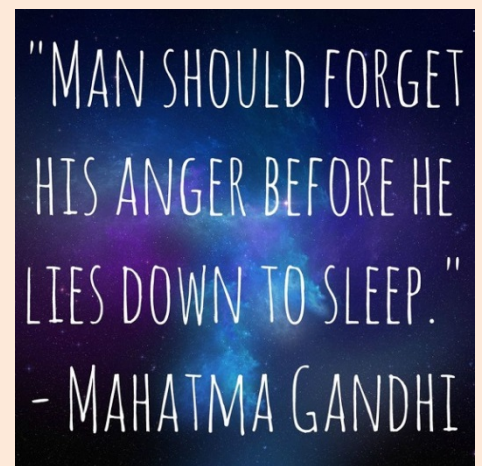
7. Play mind games.

Don't underestimate the power of your mind—and imagination—to help you fall asleep. Try this: Imagine the night's rest is over and it's time to pop out of bed, jump in the shower, get dressed and leave the house... preferably on a cold, wet day. The contrast between that chilling prospect and a warm, comfy bed might just be enough to induce sleep.

The Huffington Post founder Arianna Huffington, who's featured on the April 2015 cover of SUCCESS magazine, says sleep is her top secret to success.

Read the full feature to [find out how she's leading the charge](#) for well-being in the American workplace.

Source: <http://success.com/article/7-quick-tricks-to-sleep-better-tonight>



DFAS / MyPay updates

Update Your Email Address

Keeping your email address in *myPay* current is key to managing your account

Once you have a *myPay* account, the most important thing you can do to keep current with issues affecting your retirement pay is to keep a current email address on file with us. We use your email address as our primary method of contacting you or sharing any news that may affect your retired pay. Having an email address on file also makes it much easier to update your *myPay* password.

Take a minute right now and check to make sure your email addresses are current. At the bottom of your *myPay* account menu, select “Email Address” to view the email addresses you have on file with us. Make sure you indicate the primary email address you want us to use and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

Updating Your Email Address

DFAS uses your *myPay* email address to send newsletters, breaking news, and to notify you when your Retiree Account Statement and 1099R tax statements are available. To update your email address follow the steps below:

1. Go to the *myPay* web site, and log into your account using the “Log In” box at the top left-hand side of your screen.
2. After entering your Login ID and Password, click “I agree to the terms of the User Agreement”
3. On the Main Menu page, click on the Email Address link.
4. Enter and confirm the correct address. Be sure to select “primary” beside the email address where you want to receive pay statement notifications and other important correspondence.
5. Save your changes by selecting Accept/Submit then confirm your changes are correct.
6. From the top of the page in the gray bar, you may select Main to return to the Main Menu or Exit to close out your session.

SOURCE: DFAS July 2015 Retiree Newsletter: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>

Ask myPay -- Online Customer Service

myPay Home page: <https://mypay.dfas.mil>

Customer Service: 800-321-1080, Option 1

M-F, 8 a.m. to 5 p.m. ET



Audit Your Account - *Make sure you review your account every year*

You'd notice if your banking information was wrong, wouldn't you?

Probably, but there's a lot of other important information to keep updated to make sure you're getting all the retired pay you deserve.

Keep your information current so that we can get in touch with you if there is a problem, change, or update with your account. Don't let anything slip through the cracks!

Here's a list of things to check at least once a year.

1. Update your address
2. Update your email address
3. Check your state and federal income tax withholding
4. Review your allotments
5. Have there been changes in your family?
6. Check your beneficiary designations

For more info & details on each item, please visit “Audit Your Account” at:

<http://www.dfas.mil/retiredmilitary/newsevents/newsletter/Audit-Your-Account.html>

The [Department of Veterans Affairs](#) (VA) provides services to former members of the military, not just those who are retired from the military.

If you are disabled, the VA establishes your level of disability compensation, and handles any changes or updates. These include:

- Additional (tax-free) benefit for veterans injured while in the service
- Ratings for service-connected disability codes
- Ratings for Special Monthly Compensation
- Individual Unemployability ratings
- Re-rating you if you feel your disability has increased

The VA also administers pensions, educational programs, home loans, life insurance, vocational rehabilitation, survivors' benefits, medical benefits and burial benefits.

If you have questions or concerns about any of these topics, please contact the VA at 800-827-1000.

Avoid Fraud – Protecting Your Account – – *Tips for managing your account*

Online fraud is a fact of life. We've all read the articles about people who have had their accounts hacked into. Every retiree needs to be vigilant to protect themselves from online fraud. Here are some important safeguards that will help you protect your information while doing business online:

1. The first and most important step you can take is to make sure you have a current password and login ID for your **myPay** account. Please be aware it is your responsibility to keep both your password and login ID secure. For more information, you can consult this article. <http://www.dfas.mil/pressroom/onlineprotection/mypaysecurity.html>.
2. Once you have your login ID and a current **myPay** password, use **myPay** to perform all your routine pay-related transactions. Performing your transactions in **myPay's** secure environment is a key element to protect your data integrity.
3. Obtain and use firewall/anti-spyware software on your personal computer and update that software frequently. For more information on this, you can consult this article. <http://www.dfas.mil/pressroom/onlineprotection.html>.

Here are some additional steps you can take to protect your personal information:

1. Limiting access to your Social Security Number (SSN) is the first step towards protecting access to your account. Share your SSN sparingly, and only when there is a legitimate reason to do so.
2. Similarly, share the rest of your Personally Identifiable Information (PII) sparingly, and only when there is a legitimate reason to do so. Don't share PII info with anyone unless you initiate the exchange.
3. Dispose of mail or anything else that may contain your PII carefully, shredding the documents whenever possible.
4. When you are sending physical mail, literally drop it in the US PO box yourself. Do not regard the information in your letter as secure until you see that it is actually in a US PO box.
5. Review your pay information frequently.
6. Review your credit report frequently.

SOURCE: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter/Avoid-Fraud--Protecting-Your-Account.html>

The Scoop on Credit Scores

J.J. Montanaro is a certified financial planner with USAA, The American Legion's preferred provider of financial services. Submit questions for him online.

By J.J. Montanaro - February 1, 2015 (as featured in [The American Legion Magazine](#))

This may be a shocker, but that all-important number in the world of borrowing – your credit score – doesn't really exist, at least not in singular form. Believe it or not, you couldn't count all your possible credit scores even if you used all your fingers and toes. You could have dozens.

Even so, all credit scoring models share a common purpose: they examine your current and past credit behaviors to predict if you're likely to pay back money a lender is contemplating loaning to you, whether it's a car loan, a credit card or a mortgage.

Your score is calculated by taking the information held at a credit bureau and running it through a scoring model.

Here's why you could have so many scores:

- **Different creators** Often, "FICO score" and "credit score" are used synonymously. That's nice for FICO, the company that created credit scoring, but it's kind of like calling all soda Coke.
- Recently another big player entered the fray: VantageScore. The credit bureaus themselves, in an attempt to tap into the big bucks of credit scoring (and cut what they pay to FICO), created this new form of credit scoring.
- **Different databases** Different information coming in equals different scores coming out. Any of the three credit bureaus could supply the raw data that go into a particular credit score. But not all lenders report the same information to each bureau, so your score may be different based on which database is used.
- **Different purposes** There are different models for different types of lending. There's a score designed to determine how much of a risk you are in general, but there are also scores for lenders who want to gauge your risk specifically for a car loan, credit card or mortgage.
- **Different versions** Over the years, credit scoring has gotten more and more sophisticated. However, some lenders may not want to pay for the latest and greatest scoring version when they're already using an older (and less expensive) method to calculate your score. This means they save some money, while you have yet more possible credit scores.

Despite the potential confusion created by all these different scores, there's good news. Whether you have 3 or 30, you can be laser-focused in your effort to build or maintain a top-notch score. Do the right things and everything will fall into place, no matter how your score is calculated.

##



Financial / Legal News

Cut Your Costs and Pay Yourself First

Written by Michael Camacho For Pacific Daily News - Apr. 27, 2015

Warren Buffet once said "do not save what is left after spending, but spend what is left after saving." This quote reminds us that saving is important and that we should save before we spend -- pay ourselves first. Finding areas in which we can cut back sometimes seems like a daunting task. If you track your daily expenses, you can find certain areas that you can cut. The hardest part is getting started.

