

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



We don't  
know them all  
but we owe  
them all.

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*It Is The Veteran...* It is the VETERAN, not the PREACHER, who has given us FREEDOM OF RELIGION. It is the VETERAN, not the REPORTER, who has given us FREEDOM OF THE PRESS. It is the VETERAN, not the POET, who has given us FREEDOM OF SPEECH. It is the VETERAN, not the CAMPUS ORGANIZER, who has given us FREEDOM TO ASSEMBLE. It is the VETERAN, not the LAWYER, who has given us the RIGHT TO A FAIR TRIAL. It is the VETERAN, not the POLITICIAN, who has given us the RIGHT TO VOTE.

# Guam Retiree Activities Office Newsletter

October – December 2015  
Volume 5, Issue 4

**Guam Retiree Activities Office**

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**Guam RAO on the WEB!**

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

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

Twitter: [http://twitter.com/Guam\\_RAO](http://twitter.com/Guam_RAO)



## 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.

Hard to believe that so much of the year has already passed – where has the time gone? I'm sure that like me many of you keep very busy with work, family, and everything else going on – yet it seems there is always something else demanding our attention.

The “something else” I want to address here is the upcoming **Guam Retiree Appreciation Day** which will be held 7 November at the Coral Reef Fitness Center (gym) on Andersen AFB. If you have not already received registration information, please let us know by calling 366-2574 (please leave a message) or sending an email to “[retireeappreciation@outlook.com](mailto:retireeappreciation@outlook.com)”

This year's committee has been working for the last few months outing this event together and looks like it should be bigger and better than last year. I hope to see a lot more of you there this year. Please watch your email as well as the Guam RAO Facebook page for additional information.

*Concerns about veteran care here on Guam remains an ongoing issue. As retirees we are able to access the Naval Hospital and Andersen AFB Clinic, and if enrolled, can also use the VA Community Based Outreach Clinic (CBOC). Given that, even though we have options other than the VA, I strongly encourage all retirees to register with both the Guam VA at Asan as well as enrolling with VA Health benefits – getting all eligible veterans to enroll is the only way we as a community can show our government agencies the true impact of veterans here on Guam. Continuing to use “made up” numbers without the right data to back them up is not the right answer. Please REGISTER as a Guam Veteran!*

Respectfully yours,

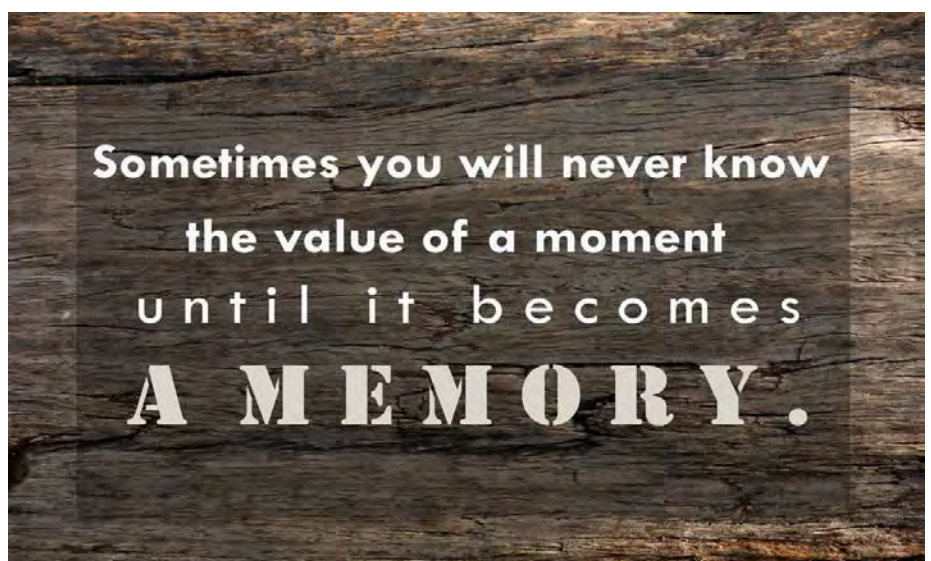
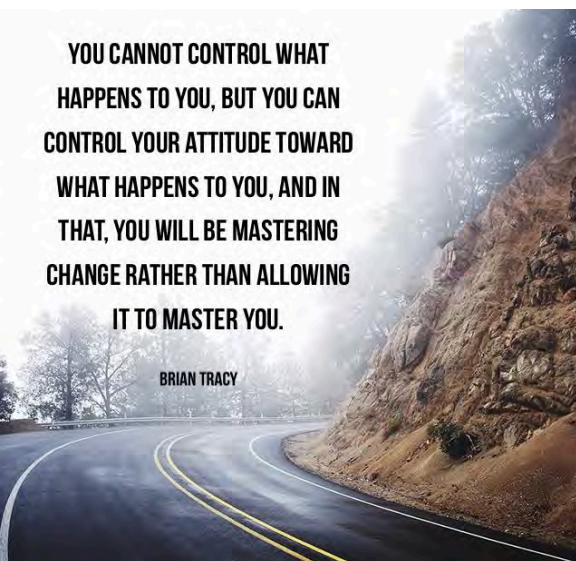
*Dave*

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”**



**“The highest form of ignorance is when you reject something you don't know anything about.” ~ Wayne Dyer**

**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 3,136 as follows:

**Guam: 2,808 / CNMI: 131 / Outlying Areas: 42**

Service breakout: Air Force: 737 / Army: 1,170 / Marines: 113 / Navy: 915 / Coast Guard: 46

*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 (missing ~ 160+ SBP/RSFPP)*

### Volunteers Needed !!!

Volunteering is a rewarding experience. There are many programs and activities that could *not* exist within our military community were it not for the volunteers doing the work to make things happen.

### Be a Volunteer RAO Counselor ...

If you have been looking for a fun, creative and rewarding way to stay connected to the Guam military community, then volunteering is the answer. At the Guam Retiree Activities Office, you can join our volunteer staff as a counselor. Hand-on training will be provided and you will work with a great team of volunteers who are military retirees and spouses dedicating their time, skills, talents, and wisdom towards helping the military community.

“

*Volunteering does wonders for your mind, body and spirit. Especially if you're feeling isolated or out on a limb after a big change, like a redundancy, say, or change of relationship. It's a way to plug yourself in again and get charged up.*

”

**“Your life and mine should be valued not by what we take... but by what we give.”** ~ Edgar Allen (Founder of Easter Seals)

### Reasons to Volunteer

Do your part  
Meet new people  
Join the excitement  
Be a positive influence  
Raise Awareness  
Develop new talents  
Grow from the experience  
Learn and Serve  
Personal satisfaction  
Work for a cause  
Be part of a Team  
Face new challenges  
Pass along Wisdom  
Preserve the environment  
Keep Active  
Raise Awareness  
Share your vision

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

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

Andersen AFB – Bldg 22026, Rm 127

(Consolidated Support Center, next to the Commissary)

“Volunteers open the Doors of Opportunity, Pave Avenues of Success, Fortify their Communities, and Lay the Foundation for Tomorrow’s Growth and Prosperity.”



### Replace Your Vital Records

Find out how to replace vital documents, such as birth certificates, Social Security cards, and more. Go to: <https://www.usa.gov/replace-vital-documents>



## 2015 MILITARY RETIREE APPRECIATION DAY

THE GUAM RETIREE ACTIVITIES OFFICE IN CONJUNCTION WITH THE 36TH WING,  
IS PROUD TO ANNOUNCE OUR ANNUAL RETIREE APPRECIATION DAY



**7 NOVEMBER 2015**  
**THE CORAL REEF FITNESS CENTER**  
(LOCATED ON ANDERSEN AFB)  
**8 AM – 2 PM**



*“Retired and Active Military Communities...  
Staying Connected”*

The Annual Retiree Appreciation Day offers military retirees a chance to learn current information about benefits, entitlements, health care, and special services available to them.

Veterans Affairs, TriCare, Various Veteran Organizations, 36th Wing Legal Office, 36th Medical Group, 36th Force Support Squadron, and other agencies will be present.

Flu Shots will be available on site.

I.D. Card renewals will be available from 1200–1400.

The Retiree Appreciation Day is open to ALL military Retirees (any branch of service), their spouse, family members, as well as widows and widowers.

*Request that you sign-up to ensure a seat, as space is limited.*

Register at: [retireeappreciation@outlook.com](mailto:retireeappreciation@outlook.com)

(E-mail your name, title, organization, guest(s), phone number) OR  
Call COMM (671) 366-2574 or DSN (315) 366-2574  
(Leave your name and phone number)

Guam RAO Website: <http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp>  
Guam RAO Facebook: <http://www.facebook.com/GuamRAO>



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**RAO**  
RETIREE  
ACTIVITY  
OFFICE

## Healthcare Delivery for Veterans on Guam (August 18, 2015)

The VA Pacific Islands Healthcare System has been privileged to provide medical care services to Guam's Veterans since the early 1980s. From an initial staff of 5 we have grown to 43 staff members, including 10 physicians, both on-board and planned, caring for approximately 3,860 enrolled Guam Veterans. The VA clinic, located next to the Naval Hospital in Hagatna, provides primary care, mental health, women's health care, specialty care such as Endocrinology, Gastroenterology, Podiatry, and Polytrauma/Traumatic Brain Injury (TBI) services, both on island by visiting VA providers, and through tele health, and home based primary care services. Teledermatology is also provided by Dermatologists at the San Francisco VA. VA partners with the Naval Hospital for emergency care, acute inpatient care, and some specialty services. Some Veterans requiring off island referrals such as to Oahu and Tripler Army Medical Center are assisted, if eligible, by VA Beneficiary Travel support to help defray costs. In FY '14 for instance there were 479 trips totaling \$ 1.43M. These include both commercial air and special air ambulance transportation.

The provision of primary care services is accomplished by two permanent primary care providers, and the equivalent of two more providers via visiting physicians. We have one newly hired replacement provider starting in mid-October, and for the past six months experienced VA providers from Honolulu have been on board in the clinic. Contracted physician support is also available if needed. There will be no interrupted services for Veterans primary care needs during this period. We are pleased to share that a total of five dedicated primary care providers in the CBOC will soon be involved in the care of Veterans, a recognized expansion of the program.

Mental health services at the Guam CBOC are currently provided by two Psychiatrists, a Nurse Practitioner, Social Worker and a Psychologist position under recruitment. Services include Psychiatric evaluations, medication management and a wide range of evidenced based psychotherapies. Individual and group therapy care is provided for care of PTSD, anger management, stress management and coping skills for Veterans with substance abuse disorders and PTSD.

The award of a VA Office of Rural Health grant has enabled us to begin offering Veterans VA delivered primary and mental health care services more conveniently in both the North and South Guam areas. The Team cares for Veterans twice weekly at existing community health centers and includes a primary care provider, psychiatrist, Nurse (RN), and a Medical Support Assistant.

Our home based primary care services involving a physician, nurse practitioner, registered nurses, social worker, and an occupational therapist provide care to approximately thirty-five medically complex Veterans at a time, in the comfort of their own homes.

Other new faces at the Clinic include a Pharmacist under recruitment, dividing their time between the Clinic and Naval Hospital, for education and consultation both with Veterans and staff, a Social Worker on-board conducting outreach and improved coordination of services for our newest Veterans from Operations Enduring Freedom/Iraqi Freedom/New Dawn, along with a Diabetes Nurse Educator and a Nurse Care Coordinator within the hospital.

Other on island VA services involve our Homeless Veteran Program including two Social Workers and two Peer Specialists who provide outreach, case management, and referral services. The Housing and Urban Development - VA Supportive Housing (HUD-VASH) program provides thirty-six vouchers to assist eligible Veterans to obtain housing. We are also working toward the establishment of a five-bed emergency housing program and a Veteran's Treatment Court.

VA officials have also met recently with the University of Guam Department Heads and are seeking to establish traineeships which will allow U of G students in the programs of Nursing, Social Work and Public Health disciplines such as pre physical therapy, nutrition and health promotion to gain valued experience at the CBOC, Homecare and Outreach Settings.

We continually strive to provide Veteran centered care by a well coordinated and dynamic multidisciplinary team approach, and we encourage Veterans to be an active participant in their healthcare via computer by visiting MyHealthVet.com where they can utilize secure messaging to communicate health needs to their provider, check on their appointments, refill prescriptions and obtain other useful information.

