

Guam Retiree Activities Office

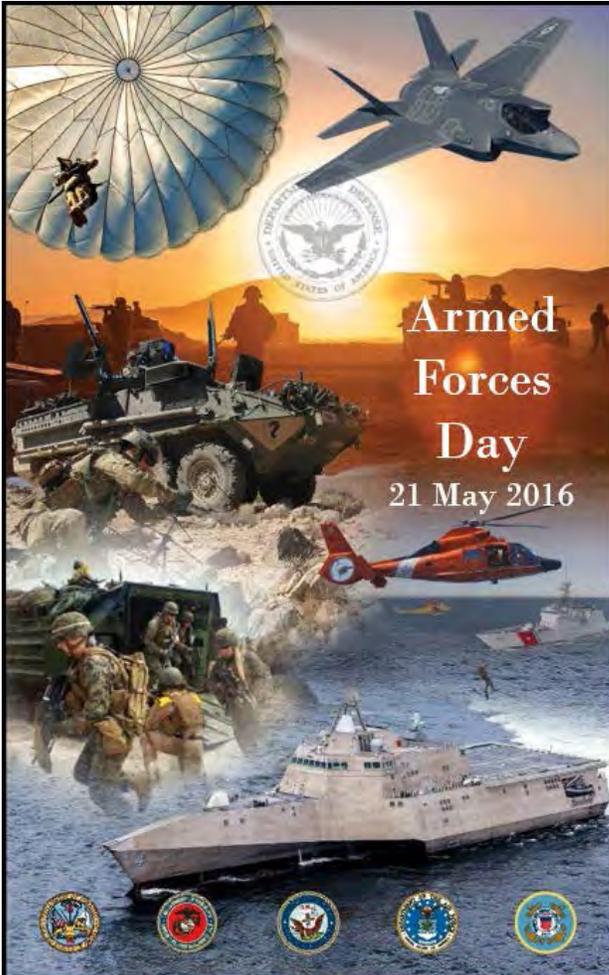
Serving Those Who Have Served or Still Serving



Serving the Retired Military Community of Guam and Surrounding Pacific Islands



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



Armed Forces Day
21 May 2016



Loyalty Day

May 1st is a day set aside for the reaffirmation of loyalty to the United States and for the recognition of the heritage of American freedom.



Guam Retiree Activities Office Newsletter

April – May 2016
Volume 6, Issue 2

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



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.

Once again -where has the time gone – it is already May! This year, which I thought would be a little slower has proven otherwise; health-work-home-family-volunteer have all led to some very long weeks.

One of my goals this year was to publish six newsletters. Well, I got off to a slow start, however as you can see, already have another hitting the streets. You will also notice that this issue covers only two months (Apr-May) and I hope to be able to continue and still get in the six issues this year. I’m am looking forward for many of the events and issues to come this year, especially since it is an election year for us. I also am still waiting for that someone out there who is just waiting to get things aligned so they can come and help out.

*To each and every one who was ever (or is today) a Soldier, Sailor, Airman, Marine, or Coastguardsman – **Thank You for Your Service.** Those five simple words can be very powerful, appreciated, and emotional. Thanking a veteran for their service should not be restricted to any branch of service, period of service, length of service, or reason of service. Thanking a veteran for their service should not be restricted to junior enlisted, NCOs, SNCOs, or commissioned officers. Thanking a veteran for their service should not be restricted to the veteran's race, sex, ethnicity, religion, appearance, or lifestyle.*

The above was shared by a fellow veteran/USAF retiree and definitely speaks volumes when it comes to showing our appreciation to veterans & their spouses.

Respectfully yours,

Dave

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

You Served – You Deserved

CONTACT US at: Guam.RAO@us.af.mil or Guam.RAO@gmail.com or calling 671-366-2574.

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

Where are we located?

Andersen AFB - Building 22026, Room 127

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

REMEMBER - the Guam RAO is for the entire Guam Military retiree and veteran community – all services, all ranks –

as well as their dependents and survivors.

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.



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

“Change is inevitable – except from a vending machine”
(unknown)

Lack of action is, in fact, an action – By choosing not to act, you choose to accept the acts of others; whether it relates to political positions (e.g., Senators, Governor, the President, etc.) or to political issues.

“Nothing will work unless you do.”

~ Maya Angelou

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 (March 16) Retiree listing shows our retiree population total 3,136 as follows:

Guam: 2,959 / CNMI: 135 / Outlying Areas: 42

Service breakout: Army: 1,241 / Navy: 956 / Air Force: 774 / Marines: 112 / Coast Guard: 53

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

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.

“It is better to look ahead and prepare than to look back and regret.”

~ Jackie Joyner-Kersey

“My goal is no longer to get more done, but rather to have less to do.”

~ Francine Jay

“Sometimes I have to stand on my head to see things as they are, when the world seems so upside-down, that is the only position in which everything makes sense.”

~ Unknown

CONTACT US: Guam.RAO@us.af.mil or 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*)

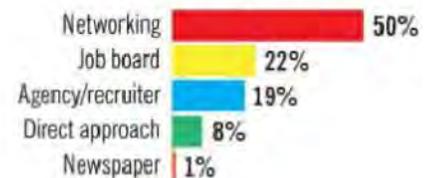
Face Time Still Rules

MOST PEOPLE THINK THEY will get their next job thanks to in-person networking, according to a poll of nearly 600 U.S. and Canadian workers by Right Management, a talent and career management expert within Manpower Group.

Whether currently employed or unemployed, half of those surveyed expect that person-to-person networking is how they will find their next position, while 1 in 5 thinks it will come from a posting on an Internet job board.

“These findings track well with actual outcomes,” notes Monika Morrow, senior vice president of Career Management at Right Management. “It turns out that face-to-face contact is how more than half of our candidates find new employment based on firm data for the last five years, although nowadays job searches may begin through social networks such as LinkedIn, Twitter, or Facebook. By themselves, however, job boards are about half as effective in actual circumstances.”

How do you think you will find your next position?



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

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

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



Announcements...

- Veterans who are registered in the VA system, regardless of category, should receive a **VA Choice Card**. If you haven't, call 1-866-606-8198 and request for a card. Veterans who have made an appointment at the VA clinic and still haven't been seen should call the VA clinic at 475-5760. If you are encountering a problem with the ChoiceCard program or appointments at the VA clinic, call Bill Cundiff at 565-4561 or Martin Manglona at 475-8391/2.
- It's very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment. You must have a copy of your DD Form 214.
- 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 [State VA Office](#) is located in Asan next to the Harley Davidson Motorcycle Store. Call 475-8388.
- The [VA Federal Benefits Office](#) is in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
- [VA Clinic](#): 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306.
- **VA Home Based Primary Care**: 475-0061; **Veterans employment specialist**: 475-5783/475-5786.
- [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.
- **U.S. VETS**: the US Veterans Initiative is a non-profit that opened the first Veteran's Shelter on Guam in May 2015 (the home office is in Hawaii). In order to be referred to the shelter, the Veteran must enroll in Pacific Health Services at the VA CBOC and the VA Homeless team will be notified. The current shelter has a total of 5 beds and there are no fees/costs to the Veteran. While they do not have a lot of storage space, they are always looking for furniture donations for when a Veteran is able to move into their own place. They also welcome other donations – clothes, shoes, hygiene products, and food. [*contact me, (Guam RAO) if you have donations or email to Guam.VFW1509@gmail.com*]
- Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.
- Disabled Veterans Outreach Program office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.
- The VA cemetery chapel is available for use for public viewing. Call 475-8391/2



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. email alegionguam@yahoo.com or call 646-8251 for more information.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 meets at 6:30 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406 or 1sgmendiola@gmail.com.

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

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email Guam.VFW1509@gmail.com.

▶ **VFW Post 1509 Auxiliary**, general membership meeting is at 2 p.m. every second Sunday of the month at the Post canteen in Yigo. Call 653-8903 or email ritalynn_flores@yahoo.com for more information.

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Tuesday, at the Post canteen in Agat. Call 565-8397 or email adj2917@vfwdeptpacific.org for more info.

▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at the post canteen in Garapan (*Palm St & Coffee Tree Rd*). Call (670) 235-4839 for more information.

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *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.*

▶ **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; meets quarterly. For information, call Joe San Nicolas at 482-4350 or email at joe_kamudo@yahoo.com.

▶ **Women Veterans of America, Chapter 43**, general membership meeting is at 5:30 p.m. the last Tuesday of each month at the Royal Orchid Hotel (back conference room) Contact ntkuper@gmail.com or chuggylvjsa@gmail.com for more information.

▶ **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the U. S. Naval Hospital's old chapel building classroom at 2 p.m. every fourth Sunday. For more information, contact Scott Duenas at 673-5103 or email mayorduenas@yahoo.com.

▶ **Iraq, Afghanistan & Persian Gulf Veterans of the Pacific:** for more info, visit <http://islandsoja.org>

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4th Monday of the month at 6:30 in the American Red Cross building in Hagåtña. For more information, call Bill Cundiff at 565-4561.

▶ **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.

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

Veteran Merc Tenorio uses art as therapy

Tenorio is also a poet, songwriter, amateur photographer, former educator and a disabled U.S. Navy veteran. Her exhibit, which opened on Feb. 12 at the Tumon Sands Plaza, was entitled "Textures/Gestures," and featured 35 paintings. Full story at: <http://bit.ly/1MKD2bG>



Guam Legislative actions regarding Veterans

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

244-33 – GVAO funding – granting of authority to the Veterans Affairs Officer for expenditures of the Veterans Cemetery Trust Fund and Veterans Affairs Fund. **Status: PASSED** 02/18/16. For more info: http://202.128.4.46/Public_Laws_33rd/P.L.%20No.%2033-138.pdf (**Signed into Public Law 33-138 on 4 March 2016.**)



93-33 – Veteran Cemetery Expansion – 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: Referred to Committee** 04/30/15. For more info: http://202.128.4.46/Referral_33rd/Referral%20B093-33%20%28LS%29.pdf

Resolution No. 321-33 - Relative to recognizing March 29, 2016 as "Vietnam Veterans Day." For more info: not loaded

Interesting in that with this being an election year, we are not seeing more "Veteran" and "Retiree / Elderly" related legislation being introduced.