Cut down on car bills

Automobile expenses are a large part of our budget. Especially on Guam, we rely heavily on our vehicles to get us to our destinations. We use them daily and keeping them in good working condition is a must. Maintenance is costly and although the fuel prices may be low right now, they could rise in the near future. Many of us neglect our car until something needs repairing. Our cars go through some rough conditions here on Guam. The heat, the salt air, road conditions, and stop-and-go traffic put extra wear and tear on the vehicles. Taking care of the little things will help avoid large expensive repairs later on. Sometimes, if the vehicle is older it could be the difference of small maintenance costs versus a new car with a new loan.

Avoid quick start-ups and stops. This causes the engine to use more fuel. Plan your trips so that you can cut back on the number of round trips and the amount of miles traveled. Plan your route to avoid backtracking. If possible, try carpooling.

You do not have to be an auto mechanic to learn how to check the fluids in your car. Many of them are easy to check and replace. You can go online to research how to replenish your vehicle's fluids and which fluids to buy. Check your engine oil, brake fluid, coolant, power steering fluid, windshield washer fluid, and transmission fluid. These fluids are inexpensive. It is the cost of labor that causes the high prices of maintenance. A properly running engine can save a few hundred dollars each year.

Tires are another thing you can maintain. Properly inflated tires stay in good condition longer. Tires that are poorly maintained can blow out. Replacing your tires could be the least expensive alternative compared to a tire that causes an accident. Check your tires at least weekly. You can buy inexpensive tire plugs that stay green when properly inflated and turn red when you need to add air. Well-maintained tires can also save hundreds of dollars a year on fuel.

Being surrounded by the ocean is beautiful but it is hard on metal objects, especially your vehicle. Metal objects rust a lot quicker here on the island because of the salt in the air. Washing your vehicle at least monthly can help slow down the rust process. Be sure you clean under the car as well. Never wash your engine under the hood. There are many water-sensitive parts on top of your engine. Get your engine cleaned by a professional.

Clothes can cost you!

Clothing can be expensive if you have children. You might feel that you are constantly having to buy clothing. Name brands are expensive, especially for something that they will outgrow or ruin within a few months or years. Quality should not be overlooked. It may cost you a few more dollars upfront for a good pair of jeans versus buying several lower-quality ones. Look for deals at department stores. Usually items that are out of season are marked down drastically. Also try discount stores. These items are either out of season or slightly imperfect.

Get good deals

Thrift stores are another way to save money. Items are usually lightly used but are still in great to good condition. Look in the paper for yard or garage sales. Flea markets are also another source to find great clothing deals.

Try using the phone to shop around for items you need immediately. I recently bought a basketball for my son and a dodgeball for my daughter and saved a total of \$25 just by calling the sporting goods store and asking for pricing and availability.

Michael Camacho is president and chief executive officer of Personal Finance Center. He has more than 20 years of experience in retail banking and at financial institutions in Guam and Hawaii. If there is a topic you'd like Michael to cover, please email him at moneymattersguam@yahoo.com and read past columns at the Money Matters blog at www.moneymattersguam.wordpress.com.

Source: <http://www.guampdn.com/article/20150427/NEWS01/304270009/Cut-your-costs-pay-yourself-first>



"Gratitude makes sense of our past, brings peace for today, and creates vision for tomorrow." ~ Zig Ziglar

"Insecurity and resignation mingle with the hope for a better order." ~Gustav Heinemann

Don't Fall for Credit Repair Scams

If you are planning to buy a house, lease a car or even get a new job, your credit score matters. Scammers know this, and they make a living preying on those desperate to improve their score. Lately, BBB Scam Tracker has received numerous reports from consumers targeted by credit repair scams.

How the Scam Works:

You get a phone call or see an ad for a company that claims it can instantly repair your credit. The offer grabs your attention. Your poor credit rating has been holding you back, so you decide to give it a try.

You contact the company, and they promise to remove past credit mistakes, such as late payments or a bankruptcy, from your credit report. They may even offer to give you a new "credit identity." Don't fall for it!

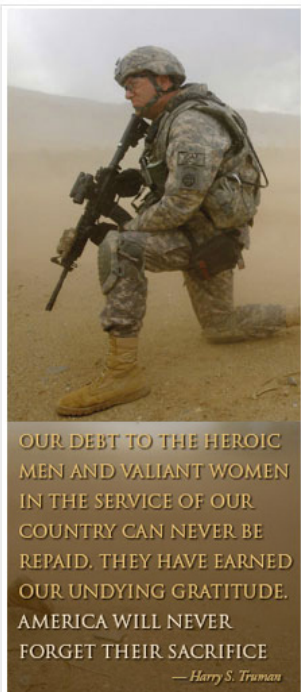
Both of these techniques are scams. Scam credit repair companies may persuade you to contest accurate information on your credit report. Others urge you to apply for a new ID number (typically one used by businesses for tax purposes) or provide you with a stolen Social Security number and tell you to apply for the loan with the new number. Misrepresenting yourself like this is illegal.

How to Spot a Credit Repair Scam:

Not all businesses promising to help you repair bad credit are scams. Watch out for the following warning signs:

- **You are asked to pay in advance:** In the US and Canada, credit repair companies can only collect their fee after they perform the services promised.
- **The company promises to remove negative information from your credit report.** If the information is accurate, no one can remove it.
- **You are urged to get a new "credit identity."** In the US, some scam companies will ask you to apply for an Employer Identification Number instead of using your Social Security number. Misrepresenting your SSN is a crime.
- **Beware of contract red flags.** Make sure you sign a contract and that it contains the terms of your agreement, including the price, the time period and the services to be performed.
- **Know you can cancel.** If you signed up for a credit repair service and it looks suspicious, you can cancel. In Canada, you have 10 days, and, in the US, you have three days.

For More Information: To learn more, check out these tips from the [Consumer Financial Protection Bureau](http://www.consumerfinancialprotectionbureau.gov). To find out more about other scams, check out BBB Scam Stopper (bbb.org/scam).



OUR DEBT TO THE HEROIC
MEN AND VALIANT WOMEN
IN THE SERVICE OF OUR
COUNTRY CAN NEVER BE
REPAID. THEY HAVE EARNED
OUR UNDYING GRATITUDE.
AMERICA WILL NEVER
FORGET THEIR SACRIFICE

— Harry S. Truman

Pro Bono Resources for Veterans

"The American Bar Association is calling on all members to assist in a critical effort to support our nation's veterans. Service men and women have devoted their lives to our country and to protecting our freedom."

Resources for lawyers & veterans to assist with medical care challenges, disability benefits, reemployment rights, consumer, housing, criminal & family law matters, & obtaining legal counsel.

http://www.americanbar.org/groups/committees/veterans_benefits/pro_bono_resources_for_veterans.html

The Veterans Consortium Pro Bono Program

The Veterans Consortium Pro Bono Program provides pro bono attorneys to financially qualified veterans with meritorious claims when their benefits appeals reach the US Court of Appeals for Veterans Claims. In addition, we provide training for the volunteer attorneys as well as support them with mentors and materials once they accept a case. Information on our program is available at <http://www.vetsprobono.org/>.

Center for Veterans' Advancement

Public Counsel's Center for Veterans' Advancement (CVA), a national leader in veterans' advocacy, is driven by its core mission to uphold our nation's promise to veterans and their families. CVA provides legal representation to veterans and their families at both the local and national levels.

http://www.publiccounsel.org/practice_areas/center_for_veterans_advancement

Recovering from identity theft is easier with a plan

by Nicole Fleming, Consumer Education Specialist, FTC (May 14, 2015)

Hollywood might have you believe that identity theft means a dozen maxed out credit cards, a warrant for your arrest, and a bill for a spa appointment 2,000 miles away. But in real life, identity theft can be sneakier.

It might start with a small credit card charge you don't recognize. Or a strange new account that shows up on your credit report. Or a letter from the IRS that says you already filed taxes this year. Only you didn't. If someone uses your information to make purchases, open new accounts, or get a tax refund, that's identity theft.

Only in Hollywood would you fly across the country to track down and arrest the thief. In real life, it might take a while to figure out what's happened, and how to recover. IdentityTheft.gov — a new resource from the FTC — can help.

IdentityTheft.gov can help you determine which critical steps come first, and gives detailed advice and helpful resources — like easy-to-print checklists and [sample letters](#). The site also connects you to organizations that are critical to the recovery process, like credit bureaus, the Social Security Administration, the IRS, and local consumer protection offices.

A [recent Executive Order](#) called for the FTC and other federal agencies to streamline and consolidate resources at IdentityTheft.gov by May 15, 2015. Future enhancements to the site will allow people to get customized help based on their specific experiences.