We've come a long way from our inception in the 1980s and all the VA staff in Guam and Honolulu are honored to serve the Veteran community on Guam.

**The Clinic is located at 498 Chalan Palasyo, Agana Heights, Guam 96910, and may be reached at (671) 475-5760.**

**Telephone Advice Nurse: 24 hours, 7 days: 800-214-1306**

For more info on VA Health Benefits go to <http://www.va.gov/HEALTHBENEFITS/index.asp>

## Guam CBOC Key Data (FY '14):

**Guam Enrolled Veterans: 3,864 | Individual Veterans Treated at CBOC: 2,569**

**Outpatient Visits: 15,908 | OIF/OEF/OND Veterans: 664 | Women Veterans: 206**

**Guam Naval Hospital Veteran ADC: 3**

**Primary Care Avg. Appt. Wait Time: 16 days (will decrease with addition of 2 permanent PCPs as described above)**

**Mental Health Avg. Appt. Wait Time: 1 day.**

via Dept. of VA, Pacific Islands Health Care System (<http://www.hawaii.va.gov/>)



### Other health-related issues being addressed by Guam VA, Senator Ada, and/or Congresswomen Bordallo

- 1) Access to Naval Hospital Guam by veterans (non ID card holders) for medical appointments / emergency care
- 2) Access privileges for agents of homebound or limited mobility retirees
- 3) Clarification of changes to base access to include access to commissary, AAFES, and NEX for retirees and dependents

### Veterans' Health Care:

#### Service Delivery for Veterans on Guam and the Commonwealth of the Northern Mariana Islands

(HEHS-99-14: Published: Nov 4, 1998. Publicly Released: Nov 19, 1998) <http://www.gao.gov/products/HEHS-99-14>

Pursuant to a congressional request, GAO reviewed the need for establishing a Department of Veterans Affairs (VA) inpatient facility on Guam, focusing on: (1) how VA currently meets Guam and the Commonwealth of the Northern Mariana Islands (CNMI) veterans' health care needs; (2) veterans' possible future demand for health care and VA's ability to meet this demand; and (3) the cost to establish a veterans' inpatient ward at the U.S. Naval Hospital on Guam.

The full report (30 pages) can be viewed at: <http://www.gao.gov/assets/230/226636.pdf>

GAO noted that: (1) to meet the health care needs of veterans on Guam and CNMI, VA currently provides services through a network of providers; (2) this network includes outpatient and inpatient care provided on Guam as well as by military or private hospitals in Hawaii or the continental United States, which is accessed through aeromedical evacuations; (3) in discussing their concerns about the VA health care system, veterans on Guam told GAO that medical evacuations, while necessary, are inconvenient and that they would like the U.S. Naval Hospital on Guam to provide cardiac care to reduce the need for some of these evacuations; (4) however, VA and Naval Hospital records indicate that only 15 percent of the 1,140 medical evacuations provided to military beneficiaries and veterans over the past 3 years were for cardiac care, which, according to Department of Defense officials, is an insufficient workload to maintain quality care for this specialty; (5) in the future, VA and Navy officials expect to be able to continue to meet veterans' demand for health care; (6) VA and Navy officials told GAO that they expect to continue providing the same type of health care to Guam and CNMI veterans that is currently available, including the services provided by the U.S. Naval Hospital; (7) even if there were a significant increase in veterans' demand for inpatient medical care in the future, U.S. Naval Hospital officials believe that their hospital could handle the potential veteran inpatient workload; (8) currently, the U.S. Naval Hospital has a total capacity of 146 beds--consisting of 29 active beds and 117 inactive beds; (9) in fiscal year 1997, of the 29 active beds, military beneficiaries used 22 beds per day on average and veterans used less than 1 on average; (10) GAO's analyses indicate that, under a high-demand scenario, Guam and CNMI veterans would use, on average, 14 inpatient beds per day; (11) while it is highly unlikely that Guam and CNMI veterans' demand for inpatient health care will ever reach this level, Navy officials told GAO that the U.S. Naval Hospital could hire staff and activate additional beds, if needed, to meet this demand; (12) these officials said that apart from a large conflict or war, which they could not predict, they were confident that the U.S. Naval Hospital on Guam could handle any likely increase in veteran inpatient workload; and (13) in light of GAO's analysis, establishing an inpatient ward at the U.S. Naval Hospital is not warranted and would be expensive.

"The sacrifices made by veterans and their willingness to fight in defense of our nation merit our deep respect and praise - and to the best in benefits and medical care." - Sue Kelly

# TRICARE Updates / Info



## Naval Hospital Guam

TRICARE Service Center at Naval Hospital: (671) 344-9032  
 Health Benefits Advisors (671) 344-9425  
 Enrollment Specialists (671) 344-9777  
 Monday – Friday: 0800 – 1600

## Andersen AFB Clinic

Health Benefits Advisor / TRICARE Service Center: (671) 366-6547  
 Monday – Thursday: 0800 – 1600 | Friday: 1000 – 1600

Learn about [MiCare](#)-- a Web-based tool that will enable you to communicate securely and privately with your healthcare team.



**TRICARE Overseas Program:**  
<http://www.tricare.mil/overseas>

**VA eBenefits:**  
<https://www.ebenefits.va.gov/ebenefits/homepage>

## Know Your Cholesterol Levels Lately?

You've heard of good cholesterol (HDL) and bad cholesterol (LDL) but what does it all mean? High blood pressure and cholesterol — two factors that contribute to heart disease. Knowing what your [LDL levels](#) are can help you make more informed lifestyle decisions.



There's no better time than now, ask your doctor for this test during your next check-up. If you have a plan under the Affordable Care Act, it might be free of cost.. Learn more about

the [basics of cholesterol check-ups](#) and [take action](#) to have your cholesterol checked today.

## TRICARE Urgent / Emergency Care

Source: NAUS Weekly Update, August 21, 2015

If you are a TRICARE beneficiary and you have an emergency, be sure to go to an emergency room to ensure proper coverage.

Use of Urgent care coverage depends on your plan and, unlike emergency care, requires an official referral.

For advice, you can also call the TRICARE **Nurse Advice Line** at 1-800-874-2273, option 1. By calling the Nurse Advice Line you can talk to a registered nurse who can give you healthcare advice, help you find a doctor or schedule a next-day appointment at a military hospital or clinic. There are even pediatric nurses who can assist you and will call you back to check on your child.

For more information, visit the TRICARE Emergency Care webpage and the TRICARE Urgent Care webpages:








- <http://www.tricare.mil/CoveredServices/IsItCovered/EmergencyCare.aspx>
- <http://www.tricare.mil/CoveredServices/IsItCovered/UrgentCare.aspx>

Graphic courtesy of Affinity Health Systems

“Take it a day at a time and look forward to the future... that sun gets brighter and brighter as you heal, as you recover, as you get better.”

~ Janice Zuege, breast cancer survivor



URGENT	or	Emergency
<p><b>A condition that requires immediate care but is not life-threatening</b></p> <p>Common sprain</p> <p>Earache </p> <p>Cold and flu</p> <p>Sore throat </p> <p>Abrasion and cut requiring stitches</p> <p>Urinary tract infection</p> <p>Mild asthma</p> <p>Rash without fever</p> <p>Broken bone with intact skin and no obvious need to reset bone </p>		<p><b>A condition that is life- or limb-threatening</b></p> <p>Chest pain </p> <p>Facial drooping</p> <p>Head and eye injuries </p> <p>Sudden numbness or weakness in arm or leg</p> <p>Uncontrolled bleeding and severe cuts</p> <p>Vaginal bleeding with pregnancy</p> <p>Coughing or vomiting blood </p> <p>Sudden shortness of breath or difficulty breathing</p> <p>Rash with fever </p> <p>Major fracture that breaks the skin or needs to be reset</p>



# Health / Medical News

## 10 tips

Nutrition  
Education Series

## build a healthy meal

### 10 tips for healthy meals



**A healthy meal starts with more vegetables and fruits and smaller portions of protein and grains.** Think about how you can adjust the portions on your plate to get more of what you need without too many calories. And don't forget dairy—make it the beverage with your meal or add fat-free or low-fat dairy products to your plate.

#### 1 make half your plate veggies and fruits

Vegetables and fruits are full of nutrients and may help to promote good health. Choose red, orange, and dark-green vegetables such as tomatoes, sweet potatoes, and broccoli.

#### 2 add lean protein

Choose protein foods, such as lean beef and pork, or chicken, turkey, beans, or tofu. Twice a week, make seafood the protein on your plate.



#### 3 include whole grains

Aim to make at least half your grains whole grains. Look for the words "100% whole grain" or "100% whole wheat" on the food label. Whole grains provide more nutrients, like fiber, than refined grains.

#### 4 don't forget the dairy

Pair your meal with a cup of fat-free or low-fat milk. They provide the same amount of calcium and other essential nutrients as whole milk, but less fat and calories. Don't drink milk? Try soy milk (soy beverage) as your beverage or include fat-free or low-fat yogurt in your meal.



#### 5 avoid extra fat

Using heavy gravies or sauces will add fat and calories to otherwise healthy choices. For example, steamed broccoli is great, but avoid topping it with cheese sauce. Try other options, like a sprinkling of low-fat parmesan cheese or a squeeze of lemon.

#### 6 take your time

Savor your food. Eat slowly, enjoy the taste and textures, and pay attention to how you feel. Be mindful. Eating very quickly may cause you to eat too much.

#### 7 use a smaller plate

Use a smaller plate at meals to help with portion control. That way you can finish your entire plate and feel satisfied without overeating.

#### 8 take control of your food

Eat at home more often so you know exactly what you are eating. If you eat out, check and compare the nutrition information. Choose healthier options such as baked instead of fried.

#### 9 try new foods

Keep it interesting by picking out new foods you've never tried before, like mango, lentils, or kale. You may find a new favorite! Trade fun and tasty recipes with friends or find them online.



#### 10 satisfy your sweet tooth in a healthy way

Indulge in a naturally sweet dessert dish—fruit! Serve a fresh fruit cocktail or a fruit parfait made with yogurt. For a hot dessert, bake apples and top with cinnamon.



**DRINK UP—** staying hydrated isn't just for athletes. Water makes up about 60 percent of our bodies, so drinking enough fluids keeps everything functioning more smoothly from head to toe. *Aim for 9 to 12 cups of fluids per day.*

# What to Drink, When

HYDRATE	DRINK IT WHEN...
<b>Water:</b>	... <b>you're thirsty.</b> Zero calories and free, water should be your everyday go-to. Women should get about 91 ounces of fluids each day; men, about 125 ounces.
<b>Enhanced water:</b> (water with added vitamins or minerals)	... <b>plain water isn't tantalizing enough, as flavored varieties could make it easier to stay hydrated.</b> Some of these waters contain electrolytes (the salts you lose when you sweat) or other vitamins and minerals, but you can also gain back electrolytes through regular, healthy meals.
<b>Coconut water:</b>	... <b>you want something natural other than water.</b> Coconut water naturally contains some electrolytes that could help replenish those lost during exercise. Just beware the extra calories.
<b>Sports drinks:</b>	... <b>you're exercising for longer than 60 minutes, especially if it's hot.</b> The easily digestible carbohydrates in sports drinks fuel prolonged physical activity better than plain water and replace electrolytes lost via sweat. Be mindful: this is a high-calorie, high-sugar beverage option.
<b>Coffee:</b>	... <b>you're jonesing for a cup of joe.</b> Order a regular coffee with nonfat milk for a lower-calorie pick-me-up.
<b>Juice:</b> (100 percent)	... <b>you're craving something sweet.</b> Juice satisfies a sweet tooth and delivers antioxidants, but look for 100 percent juice and try diluting juices with water to help keep calories in check.