"Being 'at the mercy of the legislative majorities' is merely another way of describing the basic American plan: representative democracy." ~ Robert Bork

Sen. Tom Ada, Veterans Affairs Committee chairman
 Phone: 473-3301; Fax: 473-3303 | Email: Office@SenatorAda.org | Website: www.SenatorAda.org
 Office: located between Bank Pacific, Guam Police Dept and Hagåtña Post Office.

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

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

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



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



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

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

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



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

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

How Our American Election Process Works via Misawa RAO

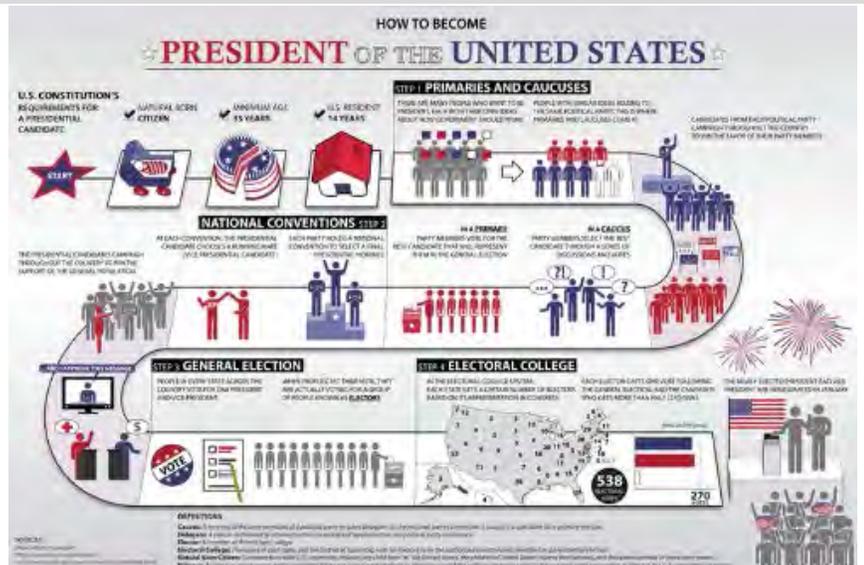
There are still some primary elections to go and then the general election in November so now is a good time to present an easy-to-read graphic that depicts the election process from A to Z.

The slide covers the Electoral College, Primaries and Caucuses, National Conventions and the General Elections. It also explains the requirements that must be met for a candidate to be able to run for the highest office in the land.

Find out: What a Caucus actually is; How delegates work, and; about the Electoral College. You can find it on the Misawa RAO web-site at:

www.misawarao.org/special/elections.png

Learn about the Presidential election process, including the electoral college, caucuses and primaries, and the national conventions at: <https://www.usa.gov/election>



TRICARE Updates / Info



TRICARE and VA Dual Eligibility

Summary: When leaving active duty, Soldiers may be entitled to or eligible for benefits offered by TRICARE and Department of Veterans Affairs (VA), depending on whether the Soldier retires or separates. If retiring, the Soldier is eligible for TRICARE as a military retiree and may also be eligible for certain VA benefits. Service members who separate due to a service-connected disease or disability may be eligible for VA benefits and certain TRICARE benefits.

Beginning in January 2016, DFAS will provide IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former Spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your Family members, if applicable) have the minimum essential coverage. These forms will document the information that DFAS will provide to the IRS on yourself and your authorized Family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016.

Eligibility: Retired Soldiers may be eligible for both TRICARE and VA benefits. This means that health care may be covered by TRICARE and/or VA benefits. For most health care needs, TRICARE may be the main source of coverage. Most VA facilities are TRICARE network providers

Benefit Highlights: If eligible, TRICARE provides coverage even if treatment is received through VA for the same medical condition in a previous episode of care. However, TRICARE will **not** duplicate payments made by VA or authorized to be made by VA. The rules and costs of whichever benefit is used will apply.

VA Health Care Benefits: Retired Soldiers may qualify for VA health care benefits if they served on active military service, were discharged, or released under conditions other than dishonorable and meet length of service requirements.

TRICARE representative at the Soldiers local VA facility can offer more information about using a VA TRICARE network provider. Copayments, cost-shares, and deductibles may apply.

Click [here](#) for TRICARE and VA benefit comparison.

Additional Information:

on VA Benefits for Veterans, please visit:

http://www.va.gov/opa/publications/benefits_book.asp

For information on TRICARE Retirement Benefits, please visit:

<http://www.tricare.mil/LifeEvents/InjuredonAD/TransitionVA/Retiring.aspx>

TRICARE DEERS Information:

<http://www.tricare.mil/DEERS>

Source: My Army Benefits

http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/TRICARE_and_VA_Dual_Eligibility.html?serv=148



Veterans Affairs Dental Insurance Program

Delta Dental is pleased to offer the Veterans Affairs Dental Insurance Program (VADIP) for Veterans enrolled in VA healthcare and individuals enrolled in the VA's Civilian Health and Medical Program (CHAMPVA).

The Veterans Affairs Dental Insurance Program is offered through the Department of Veterans Affairs and is administered by Delta Dental's Federal Government Programs division. This program began January 1, 2014.

Delta Dental's VADIP offers cost-effective dental coverage with three plan options designed to meet the various needs of VA beneficiaries. Enrollees in the VADIP are eligible for covered benefits within the service area that includes the 50 United States, the District of Columbia, and U.S. territories. Delta Dental provides access to an expansive nationwide dentist network, allowing VADIP enrollees to experience maximum cost savings, optimum program value and the highest quality of dental care available.

For more information about the VADIP eligibility, plan benefits and enrollment, please visit the website at deltadentalvadip.org.

P.S. If you are retired from the military, please visit trdp.org for information on the TRICARE Retiree Dental Program.

Via Diana Laux, Delta Dental Western Region Marketing Representative

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

Pentagon proposal calls for Tricare fee increases

I write this open letter to Guam's delegate to urge rejection of the Pentagon proposal, outlined in the president's fiscal year 2017 budget, which would require all retired service members pay an annual enrollment fee to participate in TRICARE, the military health care benefit earned and promised for a 20-year or longer career.

The Pentagon is once again proposing a series of TRICARE fee increases, outlined in the president's fiscal year 2017 budget. In summary, the Department of Defense proposal would require all retired service members, except those currently in TRICARE for Life, to pay an annual enrollment fee to participate in TRICARE. Without payment of the "participation" fee, access to TRICARE would be forfeit until payment in the next open season.

Specifically, I strongly oppose the DOD proposal to establish a TRICARE Standard enrollment fee and believe Congress should reject this plan. TRICARE Standard is an earned benefit. Charging a participation fee changes the value of benefit.

It breaks faith with currently serving members and those who have retired. Moreover, it reduces the earned entitlement to a simple insurance plan, which if not paid causes the service member to forfeit his earned benefit.

In addition, I strongly oppose the Pentagon recommendation to alter access to TRICARE for Life, the military program provided those military retirees age 65 or older and their families. The DOD proposal would establish for the first time ever an enrollment fee to access the earned benefit. Uniformed service retirees and their families already are required to pay into Medicare part B in order to participate in the program.

The DOD plan would push an additional payment on the backs of beneficiaries ... in the program they earned and were promised in exchange for a military career of 20 years or more.

I also oppose the exorbitant changes the DOD plan would place on those who use TRICARE Prime, the managed service health care program for service members, dependents and some under age 65 retirees.

Please do the right thing. I urge you to hold your ground against these misguided efforts to shift costs to those who have already given decades of service to our country.

According to former U.S. Senator Jim Webb, D-Virginia: "We are talking about an obligation we made to people to provide them medical care for the rest of their life, based on a compensation package that begins the day that they enlist. ... You can't renegotiate the front end once the back end is done. This is an obligation that was made to people whose military careers are now done."

Posted at: <http://www.guampdn.com/story/opinion/2016/04/17/pentagon-proposal-calls-tricare-fee-increases/83148680/> | 7:15 p.m. ChST April 17, 2016 | by Adolf Peter Sgambelluri; a retired Marine, a former chief of police and president of the Guam chapter of the National Association for Uniformed Services.

TRICARE Improves Mental Health Care and Treatment

People in distress may hesitate to reach out for help due to perceived stigma associated with seeking mental health treatment. This perception and the belief that care may be hard to get, may prevent some people who need care from getting it. TRICARE has worked hard to eliminate potential barriers to mental health care by removing day limits for certain mental health services.

When a behavioral health condition requires more intensive treatment than outpatient care, partial or full-time hospitalization may be required. The in-patient psychiatric hospitalization benefit was limited to 30 days per benefit year for adults and 45 days for children or adolescents. You could request a waiver for additional treatment days if needed. Now however, inpatient mental health hospital services, regardless of length or quantity, may be covered as long as the care is considered medically or psychologically necessary and appropriate. Likewise, the psychiatric partial hospitalization benefit previously had a 60 day per benefit year limitation that could be extended with a waiver. This 60 day limitation has been removed to ensure that beneficiaries receive care for as long as needed.

In addition, the 150 day limit on residential treatment care for beneficiaries under 21 has been removed. Although medical determination is still required, there is no day limit.

If you or someone you know requires mental health care, get help. If you believe emergency care is required, you can get emergency psychiatric care without pre-authorization. However, you must get authorization within 72 hours of admission and the 72 hours starts the day after admission.