Looking for free identity theft resources to share in your community? To get free publications, videos, and tutorials, visit ftc.gov/idtheft. You'll also find prevention tips and outreach ideas for community leaders, law enforcement, and businesses.

SOURCE: <http://www.military.ncpw.gov/node/1175>

What To Do Right Away

*Did someone steal and use your personal information?
Act quickly to limit the damage.*

Step 1: Call the companies where you know fraud occurred.

Step 2: Place a fraud alert and get your credit report.

Step 3: Report identity theft to the FTC.

Step 4: File a report with your local police department.

What To Do Next

Take a deep breath and begin to repair the damage.

Close new accounts opened in your name

Remove bogus charges from your accounts

Correct your credit report

Consider adding an extended fraud alert or credit freeze

See more at: <https://www.identitytheft.gov/>

Affordable Care Act (ACA) - <http://www.dfas.mil/taxes/aca.html>

Your taxes and the Affordable Care Act

During January 2016, DFAS will begin providing IRS Forms 1095 (C and/or B depending on your status as a military member, military retiree or annuitant, or federal civilian employee). The information will be necessary when you prepare to file your 2015 federal income tax return.

Like your other tax and pay statements, the new forms will be available in your [myPay](#) account when they are released (no later than Jan. 31, 2016).

What's important?

- Most federally provided healthcare plans (Tricare and FEHB) meet the **minimum essential coverage** requirement of the [Affordable Care Act](#).

| *Continued on page 14*

Save a buck...save a tree...save your peace of mind!

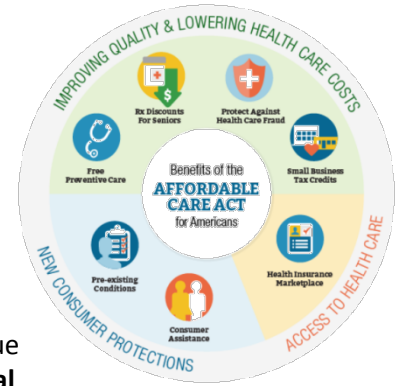
Military members, retirees, annuitants and federal civilian employees serviced by DFAS have a menu link "**Turn On/Off Hard Copy of IRS Form 1095.**" in [myPay](#).

While your 2015 IRS Form 1095 won't be ready for a while, you can prepare now to keep yours secure within your [myPay](#) account. Not only can you help keep your information away from thieves, electronic delivery saves your service or agency money and preserves our natural resources.

Click the link and select electronic delivery only to keep your 1095 ready and waiting in your [myPay](#) account. While you're at it, you may want to make sure your leave and earning statement and your tax statement (W-2 or 1099R) are also selected for electronic delivery.

Affordable Care Act | *Continued from page 13*

- **Military members** will receive a notification letter from the Defense Manpower Data Center (DMDC) if their SSN or a family members' SSN needs to be updated in DEERS. It is important to follow the instructions in the letter to ensure information is correctly reported to the IRS.
- You will receive an **IRS Form 1095-B or 1095-C** for all healthcare plans you are enrolled in. This includes Tricare and the Federal Employee Health Benefit plans (available via your [myPay](#) account), VA and other plans provided through a government agency or purchased by you for yourself and your family members.
- The IRS 1095 series forms include information **already provided** to the Internal Revenue Service. These forms contain information **you need to complete your individual federal income tax return**.



What's a 1095?

The **IRS Form 1095 series** informs taxpayers of the information provided to the IRS regarding their healthcare coverage during the tax year. This information will be required as taxpayers complete their federal tax return.

- **IRS Form 1095-B (for military retirees and annuitants):** This form provides information you will need to report on your income tax return that you, your spouse and individuals you claim as dependents had qualifying health coverage (referred to as “minimum essential coverage”) for some or all months during the year. Individuals who do not have minimum essential coverage and do not qualify for an exemption may be liable for the individual shared responsibility payment.
- **IRS Form 1095-C (for military members and federal civilian employees):** This form includes information about the health insurance coverage offered to you by your employer. Form 1095-C, Part II, includes information about the coverage, if any, your employer offered to you and your spouse and dependent(s).

Form **1095-B**
Department of the Treasury
Internal Revenue Service

Health Coverage

► Information about Form 1095-B and its separate instructions is at

Part I Responsible Individual (Policy Holder)	
1 Name of responsible individual	2
4 Street address (including apartment no.)	5 City or town
	6

SOURCE: DFAS July 2015 Retiree Newsletter: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>

VA and TriWest Assures Choice Card Program is Up and Running

Sources: <http://www.pacificnewscenter.com/local/item/4731-va-and-triwest-assures-choice-card-program-is-up-and-running>;
<http://www.guampdn.com/story/news/2015/06/30/guam-va-choice-card-0701/29499555/>;
<https://bordallo.house.gov/press-release/bordallo-clarifies-veterans-choice-program>

In light of some recent confusion about the unsteady implementation of the VA Choice Card program on Guam, some solutions have been presented by the US Veterans Affairs and Tri-West, the main insurer for Guam's Veterans.

Previously reported - veterans on Guam and in the CNMI were being told they were ineligible for the program, because of a disconnect in communication between Washington, DC and Triwest officials in Hawaii according to VA Pacific Island Healthcare System coordinator Thomas Driskill – something was Driskill states has been corrected.

TriWest has assured Congresswoman Bordallo that it has finalized securing contracts with numerous healthcare providers, and today more than 150 local healthcare providers will accept Veterans Choice Cards. TriWest continues to add local healthcare providers, especially for specialty medicine.

- Veterans must first activate their Veterans Choice Card before making an appointment by calling 866-606-8198. (This is similar to the process for activating a credit card)
- Veterans on Guam are not limited by the 30 day rule and can make appointments directly with TriWest immediately, without a referral from the Guam Community-Based Outpatient Clinic (CBOC). *Since the VA health care providers at the Guam CBOC may not be familiar with the options available under the Veterans Choice Program. Veterans are encouraged to contact TriWest directly to activate their choice cards and schedule an appointment with local providers. Additionally, veterans should schedule their appointments through TriWest to avoid payment issues if they are using an out-of-network provider.*

TriWest also has a dedicated Guam team which is available during Guam time in order to serve the Guam and CNMI population.

For more on the Veterans Choice Program, visit: <http://www.va.gov/opa/choiceact/>

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 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.

▶ **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.

▶ **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 788/4604/888-9023 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's 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. You must have a copy of your DD Form 214.

▪ The **State VA Office** is located in Asan next to the Harley Davidson Motorcycle Store. Call 475-8388.

▪ The **VA Federal Benefits Office** is in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 7:30 a.m. to 3:45 p.m. Monday through Friday, excluding federal holidays.

▪ **Guam Vet Center** at the Reflection Center is a community-based counseling center that provides a wide range of social and psychological services, including professional readjustment counseling to veterans and families, military sexual trauma counseling, and bereavement counseling for families who experience an active duty death. Phone: 472-7161/977-927-8387.

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.

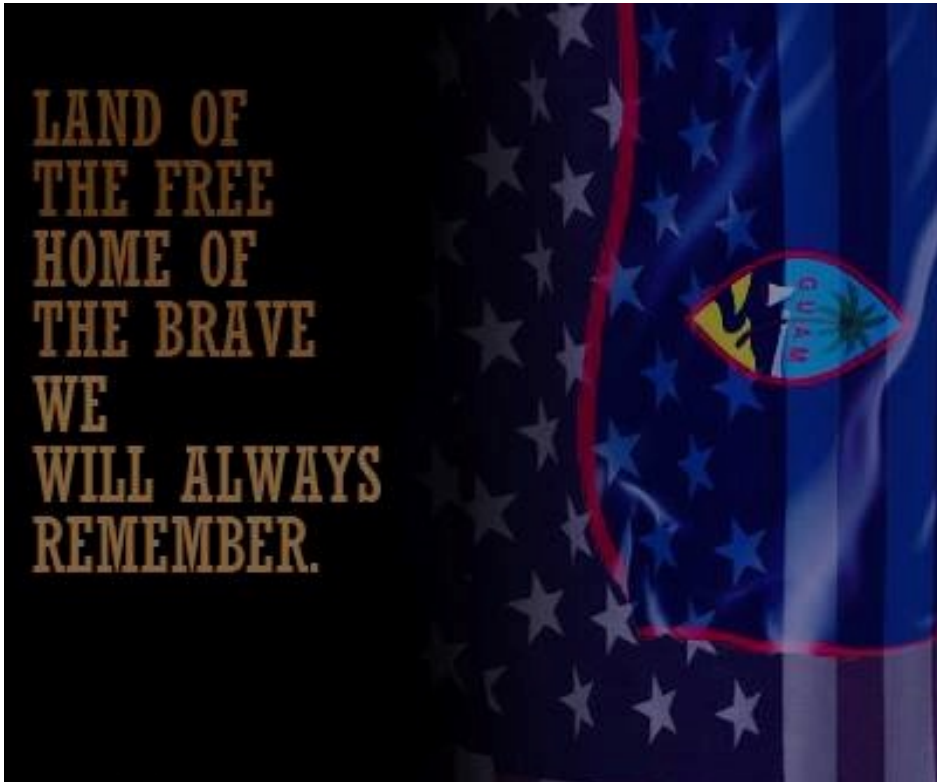
Email: aguon4guam@gmail.com



keeping you informed

Guam Veterans Corner Special Notes:

- **VA Clinic:** 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306.
- Veterans who have made an **appointment at the VA clinic** and still haven't been seen should call the VA clinic at 475-5760. Veterans may also call Bill Cundiff at 565-4561 or send email to: afcmst24@yahoo.com. (It is no longer mandatory for veterans to receive a briefing prior to receiving services at the VA Community Based Outpatient Clinic. It's now optional.)
- The **Veterans Clinic Home Based Primary Care** has nurses, doctors, social workers, 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.
- The Veterans Administration recently entered into a contract for **five emergency housing beds** in Guam with the nonprofit organization United States Veterans Initiative, or USVETS. More information will be forthcoming.
- The **veterans employment specialist** at the VA Clinic is Anthony Cruz. He can be reached at 475-5783/475-5786 or anthony.cruz@va.gov.
- **Homeless Veterans Program** manager is located at the VA Clinic and can be reached at 487-5800.
- **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 **VA cemetery chapel** is available for use for public viewing. Call 475-8391/2.



Upcoming Holidays / Observances

July

- 4 Jul: Independence Day
- 21 Jul: Guam Liberation Day
- 27 Jul: Signing of the Korean Armistice in 1953
- 29 Jul: Anniversary of Army Chaplain Corps

August

- 4 Aug: Coast Guard Birthday (4 August 1790)
- 7 Aug: Purple Heart Day
- 26 Aug: Women's Equality Day
- 31 Aug: End of Operation Iraqi Freedom (2010)

September

- 2 Sep: V-J Day: Japan surrendered 1945, ending WWII fighting
- 7 Sep: Labor Day (1st Monday)
- 11 Sep: Patriot Day
- 17 Sep: Constitution Day and Citizenship Day
- 18 Sep: POW/MIA Recognition Day (3rd Friday)
- 18 Sep: Air Force Birthday (18 September 1947)
- 27 Sep: Gold Star Mother's and Family's Day (last Sunday)
- 15 Sep – 15 Oct: Hispanic Heritage Month
- 29 Sep: VFW established 1899

Please Notice This *from VFW Post 1509*



– Yigo

Be advised.....

Post Canteen NEW hours:

- Monday thru Thursday: 3 PM till close (never before 11pm)
- Friday, Saturday & Sunday: 12 PM till close (never before 11pm)

***** Reminder *****

The Post Canteen is now **NO SMOKING!**
PLEASE STOP BY & SUPPORT YOUR VFW!!



Guam Legislative Actions regarding Veterans

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

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

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

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

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

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

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

285-32 – Appropriate funds to Dept of Admin for Westcare Pacific Islands for

specific purposes of conducting intense outreach activities, providing informational and referral services to all

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

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

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

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

163-32 – Providing service-disabled veteran-owned businesses preference in government of Guam contractual

opportunities. referred to as the "Guam Service-Disabled Veterans Business Opportunity Act". Status: Received/Referred to

Committee 08/05/13. For more info: [http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B163-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%20Bill%20No.%20B163-32%20(COR).pdf)

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

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

145-32 – Renaming Malesso Pier Park [Plåsan Beterånon 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%20Introduced%20Bill%20No.%20B145-32%20(LS).pdf)

143-32 – Applicability of the waiver of driver’s license fees for veterans to include all classes & endorsement –

Passed 11/12/13. For more info: [http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B143-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%20Bill%20No.%20B143-32%20(COR).pdf)

135-32 – Increasing # of veterans on the Guam Veterans Commission / Establishing ‘Sengsong Beterånon Guahan –

Guam Veterans Village’ – 7/31/2013 Passed 04/15/14. For more info: [http://202.128.4.46/Bills Introduced 32nd/Bill%20No.%20B135-32%20\(COR\).pdf](http://202.128.4.46/Bills%20Introduced%20Bill%20No.%20B135-32%20(COR).pdf)

134-32 – Establishing Office Veterans Affairs as the official agency for ‘Guam Veterans Registry’ - Passed 11/12/13.

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



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

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

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



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



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

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

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



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

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



Benefits WATCH

Get started on making your plans for “Someday” happen

Americans are not saving enough for that Someday when they will retire. 10,000 people reach retirement age daily and many are unprepared. Most don't have pensions and must depend on Social Security for most of their income. It's hard to plan for the future without knowing what you need to know.

Well, Someday has arrived! Social Security offers a my Social Security account to help people prepare for and manage their retirement. Someone opens an account every 6 seconds. Join the millions who have made Someday today by finding out how to plan for retirement. Don't wait until it is too late and get started now ...

<http://socialsecurity.gov/myaccount/>



What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). The different parts of Medicare help cover specific services:

Medicare Part A (Hospital Insurance)

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

Medicare Part B (Medical Insurance)

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Medicare Part C (Medicare Advantage Plans)

A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medicare Part D (prescription drug coverage)

Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

Not sure what kind of coverage you have?

1. Check your [red, white, and blue Medicare card](#).
2. Check all other insurance cards that you use. Call the phone number on the cards to get more information about coverage.
3. [Check your Medicare health or drug plan enrollment](#).
4. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

SOURCE: <http://www.medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/whats-medicare/what-is-medicare.html>



“I believe keeping our promises should be our highest priority and that means saving Social Security and Medicare while preserving the American dream for our children and grandchildren.” ~ Tom Coburn

Overlooked Disabilities

There are many [disabilities](#) veterans and VA medical staff seem to overlook or set aside indefinitely, causing veterans to miss out on a chance to file a claim for a service-connected disability. Take a look at the Top 10 Overlooked Disabilities missed by veterans and VA medical staff. Don't miss out!

Top 10 Overlooked Compensable Disabilities

1. Erectile Dysfunction – Erectile dysfunction, or ED, is the inability of a man to have an erection hard enough to have sexual intercourse. It can also be known as impotence. It is not unusual for this to happen to a man on occasion, but frequent ED can be a sign of a bigger medical problem that needs attention. ED can also lead to complications in a man's life all on its own.

2. Agoraphobia – The essential feature of Agoraphobia is anxiety about being in (or anticipating) situations from which escape might be difficult or in which help may not be available in the event of having a Panic Attack (or panic-like symptoms). Oftentimes, when in this situation, an individual may have the vague thought that something dreadful may happen. Such concerns must persist for at least 6 months and occur virtually every time an individual encounters the place or situation (especially those that remind a veteran of battle situations).

Agoraphobic fears typically involve characteristic clusters of situations that include being outside the home alone; being in a crowd or standing in a line; being on a bridge; and traveling in a bus, train, or automobile.

More specifically, the diagnostic criteria in the DSM-5 requires that an individual experiences intense fear in response to (or when anticipating entering) at least 2 of the following 5 situations:

- 1) using public transportation, such as automobiles, buses, trains, ships, or planes
- 2) being in open spaces, such as parking lots, marketplaces, or bridges
- 3) being in enclosed spaces, such as shops, theaters, or cinemas
- 4) standing in line or being in a crowd
- 5) being outside of the home alone

A person who experiences agoraphobia avoids such situations (e.g., travel is restricted; the person changes daily routines) or else they are endured with significant distress. For example, people with agoraphobia often require the presence of a companion, such as a family member, partner, or friend, to confront the situation.

3. Keloids – A scar that rises quite abruptly above the rest of the skin. It is irregularly shaped, usually pink to red in color, tends to enlarge progressively, and may be harder than the surrounding skin. Keloids are a response to trauma, such as a cut to the skin. In creating a normal scar, connective tissue in the skin is repaired by the formation of collagen. Keloids arise when extra collagen forms.