Source: Summer 2015 Eat Well Live Better



## GRIME-BUSTERS: The Top 6 Spots to Clean

- 1 FAUCETS.** Black, mildewy grunge lives inside your faucet, filtering through the water you drink. *Clean it:* Twist the faucet aerator counterclockwise to remove, then soak it in vinegar for at least 15 minutes. Use a toothbrush to clean any remaining residue.
- 2 HANDLES AND SWITCHES.** Fridge handles, light switches and, of course, the toilet flush handle are easily overlooked, but everyone touches them—constantly. *Clean it:* Use a microfiber cloth dampened with your favorite cleaning product to wipe down handles and switches.
- 3 YOUR BATHTUB.** Standing water breeds mold, fungi and staph bacteria. *Clean it:* Squeegee it after use, and disinfect a few times a week by filling a spray bottle with a product that contains at least 3 percent hydrogen peroxide. Lightly mist a dry tub, and you're done.
- 4 INSIDE THE REFRIGERATOR.** Sticky takeout containers and long-forgotten leftovers mingle in a space accessed by multiple hands daily. *Clean it:* Avoid using chemical cleaners here. Instead, fill your sink with hot water and dishwashing liquid and wash shelves in the sink. Wipe dry, then replace in the fridge.
- 5 YOUR KITCHEN SINK.** Thanks to all those food particles mingling in a moist environment, the kitchen sink is actually dirtier than your toilet post-flush. *Clean it:* Wash the sink with soap and water daily, and disinfect it with kitchen cleaner once or twice a week.
- 6 REMOTE CONTROLS.** Handled by many hands (especially on sick days) and rarely cleaned, this is one of the germiest objects in your home. *Clean it:* Use a disinfectant wipe. To get in between the buttons, try a cotton swab dipped in rubbing alcohol.

Source: Summer 2015 Eat Well Live Better

*"I am never five minutes into stripping the clutter from my life before I start running into the clutter that is my life."*  
~ Robert Brault

*"One of the advantages of being disorderly is that one is constantly making exciting discoveries."* ~ A.A. Milne

Looking good and feeling good go hand in hand. If you have a healthy lifestyle, your diet and nutrition are set, and you're working out, you're going to feel good. ~ Jason Statham

# DFAS / MyPay updates

## Make Sure DFAS Has Your Email Address

DFAS uses the email address you provide in [myPay](#) to send you newsletters, breaking news, notifications when your account statements and 1099R tax statements are available, and your Password or Login ID if you forget it.

Have you gotten a copy the quarterly Retiree Newsletter in your inbox lately? If you haven't, you might need to update or add your email address in [myPay](#).

Log in to your account today to make sure your email address is current!

**Don't have a myPay account** –get one today at:

<http://www.dfas.mil/retiredmilitary/newsevents/newsletter/createmypayacct.html>

DFAS Retiree & Annuitant Pay is primarily a payroll office. We establish and maintain military retired pay and annuity accounts, and issue monthly payments to both military retirees and their eligible survivors.

- Regular and Reserve Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Retirement and Disability Pay
- Combat Related Special Compensation payments
- Survivor Benefit Plan

Customer Service Reps available:  
Toll Free 1-800-321-1080 Opt 1  
Mon thru Fri – 8 a.m. to 5 p.m. (Eastern Time)  
[Ask myPay – Online Customer Service](#)



## Alert: Phishing Attempt (myPay & DFAS)

Don't get fooled! Fake SmartDocs emails are being sent with links and requesting personal information. Real DFAS SmartDocs don't ask for information. Avoid URLs that don't go to myPay (<https://mypay.dfas.mil/>) or the DFAS ([www.dfas.mil](http://www.dfas.mil)) websites, and manually type URLs into your browser.

**BEWARE!** Several [myPay](#) customers have informed us that **fraudulent SmartDocs** email messages are being sent that could put your information and finances at risk.

The reported invalid emails contain what appears to be from a valid SmartDocs email address. The originators of these emails have “**spoofed**” their messages to hide their true origin and placed the SmartDocs address in the “From” line to make the email appear legitimate.

Valid SmartDocs messages from DFAS are **always sent in plain text, do not include attachments and do not ask you to send any information in response**. Your email program may automatically convert a valid SmartDocs message into HTML and convert some text into clickable links. We recommend that you **do NOT click** on any links within any email message. To access a site referenced in an email, open your browser and type the link (URL) directly into the browser.

**Don't get fooled.** If you receive a SmartDocs message that contains a link, don't click on it. If a URL is listed in the message type it in manually within your browser. Delete unexpected or unsolicited messages that contain attachments or that request you to send information back.

Becoming a victim is easy. Utilizing a few basic precautions with email handling are critical to protecting your information, finances and identity.

Find other ways to keep [yourself safe online](#). (<http://www.dfas.mil/pressroom/onlineprotection.html>)

Every day, you make choices about how to use your money. At any time, you can make decisions that help you keep more of your pay, and bring in more dollars.

If you would like to improve your money situation, there is good news: no matter who you are, there are steps you can take to put more money in your pocket.

The two keys to more money now: spend less and invest more.

| Check Out <http://www.bbb.org/blog/2012/07/get-more-money-now/>

Get More Money Now



HOW TO HAVE BETTER CREDIT

and More Money For Things That Matter

# Financial / Legal News

## Check Health Care Compliance Before Tax Season Kicks Off

By Terri Moon Cronk DoD News Features, Defense Media Activity

WASHINGTON, September 15, 2015 — The Defense Department wants its service members and civilian employees to know it's not too early to make sure their 2015 health insurance paperwork is in order before filing their federal taxes, the principal deputy assistant secretary of defense for health affairs said in a recent interview with DoD News.

Dr. Karen Guice said the upcoming tax season, which begins Jan. 1, is the first time DoD, like other employers, must verify to the Internal Revenue Service that its employees had health care coverage throughout 2015.

"The [Affordable Care Act] says everyone should have access to basic health insurance," she said, noting that TRICARE and all plans offered by the Federal Employees Health Benefits Program meet the ACA's standards for required minimum essential coverage.

DoD employees who use their spouses' nongovernment health insurance coverage should check with the policyholder to make sure it meets ACA standards, Guice noted.

### Ensure Records are Up-to-Date

Taxpayers self-attested to having health coverage on their 2014 tax forms, but for tax year 2015 the DoD is responsible for notifying the IRS of employee health care insurance participation. It's up to service members and DoD civilians to make sure their personnel information is up-to-date, Guice said.

"This is a good time of year to do a double-check," she said. "We all like to think we've planned, but the holidays are coming and tax season will be here before people know it."

Home addresses and social security numbers should be reviewed and updated as necessary for every family member in all military and civilian records through [MyPay](#), the [Defense Finance and Accounting Service](#), personnel offices, and the [Defense Enrollment Eligibility Reporting System](#) (DEERS), for military members and their families, Guice said.

"We know we have about half a million missing social security numbers in DEERS," she said. Letters notifying service members of the missing SSNs were mailed in August.

Having accurate social security numbers in personnel records is critical for the department to report health care coverage to the IRS and for DoD to "do the best job possible for its employees," Guice said.

### New IRS Forms to be Issued

DoD's Pay Centers and the [Federal Employees Health Benefits](#) Program carriers will send health care validation to the IRS for its members, employees, and their family members, she said, but contractors' employers are responsible for verifying their employees' health insurance coverage to the IRS.

DoD personnel may electronically receive a copy of IRS Form 1095 to show health care insurance compliance when filing taxes, Guice noted, adding MyPay offers an opt-in for electronic delivery to make sure the 1095 is secure and available in January.

More information about the 1095 forms, the ACA statute and other related information for service members, families and DoD civilians is available on [the Defense Finance and Accounting Service's](#) website.

### Other Health Care Options

Those not covered by or losing TRICARE or FEHB coverage should evaluate their health care options at [www.healthcare.gov](http://www.healthcare.gov) where financial assistance may be available due to income, family size, or state of residence. Open season for enrolling in health care policies through a State Marketplace for coverage beginning in 2016 is Nov. 1, 2015 through Jan. 31, 2016, according to [www.healthcare.gov](http://www.healthcare.gov).

SOURCE: DoD Press Release at <http://www.defense.gov/News-Article-View/Article/617180/check-health-care-compliance-before-tax-season-kicks-off-official-says>

**"An investment in knowledge pays the best interest."** ~ Benjamin Franklin

**"It is not how much money you make, but how much money you keep,**

**how hard it works for you, and how many generations you keep it for."** ~ Robert Kiyosaki



# Stopping unwanted phone calls and text messages

August 13, 2015 | by Alvaro Puig, Consumer Education Specialist, FTC

Unwanted phone calls or random text messages seem to come at all hours. They bug you at work, interrupt your dinner, or wake you up when you're sound asleep. I think we can all agree they're a real nuisance. Did you know they could also be a scam?

If your phone number is one of the more than 217 million numbers on the [Do Not Call Registry](#), you've taken action to stop most unwanted **sales** calls. The law allows political calls, calls from charitable organizations, informational calls, calls about debts you owe, and phone surveys, as well as calls from companies you've done business with or gave permission to call.



If you get an unwanted sales call or a [robocall](#)—a recorded message that's pitching a product or service— it's probably a scam. The unscrupulous businesses behind these calls use autodialers to make thousands of calls a minute and don't bother to check if the numbers are on the Do Not Call Registry. Don't press buttons to request to speak to someone or be taken off the call list. You'll just end up getting more unwanted calls. Hang up and report it to the Federal Trade Commission at [complaints.donotcall.gov](http://complaints.donotcall.gov) or 1-888-382-1222.

If you're getting repeated calls from the same number, you might want to ask your service provider to block the number; for calls from different numbers, ask if they offer a service to block unwanted calls. You can also buy a call blocking device. Getting calls on your mobile phone? There's an app for that. Actually, there's more than one. Look in your mobile app store or marketplace.

What about those random text messages? It's illegal for a company to send you a text message if it doesn't have your permission, barring a few [exceptions](#). If you get a random [text message from a number you don't recognize](#) that says you won something or asks you to confirm some personal information, don't text back or click on links. Report it to your provider at 7726 (SPAM) and to the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or 1-888-382-1222.

SOURCE: <http://www.consumer.ftc.gov/blog/stopping-unwanted-phone-calls-and-text-messages>

## Cyber Awareness – Password Security

Electronic passwords are necessary to protect your information from cyber criminals and unauthorized users. Passwords are the most common means of authentication for computer systems, and it's estimated that the majority of information security breaches are a result of users with weak passwords that are easy to guess, or poor password protection practice. It is your responsibility to ensure the confidentiality and minimize the availability of your passwords.



### CREATING A STRONG PASSWORD

- It's recommended that your passwords be at least 14 characters long. Short passwords are more vulnerable to exploitation.
- Include a mix of uppercase letters, lowercase letters, numbers and, where permitted, special characters.
- Don't use words associated with personal characteristics that others might know. Infiltrators try to guess passwords with information they know about you.
- Don't use full words in any language, unless you alter the spelling substantially.
- Don't use consecutive letters or numbers.
- Don't use adjacent characters on your keyboard.
- Don't use numbers in place of similar letters to form the same characters (for example: Sw33t t00th, a1r f0rc3, kr3w)



### PROTECTING YOUR PASSWORDS

Keeping your passwords secure and out of the wrong hands is easier if you happen to memorize the password. It is not recommended that you write down personal passwords as it now becomes tangible for threat actors if lost or misplaced. If you insist on writing your own password down make sure to keep it in a secure area so that it is not easily accessible. It is highly recommended you do not share your personal password with anyone.

**"Password Security"** *continued on page 14*

## Password Security *continued from page 13*

### **PASSWORD COMPROMISE**



If your personal password is ever compromised, lost or stolen, it is important that you change your password as soon as possible, so that no one else may exploit it. Most software have instructions for the user to change their passwords if need be. If locked out of an account there is normally a number you can call to reach customer support for further guidance.



### **Password Attacks –**

#### **“BRUTE FORCE”**

A brute force attack is one of the simplest methods to access a user's account. It repeatedly tries passwords until access is granted. This can be an individual physically attempting to guess a password but most hackers use what's known as a bot program to execute thousands of attempts per second.



Another method threat actors utilize to crack weak passwords are “brute force” attacks. A brute force attack is one of the simplest methods to access a user's account. It repeatedly tries passwords until access is granted. This can be an individual physically attempting to guess a password but most hackers use what's known as a bot program to execute thousands of attempts per second.

#### **“DICTIONARY”**



Another method utilized to crack passwords is a “dictionary” attack. A dictionary attack involves using a program that ciphers through every word in a dictionary as a password attempt. Developers of these programs have even gone as far as to cipher through commonly used internet slang terms (words you would not find in a dictionary) as well. This is why it is not wise to use words or phrases in your passwords.