Medical or surgical care does not and has not historically had day limits on care. Now, thanks to the federal mental health parity law, which requires that mental health benefits be equal to medical or surgical healthcare benefits, the same is also true for mental health care. For more information about mental health coverage, visit the TRICARE website -

<http://www.tricare.mil/CoveredServices/Mental/Treatments.aspx>

Good dental health and good overall health go hand in hand

With its emphasis on diagnostic and preventive care, the TRICARE Retiree Dental Program can help you avoid bigger problems down the road.

Did you know that more than 120 different diseases are first detected in the mouth? And that going for your annual dental exams can actually help in detecting heart disease, diabetes, pancreatic cancer and more? In fact, swollen gums, mouth ulcers, dry mouth and excessive gum problems can often be signs of bigger health problems. The good news is that most dental diseases are actually preventable.

The TRICARE Retiree Dental Program (TRDP) was created and designed with this in mind. When seeing a network dentist, TRDP enrollees have the peace of mind of knowing that they get two annual exams, two cleanings (or three for Type 1/Type 2 diabetics) and an x-ray covered at 100%—with no out-of-pocket costs. This allows enrollees to recoup almost all of their annual premiums **and** ensures their dental and overall health is being well cared for.

Here are some other reasons why more than 1.5 million current enrollees find the TRDP to be such a good value and an important partner in their health:

- As soon as your enrollment takes effect, you're covered for routine services, fillings, root canals, gum surgery, oral surgery and dental accidents. After 12 months of continuous enrollment, you'll get crowns, dentures, dental implants, braces and more.
- The TRDP offers a large nationwide network of dentists to help you save money on your covered dental care. To find a network dentist near you, use the "Find a Dentist" link at trdp.org.
- Network dentists have agreed to accept reduced fees for covered services—there are no surprise costs beyond the expected cost share and deductible, where applicable.
- Each enrollee gets a generous \$1,300 annual maximum, a \$1,200 annual dental accident maximum, and a \$1,750 lifetime maximum for braces.
- The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans and reduce or even eliminate your out-of-pocket dental costs.

Visit trdp.org to enroll, and choose the method that works best for you. Enroll online using the Quick Link to the Beneficiary Web Enrollment (BWE) site, or print an application from the TRDP website and mail it to Delta Dental along with the correct prepayment amount.

After enrolling, you're encouraged to register for the online Consumer Toolkit®, where you can verify your program eligibility; review your benefits, coverage levels, and remaining maximums and deductibles; check on the status of your processed claims and claim payments; and sign up for paperless (electronic) Explanation of Benefits statements.

Your oral health plays a big role in your overall well-being and quality of life. Enroll in the TRDP today—and enjoy regular, affordable dental care that's essential for your lifelong health and peace of mind.

Via Diana Laux, Delta Dental Western Region Marketing Representative

TRICARE® Retiree Dental Program Fact Sheet available here - <http://www.trdp.org/downloads/fact-sheet-general.pdf>

Nurse Advice Line

You're away at school and it's crunch time. Sadly, you have a temperature, a sore throat, a paper deadline and you aren't sure what to do. Your doctor's office is closed for the night, and while you could go to the student health center, it may just be easier to go to an urgent care center. Before you try those options, consider calling TRICARE's Nurse Advice Line.



Instead of trying to get a last minute doctor appointment or incurring point of service charges for an urgent care visit, let the Nurse Advice Line advise you. With just one call you can get expert advice from our team of registered nurses. They will answer your urgent care questions, give you health advice, help you find a doctor and schedule a next-day appointment at a military hospital or clinic for you if available.

Remember, you have access to a trusted medical professional at a moment's notice. Call the Nurse Advice Line the next time you aren't sure where to go for help at 1-800-874-2273 and select option 1. To learn more about the NAL visit TRICARE.mil/nal.

"Nurses dispense comfort, compassion, and caring without even a prescription." – Val Saintsbury

Health / Medical News

A VETERAN'S WORST WOUNDS MAY BE THE ONES YOU CAN'T SEE.



Recognizing mental illness is the first step toward recovery. Show returning soldiers that seeking help is a sign of strength. Learn more at psychiatry.org/mentalhealth



8 easy steps to help ease heartburn

Heartburn is a common problem. It's caused by the backwash of stomach acid into the esophagus, the tube connecting the mouth and stomach. This is formally called gastroesophageal reflux disease (GERD). More than just a minor discomfort, heartburn can significantly reduce quality of life. "Heartburn can cause damage to the esophagus and even increase the risk of cancer if ignored and untreated," says Dr. William Kormos, editor in chief of *Harvard Men's Health Watch* and a primary care physician at Massachusetts General Hospital.

These eight steps can help ease heartburn.

1. **Eat in a heartburn-smart way.** Large meals put pressure on the muscle that normally helps keep stomach contents from backing up into the esophagus. The more you eat, the longer it takes for the stomach to empty, which contributes to reflux. Try smaller, more frequent meals — and don't wolf down your food.
2. **Avoid late-night eating.** Having a meal or snack within three hours of lying down to sleep can worsen reflux, causing heartburn. Leave enough time for the stomach to clear out.
3. **Don't exercise right after meals.** Give your stomach time to empty; wait a couple of hours. But don't just lie down either, which will worsen reflux.
4. **Sleep on an incline.** Raising your torso up a bit with a wedge-shaped cushion may ease nighttime heartburn. Wedges are available from medical supply companies and some home goods stores. Don't just prop your head and shoulders up with regular pillows — doing so can actually increase pressure on the stomach by curling you up at the waist.
5. **Identify and avoid foods associated with heartburn.** Common offenders include fatty foods, spicy foods, tomatoes, garlic, milk, coffee, tea, cola, peppermint, and chocolate. Carbonated beverages cause belching, which also causes reflux.



Continued on page 12 – "Heartburn"

Testing for hearing loss

The human ear is the envy of even the most sophisticated acoustic engineer. Without a moment's thought or the slightest pause, you can hear the difference between a violin and a clarinet; you can tell whether a sound is coming from your left or your right, and if it's distant or near; and you can discriminate between words as similar as *hear* and *fear*, *sound* and *pound*.

Nearly everyone experiences trouble hearing from time to time. Common causes include a buildup of earwax or fluid in the ear, ear infections, or the change in air pressure when taking off in an airplane. A mild degree of permanent hearing loss is an inevitable part of the aging process.

Unfortunately, major hearing loss that makes communication difficult also becomes more common with increasing age, particularly after age 65.

Testing — 1, 2, 3

How do you know if you need a hearing test? If you answer yes to any of the questions below, talk with your doctor about having your hearing tested:

- Are you always turning up the volume on your TV or radio?
- Do you shy away from social situations or meeting new people because you're worried about understanding them?
- Do you get confused or feel "out of it" at restaurants or dinner parties?
- Do you ask people to repeat themselves?
- Do you miss telephone calls — or have trouble hearing on the phone?
- Do the people in your world complain that you never listen to them (even when you're really trying)?

You can also ask a friend to test you by whispering a series of words or numbers. After all this, if you think you have a hearing problem, you should have a test.

What does a hearing test involve?

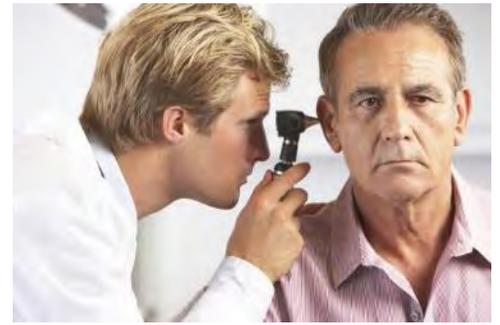
Thorough hearing evaluations start with a medical history and examination of your ears, nose, and throat, followed by a few simple office hearing tests. An audiogram is the next step.

For an audiogram, you sit in a soundproof booth wearing earphones that allow each ear to be tested separately. A series of tones at various frequencies are piped to your ear. An audiologist will ask you to indicate the softest tone you can hear in the low-, mid-, and high-frequency ranges. People with excellent hearing can generally hear tones as soft as 20 decibels (dB) or less. If you can't hear sounds softer than 45 to 60 dB, you have moderate hearing loss, and if you don't hear sound until it's ramped up to 76 to 90 dB, you have severe hearing loss.

Hearing tones is nice, but hearing and understanding words is crucial too. For this reason, the audiologist will also play recorded words at various volumes to find your speech reception threshold, or the lowest dB level at which you can hear and repeat half of the words. Finally, you'll be tested with a series of similar-sounding words to evaluate your speech discrimination.

For more on diagnosing and treating hearing loss, buy [*Hearing Loss: A guide to prevention and treatment*](#), a Special Health Report from Harvard Medical School.

(<https://www.health.harvard.edu/promotions/harvard-health-publications/hearing-loss-a-guide-to-prevention-and-treatment>)



“The veterans of our military services have put their lives on the line to protect the freedoms that we enjoy. They have dedicated their lives to their country and deserve to be recognized for their commitment.” ~ Judd Gregg

7 signs and symptoms not to ignore

Take note of important signs and symptoms — from unexplained weight loss to sudden flashes of light — and know when to seek medical care. / [By Mayo Clinic Staff](#)

Chest pain, sudden loss of vision or speech, and severe abdominal pain require immediate medical attention — but what about more subtle red flags? It can be tough to know what to do. Here's a list of seven signs and symptoms that merit attention.

1. Unexplained weight loss | Losing weight without trying might sound like a dream come true, but in reality it can signal a health problem. If you're not obese and you've lost more than 10 percent of your body weight during the past six months — for instance, 15 pounds (7 kilograms) if you weigh 150 pounds (68 kilograms) — consult your doctor.

An unexplained drop in weight could be caused by various conditions — including overactive thyroid (hyperthyroidism), diabetes, depression, liver disease, cancer or disorders that interfere with how your body absorbs nutrients (malabsorption disorders).