4. Sexually Transmitted Diseases –

5. Pseudofolliculitis Barbae – a common condition of the beard area occurring in men and other people with curly hair. The problem results when highly curved hairs grow back into the skin causing inflammation and a foreign body reaction. Over time, this can cause scarring which looks like hard bumps of the beard area and neck.

| [Continued on pg 20](#)

Burial Benefits

For Burial in a National Cemetery

Burial benefits available include a gravesite in any of our [131 national cemeteries](#) with available space, opening and closing of the grave, perpetual care, a [Government headstone or marker](#), a [burial flag](#), and a [Presidential Memorial Certificate](#), at no cost to the family. Some Veterans may also be eligible for [Burial Allowances](#). Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

The Veterans family should make funeral or cremation arrangements with a funeral provider or cremation office. Any item or service obtained from a funeral home or cremation office will be at the family's expense.

Preparing in Advance

Gravesites in Department of Veterans Affairs (VA) national cemeteries cannot be reserved in advance.

You should advise your family of your wishes and where your [discharge papers](#)* are kept. These papers are very important in establishing your eligibility.

At the time of need your family would contact a funeral home who will assist them with making burial arrangements at the national cemetery. You may wish to make pre-need arrangements with a funeral home.

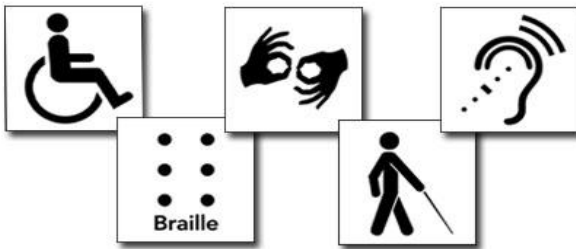
To schedule a burial: Fax all discharge documentation to the [National Cemetery Scheduling Office](#) at 1-866-900-6417 and follow-up with a phone call to 1-800-535-1117.

| [Continued on pg 20](#)

Overlooked Compensable Disabilities | *Continued from pg 19*

6. Plantar Fasciitis – Plantar fasciitis is the pain caused by inflammation of the insertion of the plantar fascia on the medial process of the calcaneal tuberosity. The pain may be substantial, resulting in the alteration of daily activities. Various terms have been used to describe plantar fasciitis, including jogger’s heel, tennis heel, policeman’s heel, and even gonorrheal heel. Although a misnomer, this condition is sometimes referred to as heel spurs by the general public.

7. Pleurisy – Pleurisy is inflammation of the parietal pleura that typically results in characteristic pleuritic pain and has a variety of possible causes. The term “pleurisy” is often used to refer to a symptom and a condition. It is more precise to use the term “pleurisy” for the condition and “pleuritic pain” to describe the symptom. Pleuritic pain is a key feature of pleurisy; therefore, this article reviews the physiology and classic characteristics of pleuritic pain, focusing on the presentation and diagnosis of the patient and the management of various causes of pleurisy. Pleuritic chest pain is a common presenting symptom and has many causes, which range from life-threatening to benign, self-limited conditions.



8. Tropical Phagedena (Jungle Rot) – tropical phagedena, Aden ulcer, Malabar ulcer, and jungle rot (from Vietnam) , as well as various native terms. It occurs on exposed parts of the body, primarily the legs, arms, and feet. Frequently on pre-existing abrasions or sores, sometimes beginning from a scratch. As a rule, only one extremity is affected and usually there is a single lesion, although it is not uncommon to find multiple ulcers on two or more body parts.

9. Hemorrhoids – Hemorrhoids are swollen and inflamed veins around the anus or in the lower rectum. The rectum is the last part of the large intestine leading to the anus. The anus is the opening at the end of the digestive tract where bowel contents leave the body.

10. Sleep Terror Disorder - Sleep terror disorder is also known as **night terrors**. Sleep terror is characterized by the following symptoms that a mental health professional looks for when making a diagnosis for this condition:

- Recurrent episodes of abrupt awakening from sleep, usually occurring during the first third of the major sleep episode and beginning with a panicky scream.
- Intense fear and signs of autonomic arousal, such as tachycardia, rapid breathing, and sweating, during each episode.
- Relative unresponsiveness to efforts of others to comfort the person during the episode.
- No detailed dream is recalled and there is amnesia for the episode.
- The episodes cause clinically significant distress or impairment in social, occupational, or other important areas of functioning.

The disturbance is not due to the direct physiological effects of a substance (e.g., a drug of abuse, a medication) or a general medical condition.

<http://www.veteranprograms.com/id2146.html>

Burial Benefits

| *Continued from pg 19*

Donating Burial Flags in National Cemeteries

Most of the Department of Veterans Affairs national cemeteries display an Avenue of Flags on patriotic holidays and during special events. The Avenues consist of burial flags donated by the families of deceased Veterans and provide a unique visible tribute to all of our Nation's Veterans.

A Certificate of Appreciation is presented to the donor for providing their loved ones' burial flag to a national cemetery.

Please contact the [cemetery](#) of your choice for information on how to donate a Veteran's burial flag.



For Burial in a Private Cemetery

Burial benefits available for Veterans buried in a private cemetery may include a [Government headstone, marker or medallion](#), a [burial flag](#), and a [Presidential Memorial Certificate](#), at no cost to the family. Some Veterans may also be eligible for [Burial Allowances](#). There are not any VA benefits available to spouses and dependents buried in a private cemetery.

[Potential Questions to Ask Regarding Burial in a Private Cemetery](#)

[VA-NCA-IS-1 Interments in VA National Cemeteries](#) — provides information on the National Cemetery Administration's history, arranging a burial in a national cemetery, military honors, burial eligibility and locations of national and state Veterans cemeteries.

***Note:** Link will take you outside the VA web site.

Source:

http://www.cem.va.gov/cem/burial_benefits/

Vet care expands *Special days, hours at Public Health clinics*

Veterans now can receive behavioral health and medical services at the island health department's northern and southern facilities.

Through the Veterans Affairs Pacific Islands Health Care System's Rural Health Extension Care program, which launched Monday, Guam veterans can access these services outside of the VA's community-based outpatient clinic in Agana Heights, which was criticized earlier this year for reportedly failing to meet the needs of veterans.

"Patients are being seen right now as we speak," said Thomas Driskill, rural health coordinator for VA Pacific Islands Health Care System, who's on Guam to assess the function of both rural health facilities.

Since opening its services this week, the VA's four-person rural health extension team, which consists of a medical support assistant, a registered nurse, a clinical psychiatrist and a medical doctor, plus a security guard, has treated 18 patients.

"I think the veterans will be very happy about this," said Linda Unpingco-Denorcey, health services administrator for the Department of Public Health and Social Services. "This is also good for Public Health because more people can now be accommodated at our centers."

The team will see patients at the health department's northern facility on Monday and Tuesday from 8 a.m. to 2 p.m. and at the southern facility on Thursday and Friday from 8 a.m. to 2 p.m.

Cindy Gogo, federally accredited veterans benefits counselor for Guam Veterans Affairs, has said this service was long needed. "Many veterans steer away from the VA clinic because they need care there and then — not three or four months later," she said.

Driskill confirmed on Wednesday that there are plans in motion to expand the Agana Heights outpatient clinic by 2,800 square feet, including a second floor.

"Design work will begin sometime next year and the construction will be completely VA-funded," Driskill said.

Karl Kiyokawa, Pacific regional director of TriWest Healthcare Alliance, accompanied Driskill at Wednesday's meeting. TriWest Healthcare Alliance administers the VA's Choice Card program. The program allows veterans to seek care at private clinics.

Kiyokawa said the company's 50-person Hawaii branch established a Guam-focused office on July 19.

"Guam veterans are beginning to call about the choice card more and more, which is good," Kiyokawa said. "So we've opened up more lines there and at other offices in the mainland to better service Guam veterans."