Source: 36 WG Cybersecurity Office July 2-15 newsletter

### **Personal Security – Do's & Don'ts**

1. Don't sign the back of your credit cards. Instead, require PHOTO ID.
2. When writing checks to pay credit card accounts, DO NOT put the complete account number on the 'For' line, just the last four numbers. The card company knows the entire number, but those handling your check during the check processing channels won't have access to it.
3. Only work phone # on your checks NOT home phone. If you have a PO Box, use that. If you don't have a PO Box, use a work address. Never have your SS# printed on your checks. You can add later if needed.
4. Take a picture of your wallet contents. Do both sides of each license, credit card, etc. You will have the account numbers and phone numbers to call and cancel. Keep the photo in a safe place, not in your wallet. Carry a photocopy of passport when traveling. Take another list in your carry-on bag, especially if you are abroad and need immediate access to those numbers, in case your luggage is lost.

Within a week of a lost wallet, thieves ordered monthly cell phone package, applied for credit card, had credit approved for new computer, obtained a PIN from DMV to change driving record information, and more.

5. Cancel your credit cards immediately, once missing. You need phone and card numbers to call. Keep those where you can find them.
6. File a police report immediately in the jurisdiction where items were stolen. This proves to providers your diligence, and is a first step toward an investigation (if there ever is one).

But most important of all: 7. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. A bank called advising an application for credit was made over the Internet in my name.

The alert requires companies contact you by phone to authorize new credit.

Numbers needed:

- 1.) **Equifax:** 1-800-525-6285 1-800-525-6285
- 2.) **Experian** (formerly TRW): 1-888-397-3742 1-888-397-3742
- 3.) **Trans Union:** 1-800-680 7289 1-800-680 7289
- 4.) **Social Security:** 1-800-269-0271 1-800-269-0271



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# 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 4<sup>th</sup> 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...for Guam Veterans

▪ **It is very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment; must have a copy of your DD Form 214.**

▪ Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.

▪ Veterans employment specialists at VA Clinic: call or email 475-5786/475-5783 | anthony.cruz@va.gov.

▪ Disabled Veterans Outreach Program office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.

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

### Sen. Tom Ada, Veterans Affairs Committee chairman.

The office is located between Bank Pacific, Guam Police Dept and the Hagåtña Post Office | Phone: 473-3301; Fax: 473-3303.

Email: [Office@SenatorAda.org](mailto:Office@SenatorAda.org)

## Guam Veterans Commission

Veterans who have made an appointment at the VA clinic and still haven't been seen should call the VA clinic at 475-5760.

The Guam Veterans Commission will meet from 10 a.m. to noon Oct. 30 in the small conference room at Adelup. The community is invited and may provide input during the community input portion of the meeting. Call Bill Cundiff at 565-4561, Dan Mendiola at 477-8406.

The Veterans Village Pocket Meeting Initiative meetings have been postponed until further notice.

If you have any local veteran related concerns, please contact Bill Cundiff at 565-4561 or send email to: [afcmsgt24@yahoo.com](mailto:afcmsgt24@yahoo.com).

## Guam VA office

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

Guam Veterans Affairs Office Director Martin Manglona is requesting volunteers to clean and paint the Adelup outside stage in preparation for Veterans Day. Volunteers are also needed to help digitized DD Forms 214. Please call the VA office at 475-8388.

Next of kin of veterans not buried at national or state veterans cemetery may order a bronze medallion to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. To order, please call the Guam Veterans Affairs Office at 475-8391/92.

The VA cemetery chapel is available for use for public viewing. Call 475-8391/2.

An unclaimed Marine veteran buried at the Tegucac Cemetery will be reburied with honors at the Veterans Cemetery at 10 a.m. Oct. 10. Veterans are invited to attend the ceremony.

## Guam Vet Center

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. Fax: 472-7162.

## VA Federal Benefits office

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.

The Veterans Administration has entered into a contract for five emergency housing beds in Guam with the nonprofit organization United States Veterans Initiative, or USVETS.

## VA CBOC (Community Based Outpatient Clinic)

VA Clinic: 4498 ChalanPalasyo, 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.

It is no longer mandatory for veterans to receive a briefing prior to receiving services at the Guam VA Community Based Outpatient Clinic. It's now optional.

## Current Issue Newsletters

TRICARE Prime Health: [Issue 3 2015](#)

TRICARE Standard Health: [2015](#)

USN: [Shift Colors Spring 2015](#)

USAF: [Fall/Winter 2014 Afterburner](#)

USA: [Army Echoes Jun – Sept 2015](#)

USMC: [Semper Fidelis Jul – Sept 2015](#)

USCG: [Retiree Newsletter July – Sept 2015](#)

DFAS: [July 2015 Newsletter](#)

## VA Benefits book available

The (most recent) Federal Benefits for Veterans, Dependents & Survivors handbook is available – with 18 pages of new information. The book can be found at [http://www.va.gov/opa/publications/benefits\\_book/2014\\_Federal\\_Benefits\\_for\\_Veterans\\_English.pdf](http://www.va.gov/opa/publications/benefits_book/2014_Federal_Benefits_for_Veterans_English.pdf).

KNOW YOUR BENEFITS







*keeping you informed*

## One-time Special Offer on VVA Membership

**August 1 – December 31, 2015: Life Membership Dues \$100.00**

Membership is open to U.S. armed forces veterans who served on active duty (for other than training purposes) in the Republic of Vietnam between February 28, 1961, and May 7, 1975, or in any duty location between August 5, 1964, and May 7, 1975.

[Download the application here](#)



The AVVA is also offering, for a limited time, Life Membership for the special price of \$100 per person. These memberships will be offered to everyone who is not already a fully paid life member, regardless of their age! Please see all details of this special offer on our [News and Press Releases page](#). This offer will be good between **November 1, 2015 and December 31, 2015**.

[There is a special application for this membership offer. Click here for the form.](#)

## Upcoming Holidays / Observances October

- **9 Oct: Start of Operation Enduring Freedom – Afghanistan 2001**
- 12 Oct: Columbus Day (2<sup>nd</sup> Monday)
- 13 Oct: Navy Birthday (13 Oct 1775- Abolished Feb 1781-Reinstated 7 Sep 1781)
- **18 Oct: Recognition of Women in Military Service**
- 24 Oct: National Make a Difference Day (4<sup>th</sup> Saturday)
- 26 Oct: National Day of the Deployed
- 31 Oct: Halloween
- *Other observances – October: National Disability Employment Awareness Month*

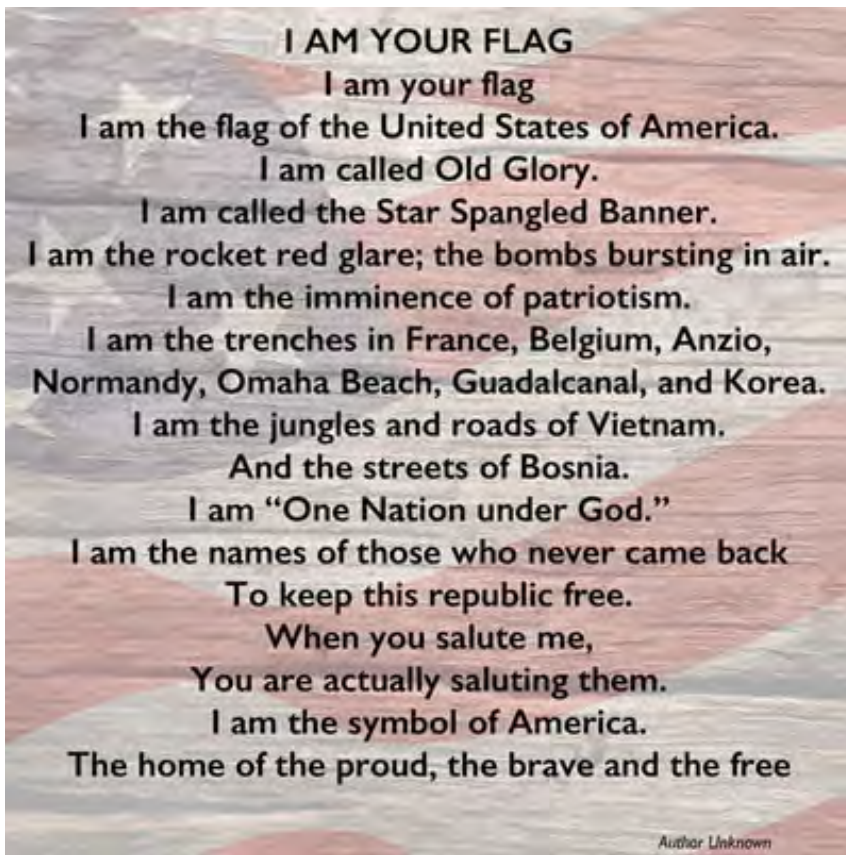
## November

- National Military Family Month
- **7 Nov: RETIREE APPRECIATION DAY (AAFB)**
- 10 Nov: Marine Corps Birthday (10 November 1775)
- **11 Nov: Veterans Day: Signing WWI Armistice, 1918**
- 20-22 Nov: 13<sup>th</sup> Annual Guam Veterans Creative Art Showcase (Agana Shopping Ctr)
- 26 Nov: Thanksgiving (4<sup>th</sup> Thursday)
- *Other observances – November: American Indian Heritage Month*

## December

- 1 Dec: Civil Air Patrol (USAF Auxiliary) Birthday
- **7 Dec: Pearl Harbor Remembrance Day**
- 12 Dec: National Wreaths Across America
- 13 Dec: US National Guard Birthday
- 15 Dec: Bill of Rights Day
- **18 Dec: Linebacker II Remembrance Ceremony (AAFB)**
- 25 Dec: Christmas

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**“True Equality is not the superiority of a man or a women – but rather, the equal status of man and women.”**



*“To Know What You Know and What You Do Not Know - That is True Knowledge.”*

~Confucius



## Guam Legislative actions regarding Veterans

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

**181-33 - amend § 3102.1 of Chapter 3 of Title 16 Guam Code Annotated, relative to waiver of fees for spouse and legal guardian of 100% disabled veterans and for Goldstar Widows/Widowers and parents.**

*Status: Received/Referred to Committee* 09/16/15. For more info:

[http://qlwebstorage.com/Bills\\_Introduced\\_33rd/Bill%20No.%20B181-33%20%28COR%29.pdf](http://qlwebstorage.com/Bills_Introduced_33rd/Bill%20No.%20B181-33%20%28COR%29.pdf)

**94-33 - act to add a new § 1037 to chapter 10 of title 1, Guam code annotated, relative to declaring an annual war survivor remembrance day for Guam**

*Status: Passed* 06/17/15. For more info:

[http://qlwebstorage.com/Bills\\_Passed\\_33rd/Bill%20No.%20B094-33%20\(COR\)%20PASSED.pdf](http://qlwebstorage.com/Bills_Passed_33rd/Bill%20No.%20B094-33%20(COR)%20PASSED.pdf)

**93-33 – An act to reserve in perpetuity the Crown Lands portion of "Lot Apra Harbor Reservation B-5" (Returned Federal Express lands) for the future expansion of the Guam U.S. Veterans' Memorial Cemetery**

*Status: Received/Referred to Committee* 04/29/15. For more info:

[http://qlwebstorage.com/Bills\\_Passed\\_33rd/Bill%20No.%20B094-33%20%28COR%29%20PASSED.pdf](http://qlwebstorage.com/Bills_Passed_33rd/Bill%20No.%20B094-33%20%28COR%29%20PASSED.pdf)

**306-32 – Appropriate funds to the Office of Veterans Affairs for the implementation of Guam Veterans Registry as mandated in Public Law 32-101. *Status: Passed* 12/17/14. For more info:**

[http://qlwebstorage.com/Bills\\_Passed\\_32nd/Bill%20No.%20B306-32%20\(COR\)%20PASSED.pdf](http://qlwebstorage.com/Bills_Passed_32nd/Bill%20No.%20B306-32%20(COR)%20PASSED.pdf)

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

*Status: Passed* 10/31/14 . For more info: [http://qlwebstorage.com/Bill\\_History\\_32nd/B292COR.pdf](http://qlwebstorage.com/Bill_History_32nd/B292COR.pdf)

**285-32 – Appropriate funds to Dept of Admin for Westcare Pacific Islands for specific purposes of conducting intense outreach activities, providing informational and referral services to all veterans. *Status: Received* 03/06/14;**

*Referred to Committee* 03/07/14. For more info: [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B285-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B285-32%20(COR).pdf)

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

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

**163-32 – Providing service-disabled veteran-owned businesses preference in government of Guam contractual opportunities. referred to as the "Guam Service-Disabled Veterans Business Opportunity Act". *Status: Received/Referred to Committee* 08/05/13. For more info: [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B163-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B163-32%20(COR).pdf)**



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/>



The Guam Veterans Business Outreach Center (VBOC) was not re-awarded the US SBA grant and services have terminated on Guam.