2. Persistent or high fever | A fever isn't necessarily a cause for alarm. Fever seems to play a key role in fighting infection. Persistent fever can signal a hidden infection, which could be anything from a urinary tract infection to tuberculosis. In some cases, cancerous (malignant) conditions — such as lymphomas — cause prolonged or persistent fevers, as can some medications.

Call your doctor if your temperature is 103 F (39.4 C) or higher or you've had a fever for more than three days.

3. Shortness of breath | Shortness of breath could signal an underlying health problem. Very strenuous exercise, extreme temperatures, massive obesity and high altitude all can cause shortness of breath. Outside of these examples, shortness of breath is likely a sign of a medical problem. If you have unexplained shortness of breath, especially if it comes on suddenly and is severe, seek emergency medical care.

Causes for breathlessness might include chronic obstructive pulmonary disease, bronchitis, asthma, pneumonia, a blood clot in the lung (pulmonary embolism), as well as other heart and lung problems. Difficulty breathing can also occur with a panic attack — a sudden episode of intense anxiety that triggers severe physical reactions when there is no real danger or apparent cause.

4. Unexplained changes in bowel habits | What's considered normal for bowel movements varies widely. Consult your doctor if you notice unusual or unexplained changes in what's normal for you, such as:

- Bloody, black or tarry-colored stools
- Persistent diarrhea or constipation
- Unexplained urges to have a bowel movement

Changes in bowel habits could signal a bacterial infection — such as campylobacter or salmonella — or a viral or parasitic infection. Other possible causes include irritable bowel disease and colon cancer.

5. Confusion or personality changes | Seek medical attention if you have sudden:

- Poor thinking skills
- Difficulty focusing, sustaining or shifting attention
- Behavior changes

These changes could be caused by many problems, including infection, poor nutrition, mental health conditions or medications.

6. Feeling full after eating very little | If you consistently feel full sooner than normal or after eating less than usual, get checked by your doctor. This feeling, known as early satiety, also might be accompanied by nausea, vomiting, bloating or weight loss. If so, be sure to tell your doctor about these signs and symptoms as well.

Possible causes of early satiety include gastroesophageal reflux disease, commonly known as GERD, and peptic ulcers. In some cases, a more serious problem — such as pancreatic cancer — could be a factor.

7. Flashes of light

Bright spots or flashes of light sometimes indicate a migraine. In other cases, sudden flashes of light could signal retinal detachment. Immediate medical care can help prevent permanent vision loss.

Source: <http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/symptoms-not-to-ignore/art-20045276>



“Of all the things a leader should fear, complacency should head the list.” ~ John C. Maxwell

“Data is not information, information is not knowledge, knowledge is not understanding, understanding is not wisdom.” ~ Clifford Stoll

“It is better to look ahead and prepare than to look back and regret.” ~Jackie Joyner-Kersey

DFAS / MyPay updates

Educate Your Beneficiaries

It's important for your survivors to understand how the Survivor Benefit Plan (SBP) works. Please print this page and share it with your designated beneficiary.



The Nature and Extent of the SBP Benefit

The Survivor Benefit Plan (SBP) provides eligible beneficiaries with a monthly payment known as an annuity. The amount of the benefit is a percentage of your retired pay and it depends upon whether you chose full or reduced coverage. The recipient of your SBP annuity is referred to as the annuitant.

The Benefit's Duration

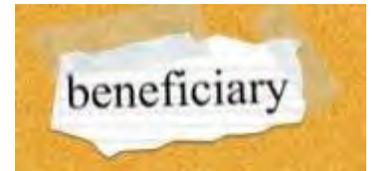
The SBP entitlement begins upon your death and ends either when your elected beneficiary becomes ineligible to receive the annuity or when your beneficiary dies.

Reasons Payment May Be Temporarily Stopped

Each year we mail annuitants a Certificate of Eligibility (COE). We use the information we request on that form to determine an annuitant's continued eligibility for monthly payments. If we don't receive the COE by the deadline on the form, we will stop all payments until we receive a properly completed COE ([see instructions](#)). If you have not received a COE from us within the last year and feel you should have, please call us to request one at 800-321-1080.

Reasons Payment Can Be Permanently Stopped

Annuity payments stop when your beneficiary dies or becomes ineligible to receive the annuity. For example, payments stop for many children covered under the SBP annuity when they reach age 18. Payments also stop for spouses covered under SBP if they remarry before age 55.



Continuing Children's Benefits after Age 18

Payments typically stop for children covered under SBP when they reach age 18. If a child attends school in a full time status at an accredited college or university, the payments will continue until they reach age 22. Each semester, we mail a Child Annuitant's School Certification form to verify the child is still enrolled. If we don't receive the form by the deadline listed, we will stop all payments until we receive a properly completed form ([see instructions](#)). The SBP annuity will terminate at any time if the child marries. If you have not received a School Certification for the past semester and feel you should have, please call us to request one at 800-321-1080.

Effects of Remarriage on an Annuity



If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends, for any reason, even after age 55, the annuity payment will restart from the date the marriage ends.

The annuitant is responsible for notifying DFAS Cleveland of any changes to their marital status.

Benefits from the Department of Veterans' Affairs (VA)

Dependency and Indemnity Compensation (DIC) is a monetary award offered by the VA.

Annuitants cannot receive both SBP and DIC concurrently. When DFAS is informed that an annuitant is eligible to receive DIC from the VA, DFAS will deduct the amount of DIC received from the amount of SBP. For example, if an annuitant receives a monthly annuity of \$500 from DFAS and becomes eligible to receive a monthly DIC award of \$400 from the VA, DFAS will deduct the \$400 DIC from the \$500 SBP and pay the remaining \$100 to the annuitant.

If the SBP is greater than the DIC award, a partial refund of premiums paid into the program during the service member's retirement will be made. If the DIC payment is greater than the SBP payment, SBP will be stopped completely and all basic spouse premiums paid into the program during the service member's retirement will be refunded.

SBP - *Continued from page 15*

To receive concurrent SBP and DIC payments, the annuitant must not only be eligible for both, but the DIC entitlement must be a result of a remarriage after the age of 57.

What initiates the SBP benefit and what will my beneficiary have to do?

Your designated beneficiary becomes eligible to receive SBP benefits on the day after your death. The first step a beneficiary must take to initiate receipt of benefits is to report your death. Please visit our [Reporting a Death](#) page for step-by-step instructions.

What happens if there is a delay in reporting a retiree's death?

Late notification of a retiree's death may result in burdensome consequences, including delays in finalizing a member's account, payment of arrears of pay and the establishment of an SBP annuity. A retiree's entitlement to retired pay ends on the date he or she dies. Therefore, delayed reporting of a retiree's death may result in an overpayment that will be collected from a financial institution, the member's estate, or from the annuitant if the annuitant is found to be in receipt of the retired pay funds.

Customer Service Reps available:
Toll Free 1-800-321-1080 Opt 1
Mon thru Fri – 8 a.m. to 5 p.m. (Eastern Time)
<https://mypay.dfas.mil>

Learn more about SBP

- **Advantages & disadvantages** - Things to consider before enrolling
- **Enroll** - How to set up your SBP account
- **Eligible beneficiaries** - Find out who can be covered
- **Cost** - What SBP costs at the different coverage levels
- **Paying for SBP** - How you can pay
- **Update beneficiary** - How to update beneficiaries or update contact information
- **Change or stop coverage** - When you can change coverage or beneficiary
- **What happens when you die** - Next steps for your beneficiary

Read about these topics at [SBP overview](#)

SOURCE: <http://www.dfas.mil/retiredmilitary/provide/sbp/educate.html>



"It isn't just my brother's country or my husband's country. It's my country as well. And so the war wasn't just their war, it was my war, and I needed to serve in it." ~ Major Beatrice Hood Stroup during World War II, courtesy **Georgia Historical Society**

DFAS – Retiree Newsletter [<http://www.dfas.mil/retiredmilitary/newsevents/newsletter/>]

State of Legal Residence for Retirees | Posted By: Kate Horrell February 3, 2016

I've read quite a few questions lately from recent retirees who are confused about their state of legal residency, and where they need to file their state income taxes. State of legal residence for retirees is an important issue, and ideally you are thinking about it long before you actually retire, and definitely while you are planning your post-military life.

Active duty military members are permitted to retain their [state of legal residence](#) even when Permanent Change of Station (PCS) orders require them to live elsewhere. This protection comes from the [Servicemembers Civil Relief Act](#). Military spouses, depending on their situation, may be able to retain their state of legal residence as they move with their active duty service member. This protection comes from the Military Spouses Residency Relief Act.

Once the service member retires, both partners lose these protections, and must follow the same residency rules as civilians. This generally means that they have to pay state income tax to the state in which they actually reside. That can be a big shock, especially if they've been legal residents of a state with no state income tax. With state income tax rates running as high as 13.3% (for the highest tax bracket in California), not planning for state income taxes can be a big shock. Even with a relatively average rate of 7-8%, we're talking about some significant money. Depending on the state, retired military members may be paying on taxes on their military retirement pay, any investment or other income, and/or pay from their second career.

Another surprise is how much of total military compensation is non-taxable. Only pays, such as base pay and special pays, are taxable. Allowances, such as housing allowance, are non-taxable. What this means is that even if you're making the same total amount of compensation from your retirement job as you made from your active duty job, you may well be paying significantly more taxes on it.

Continued on page 17 – "Retiree Residence"

Retiree Residence - *Continued from page 16*

So, what can a prospective (or recent) retiree do? Most importantly, be aware of the tax consequences of the choices you make with regard to where you work and live. Be sure that you are factoring in all the variables, including which sources of income are taxed in your desired state, and the cost of those state taxes.