Source: <http://www.guampdn.com/story/news/2015/07/22/vet-care-expands/30501919/>

Emergency Care for Veterans at US Navy Hospital (Guam)

Recently the Commanding Officer of Naval Base Guam met with Mr. Martin Manglona, Guam Veterans Affairs Office regarding emergency care access for veterans. The following is a summary of the process the parties agreed to:

1. Veterans must present VA ID card along with the appointment letter (VistA generated) stating the appointment date and time with the attachment instructing them to complete labs 2 weeks prior to the appointment date.
2. Veterans must present VA ID card along with an appointment card (VA FORM 2505) date/time and stamped with either the MD or RN stamp with a diagonal line through the unused lines. This could be used for same day labs, radiology, pharmacy or specialty clinic appointments or multiple appointments.
3. If the veteran does not have a VA ID card, they may present a valid driver's licenses at the VCC with the above documentation of appointment for a one day pass to access USNH.
4. If the veteran is unable to drive and requires a person to bring them to USNH a one day visitors pass may be obtained at VCC with the veteran as stated above.
5. Should the veteran be unable to exit the vehicle to obtain a visitors pass, the driver assisting is to inform VCC and a security officer will verify the person in the vehicle and issue a one day visitors pass.
6. Emergency room care, if the veteran requires Emergency Room care and arrives at the USNH gate, an ambulance will be dispatched to assess emergency and bring the veteran to the Emergency Room for care.

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

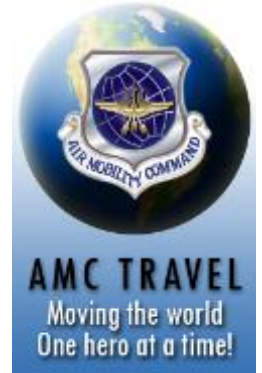
Webpage: www.andersen.af.mil/units/734ams/index.asp

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>



"Change is inevitable – except from a vending machine"

(unknown, but possibly Woody Allen)

"Life is either a daring adventure or nothing at all." ~ Helen Keller



"To argue with a person who has renounced the use of reason is like administering medicine to the dead."

~ Thomas Paine

"Education is not preparation for life; education is life itself." ~ John Dewey



"You get the best efforts from others not by lighting a fire beneath them, but by building a fire within."

~Bob Nelson

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.

How do I get a replacement Medicare card?

Your Medicare card is proof of your Medicare insurance. If your Medicare card is lost, stolen, or destroyed, you can ask for a replacement by using your online my Social Security <http://www.socialsecurity.gov/signin> account.

If don't already have an account, you can create one online. Go to Sign In or Create an Account <http://www.socialsecurity.gov/signin>.

Once you are logged in to your account, select the "Replacement Documents" tab. Then select "Mail my replacement Medicare Card."

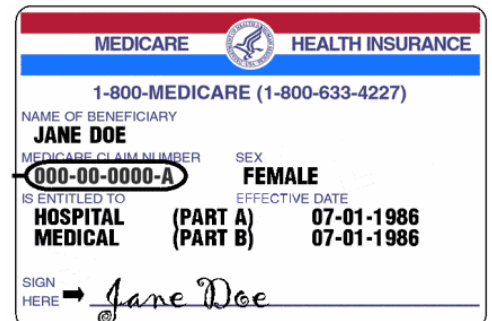
Your Medicare card will arrive in the mail in about 30 days at the address on file with Social Security.

If you can't or prefer not to use the online service:

* Call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, from 7 a.m. to 7 p.m.; or

* Contact your local Social Security office: <http://www.ssa.gov/locator>.

SOURCE: Social Security News Release at <https://faq.ssa.gov/ics/support>



Wanderings

11 Facts About Veterans

1. Veterans are people who served in the military (US Army, Navy, Marine Corps, Air Force, and Coast Guard) in times of war or peace.
2. In 2013 there were 38,140 veterans who served through all the World War II, Korean War, and Vietnam War eras. Help a veteran share their experience in service to combat feelings of isolation. Sign up for [Soldier Statements](https://www.dosomething.org/campaigns/soldier-statements) (<https://www.dosomething.org/campaigns/soldier-statements>).
3. In the United States, Veterans Day is celebrated on November 11 every year, the same day that World War I hostilities formally ended (at the 11th hour of the 11th day of the 11th month).
4. Veterans Day, which pays tribute to all veterans, living or dead, differs from Memorial Day during which we pay tribute to those who lost their lives in combat.
5. There are currently over 2 million female veterans in the United States.
6. 3 states are home to more than a million veterans: California (1.8 million), Florida (1.5 million), and Texas (1.7 million).
7. The unemployment rate of post-9/11 veterans (aka "Gulf War-era II veterans") is 6.2%.
8. Nearly 10 million veterans are age 65 or older.
9. Veterans make up 12% of the adult homeless population.
10. 70% of homeless veterans suffer from substance abuse, while 50% experience mental health issues such as post-traumatic stress disorder (PTSD), which makes it harder to maintain relationships and hold down a job.
11. Many homeless veterans end up living on the streets for 8 or 9 times the length of their deployments.

SOURCE: <https://www.dosomething.org/facts/11-facts-about-veterans>

(see full article for sources for the 11 facts listed)

Enjoy Your Freedom – Its Price was Costly!

Have you ever wondered what happened to the 56 men who signed the Declaration of Independence?

Five signers were captured and tortured by the British before dying. Twelve lost their homes due to arson. Two lost their sons during the Revolutionary War while others had their sons captured. Nine others died while fighting for the rights that we enjoy today.

Following are just a few of their stories.

Francis Lewis - New York: had his home destroyed by the British and his wife and son taken as prisoners. His wife later died of poor health due to her imprisonment.

Thomas Nelson, Jr. - Virginia: personally destroyed his own home in support of General Washington's troops who were trying to spare it. He also died bankrupt for the cause.

Carter Braxton - Virginia: once a wealthy merchant, had his ships sunk by the British. He ultimately died a pauper after selling all of his possessions to pay his debts.

Lewis Morris - New York: among the many who lost their homes, had his cattle and livestock butchered by the British, while sons fought for freedom.

William Floyd - New York: a farmer whose wife and children endured a seven year exile after the British took over their home.

Thomas McKean - Delaware: died in poverty with his family having to live in exile for their protection.

John Hart - New Jersey: was driven from his dying wife's bedside by the British. He and his thirteen children fled for their lives, many living in caves and woods.

Richard Stockton - New Jersey: died after his release from prison where he suffered torture and starvation.

Thomas Heywood - South Carolina: died on a prison ship while his wife died after watching their home burn.

We should always be mindful of the fates of those who have died to preserve the personal freedoms that we as Americans enjoy. This includes not only these brave forefathers, but all of the soldiers who bravely fought and died for our American way of life and their families who have endured personal hardship.

To read the life history of all of these heroic Americans, go to Daughters of the American Revolution website at:

<http://www.dar.org/archives/signers-declaration-independence>

To read the Declaration of Independence, go to:

<http://www.constitutionfacts.com/us-declaration-of-independence/read-the-declaration/>

"Sometimes I have to stand on my head to see things as they are, when the world seems so upside-down that this is the only position in which anything makes sense." ~Unknown

We buried another veteran today

by: Major Van Harl, *USAF Ret* / published: May 24, 2013

We buried another veteran today.
He went to his God, from us, he went away.
This one was young, in the prime of his life.
He left twin children and a very courageous wife.

It wasn't a bullet, a plane crash or a bomb.
It was cancer, and he just finally, could not hold on.
He fought "it" like a military campaign.
But the time came to surrender, to end his earthly pain.

He knew he would be fine in the presence of his Lord.
But what about his twins, those children he adored?
Will they grow strong and at "life" win.
Please God, let them always remember him.

We buried another veteran today.
It seems, all my life, it has happened this way.
From my uncles of the WW II-time frame.
To the military friends, Vietnam would claim.

For me the number of dead, is always on the rise.
When I get a call another veteran is gone, it is never really a surprise.
From lost sub-mariners, in early days of my life.
To the forever gone, military-medical friends of my veteran wife.

I lost a Korean War veteran friend this year, to a crashed airplane.
I lost a Gulf War friend to cancer, a difference in their age, but still that pain.
I lost an Uncle to cancer who did Korea with the Navy, steaming off shores.
I lost my father-in-law who fought in Korea, from a "fox-hole" in the frozen outdoors.

We buried another Veteran today.
It seems in all my family's generations, it happens this way.
From my Revolutionary War Grandfathers who started this sad, but needed trend.
To the family members on both sides in 1861, who just would not bend.

Some of my family lived a long and happy life, after "their" war.
They died of old age in their bed, safe-behind a locked door.
They died in battle, buried where they fell.
They died years later, carrying emotional scars, in their own personal hell.



My family is no different than thousands who met our Nation's call.

They rose to the demands of this country and some gave their "all".

We have to continue doing this, to make America free.
But, it's that Veteran's twin-little children that keeps worrying me.

We buried another Veteran today.
It seems all my life it continues this way.
Now my only child is sixteen and we reside on a military installation.
My wife and I truly want her to live safe, in a free nation.