The WBDC Chicago (Women's Business Development Center) is now the entity where Guam and Hawaii Veterans can seek assistance.

<http://www.vbocwbdc.org/>

o 312-853-3477 | o [vboc@wbdc.org](mailto:vboc@wbdc.org)



- 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/>

**"We know what we know, we know that there are things we do not know, and we know that there are things we don't know we don't know" ~ Donald Rumsfeld**



# Benefits WATCH

## VA Adds 22 Ships to Vietnam Ships List

The VA has recently updated the list of ships that operated in Vietnam to add 22 new ships. The list can help Vietnam-era veterans find out if they qualify for presumption of Agent Orange exposure when seeking disability compensation for certain related diseases.

### U.S. Navy and Coast Guard Ships in Vietnam

VA maintains a list of U.S. Navy and Coast Guard ships associated with military service in Vietnam and possible exposure to Agent Orange based on military records.

This evolving list helps Veterans who served aboard ships, including "[Blue Water Veterans](#)," find out if they may qualify for presumption of herbicide exposure.

Veterans must meet VA's [criteria for service in Vietnam](#), which includes aboard boats on the inland waterways or brief visits ashore, to be presumed to have been exposed to herbicides.

Veterans who qualify for presumption of herbicide exposure are not required to show they were exposed to Agent Orange or other herbicides when seeking VA compensation for [diseases related to Agent Orange exposure](#).

### Find your ship

Ships or boats that were part of the **Mobile Riverine Force, Inshore Fire Support (ISF) Division 93** or had **one of the following designations** operated on the inland waterways of Vietnam. Veterans whose military records confirm they were aboard these ships qualify for presumption of herbicide exposure.

During your Vietnam tour, did your ship or boat have one of the following designations?

- AGP (Assault Group Patrol/Patrol Craft Tender)
- LCM (Landing Craft, Mechanized)
- LCU (Landing Craft, Utility)
- LCVP (Landing Craft, Vehicle, Personnel)
- LST (Landing Ship, Tank)
- PBR (Patrol Boat, River)
- PCF (Patrol Craft, Fast or Swift Boat)
- PG (Patrol Gunboat)
- STABS (Strike Assault Boats)
- WAK (Cargo Vessel)
- WHEC (High Endurance Cutter)
- WLB (Buoy Tender)
- WPB (Patrol Boat)
- YFU (Harbor Utility Craft)



### Alphabetized ship list

If your vessel is **not** included in the Mobile Riverine Force, ISF Division 93 or above designations, check VA's [alphabetized ship list](#).

### Need help determining qualifying service?

VA will help determine qualifying service in Vietnam after you [file a claim for compensation benefits](#). To contact VA:

- Call 1-800-827-1000 or 1-800-829-4833 (TDD for hearing impaired)
- Go to your [nearest VA benefits office](#)

SOURCE: <http://www.publichealth.va.gov/exposures/agentorange/shiplist/index.asp>

VA » Health Care » Public Health » Military Exposures » Agent Orange: <http://www.publichealth.va.gov/exposures/agentorange/>

VA » Health Care » Public Health » Military Exposures » Agent Orange » Facts About Herbicides – See more at:

<http://www.publichealth.va.gov/exposures/agentorange/basics.asp>



# VA COMPENSATION – Benefit Descriptions

**Disability Compensation** is a tax free monetary benefit paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service. Compensation may also be paid for post-service disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are also designed to compensate for considerable loss of working time from exacerbations or illnesses. [Learn More](#)

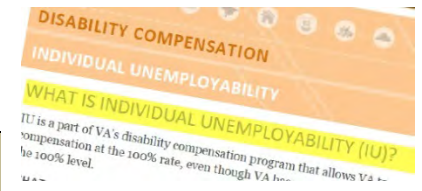


**Dependency and Indemnity Compensation (DIC)** is a tax free monetary benefit generally payable to a surviving spouse, child, or parent of Servicemembers who died while on active duty, active duty for training, or inactive duty training or survivors of Veterans who died from their service-connected disabilities. [DIC for parents](#) is an income based benefit. [Learn More](#) (see page 22 for more on DIC)

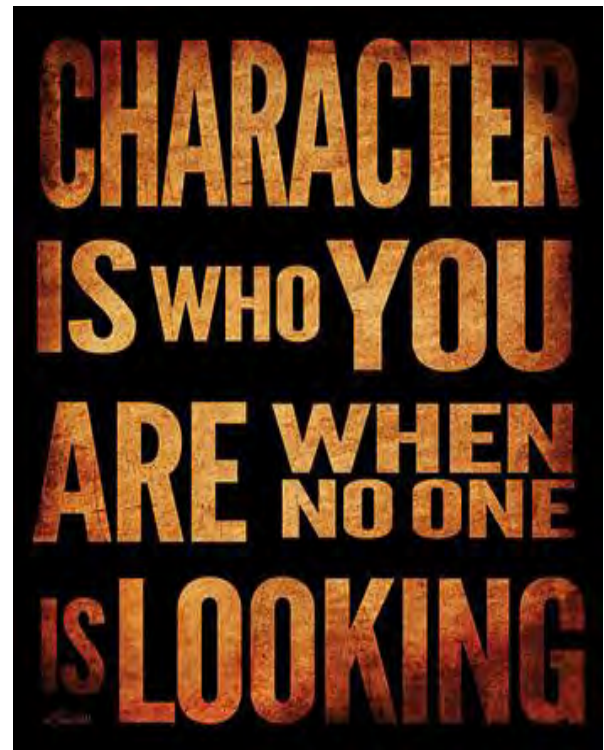
**Special Monthly Compensation (SMC)** is an additional tax-free benefit that can be paid to Veterans, their spouses, surviving spouses and parents. For Veterans, Special Monthly Compensation is a higher rate of compensation paid due to special circumstances such as the need of aid and attendance by another person or a specific disability, such as loss of use of one hand or leg. For spouses and surviving spouses, this benefit is commonly referred to as aid and attendance and is paid based on the need of aid and attendance by another person. [Learn about special monthly compensation benefit rates](#)



**Individual Unemployability?** [Individual Unemployability](#) allows VA to pay certain Veterans at the 100% disability rate even though their service-connected disabilities are not rated as 100% disabling. [Learn More](#) at Vantage Point Blog.



“We waste so many days waiting for the weekend. So many nights wanting morning. Our lust for future comfort is the biggest thief of life.” ~ Joshua Glenn Clark



*It is no longer mandatory for veterans to receive a briefing prior to receiving services at the Guam VA Community Based Outpatient Clinic. It's now optional.*

## VA helps you buy a home

The Veterans Administration home loan guaranty benefit helps you buy, build, repair, retain or adapt a home. VA home loans are provided by private lenders such as banks and mortgage companies, with VA guaranteeing a portion of the loan. This gives the homebuyer more favorable terms.

### Who's eligible

- Veterans;
- Active duty personnel;
- Current or former reservists/National Guard members; and
- Some surviving spouses.

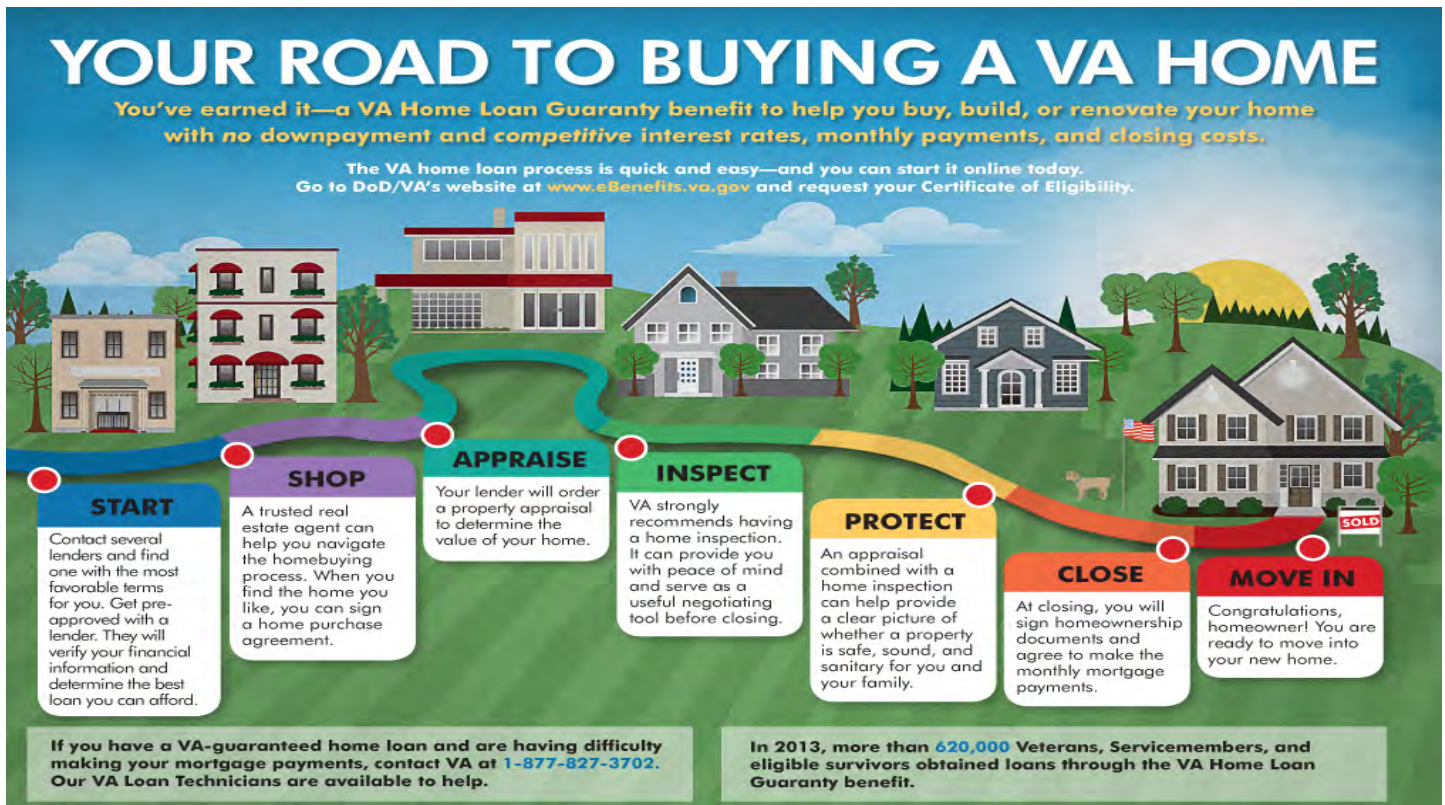
### The benefits

- Purchase a home at a competitive interest rate often without requiring a down payment or private mortgage insurance, which gives you more savings;
- Cash-out refinance options allow you to take out cash out of your home equity to take care of concerns like paying off debt, funding school, or making home improvements;
- If you have a service-related disability, you may qualify for waived funding fee, reducing closing costs;
- Borrowers can often refinance to a lower rate within the VA program without re-qualifying for the program; and
- You can reuse the benefit.

### How to apply

You can apply for a VA loan with any mortgage lender that participates in the VA home loan program with a certificate of eligibility from VA.

There are limits that determine the VA's maximum guaranty amount for a loan. Generally, you can get a loan up to \$417,000 with no money down and up to \$1,094,000, in some high-cost places.



**If you have a VA-guaranteed home loan and are having difficulty making your mortgage payments, contact VA at 1-877-827-3702. Our VA Loan Technicians are available to help.**

**In 2013, more than 620,000 Veterans, Servicemembers, and eligible survivors obtained loans through the VA Home Loan Guaranty benefit.**

## What is Dependency and Indemnity Compensation (DIC)?

**W**HAT IS DEPENDENCY and Indemnity Compensation (DIC)? As wives and mothers, this subject is of utmost importance as a surviving spouse, surviving child or surviving parent, in accordance with Title 38, code of Federal regulations Chapter 73,2. This chapter discusses in depth the complete “DIC” (Dependency and Indemnity Compensation) program. Please contact a local MOPH service office in order to obtain this chapter. You can also go to [www.va.gov/vaforms](http://www.va.gov/vaforms) to obtain VA Form 21-534EZ, which is the VA form used to apply to the VA for “DIC.” But immediately, you need to start preparing yourself for the sad day when your veteran will depart this life without you. Are you prepared? Here is a list of what you can do.