Once you make a decision about where you're going to put down roots, be sure that each payer, including new jobs and the Defense Finance and Accounting Service (DFAS) has the correct state and federal tax withholding information so that you aren't stuck with a huge bill at the end of the tax year. I've heard many recent retirees report that they forgot to change their state withholding with DFAS and it was a tax-time hassle.

Source: <http://paycheck-chronicles.military.com/2016/02/03/state-legal-residence-retirees/>



Spring Cleaning is Here!

It is that time again! While the snow storms and other crazy weather have you stuck indoors over the next few days, get a jump start on Spring Cleaning! Now is the perfect time to finally tackle that credenza that you have stuffed full with items you will "file when you get a chance."

A few tips put together by our team will help you along the way!

1. Pile Up!

One of the best ways to get started in the spring purge is to establish an area in which you can separate the items you wish to find new home for while organizing what you would like to keep. We recommend three piles: Donation, Yard Sale, SargesList.

2. Donate Donate Donate!

Donating items is beneficial in that it cleans your closet, but also gives back to your community. Many churches, local organizations, and military organizations take donations. For example, the Air Force has the [Airmen's Attic](#) at each air base where you can donate furniture, bikes, etc to help Airmen and Air Force families in need.

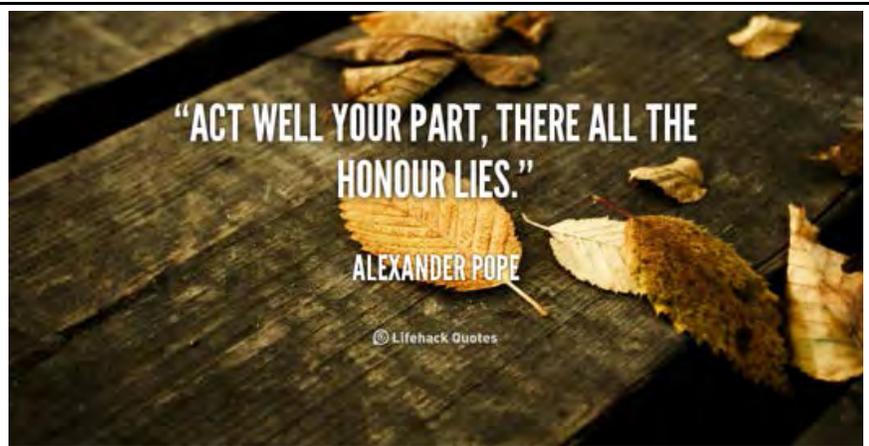
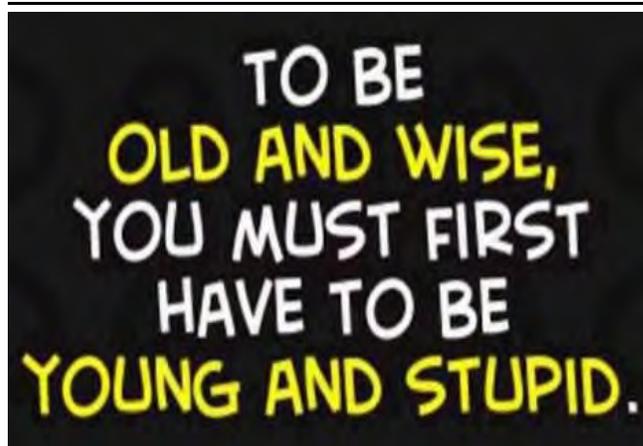
3. Yard Sale!

A yard sale can be fun for the entire family! Give the kids a job, such as placing the price tags on the items, or allow them to have a lemonade and cookie stand! Don't forget to post the yard sale on [SargesList's Yard Sale Page](#) for your base, and on our [Facebook](#) page!

4. Post On SargesList! (also Craigslist, Facebook sale pages, etc.)

Some items are just too big for yard sale, or to donate! [SargesList](#) is a great place to sell many of your spring cleaning items that you have uncovered under months of throwing items in the garage!

Updated to reflect Guam specific information; Excerpts from: http://blog.sargeslist.com/spring-cleaning-is-here/?utm_source=March1newsletter&utm_medium=Email&utm_campaign=March1newsletter



Financial / Legal News

Mastering the Credit Score USAA

Your credit score is important. Those three little digits help lenders decide whether to loan you money and at what terms. The higher your score, the less of a credit risk you are to lenders. And that can mean you'll pay lower interest rates on loans.

Believe it or not, you may have more than one credit score. The FICO® score, which is used by many lenders, ranges from 300 to 850. Your credit score(s) reflects how you handle financial commitments. And knowing what lenders see as risky can help you make smarter decisions and avoid big mistakes that can damage your scores for years.



Credit-related actions show up on your credit reports, which include records of how you've managed borrowed money and loan repayment in the past. And what's in your report affects your score. The score is calculated from these five factors:

- Your track record of payments.
- How much you owe.
- How long you've had established credit.
- Whether you're taking on or requesting new credit.
- The types of credit accounts you have opened.

Actions and Consequences

Because payment histories and financial pictures can differ among consumers, it's impossible to predict exactly how much a financial misstep will hurt your score. But it is possible to categorize bad financial behaviors. Below are some possible consequences of credit-related actions, compiled from information provided by Experian, myFico.com and SmartCredit.com.

| Action | Consequence | Recovery time |
|---|---|--|
| Applying for a new line of credit, auto loan or student loan | None to mild (10- to 60-point reduction) | Within a year |
| Single 30-day late bill payment | Mild (10- to 60-point reduction) | Within a year |
| Multiple credit card issuers requesting your credit report in a 12-month period | Mild to moderate (10- to 100-point reduction) | Could take a year or more |
| Multiple historical 30-day late payments | Moderate (60- to 100-point reduction) | More than a year |
| Account sent to collections | Severe (100-point reduction or more) | 2 to 10 years, depending on the infraction |
| High credit-card utilization rate (your balance compared to your credit limits) | Severe (100 points or more) | Upon improvement of ratio |
| Foreclosure | Severe (100 points or more) | 2 to 10 years, depending on the infraction |
| Bankruptcy | Severe (100 points or more) | 2 to 10 years, depending on the infraction |
| Short sale | Severe (100 points or more) | 2 to 10 years, depending on the infraction |
| Charge-offs, settlements, collections, loan defaults, accounts going 90 days delinquent or worse, a large number of low-level current delinquencies (30 days, 60 days past due) | Severe (100 points or more) | 2 to 10 years, depending on the infraction |

Typically, the higher your score, the bigger hit you'll take with each payment problem. "If you've got a superb track record, a misstep is something out of the ordinary," says JJ Montanaro, certified financial planner™ with USAA. "But with a low score, to some extent, negative behaviors have already been factored in."

Continued on page 19 – "Credit Score"

"Too many people spend money they haven't earned, to buy things they don't want, to impress people that they don't like." ~ Will Rogers



Credit Score - *Continued from page 18*

There are a few things that, if done regularly, should improve a credit score:

- Pay all of your bills on time, every time. Payment history affects about 35% of your score.
- Keep your credit card balances low -- at or below 25% of your total credit limit.
- Responsibly manage different types of debt: car loan, major credit cards, mortgage and college loan.
- Keep older credit card accounts and avoid opening new ones. New accounts lower your average account age, a factor in scoring. So older cards are better for your score than new ones.

How to Raise Your Scores

Even if you change bad financial behaviors, it takes time to improve your credit history. Although late payments remain on your credit report for seven years, generally if you clear all past-due debts and pay on time from then on, your score can begin to recover quickly.

The further in the rearview mirror bad things are, the less they impact the score. A single late payment should stop affecting your score in six to 12 months, if your credit report is otherwise pristine.

Credit scoring systems reflect patterns of behavior. It's the habit of not paying on time that will really hurt you. If you continue to use credit and demonstrate that you are managing it well, your scores will begin to climb back up. "Your score is a reflection of your overall body of credit work, but it does reflect the notion of 'what have you done -- or not done -- for me lately,' " Montanaro says.

Source: <http://www.military.com/money/personal-finance/credit-debt-management/mastering-the-credit-score.html>

5 Tips to Help Take Charge of Debt

Mar 31, 2016 | *Content provided courtesy of USAA.*

Just because you can borrow money doesn't mean you should.

"That's not what our consumption-oriented society wants to hear," says JJ Montanaro, a CERTIFIED FINANCIAL PLANNER™ at USAA. To make matters worse, a growing number of households are getting deeper into debt.

However, with the right plan, it's possible to become financially fit and ready to meet life's challenges. These five tips may help you lower your reliance on credit and put you on a path toward financial freedom.

- **Make a plan — and stick to it.** Make a budget, and don't spend money unless it's in the budget.
- **Know what you owe.** Review all your statements and highlight current balances, interest rates and minimum payments due. Decide on a plan of attack by focusing on the highest interest rate debts first. Communicate with creditors if you are past due or are close to being past due on any bills.
- **Establish an emergency fund.** If you're working hard to get out of debt, you don't want to let something beyond your control mess it up. Start by setting a goal to save \$1,000 before starting to pay off debt. Your ultimate goal should be to have three to six months' worth of living expenses available in savings in case of an emergency.
- **Find extra cash.** Until your debt is paid down, consider what services you can cancel or items you can sell. A penny earned can be a penny that fights debt. Put any extra cash toward your shrinking credit card bills or loans.
- **Lower your rates.** Money saved by reducing your interest rates can add up quickly. Sometimes, all it takes is a phone call to your lender to lower the interest rate on your credit cards. And here's the bonus: Using the money you're saving in interest to aggressively pay down your bills can help you eliminate debt even faster.