But what happens, when it is her-generation's turn to make a stand.

Do we lose our only child in some forsaken-foreign land?
Does she play it safe, stay home and say "that's boy's stuff".
Or does she join like her mother and go right into the ruff.

She has to be that one Veteran I don't see, make that final "call".

Let me go before her, let me first give this country my fighting "all."

Maybe if I go "out-there" and make my final stand.
She can stay safe-at-home, in this wonderful free land.

Editor's Note: Columnist Van Harl is a retired Air Force major who writes about veterans and military issues. With Memorial Day upon us, we thought Van's poem puts things into perspective.

Source: <http://guam.stripes.com/news/we-buried-another-veteran-today>

No matter how educated, talented, rich or cool you believe you are, how you treat people ultimately tells all. Integrity is everything. ~ Unknown Author

"Life is so ironic. It takes sadness to know happiness, noise to appreciate silence, and absence to value presence." ~ Unknown Author

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.)



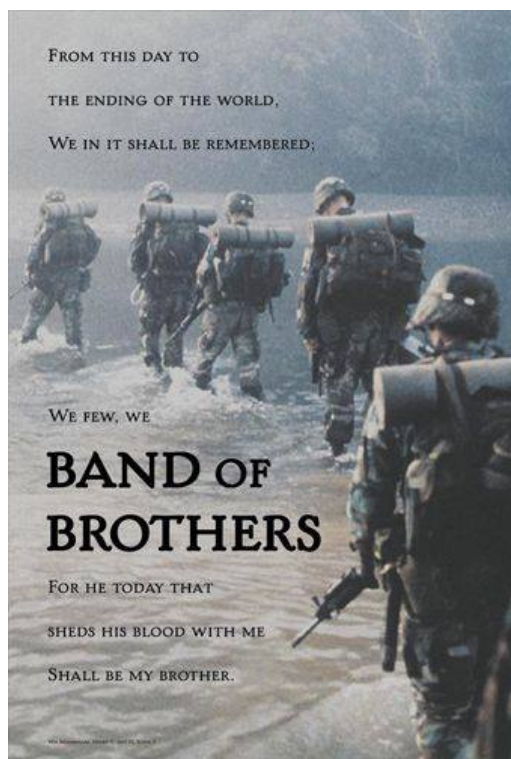
Andersen AFB Airman's Attic

"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.

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



NEARING YOUR 65TH BIRTHDAY? IMPORTANT INFORMATION REGARDING YOUR MEDICAL BENEFITS

When you turn 65, your medical benefits will change. MEDICARE will become your primary medical coverage and TRICARE pays secondary to MEDICARE. You **MUST** enroll in MEDICARE PART B to retain your TRICARE coverage.

If you are within 90 days of your 65th birthday, you should log on to <http://www.ssa.gov> or <http://www.medicare.gov> to enroll in MEDICARE PART B.

Additional information can be found on the TRICARE web site at <http://www.tricare.mil/Plans/Eligibility/MedicareEligible.aspx> or by telephone at: 1- 800-538-9552.

I Am A Veteran

You may not know me the first time we meet,
I'm just another you see on the street.
But I am the reason you walk and breathe free.
I am the reason for your liberty,
I am a veteran.

I work in the local factory all day,
I own the restaurant just down the way,
I sell your insurance...
I start your IV,
I've got the best looking grandkids you'll ever see.
I'm your grocer, your banker, your child's schoolteacher.
I'm your plumber, your barber, your family's preacher.
But there's part of me you don't know very well.
Just listen a moment, I've a story to tell.
I am a veteran.

I joined the service while still in my teens,
I traded my prom dress for camouflage greens.
I'm the first in my family to do something like this.
I followed my father like he followed his.
Defying my fears and hiding my doubt,
I married my sweetheart before I shipped out.
I missed Christmas, then Easter.
The birth of my son.
But I knew I was doing what had to be done.

I served on the battle front, I served on the base.
I bound up the wounded and begged for God's grace,
I gave orders to fire,
I followed commands,
I marched into conflict in far distant lands.

In the jungle, the desert, on mountains and shores,
In bunkers, in tents, on dank earthen floors.
While I fought on the ground, in the air, on the sea,
My family and friends were home praying for me.
For the land of the free and the home of the brave,
I faced my demons in foxholes and caves.
Then one dreaded day, without drummer or fife,
I lost an arm, my buddy lost his life.

I came home and moved on, but forever was changed.
The perils of war in my memory remain.
I don't really say much. I don't feel like I can,
But I left home a child,
And came home a man.
There are thousands like me,
Thousands more who are gone,
But their legacy lives as time marches on.
White crosses in rows,
And names carved in queue,
Remind us of what these brave souls had to do.

I'm part of a fellowship,
A strong mighty band,
Of each man and each woman,
Who has served this great land.
And when old glory waves,
I stand proud,
I stand tall,
I helped keep her flying over you, over all,
I am a veteran.

by Andrea C. Brett

COINS LEFT ON TOMBSTONES Courtesy of NAUS Watchdog Weekly Newsletter

While visiting some cemeteries you may notice that headstones marking certain graves have coins on them, left by previous visitors to the grave.

These coins have distinct meanings when left on the headstones of those who gave their life while serving in America's military, and these meanings vary depending on the denomination of coin.

A coin left on a headstone or at the gravesite is meant as a message to the deceased soldier's family that someone else has visited the grave to pay respect. Leaving a penny at the grave means simply that you visited.

A nickel indicates that you and the deceased trained at boot camp together, while a dime means you served with him in some capacity. By leaving a quarter at the grave, you are telling the family that you were with the soldier when he was killed.

According to tradition, the money left at graves in national cemeteries and state veterans cemeteries is eventually collected, and the funds are put toward maintaining the cemetery or paying burial costs for indigent veterans.

In the US, this practice became common during the Vietnam war, due to the political divide in the country over the war; leaving a coin was seen as a more practical way to communicate that you had visited the grave than contacting the soldier's family, which could devolve into an uncomfortable argument over politics relating to the war.

Some Vietnam veterans would leave coins as a "down payment" to buy their fallen comrades a beer or play a hand of cards when they would finally be reunited.

The tradition of leaving coins on the headstones of military men and women can be traced to as far back as the Roman Empire.



Focus on Transition



Job Seekers, Don't Forget to Spell Check

Expert résumé writer shares 6 ways to ruin yours.

By Michelle Kruse

No matter how qualified you are for a job, if your résumé isn't up to snuff, it'll likely land you at the top of the reject pile. An unpolished résumé suggests a lack of professionalism to recruiters, so it's crucial to avoid making even the slightest slip-up.



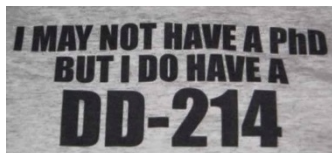
Here are six of the most commonly made mistakes, and tips on how you can steer clear of them.

1. Grammatical, Punctuation and Spelling Errors. Basic grammar, punctuation and spelling skills are things we learn in grade school, which is why having a typo appear on your résumé can be such a deal-breaker. While spellcheck is a great way to catch errors, don't rely on it entirely—it doesn't know the difference between "there" and "their" or "effect" and "affect." Read your résumé slowly and out loud, and ask a friend to look over it as well.

2. Lack of Keywords. With such a tight job market, many companies now rely on computer software to screen the first round of résumés, and they're looking for one thing: keywords. To pass the initial screening, you need to make sure that your résumé includes keywords relevant to the job you're seeking. If you're in marketing, you may want to include phrases like "B2B" and "brand equity." An accountant might include "tax audits" and "CPA." Your best bet is to use keywords that are found in the job posting, but don't repeat anything verbatim or you risk being rejected by the system. Make sure that your keywords appear as early as possible in the résumé.

3. Poor Formatting. There are three basic résumé formats, and each one showcases the job-seeker's skills in a different way. Hiring managers tend to prefer the reverse chronological format, which clearly shows a candidate's career progression starting with their most recent position. The functional format puts the focus on specific skills and is often used by candidates who've held a lot of positions or who have had long gaps in employment; recruiters sometimes see this format as a red flag. Lastly, the combination résumé blends the best of reverse chronological and functional formats.

4. Cluttered, Complicated Design. While some positions may call for a slightly more creative approach to the résumé, it's always better to err on the side of simplicity. Stick to one font and present your information in a well-organized, succinct way. Use black ink to print the document, and never include images.