Prepare a Survivors Packet now with a minimum of the following documents:

- a. Veterans VA Rating Letters
- b. Marriage license for current marriage
- c. Birth certificate for everyone concerned, to include underage children
- d. Veterans form DD-214 for all periods of service
- e. Divorce certificate of prior divorces for husband and wife
- f. Completed VA Form 21-534EZ with all information except date and cause of death
- g. Insurance policies
- h. Banking, checking, saving accounts and safe deposit boxes with location and combination information
- i. Property deeds
- j. Wills and trustee information
- k. Funeral arrangements (and desires)
- l. Copy of military ID cards and Social Security card
- m. Copies of current contract and mortgages

Lastly, insure that the veteran’s doctors have copies of the VA Rating Letters, so that the doctor who might be in a position to sign the death certificate is completely aware of the veteran’s service-connected conditions. This allows the doctor to be able to record on the death certificate the appropriate cause of death and contributing factors. It is important that one or more conditions for which the veteran is rated by the VA and listed on the Veteran’s VA Rating Letter is included on the death certificate either as the primary cause of death or as a contributing factor.

It may be difficult for you to think about these things now, however, when you lose someone you love these are the things you can’t bear to do, so by preparing documents now you will save yourself a lot of frustrations and loss of funds for you and your family in the future. ✱

Ladies Auxiliary, Region IV President’s Note | by Gloria Sanchez | SOURCE: Purple Heart Magazine | July/August 2015

For more on DIC:

VA Compensation: [http://benefits.va.gov/COMPENSATION/types-dependency\\_and\\_indemnity.asp](http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp)

VA Benefits DIC Factsheet: <http://www.benefits.va.gov/BENEFITS/factsheets/survivors/dic.pdf>



“Never argue with stupid people, they will drag you down to their level and then beat you with experience.”

~ Mark Twain



## News Clips of interest to veterans

TRICARE Meets the Minimum Essential Coverage Requirement

<http://www.tricare.mil/aca> and <http://www.va.gov/health/aca/index.asp>

Your taxes and the Affordable Care Act

<http://www.dfas.mil/taxes/aca.html>

VA Eliminates Net Worth as Health Care Eligibility Factor

<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2684>

TRICARE Retiree Dental Program Makes Your Mouth and Your Wallet Smile

<https://soldierforlife.army.mil/retirement/blog/160>

TRICARE Pharmacy Rules Changing for Maintenance, Brand-name Drugs

<http://www.defense.gov/News-Article-View/Article/614465/tricare-pharmacy-rules-changing-for-maintenance-brand-name-drug>

What Vaccines Do Adults Need?

[http://www.albuquerque.va.gov/ALBUQUERQUE/features/What\\_Vaccines\\_Do\\_Adults\\_Need.asp](http://www.albuquerque.va.gov/ALBUQUERQUE/features/What_Vaccines_Do_Adults_Need.asp)

VA-led Consortium Launches Brain Bank for Research on PTSD

<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2715>

TRICARE Benefit Changes October 1

[http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10\\_01\\_15\\_PharmacyChanges.aspx](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10_01_15_PharmacyChanges.aspx)

TRICARE Revises Compound Drug Coverage

<http://www.health.mil/News/Articles/2015/03/12/TRICARE-Revises-Compound-Drug-Coverage>

TRICARE Beneficiaries Being Targeted by Call Centers and Others For Unsolicited Medical Prescriptions

<http://www.health.mil/News/Articles/2015/04/10/TRICARE-Beneficiaries-Being-Targeted-by-Call-Centers-and-Others>

VA Launches New No-Cost Training Programs

<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2721>

New ID Cards for All Honorably Discharged Veterans

<http://www.militarytimes.com/story/military/benefits/veterans/2015/07/08/id-cards-veterans/29852467/>

VA Expands Review of Chemical Exposure in Drinking Water at Marine Corps Base Camp Lejeune

<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2720>

VA urged to favor veterans on toxic exposure claims

<http://www.militarytimes.com/story/military/benefits/veterans/2015/09/30/va-urged-favor-veterans-toxic-exposure-claims/73051784/>

The National Resource Directory: <https://m.nrd.gov/>

Resources for Veterans in the USA

<http://articles.usa-people-search.com/content-resources-for-veterans-in-the-usa.aspx>

Guide to Military Installations: <http://www.militaryinstallations.dod.mil>

Veterans can file employment complaints online

- [Veterans' Preference Advisor](#)
- [Uniformed Services Employment and Reemployment Rights Act \(USERRA\) Advisor](#)



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

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

## Thinking of traveling Space-A?

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

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

View the 734 AMS AMC Gram at <http://www.andersen.af.mil/shared/media/document/AFD-141120-001.pdf>

## Space-A Social Media points...

Facebook: [www.facebook.com/AndersenPassengerTerminal](http://www.facebook.com/AndersenPassengerTerminal)

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

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

AMC Space-A Terminal Contact Info: <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>



# 4-7-8

A breathing exercise recommended by Dr. Andrew Weil, an integrative medicine practitioner, to steady nerves, calm internal tensions, ease one into sleep and curb food cravings. Here's how to do it:

- 1. Sit up straight** in a chair.
- 2. Place the tip of your tongue** up against the roof of your mouth. Keep it there through the entire breathing process.
- 3. Breathe in silently** through your nose to the slow count of 4.
- 4. Hold your breath** to the count of 7.
- 5. Exhale through your mouth** to the count of 8, making a slight audible sound.
- 6. Repeat the 4-7-8 cycle** another three times for a total of four breathing exercises.



**"Myths are stories that express meaning, morality or motivation. Whether they are true or not is irrelevant."** – Michael Shermer

**"Unless someone like you cares a whole awful lot, nothing is going to get better. It's not."** ~ Dr. Seuss



# Social Security *MATTERS*



Social Security matters to millions of retirees collecting the retirement benefits they earned. Social Security matters to disabled veterans who are unable to work. Social Security matters to the chronically ill that receive additional income to improve the quality of their life. And Social Security matters to anyone covered under Social Security who can count on future benefits. Visit [blog.socialsecurity.gov](http://blog.socialsecurity.gov) to see why *Social Security Matters* is so important to the millions we serve.

## How Social Security Serves Those Who Served

On September 18, we observed POW/MIA Recognition Day. Social Security remembers those missing in action while defending our country. We want to take the opportunity to highlight our special benefits for wounded warriors.

Social Security takes care of our wounded warriors, because we understand that the effects of military service can be profound and lasting.

Social Security pays disability benefits to veterans through the Social Security disability insurance program, which pays benefits to you and certain members of your family if you've worked long enough and paid enough Social Security taxes to qualify.

We can also pay disability benefits through the Supplemental Security Income (SSI) program, which is based on financial need.

Social Security has a very strict definition of disability. To qualify for disability benefits, you must be unable to work and have a medical condition that's expected to last one year or more or to result in death.

Veterans who have a VA compensation rating of 100 percent permanent and total (P&T) have the opportunity to receive expedited processing of applications for Social Security disability benefits.

For more information, or to apply, please call us at 1-800-772-1213, or visit [www.socialsecurity.gov](http://www.socialsecurity.gov). You can also get additional information about our benefits and services for veterans at [www.socialsecurity.gov/people/veterans](http://www.socialsecurity.gov/people/veterans).

Please remember that Social Security can help with the emotional, financial, and health issues that result from military service. We will never forget. | Posted on September 21, 2015 by Doug Walker, Deputy Commissioner, Communications

Source: <http://blog.socialsecurity.gov/2015/09/21/how-social-security-serves-those-who-served/>

## 4 Essential Retirement Planning Questions

Everyone understands the value of careful financial planning prior to making the move into retirement. But it is equally important to plan for the daily life you will live as a retiree. An effective retirement plan addresses both the financial and the [lifestyle side of retiring](#). These four questions will help you finalize your retirement plans.

**How much will you need to live the retirement lifestyle you want?** Many of us have a vivid picture of the life we hope to live in retirement. There are things we want to do and places we want to go. Most of us hope to experience and take advantage of our well-deserved status as free-wheeling retirees. A fulfilling retirement should allow us to pay our bills as well as enjoy the pursuit of our passions and dreams.

How much you must save to allow you to do the things you want is based upon the retirement lifestyle you envision. A good plan should include an element of frugality along with plenty of common sense. But we do not want to miss out on things we have always wanted to do now that we finally have time to enjoy ourselves. I find it helpful to think in terms of having paid my dues and earned the freedom to do what I really want. Sometimes I have to do without one thing to subsidize another. And don't overlook the fact that you could enjoy 20 or 30 years of retired living. Both your time and money need to be budgeted for the long term.

**At what age do you hope to retire?** Not everyone is able to retire at age 65. Some of us wish to continue working while others may be forced to retire early due to a job loss or health issues. But if you can decide, when would you start your second act? You don't want to delay retirement so long that you find yourself too old to enjoy the things you planned for. And you don't want to retire prematurely without sufficient savings to fund your future. The [age you decide to retire](#) will significantly impact your financial situation. You will also need to determine [when to start receiving Social Security benefits](#) and begin to tap into IRA and 401(k) plans, all of which will factor into your retirement budget. It is a complex decision with lots of moving parts that should not be taken lightly.

If you are married, you also need to factor in your partner's retirement timing. Chances are slim that you will both retire on the same day. Differences in ages can make it financially beneficial for one of you to keep working. A partner who retires earlier can test the waters to get a better understanding of what retirement truly entails. Their firsthand experience may smooth the transition when the time comes for their spouse to join them.

"Retirement Planning" *continued on page 26*

## Retirement Planning *continued from page 25*

**How will you make each day interesting?** If you roll into retirement unprepared to make the most of your free time you could run out of things to keep you engaged. You have to know what you are going to do once you retire. After saving for so long, no one wants to find themselves bored in retirement.

Now that I am retired, I am learning what it takes to keep each day interesting. To occupy myself I need a variety of things to do, including hobbies, passions and new adventures. I have also discovered that if I do not keep myself mentally active I begin to slow down. I need challenges and new situations to keep myself engaged. I try to dedicate a part of each day to physical activity to encourage good health. I have a routine of daily exercise and walking, blogging and writing, online history classes, an iPhone app to learn French, my newly discovered interest in cooking, reading, playing the piano and gardening. My wife entertains a passion for jigsaw puzzles, yoga and Sudoku. And we typically converge at some point in the day for a heated round of backgammon, Scrabble or gin rummy. It is important to keep adding activities, and we are always on the lookout for new avenues to explore.

**Will work be part of your retirement?** Not everyone is happiest away from work. Some people get a kick out of the job. Co-workers provide a social tie that can be hard to replace. Achieving goals and meeting challenges can keep you feeling alive and important. Unfortunately, not everyone has the [option to keep working](#) as companies change direction or hire younger employees eager to be promoted. Retirement can be the chance to try your hand at running your own business, especially if you have always dreamed of taking a shot at becoming an entrepreneur. Even if you are not working full time, some part of your day dedicated to a regular job could make you happier in retirement.

When it comes to planning for your retirement, the important thing is to get started. Don't wait until you arrive to begin planning how you will spend your time. Deciding what you will do before retirement gives you the opportunity to test things out and make changes so that all you need to do is fine tune during your retirement years.

Written for US World & News by Dave Bernard / <http://lovebeingretired.com/2015/04/21/4-essential-retirement-planning-questions/>

## Standing down: When it's time to find a second career after 50

True retirement from the military isn't financially realistic for many service members. If you're like many prospective military retirees, you probably wonder if finding a meaningful job after a career in the service is possible. Like anything else, finding an encore career takes some time and effort, but it can be done.

At the end of the day, what you want is a job that helps smooth your transition, offers financial stability, and lets you continue to sharpen the skills and abilities you already have. At the risk of sugar-coating a bleak economic outlook, a candidate with the kind of work ethic, skillsets and experience that you get in the military has a solid chance of finding employment. You may have to be willing to accept a lower starting salary and rise quickly, but when thousands of people are simply giving up their job search, a job with potential is better than no job at all.

Aside from your experience, expertise and military know-how, one of the strongest qualities a soon-to-be military retiree can bring to the table is flexibility. This means you are able to look at your skills with a new perspective, and you're open to repositioning yourself in a rewarding field you might not have considered. For example, if you trained squadrons on equipment, methods or procedures, you might be thinking of a second career in education – but you might also think about becoming a corporate trainer, technical writer, or human resources associate.