Home Safety for People with Alzheimer's Disease | The National Institute on Aging has released a publication entitled, *Home Safety for People with Alzheimer's Disease*. This publication will help caregivers cope with the challenges of caring for a person with Alzheimer's disease and develop creative solutions to increase the security and freedom of the person with Alzheimer's in the home, as well as their own peace of mind. The publication also coincides with Older Americans Month and the theme *Safe Today. Healthy Tomorrow*. This publication is for those who provide in-home care for people with Alzheimer's disease or related disorders. The goal is to improve home safety by identifying potential problems in the home and offering possible solutions to help prevent accidents. View - http://www.nia.nih.gov/sites/default/files/home_safety_for_people_with_alzheimers_disease_2.pdf

Identity theft protection – you can do it!

March 28, 2016 | by Seena Gressin, Attorney, Division of Consumer & Business Education, FTC

You've probably seen ads offering "[identity protection](#)" services. In fact, nobody can guarantee you won't experience identity theft. Those services offer identity monitoring and repair — things you can do yourself, for free.

Concern about identity theft has spawned many companies that watch information sources — most notably, your credit report — for signs that an identity thief may be using your personal information to get loans, open credit card accounts, or otherwise cause financial havoc. You can pay them to alert you to possible trouble, or simply keep watch yourself.

If you're open to being a do-it-yourselfer, here are some free and low-cost alternatives to buying identity theft protection services:

- **Check your credit reports for free.** Your credit reports usually will show if an identity thief opens, or tries to open, an account in your name. Federal law requires each of the three major credit bureaus to give you a free credit report each year at AnnualCreditReport.com, the only authorized website for free credit reports.
- **Place a [credit freeze](#) on your reports.** A credit freeze blocks anyone from accessing your credit reports without your permission. Because potential creditors can't check your files, a freeze generally stops identity thieves from opening new accounts in your name.
- **Review your monthly credit card, bank, retirement, and other account statements** for transactions you didn't authorize. Better yet, log in to check them more frequently.
- **Keep an eye on your mailbox.** If you're not getting bills, benefits checks, or other mail you're expecting, or if you get bills for items you didn't buy, it could be a sign that an identity thief is at work.
- **Review benefits statements** you get from your health insurance providers, and immediately tell your insurers and medical providers if you see treatments you never received.



What if you find an identity thief has struck? You can get free recovery help at IdentityTheft.gov. You can report identity theft to the FTC and get a personal recovery plan that:

- walks you through each recovery step
- tracks your progress and adapts to your changing situation
- pre-fills letters and forms for you to send to credit bureaus, businesses, debt collectors, and the IRS

IdentityTheft.gov has recovery plans for more than 30 types of identity theft, including child identity theft and tax-related identity theft.

To learn more about your identity theft protection options, read the FTC's recently updated article, [Identity Theft Protection Services](#).

Source: <https://www.consumer.ftc.gov/blog/identity-theft-protection-you-can-do-it>



“The best person to “face” the problem is also the best person to “fix” the problem — that is you!!!

Cornelius J., The Credit Repair Book

“My grandfather once told me that there are two kinds of people: those who do the work, and those who take the credit. He told me to try to be in the first group; there was much less competition there.” ~ Indira Gandhi



keeping you informed

SAPR Services for Transitioning Service Members

Submitted by CNIC SAPR Program

Did you know that support for victims of sexual assault continues during the transition from active duty to civilian? A warm hand-off takes place between the Sexual Assault Response Coordinator (SARC)/SAPR Victim Advocate and community agencies such as the Department of Veterans Affairs (VA) to provide seamless advocacy services for victims during their transition. Most service members are aware of TRICARE's 180-day window of eligibility of insurance coverage, but the choice of continued mental health support beyond the 180-day window is up to the veteran. This is where the VA and the DoD Safe Helpline can be of assistance.



The **Department of Veterans Affairs** recognizes the special needs and concerns of Military Sexual Trauma (MST) victims and delivers sensitive and supportive care. Their extended MST program encompasses:

- Outpatient care, including specially trained MST counselors and services.
- Inpatient care, including intense treatment and recovery support.
- Outreach by trained MST Coordinators, who help simplify access to care.

Veterans may connect with their local VA by accessing the [VA directory guide](#).

DoD Safe Helpline provides worldwide, 24/7 coverage and is available via telephone (877-995-5247), text and online (<http://www.safehelpline.org/>) in a secure and confidential manner. A special section on their website is devoted to [transitioning service members](#), highlighting the impact of the transition and the recovery/healing process for survivors of sexual assault.

When freedom needed heroes,

They answered duty's call,
They packed their bags,
And left their homes,
For the greater good of all.

And though many are no longer with us,
We will always understand,
They had an important job to do,
In a distant land.

They represented so many things,
Even though many are no longer here,
Courage, faith and honor,
The message was quite clear.

So, until their lives are over,
And they go back Home to stay,
Remember our old heroes,
And our prayers for them each day.

Words By: (GOLD Heart) Jerry Bergeron



Summer Heat Pet Safety

August is often one of the hottest months of the year. Regardless of whether you leave your pets at home or take them with you on your summer adventures, it is important to follow a few simple rules to help keep your pets safe from extreme heat.

- **NEVER leave your pets inside a parked car.** Temperatures inside a vehicle can reach over 100 degrees in less than ten minutes, even with windows slightly open. Pets left in a car can suffer brain damage or die from heat stroke or suffocation.
- **Watch for signs of heat stroke/stress**, such as heavy panting, glazed eyes, unsteadiness, profuse salivation and a staggering gait. This is especially important if humidity is high as pets have a more difficult time cooling themselves in this type of weather.
- **Modify your pet's exercise routine** on hot days to either early morning or late in the evening, keeping in mind that asphalt gets very hot and can burn your pet's paws.
- **Provide ample shade and water.** Any time that your pet is outside ensure that he/she has access to fresh, cold water and plenty of shade. The inside of a doghouse is not an appropriate form of shade because it restricts air flow.
- **Plan ahead for any potential emergency.** Have an emergency kit ready so that your furry friend's needs can be met at any time of year.

For more information, please visit: www.humanesociety.org or www.Ready.Navy.mil.

Guam Animals in Need (GAIN) – Yigo | 653-4246 | <https://guamanimals.org/>

Facebook: GuamAnimals

"Adopt a Pet, GAIN a Friend"





Benefits WATCH



Special Hiring Authorities for Veterans |

Source: <https://www.fedshirevets.gov/hire/hm/shav/index.aspx>

The following special hiring authorities are available specifically to hire Veterans:

- Veterans' Recruitment Appointment (VRA)
- 30 Percent or More Disabled Veterans
- Veterans Employment Opportunities Act of 1998 (VEOA)

Veterans' Recruitment Appointment (VRA)

(Formerly, Veterans' Readjustment Appointment)

- **What it provides:** VRA allows appointment of eligible Veterans up to the GS-11 or equivalent grade level. Veterans are hired under excepted appointments to positions that are otherwise in the competitive service. After the individual satisfactorily completes 2 years of service, the Veteran must be converted noncompetitively to a career or career-conditional appointment.
- **When to use it:** VRA can be a good tool for filling entry-level to mid-level positions.
- **Who is eligible:** VRA eligibility applies to the following categories:
 - Disabled Veterans;
 - Veterans who served on active duty in the Armed Forces during a war declared by Congress, or in a campaign or expedition for which a campaign badge has been authorized;
 - Veterans who, while serving on active duty in the Armed Forces, participated in a military operation for which the Armed Forces Service Medal (AFSM) was awarded; and
 - Veterans separated from active duty within the past 3 years.
- **Benefits to the hiring manager:** VRA allows a manager to fill positions quickly by appointing eligible Veterans to positions for which they are qualified, up to and including GS-11 or equivalent, without issuing a vacancy announcement.

30 Percent or More Disabled Veterans

- **What it provides:** This authority enables a hiring manager to appoint an eligible candidate to any position for which he or she is qualified, without competition. Unlike the VRA, there is no grade-level limitation. Initial appointments are time-limited, lasting more than 60 days; however, you can noncompetitively convert the individual to a permanent status at any time during the time-limited appointment.
- **When to use it:** This authority is a good tool for filling positions at any grade level quickly.
- **Who is eligible:** Eligibility applies to the following categories:
 - Disabled Veterans who were retired from active military service with a service-connected disability rating of 30 percent or more; and
 - Disabled Veterans rated by the Department of Veterans Affairs (VA) as having a compensable service-connected disability of 30 percent or more.
- **Benefits to the hiring manager:** A 30 percent or more disabled Veteran appointment is an effective way to quickly appoint eligible disabled Veterans to any position for which they are qualified without issuing a vacancy announcement.

Veterans Employment Opportunities Act of 1998 (VEOA)

- **What it provides:** This flexibility gives preference eligibles and certain eligible Veterans' access to jobs that otherwise only would have been available to status employees. In VEOA appointments, preference eligibles and Veterans are not accorded preference as a factor, but they are allowed to compete for job opportunities that are not offered to other external candidates. A VEOA eligible who is selected will be given a career or career-conditional appointment.
- **When to use it:** Agencies may appoint VEOA eligibles who have competed under agency merit promotion announcements when they are recruiting from outside their workforce.
- **Who is eligible:** VEOA eligibility applies to the following categories of Veterans:
 - Preference eligibles; and
 - Service personnel separated after 3 or more years of continuous active service performed under honorable conditions.
- **Benefits to the hiring manager:** The VEOA allows managers to consider highly qualified, nonstatus preference eligibles and Veterans without using more restrictive competitive examination procedures.