LinkedIn 101: Dos and Don'ts of Attracting Recruiters

By far, LinkedIn is the most popular online networking tool for recruiting new employees, but people are not taking advantage of it. According to a 2014 survey by Jobvite, a recruiting software company, 94% of employers are active on the social media site but only 36% of job seekers are. For those using LinkedIn, it's important to remember that it is a professional, rather than a social, network.

Here are tips from Elizabeth L. Malatestinic, an expert in human resource management and senior lecturer at Indiana University Kelley School of Business.

- Your picture should look professional rather than personal — no glamour shots, "selfies", or friends in the picture.
- Make sure your profile includes "key words" that relate to your skills and career interests — this is how recruiters will find you.
- Don't include personal information, such as your marital status. Most employers don't want to see that, as it exposes them to concerns about discrimination.
- Join LinkedIn groups related to your interests. Groups increase your network and exposure to those areas. And "follow" companies that you are interested in — you will probably learn valuable information.
- Personalize the invitations you send. It takes more effort (and is easiest to do from a desktop computer), but it makes a much better, and more lasting, impression.
- Perhaps most importantly, profiles need to be free of grammatical or typographical errors. Nothing will turn a recruiter off faster.

While the number of employers using LinkedIn continues to increase, the number of employers who screen through social media outlets such as Facebook, Twitter, and Instagram continues to decline. Large employers are the least likely to check someone's Facebook profile, because they tend to be more diligent about avoiding personal areas that could produce claims of discrimination. Regardless, job seekers are wise to limit access to any of their social media accounts — better safe than sorry. (From HireDaily.com)

SOMETHING TO PONDER – The humor of life

We are in trouble!!!

The Population of this country is 310 million.
160 Million are retired. That leaves 150 million to do the Work.

There are 95 million in school, which leaves 55 million to do the work.

Of this there are 35 million employed by the federal Government. Leaving 20 million to do the work.

2.8 million are in the armed forces preoccupied with killing TERRORISTS, which leaves 17.2 million to do the work.

Take from that total the 15.8 million people who work for state and city Governments. And that leaves 1.4 million to do the work.

At any given time there are 188,000 people in hospitals, leaving 1,212,000 to do the work.

Now, there are 1,211,998 people in prisons.

That leaves just two people to do the Work.

You and me.

And there You are, just sitting at your computer, reading jokes...

Nice. Real nice

Adjusting to a New Job

George, a new retiree greeter at Walmart, just couldn't seem to get to work on time. Every day he was 10 or 15 minutes late. But he was a good worker, really tidy, clean-shaven, sharp-minded and a real credit to the company and obviously demonstrating their "Older Person Friendly" policies.

One day the boss called him into the office for a talk: "George, I have to tell you, I like your work ethic. You do a great job, but being late so often is quite bothersome."

"Yes, I know boss, and I am working on it."

"Well good, you are a team player. That's what I like to hear. It's odd though you're coming in late. I know you're retired from the Air Force. What did they say if you came in late there?"

"They said, 'Good morning, General, can I get you coffee, sir?'"

Why Teachers DRINK

The following questions were set in last year's GED examination .
These are genuine answers (from 16 year olds)

Q. Name the four seasons

A. Salt, pepper, mustard and vinegar.

Q. How is dew formed?

A. The sun shines down on the leaves and makes them perspire.

Q. What guarantees may a mortgage company insist on ?

A. If you are buying a house they will insist that you are well endowed.

Q. What are steroids ?

A. Things for keeping carpets still on the stairs ..

Q. What happens to your body as you age ?

A. When you get old, so do your bowels and you get intercontinental.

Q. What happens to a boy when he reaches puberty ?

A. He says goodbye to his boyhood and looks forward to his adultery.

Q. Name a major disease associated with cigarettes.

A.. Premature death.

Q. How can you delay milk turning sour?

A. Keep it in the cow.

Q. How are the main 20 parts of the body categorised (e.g. The abdomen) ?

A. The body is consisted into 3 parts - the brainium, the borax and the abdominal cavity. The brainium contains the brain, the borax contains the heart and lungs and the abdominal cavity contains the five bowels: A,E,I,O,U

Q. What is the fibula?

A. A small lie.

Q. What does 'varicose' mean?

A. Nearby.

Q. What is the most common form of birth control

A. Most people prevent contraception by wearing a condominium.

Q. Give the meaning of the term 'Caesarean section'

A. The caesarean section is a district in Rome.

Q. What is a seizure?

A. A Roman Emperor.

Q. What is a terminal illness?

A. When you are sick at the airport.

Q. What does the word 'benign' mean?

A. Benign is what you will be after you be eight.

Q. What is a turbine?

A. Something an Arab or Shreik wears on his head. Once an Arab boy reaches puberty, he removes his diaper and wraps it around his head.

Soon they will vote...!

"They inspire you, they entertain you, and you end up learning a ton even when you don't know it" ~ Nicholas Sparks

Why Everyone Loves the “Good Ole’ Boys”

Posted on July 7, 2014 by [kellieforag](https://kellieforag.wordpress.com/) at <https://kellieforag.wordpress.com/> (used with permission)

You’ve all heard about the ‘good ole boys’. You’ve all heard about what they are, what they’ve done, and what describes them. But do you ever really stop and think about why everyone really loves them?

They are the best story tellers. Their stories are from years ago and so full of detail. An important aspect is never left behind. Emotion and passion is so visible on their face that you almost feel as if you’re sitting there watching the scene take place.

Lesson learning is something they excel at. It doesn’t matter if it is through a story from the past or just chewing your butt when you did something stupid. They’re always there to point out your flaws and help you grow. Not because they think they’re better than you, but because they see the good in you and know you’re better than that.

The good ole boys don’t seem to stray from the truth. They don’t care who ya are. If they think you need to know or they just want you to know, they’ll tell ya. It never comes off as rude or ignorant. Sometimes it even comes off as funny because you can’t believe just how honest they are. You respect their opinion, but make sure not to argue their point.

Kindness radiates through them. They are the first one to open the door for you, tell your significant other that he’s a ‘lucky man and to hold on tight’, smile as you pass, wave to you on the highway, and give you that extra penny you need at the cash register. They come off as real ‘tough guys’, but they’re the sweetest and most wonderful men you will ever meet.

They’re a legacy. They are normally that guy you still talk about after he passes. You quote him multiple times a day, tell your kids what he would have done in situations, and silently laugh when you know he would have kicked your butt for doing something stupid.



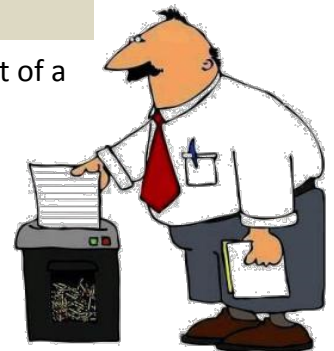
The SHREDDER

A young engineer was leaving the office at 5:45pm when he found the CEO standing in front of a shredder and a piece of paper in his hand.

“Listen” said the CEO, “this is a very sensitive and important document, and my secretary is not here. Can you make this thing work?”

“Certainly” said the young engineer. He turned on the machine, inserted the paper and pressed the start button.

“Excellent, excellent” said the CEO as his paper disappeared inside the machine. “I just need one copy.”



Lesson: *Never, never, ever assume that your boss knows what he’s doing.*

Why we need “Best Friends”

- Because they laugh at the same stupid things we do.
- Because they give us honest advice.
- Because they will be there for us, even if they’re thousands of miles away.
- Because they celebrate with us when we’re at our best, but still love us at our worst.

What do you think? ... I’ve decided to add “extensive experience in dealing with stupid people” to my resume... now that has got to be a marketable skill!

“If you are going to doubt something, doubt your limits.” ~ Don Ward

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.

2015 US Military Handbooks

<http://militaryhandbooks.com/>



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

“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



LIFE *is*

TOO SHORT TO WAKE UP WITH REGRETS
SO LOVE THE PEOPLE WHO TREAT YOU RIGHT
FORGET ABOUT THOSE WHO DON'T

BELIEVE

EVERYTHING HAPPENS FOR A REASON
IF YOU GET A CHANCE, TAKE IT
IF IT CHANGES YOUR LIFE, LET IT
NOBODY SAID LIFE WOULD BE EASY
THEY JUST PROMISED IT WOULD MOST LIKELY BE

WORTH IT



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
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Commonwealth of the Northern Mariana Islands Saipan RAO PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: PeterC11@yahoo.com
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Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider.

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



Request your assistance –

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

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

OFFICAL BUSINESS
Return Service Requested