Before you start scouring the internet, take some time to write down your interests and do an inventory of your skills. When you do your job searches, use keywords related to your skills instead of job titles or industries. Keeping an open mind and exploring new opportunities might just bring you closer to the kind of smooth transition and stable employment you seek.

If you've tried completing skills inventories and have re-written your resume more times than you care to count, you might try picking other people's brains for ideas. For example, several groups have published their top lists of jobs for veterans, military retirees and military spouses. If you can get past some of the stereotypes they employ, many of the opportunities they list are quite thoughtful.

Another option is pursuing an area of interest that you've never tried before. There are a [number of online programs](#) that let you take coursework on your own schedule. Many military retirees take advantage of their education benefits to help them launch a successful second career.

The bottom line is this: you've enjoyed one successful career, there's absolutely no reason why you shouldn't have another if you want it. The current economy might make it more challenging to attain, but you have what it takes to meet the challenge head on.

SOURCE: <http://www.militaryauthority.com/career/finding-a-job/standing-down-when-its-time-to-find-a-second-career-after-50.html>



# Wanderings

## The Nightmare In The Executive Suite: 10 Scary Things A Leader Never Wants To Hear

*How do leaders know if they're building a sturdy and flourishing house, or a haunted and doomed one?*

All it takes is a good set of ears (ones that have been properly calibrated, of course), because there are 10 sentences that should cause nightmares for any leader, and push them towards the cold hard reality that their team is in trouble.

Let's step inside this haunted house, if you dare...

### 1. "It can't be done"

Nothing like a room full of doubters to spoil an otherwise great staff meeting, tossing off the most useless word in the English language.

### 2. "Is it time for a break yet?"

A wonderful momentum breaker and a sure sign of boredom, especially if it comes only 20 minutes into a budget meeting.

### 3. "I quit!"

Was it something I said? Even when you'd *like* this to happen, it still never sounds good, especially when it's uttered at full volume in a room full of people.

### 4. "Hey, I tried"

Certainly not an optimal response to failure, although it always prompts me to pull out my handy Yoda impression. "Try? Do or do not, there is no try!!" Yikes.

### 5. "I don't trust you to do the right thing for me"

Quite a huge game-changer, this one. No trust in you is a big enchilada, heartburn included.

### 6. "It's not my fault"

Step right up, it's time for the blame game. Problem is, there are no prizes for the winners. This one goes right along with this one.....

### 7. "It's his (or her) fault"

See #6

### 8. "Why do you have to keep raising the bar – isn't 'good' enough?"

Ah, the comfortable middle of the road. No pain, but no glory. Kind of like Groundhog Day, but without Andie MacDowell.

### 9. "Can you stop all that inspirational, touchy-feely stuff"

An arrow to the heart of the More Human leader. Do they really want us to go into "Full Metal Jacket" drill sergeant mode? On the other hand, breaking into a chorus of Barry Manilow's "Looks Like We Made It" at a year-end financial review meeting might be tilting too far to the other side.

### 10. "You can't handle the truth!"

Seriously folks, just spit it out, and save that quote from "A Few Good Men". Sometimes I wish that line was never written...

Listen well my friends for these 10 scary things, and stay out of that Haunted House!

Source: <http://www.terrystarbucker.com/2015/04/12/nightmare-executive-suite-10-scary-things-leader-never-wants-hear/>

**"I can accept failure. Everyone fails at something. But I cannot accept not trying."** - Michael Jordan

# Veterans Creative Art Showcase

The 2015 13th Annual Veterans Creative Art Showcase will be held Nov. 20th, 21st, & 22nd at the Agana Shopping Center.

The theme this year is "**Colors of Freedom**" and will have a static Army Huey helicopter on display in commemorating 50th Anniversary and Welcome Home Celebration of the Vietnam Veterans.

We are inviting all Active Duty, Reserve, National Guard, Veterans and/or Dependents, and Veteran Organization who are interested to come out and join us this year to celebrate service and sacrifice. Anyone who is interested in participating is asked to register with the Guam Vet Center at the Reflection Center in Hagatna located at 222 Chalan Santo Papa, Reflection Bldg. Guam Vet Center Suite 201, Hagatna Guam 96910. For more information about the Art Show please contact Rodney Cruz or Victor Dungca at 472-7160. First Art Show meeting will be held on October 03, 2015 at 10a.m. till 11a.m. at the Guam Vet Center Conference Room.

The Art Show is open to any form of art work although limited to any Rated R videos, Nude Pictures or any gruesome photos of combat tours that present body parts, as this is a community event and that its purpose is to share and educate our community with such patriotic history that our service members and veterans who we appreciate for their service and sacrifice for our freedom.

For more information on the 13th Annual Creative Art Showcase please contact Rodney Cruz or Victor Dungca at 472-7160 or email at [rodneycruzjr@hotmail.com](mailto:rodneycruzjr@hotmail.com).

An example of a list of Creative Art can be classified as:

- Paintings
- Drawings
- Photography
- Videography
- Story Telling
- Carving
- Jewelry Making
- Knitting
- Cultural Performance
- Singing
- Military Memorabilia Collection




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






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

“ I AM A **Veteran** ”

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



## Guam Vet Center – Services

### What is readjustment counseling?

Readjustment counseling is a wide range of psycho social services offered to eligible Veterans and their families in the effort to make a successful transition from military to civilian life. They include:

- Individual and group counseling for Veterans and their families
- Family counseling for military related issues
- Bereavement counseling for families who experience an active duty death
- Military sexual trauma counseling and referral
- Outreach and education including PDHRA, community events, etc.
- Substance abuse assessment and referral
- Employment assessment & referral
- VBA benefits explanation and referral
- Screening & referral for medical issues including TBI, depression, etc.

### Does VA have readjustment counseling for family members?

Family members of combat veterans have been eligible for Vet Center readjustment counseling services for military related issues since 1979.

### Am I eligible for Vet Center readjustment counseling?

If you, or a family member, served in any combat zone and received a military campaign ribbon (Vietnam, Southwest Asia, OEF, OIF, etc.) than your family is eligible for Vet Center services.

### Where is counseling offered?

VA's readjustment counseling is provided at the Guam Vet Center. All Vet Center services are prepaid through military service. Contact your local Guam Vet Center at 671-472-7160/1 for services... Veterans and families don't have to call to make an appointment; they can just simply walk in and receive services.

### Are Vet Centers open during non-traditional hours?

Yes, all Vet Centers maintain non-traditional appointment schedules, after normal business hours, to accommodate the schedules of Veterans and their family members.

Contacts: email Alwin Rafael( Outreach Counselor) for more information at [alwin.rafael@va.gov](mailto:alwin.rafael@va.gov) or call 671-472-7160/1 and a Vet Center staff will answer your questions. You can also refer to [www.vetcenter.va.gov](http://www.vetcenter.va.gov) for more information on Vet Centers.



Guam Vet Center  
Reflection Building, Suite 201  
222 Chalan Santo Papa  
AGANA, GU 96910



# Focus on Transition



## 5 Interview Mistakes Often Overlooked by Candidates

Nailing an interview can sometimes feel like experimenting with alchemy. There are a lot of guides on how to do it, but you're not quite sure if anything will actually work. While interviews are inherently subjective, there are still plenty of standard dos and don'ts that apply. Learning and understanding them will only help you. AOL recently listed five common interview mistakes that aren't usually considered by applicants. Don't assume you know all of them: research is your best and sometimes only tool in getting ahead during an interview.



**1. Showing up late.** This rule should be considered ironclad, no exceptions. Showing up late displays disregard for your employer's time and a severe inability to plan. If you've served in the military, you're well aware of what being on time can mean. While civilian employers won't usually ask you to show up hours ahead of time, 30 minutes is usually a good buffer. No one will pop out and make you do pushups or write an essay to punish you for arriving late, but your chances for success will drop faster than a stone. Promptness is one of the soft business skills that the military ingrained in you, now is the time to showcase that.

**2. Wanting a job, any job.** Some jobs you take because they're fulfilling, stimulating, and lucrative. Some you take because you need to pay rent and buy groceries. Wherever you fall along that line, never let on to the interviewer that you're applying just because you need a job. It's in the best interests of the employer to hire a passionate employee because they'll benefit from greater motivation and accountability. If someone's simply filling a slot, they might work towards the bare minimum and drag down productivity. You don't have to fake deep enthusiasm to overcome this. That usually comes through in the questions you ask, so prepare a list of them that show investment in the company, how they do business, and their place in the industry.

**3. Lack of preparation.** When you served, you could get in trouble for something as simple as chewing gum while in uniform or failing to wear headgear outdoors. So why would you put less than that amount of effort into an interview? Preparation is one of the biggest keys to success here. The internet makes it easy to research a great deal about the people interviewing you, the company, and the job itself. Can you answer these questions? What does the company do, how do they compare culturally and financially do industry competitors, what's the company's history, what are the requirements for the job, and how does your experience match those requirements? These are only a few examples of information that can help you in an interview. The goal isn't to be a walking, talking encyclopedia, but to be able to refer to any of that information when it's relevant to the discussion. It's better to have unused knowledge than a lack of it during a critical moment.

*"Interview Prep" continued on pg 31*

## Finding the ideal second career starts with self-reflection

Whether you're active duty with years to go before retirement, in the process of transitioning out of the military, or you're a veteran taking the time to reflect on your successes, you can count on your strengths and passions to launch your personal journey toward discovering your ideal second career.

You may be familiar with the quote, and I'm paraphrasing, "Do what you love and you will never have to work another day in your life," but, what does this really mean?

For me, it was all about finding my passion; finding what was important to me and finding a sense of mission bigger than myself. I found those things with the help of the following exercise:



First, take time to think about the times in your life when you were the most fulfilled. Then, write down the following 10 questions and your responses to each.

1. Where do you want to live after separating / retiring from the military?
2. What's important to you in a career?
3. Why are those important to you?
4. What are you passionate about?
5. What are your strengths?
6. How do you define success?
7. What lessons/ skills have you learned in the military and how will they translate to success in a civilian career?
8. Do you want a job similar to what you've done in the military or something completely different?
9. What is your vision of your ideal job?
10. Are you interested in owning your own business? If so, what business would that be?

*"Self-Reflection" continued on pg 31*

## Interview Prep *continued from pg 30*

**4. Not engaging with the interviewer.** With all this preparation, you might feel like a coiled spring of facts and wisdom. Slow down, take a breath, and remember that you're talking to a person. They aren't a keyword search algorithm or a standard form, and they most likely aren't following a script. Remember that you are, first and foremost, having a conversation. It's nerve-racking and highly formalized, sure, but if you pop off with tangential facts and stock responses at every opportunity, you won't impress anyone. Preparation is a foundation, not a set-in-stone strategy. Get a few friends to deliver practice interviews. Using different people will help you break out of bad habits since each individual will have different questions and responses.

**5. Showing lapses in your professional veneer.** The interview starts as soon as your butt's resting in a comfy office chair across from people dangling your future in front of you. Right? Wrong. The interview begins as soon as you receive notice that they want to interview you. You are being evaluated from that point until the moment they onboard you or say no thanks. This is especially true when you're in the office. Treat everyone you meet with respect and courtesy, and don't let your professional veneer slip for a moment. If you've been told to hang out for thirty minutes in the lobby while the interviewers prep, don't use that time to browse Facebook and text. Reading material placed in the lobby is usually okay, but generally try to remain prepared and relaxed.

SOURCE: <http://www.military.com/veteran-jobs/career-advice/interview-tips/5-interview-mistakes-often-overlooked-by-candidates.html>

**“One important key to success is self-confidence. An important key to self-confidence is preparation.” –Arthur Ashe**

## Self-Reflection *continued from pg 30*

Once you've answered these questions, you should have a good idea about the direction you want to take your career. You may want to connect with a mentor or colleague to review your Q&A and get feedback. I expect you will be surprised at the insights you will gain.

The next step will be to conduct research on possible career opportunities and any licensing/ training/ certification you may need for the career. Once you have narrowed your career focus, start researching the companies who offer the career you are seeking.

Check out each company's website and its employees' LinkedIn profiles. Ask yourself if the company and career align with your answers to the questions above.

Finally, set networking, application and interviewing goals and put a plan in place with deadlines to accomplish those goals. Once you know where you want to go, you are well on your way to finding a rewarding second career.