VA Compensation for Gulf War Syndrome

Many veterans who served in the 1991 Gulf War continue to suffer from chronic symptoms of 'gulf war syndrome' including fatigue, headaches, joint pain, indigestion, insomnia, dizziness, respiratory and memory problems. These veterans may be eligible for disability compensation from the Department of Veterans Affairs (VA). Benefits may include free, comprehensive medical examinations, including laboratory testing, a Gulf War Registry health exam, the Airborne Hazards and Open Burn Pit Registry, and health care for the disease or diseases they suffer from that are related to military service. For more information, contact your county veteran services officer and visit the VA Gulf War Veterans webpage. <http://www.publichealth.va.gov/exposures/gulfwar/>



Gulf War syndrome: a medical condition affecting many veterans of the 1991 Gulf War, causing fatigue, chronic headaches, and skin and respiratory disorders. Its origin is uncertain, though it has been attributed to exposure to a combination of pesticides, vaccines, and other chemicals.

Tips and Tricks to Accessing VA Health Care

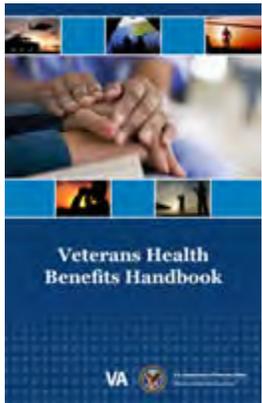
Here are several tips one veteran uses to have a good experience with the Department of Veterans Affairs (VA):

- (1) **schedule** your appointments first thing in the morning or right after lunch so you will be seen on time;
- (2) have a **referral** to a specialty clinic? Call that clinic yourself to schedule an appointment;
- (3) ask for an **appointment** tomorrow and see if it works;
- (4) use My **HealthVet** secure messenger to talk with your physician;
- (5) **choose** a different VA if necessary;
- (6) if you need to be seen sooner than your appointment, use the VA medical center **emergency room**;
- (7) use the **kiosks**, and avoid the lines; and (8) prepare and double-check your list of needs with your physician.

See more at: <http://www.va.gov/healthbenefits/access/>



Veterans Health Benefits Handbook - Understanding Your VA Health Benefits



The Department of Veterans Affairs (VA) is committed to informing enrolled Veterans about VA health benefits and services they have earned and deserve. All new enrollees will receive a personalized Veterans Health Benefits Handbook, generally two weeks after enrollment has been confirmed. The handbooks are tailored specifically for each Veteran and provide detailed, updated information about the VA health care benefits the Veteran may be eligible to receive, such as medications, prosthetics and dental care.

The handbook also provides answers to common questions, contact information for the Veteran's preferred facility, instructions on how to schedule appointments, information regarding the Affordable Care Act, the Veteran's copay responsibilities, if any, and much more.

An online version of the Handbook is expected in 2017, which will provide enrolled Veterans the opportunity to view, print or save a copy of the handbook. | [View Sample Handbook](#)

What you Should Do With Your Old Handbook

When you receive a new, replacement Handbook, we encourage Veterans to destroy their old handbook by cutting it up or shredding it, since the handbook contains personal information.

For information about the Handbook or to request a replacement, contact us at 1-877-222-8387.

"We're a brotherhood of 'warriors' – nothing more, nothing less, pure and simple. We are in the a**-kicking business."

~ Colonel James M. Lowe in a speech on the Marine Corps Base in Quantico in 2004

Individual Unemployability

Individual Unemployability is a part of VA's disability compensation program that allows VA to pay certain Veterans disability compensation at the 100% rate, even though VA has not rated their service-connected disabilities at the total level.

Eligibility Requirements:

- You must be a Veteran
- You must have at least one service connected disability rated at least at 60%, **OR**
- Two or more service connected disabilities at least one disability ratable at 40% or more with a combined rating of 70% or more.
- You must be unable to maintain substantially gainful employment as a result of service-connected disabilities (marginal employment, such as odd jobs, is not considered substantial gainful employment for VA purposes).

Evidence Requirements:

- Evidence of at least one service connected disability **AND**
- That the service-connected disability or disabilities are sufficient, without regard to other factors, to prevent performing the mental and/or physical tasks required to get or keep substantially gainful employment **AND**
- That one disability is ratable at 60% or more, **OR**
- If more than one disability exists, one disability is ratable at 40% or more with a combined rating of 70% or more.

Under exceptional circumstances this benefit may be granted with a lower disability rating than noted above provided the evidence shows the service-connected disability or disabilities present such an exceptional or unusual disability picture, due to such factors as marked interference with employment or frequent periods of hospitalization, that applying the normal disability requirements is impractical.

Example 1: A Veteran has a service-connected heart condition evaluated as 60% disabling. She has been able to work without difficulty until last year, when she began to experience chest pain with any exertion.

Her physician recommended that she retire as soon as possible. She subsequently filed a claim for increased disability compensation. Evidence regarding the Veteran's work history and education were reviewed by the Rating Team. As it confirmed the Veteran was "individually unemployable" due to her service-connected disability, entitlement to compensation at the rate payable to a 100% disabled Veteran was granted.

Example 2: A Veteran served as a medic in Vietnam and stepped on a land mine severing his right leg below the knee. He wears a prosthesis that allows him good mobility. He had a great deal of difficulty readjusting to civilian life and was recently diagnosed with post-traumatic stress disorder. Service connection was established for both disabilities. The ratings for these disabilities are 40% and 50%, respectively. The combined disability rating is 70%.

He applied for individual unemployability because he has not been able to maintain gainful employment for many years. His only income during the last two years has come from a neighbor who pays the Veteran to watch his dogs while he's out of town. The evidence established that his service-connected disabilities render him unemployable.

Based on this finding, the Rating Team granted entitlement to compensation at the rate payable to a Veteran rated 100% disabled.

How to Apply

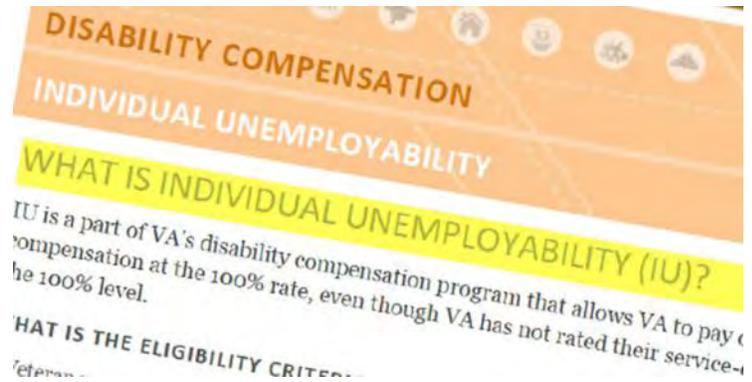
- Apply online using [eBenefits](#), **OR**
- Work with an accredited representative or Veteran Service Officer (VSO), **OR**
- Go to a VA regional office and have a VA employee assist you.

SOURCE: <http://howardpatrick.weebly.com/blog>

For More Information, visit the VA page at: http://www.benefits.va.gov/compensation/claims-special-individual_unemployability.asp

4 Things to Know About Individual Unemployability - <http://milvetsrc.org/4-things-to-know-about-individual-unemployability/>

Individual Unemployability Myth Destroyed - <http://www.disabledveterans.org/2015/01/15/individual-unemployability-myth-destroyed-vets-can-use-voc-rehab-100-tdiu/>



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

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

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

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

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

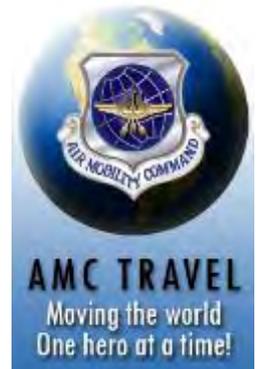
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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



I see this happen way too often!!



"I deliberately alter my standard of customer service according to how polite the customer is." ~ anonymous

Social Security

At each stage of your life, [my Social Security](#) is for you. Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.



If you receive benefits or have Medicare, you can:

Use a [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.



If you do not receive benefits, you can:

Use a [my Social Security](#) online account to get your *Social Security Statement*, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you've paid.

How do I create a [my Social Security Online account](#)?

To create an account, you must provide some personal information about yourself and give answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee; or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

NOTE: You may sign in or create an account to access your [own personal information only](#). Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both.

Keep updated email addresses on file

Although this is from DFAS, it can really apply to most any other offices as well, please ensure you are keeping you address, to include an email address and phone, up to date.

A recurring challenge to DFAS pay offices are customer email addresses that have been changed, cancelled or forgotten.

“Separated or recently retired military members are a particular concern,” said Leslie Bales, customer operations director. “Many of them had official email addresses that are can-celled once they leave service. Unless they put a valid email address they can access into their myPay profile, Smart-Docs notifications of W-2 availability won’t reach them. Retirees move and that can affect both their mailing and email addresses. Unless they let us know, we can’t find them. Of course, using myPay is the easiest and quickest way to accomplish this.”

MyPay customers can add or update primary or secondary email addresses in their myPay profiles. These addresses are used whenever appropriate notifications are sent to customers meeting specific demographics such as military service, retired, civilian employee, TSP participant, etc.



Wanderings

Set Aside Time for Your Team to Get Real Work Done

As a leader it's your job to make sure your team doesn't get burned out. One way to reduce stress and help people focus on what really needs to get done is to schedule uninterrupted work time. When people get distracted, it can take at least 20 minutes to refocus on the task at hand. Encourage people to set aside an hour or more each morning for quiet, proactive work. There should be no interruptions during this time, unless it's an emergency – this means holding off on meetings and limiting email. By making this a group goal, you increase people's collective focus and prevent backsliding. You can also help your team break larger projects up into smaller tasks that can be accomplished in the amount of time you've set aside for strategic work each day. Once they start using this time effectively, their productivity will improve.

Adapted from "[Help Your Overwhelmed, Stressed-Out Team](#)" by Julie Mosow.

VFW Now Accepting Entries for Its 2016-17 Youth Scholarship Competitions

Don't miss your chance to get in on the action

KANSAS CITY, Mo. – The Veterans of Foreign Wars of the United States (VFW) announces it is now accepting entries into the 2016-17 Voice of Democracy and Patriot's Pen scholarship competitions. The announcement comes just weeks after students from across the globe took home their share of \$3.3 million in scholarships and awards from last year's competitions.