Julie Barnes, PHR® | August 24, 2015 | [Your Money Matters](#) - The personal finance blog for military servicemembers

Source: <http://yourmoneymatters.militarytimes.com/2015/08/24/finding-the-ideal-second-career-starts-with-self-reflection/>

*“Beware of relying solely on a resume to hire; skills can be taught. What cannot be taught is a great “can do” attitude.”*

— Beth Ramsay

### RÉSUMÉ TIPS

## 10 WAYS TO 'FEDERALIZE' YOUR RÉSUMÉ

Remember: Federal agencies base their decisions on merit, so follow these 10 tips carefully when describing your experience and skills.

**1 Use words wisely.** The key to a good résumé is getting the right information to the agency representative in a fast, readable style. Use a minimum amount of words to provide maximum information.

**2 Keep sentences short and clear.** Short, direct sentences help the agency get your point.

**3 Make your message stand out.** Paragraphs that are easy-to-see are more than nice – they can make or break your message. Keep your paragraphs brief, usually between five and 10 lines, depending on content. Put important points first – where they're most visible.

**4 Focus on outcome.** What is the most important aspect of your work experience? The answer may be a surprise: the outcome. In fact, you'd be amazed by how many people forget to mention this critical aspect of their experience altogether. When discussing outcome, be sure to discuss the whats, the hows, and the breadth and scope of your experiences.


**5 Showcase your role.** Did you work on your own? As part of a team? In a supervisory capacity? As a team leader? Let the agency know your role in the projects.

**6 Remember – time frames count.** Be sure to address these questions: What were the dates or length of time you worked on a project or job? Did you work full-time or part-time? If part-time, what percentage of your time did you do that work?

**7 Value your experience.** Many experiences illuminate your significance as a candidate. For example, you may have published relevant articles in journals, your college newspaper or a local publication. Or you may have gained valuable experience through leadership positions, extracurricular activities or internships. Provide specifics, including projects, dates and how your experience applies to the field.

**8 Show and tell.** Telling about your experience is great, but be sure to use examples, too.

**9 Resist additions.** You may be tempted, but it is important to resist submitting copies of awards, publications, training certificates, letters of recommendation, lengthy job descriptions, writing samples or a photo unless the agency specifically requests it.

**10 Illuminate your résumé – don't repeat it.** When writing about your experience to describe how it matches the competencies or KSA's required by a job, don't simply repeat your résumé but illuminate important facts or give examples to shed new light on your experience. 



## HOW TO APPLY FOR A FEDERAL JOB

Follow these steps to a great government career.

### HOW FEDERAL JOBS ARE FILLED

Most federal agencies do their own recruiting and hiring. In most cases they are required to advertise civilian job openings. One place to check is USAJOBS.gov, the government's official job website. You can upload your résumé and submit your application directly to the agency online.

### HOW TO APPLY

Read the job announcement carefully and familiarize yourself with what the agency is **looking for**. Because agencies do their own hiring and have different requirements, procedures and information required often vary among agencies. Check your résumé to ensure it's complete and includes all the required information for the job you want. *(See tips below.)*

Next, capture how your experience matches the competencies and/or knowledge, skills and abilities (KSA's) required for that job.

Besides your résumé, you might also be asked to answer questions about your qualifications and complete an assessment that shows how you meet specific job requirements. Questions can be multiple choice, short answer or a combination of both. Be sure to complete the assessment as part of the online application process. On average, assessments will take you about 20 to 30 minutes to complete.



### WHAT'S NEXT?

Although each agency is different, you will hear from the hiring agency after the job announcement closes. You will be provided with information on the status of your application at four points in the hiring process:

- 1) Application received
  - 2) Application assessed
  - 3) Applicant referred or not referred to hiring official
  - 4) Applicant selected or not selected.
- You can get application status for positions that you have applied for through your USAJOBS® account. You may also go to "My Account" in USAJOBS® to view your application history.

### HOW THE HIRING PROCESS WORKS

After all application packages have been received, the agency reviews your résumé to ensure you meet the basic qualification requirements. Applicants meeting basic qualification requirements will be further evaluated. Federal managers usually interview the best-qualified candidates before making a selection.

### CHECK JOB ANNOUNCEMENT

Review the section of the job announcement on "What to Expect Next" for specific information on the agency process. If you are selected for a job, a human resources specialist will contact you with a tentative job offer. At that point, you will receive specific instructions regarding suitability and/or security background investigation.

### STAY TUNED FOR CHANGES

The U.S. Office of Personnel Management is currently reforming the federal hiring process. The reform is expected to cut in half – to 80 days – the time it takes to fill vacancies. For more information on the reform, visit [www.gijobs.com/reform](http://www.gijobs.com/reform).



**CHARACTER  
IS WHO YOU  
ARE WHEN  
NO ONE  
IS LOOKING**



## SOMETHING TO PONDER | *the humor of life* 🤔

### When Elderly Man Wants to Retire,

He Comes Up with Unusual Plan That Actually Makes a Lot of Sense

**HE WAS PLANNING HIS RETIREMENT AT AN EARLY AGE BUT IS SHOCKED WITH THIS REVELATION. THIS IS GENIUS.**

Recently I was checking my 401K account and thinking about retirement, as everyone does when they hit 45. I saw an article about nursing and retirement homes and the expenses. Then it hit me. No nursing home for me! Her is my plan: I'm checking into the Holiday Inn, With the average cost for a nursing home reaching \$188 per day, there is a better way when we get old and feeble. I have already checked on reservations at the Holiday Inn< For a combined long-term stay discount and senior discount, it's \$49.23 per night, That leaves \$138.77 a day for breakfast, lunch, dinner in any restaurant I want, or room service. It also will leave enough for laundry, gratuities, and special TV movies. Plus, I'll get a swimming pool, a workout room, a lounge, and washer and dryer. I'll also get free toothpaste, razors, shampoo and soap. And I'll be treated like a customer, not a patient.



Five dollars worth of tips a day will have the entire staff scrambling, There is a city bus stop out front, and seniors ride free. The handicap bus will also pick me up if I fake a decent limp. Ride the church bus free on Sundays, For a change of scenery, take the airport shuttle bus and eat at one of the nice restaurants there, While you're at the airport, fly somewhere. Meanwhile, the cash keeps building up. It takes months to get into decent nursing homes, On the other hand, Holiday Inn will take your reservation today, And you are not stuck in one place forever - - you can move from Inn to Inn, or even from city to city.

Want to see Hawaii? They have a Holiday Inn there, too. TV broken? Light bulbs need changing? Need a mattress replaced? No problem. They fix everything and apologize for the inconvenience. The Inn has a night security person and daily room service. The maid checks if you are OK. If not, they will call the undertaker or an ambulance. If you fall and break a hip, Medicare will pay for the hip, and Holiday Inn will upgrade you to a suite for the rest of your life.

And no worries about visits from family, they will always be glad to visit you, and probably check in for a mini-vacation. The grandkids can use the pool. What more can you ask for?

When I discussed my plan with friends, they came up with even more benefits that Holiday Inn provides retirees, Most standard rooms have coffee makers, reclining chairs, and satellite TV - - all you need to enjoy a cozy afternoon.

After a movie and a good nap, you can check on your children (free local phone calls), then take a stroll to the lounge or restaurant where you meet new and exotic people every day. Many Holiday Inns even feature live entertainment on the weekends. Often they have special offers, too, like the Kids Eat Free program. You can invite your grandkids over after school to have a free dinner with you. Just tell them not to bring more than three friends.

Pick a Holiday Inn where they allow pets, and your best friend can keep you company as well, If you want to travel, but are a bit skittish about unfamiliar surroundings, you'll always feel at home because wherever you go, the rooms all look the same. And if you're getting a little absent-minded in your old days, you never have to worry about finding your room - - your electronic key fits only one door and the helpful bellman or desk clerk is on duty 24/7. Being natural skeptics, we called a Holiday Inn to check out the feasibility of my plan. I'm happy to report that they were positively giddy at the idea of us checking in for a year or more. They even offered to negotiate the rate. We could have easily knocked them down to \$40 a night! "So, when I reach the golden age I'll face it with a grin. Just forward all your emails to the Holiday Inn!"

Source: <http://toprightnews.com/when-elderly-man-wants-to-retire-he-comes-up-with-unusual-plan-that-makes-a-lot-of-sense/>

Doing What I Want When I Want – **RETIRED**

## HOW SENIORS COPE WITH COMPUTER PROBLEMS

Unkown

As we Silver Surfers know, sometimes we have trouble with our computers.

I had a problem yesterday, so I called Eric, the 11-year-old next door, whose bedroom looks like Mission Control, and asked him to come over.

Eric clicked a couple of buttons and solved the problem.

As he was walking away, I called after him, 'So, what was wrong?'

He replied, 'It was an ID ten T error.'

I didn't want to appear stupid, but nonetheless inquired, 'An, ID ten T error? What's that? In case I need to fix it again.'

Eric grinned. 'Haven't you ever heard of an ID ten T error before?'

'No,' I replied.

'Write it down,' he said, 'and I think you'll figure it out.'

So I wrote down: **ID10T**

I used to like Eric, I've now changed my mind.



## Dr. YOUNG vs Dr. GEEZER

Unkown

An old geezer, who had been a retired farmer for a long time, became very bored and decided to open a medical clinic. He put a sign up outside that said: "Dr. Geezer's Clinic" - "Get your treatment for \$500 -- If not cured, get back \$1,000 -- Guaranteed."



Doctor "Young," who was positive that this old geezer didn't know beans about medicine, thought this would be a great opportunity to get \$1,000.

So he went to Dr. Geezer's clinic.

This is what transpired...

**Dr. Young:** "Dr. Geezer, I have lost all taste in my mouth." Can you please help me?"

**Dr. Geezer:** "Nurse, please bring medicine from box 22 and put 3 drops in Dr. Young's mouth."

**Dr. Young:** *Aaagh!! -- "This is gasoline!"*

**Dr. Geezer:** "Congratulations! You've got your taste back. That will be \$500."

Dr. Young gets annoyed and goes back after a couple of days figuring to recover his money.

**Dr Young:** "I have lost my memory and I cannot remember anything."

**Dr. Geezer:** "Nurse, please bring medicine from box 22 and put 3 drops in the patient's mouth."

**Doctor Young:** "Oh no you don't, -- *that's gasoline!*"

**Dr. Geezer:** "Congratulations! You've got your memory back. That will be \$500."

Dr. Young (after having lost \$1000) leaves angrily and comes back after several more days.

**Dr. Young:** "My eyesight has become weak --- I can hardly see!!!!"

**Dr. Geezer:** "Well, I don't have any medicine for that so... Here's your \$1000 back."

**Dr. Young:** "But this is only \$500..."

**Dr. Geezer:** "Congratulations! You got your vision back! That will be \$500."

Moral of story -- Just because you're "Young" doesn't mean that you can outsmart an old "Geezer" !!!!



***"Nobody grows old merely by living a number of years. We grow old by deserting our ideals. Years may wrinkle the skin, but to give up enthusiasm wrinkles the soul." ~ Samuel Ullman***

# Military Retiree Websites: A Wealth of Information

## ARMY – Retirement Services

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

## NAVY – Retired Activities

[http://www.public.navy.mil/bupers-npc/support/retired\\_activities](http://www.public.navy.mil/bupers-npc/support/retired_activities)

## AIR FORCE – Retiree Services

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

## MARINES – Retired Services

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

## COAST GUARD – Retiree Services

<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](#)

## Plain English

*Courtesy of Arlington/Heights SRAO and Baguio Newsletter May 1, 2015 (original source Unknown)*

No dictionary has been able to adequately explain the difference between COMPLETE and FINISHED. However, in a recent linguistic conference held in London, England, and attended by some of the best linguists in the world, Samsundar Balgobin, a Guyanese, was the clear winner.

His final challenge was this: "Some say there is no difference between COMPLETE and FINISHED. Please explain the difference between COMPLETE and FINISHED in a way that is easy to understand."

Here is his astute answer: "When you marry the right woman, you are COMPLETE."



When you marry the wrong woman, you are FINISHED. And, if the right one catches you with the wrong one, you are COMPLETELY FINISHED!"

What is "**GRAMMATUDE**" You ask?  
Mess with my grandchildren and you will FIND out!

I don't need your  
**Attitude...**  
I've got one of  
*my*  
own.



# Guam Retiree Activities Office Newsletter

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

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

<http://ice.disa.mil/>



## **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