The VFW's Voice of Democracy and Patriot's Pen essay competitions are dedicated to encouraging a better understanding and appreciation for our great country and fostering patriotism among our nation's youth. Students are asked to submit an essay in response to a question or statement on a subject which prompts them to consider how American history and democratic ideals and principles apply to their lives.

This year's Voice of Democracy theme asks students to explain, "My Responsibility to America." The Voice of Democracy scholarship competition is an audio-essay competition open to students in grades 9-12. The national winner will receive the \$30,000, T.C. Selman Memorial Scholarship Award.

The Patriot's Pen competition is open to students in grades 6-8. This year, students are asked to reflect on the statement, "The America I Believe In." The national winner will receive a \$5,000 award.

Student participants are asked to submit their entry (along with a completed entry form) to their participating VFW Post. The deadline for student entries in both contests is November 1, 2016.

For more information on the contests, visit www.vfw.org/Youth.

Local VFW Posts:

VFW Post 1509 (Northern Schools) at ajack_19130@yahoo.com

VFW Post 2917 (Southern Schools) at Wwbradford@live.com

Congress Tries Again to Define 'Veteran'

Lawmakers are once trying to broaden the federal definition of who is a veteran. Sen. John Boozman, R-Ark., and Sen. Joe Donnelly, D-Ind., along with Rep. Tim Walz, D-Minn., have introduced legislation in both chambers that would allow National Guard and Reserve retirees to legally refer to themselves as veterans.

"These folks took an oath, and that oath was to defend our nation at any cost, to stand ready for decades, at a moment's notice, to deploy anywhere in the world in defense of our great nation," said Walz, a retired command sergeant major in the Army Guard.

NGAUS has long supported this effort. The association believes the current law that requires a certain amount of time on active duty to be a veteran is misguided and leaves out the thousands of men and women who served honorably but were never called to active duty. [Click here to read NGAUS Legislative Alert #15-2.](#)

"The current law punishes these people for something that was outside their control," said retired Col. Pete Duffy, the NGAUS legislative director. "It's time they were given this honor by the country they served."

Efforts to do this have failed in the past because some lawmakers feared it would also widen the eligible population for benefits despite the promise of bill sponsors that it would not. The sponsors of the current Honor America's Guard-Reserve Act of 2015 say the same thing.

"National Guard and Reserve members who selflessly serve in defense of our country should be honored for their sacrifice," says Boozman, a member of the Senate Veterans' Affairs Committee.

Along with NGAUS, the Enlisted Association of the National Guard of the United States supports the legislation. (originally published 24 March 2015)

Source:

<http://www.ngaus.org/newsroom/news/congress-tries-again-define-veteran#sthash.zMSHPyre.dpuf>

10 Reasons Why Coffee Drinkers Are More Likely To Be Successful

I love coffee. I hope you do too. There is a ritual that comes with making it and the smell is wonderful. While others are yawning and trying to get their days going, coffee is like a punch in the face to wake you up into the real world. Perhaps you drink coffee all the time or merely sometimes, yet do not quite fully understand how pivotal it is to your success. If so, here is some news for you!

1. They are more physically active

When caffeine enters your blood stream, it acts like fuel. It also increases the adrenaline level in your body to significantly enhance your physical performance. Some suggest that you have a cup of coffee roughly an hour before you hit the gym or engage in a physically engaging exercise.

2. They have fewer health risks

According to [some studies](#), those who drink coffee tend to have a lower risk of type 2 diabetes. Following this report, studies also showed that diabetics were less likely to die from the disease if they were coffee drinkers. Coffee also works against cardiovascular disease.

3. They are smarter

The caffeine in coffee blocks the adenosine in the brain, which is an inhibitory transmitter. That is why coffee drinkers have higher energy levels. Their brains function at significantly higher levels. Coffee improves reaction time, memory, and general cognitive function.

4. They have healthier brains

Studies have shown that coffee works against brain diseases such as Alzheimer's and Parkinson's. Although there are no cures for these diseases, coffee drinkers are less likely to have [Alzheimer's and Parkinson's](#).

5. They have fewer bouts of depression

According to a Harvard [study](#), drinking several cups of coffee could reduce the risk of suicide in men and women by about 50 percent. Drinking cups of coffee keeps your spirits high, as it makes you 10% less likely to be [depressed](#). Although the protection from depression may not be attributable to caffeine, according to researchers, the coffee's mood-lifting effect may be traced to its anti-oxidants.

6. They have longer life spans

According to [studies](#) and based on the health benefits attached to drinking coffee, people who drink coffee have a longer life span, as they are less susceptible to premature death and the negative effects of heart diseases, cholesterol intake, and blood pressure.

7. They are not prone to obesity

Sluggishness and obesity do not belong to the coffee drinker. In most fat burning supplements, you will find caffeine. According to [studies](#), caffeine is a fat-burning substance that boosts your metabolic rate by 3-11% and increases your fat burning by 10-29%.

8. They are funny and interesting to be with

According to a [study](#) conducted in the United Kingdom, those who drink coffee are more exciting to work with and add more fun to the workplace. They tend to be team players and love to engage others in a discussion or activity.

9. They earn more money

In a [study](#) conducted on workers in the United Kingdom, it was discovered that coffee drinkers earn 2,000 pounds more than their counterparts who drink tea. According to the study, coffee drinkers are less likely to be late for work than tea-sippers.

10. They are high achievers

In an [article](#) by the *Guardian*, it is noted that drinking coffee is part of the identity of high achievers. With a desperate need for time, a cup of caffeine is what drives and kick-starts a day. Rather than slowly rolling out of messy beds, the coffee drinker is ready to meet his goals as quickly as possible.

If you have enjoyed reading through this post, make yourself another cup of coffee and make a toast to success! You may have just increased your chances of being a success.

Source: <http://www.lifehack.org/articles/productivity/10-reasons-why-coffee-drinkers-are-more-likely-successful.html>

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



Andersen AFB Airman's Attic

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

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

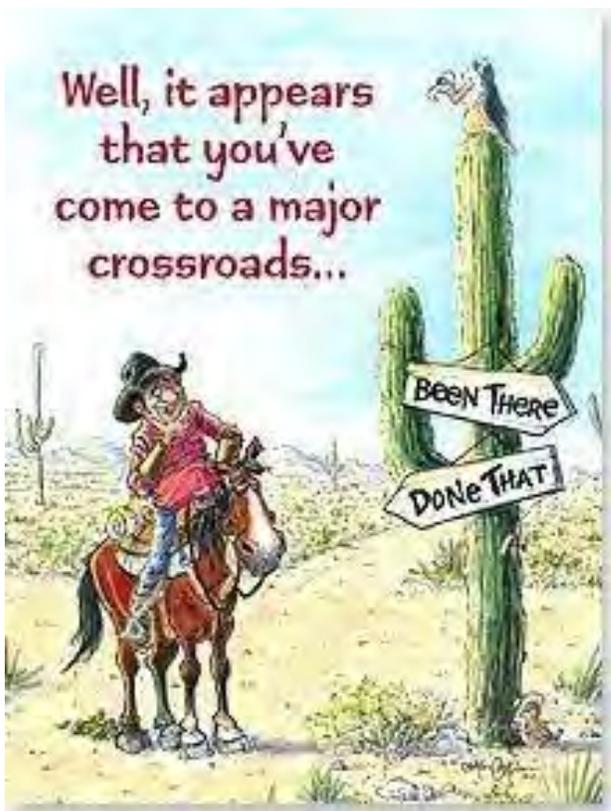
Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.



"I AM A Veteran"
Calling the confidential Veterans Crisis Line can help. I know.



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



*It's never too late to start over.
If you weren't happy with yesterday,
try something different today.
Don't stay stuck. Do better.*

K57 Vet Talk

Listen every Wednesday night

from 6:30pm to 8:00pm

99.5 fm and 570 am

Also on PNC Livestream



Focus on Transition



3 Reasons Veterans Hate Networking

Networking is challenging for anyone. Even the most extroverted people wrestle with initiating new relationships and extracting value from their contacts. While the concept of networking may have been frowned upon in the military, in your civilian career it will be critical.

Unlike our social relationships, networking should be viewed in an intentional and strategic way. If you approach networking as *a focused meeting of your target audience in an authentic way in order to nurture mutually beneficial professional relationships*, then networking becomes a very valuable part of your transition, and civilian career. After all, you **never** know who you are about to meet – that new contact could be the key that unlocks your future!

Here are a few of the reasons people dislike networking and how to overcome them:

1. Fear of Rejection

It's natural to view networking as making yourself vulnerable to a complete outsider. Approaching a stranger brings up our insecurities and fears of rejection and criticism. What if they walk away or reject my email? Will they laugh at me or see me as weak?

When someone approaches us to initiate a conversation, most of us will listen to what they say. If the initiator is genuine, it is very rare that a stranger will outright reject them.

2. Being Unprepared

If you are heading out to a job fair or networking reception and arrive unprepared and uninformed, you have a right to be fearful. Instead, research the people you'd like to meet, and look at their online profiles to see what they do, how they work and what recent milestones or successes you could use as ice breakers to start a conversation.

Practice your elevator pitch. Have an idea of the topics you want to discuss and how you'd like the conversation to go.

3. Lack of Follow Up

After you exchange business cards and say goodbye to a new contact, take a moment to write a note on the back of their card about the conversation. Then, when you email them as follow up, you can reference your discussion and any next steps. Also, view their LinkedIn profile to see where you might have common interests and experiences. Send an invitation to connect online and continue the conversation. Be sure to personalize the invitation to connect by referring to where you met and what you discussed.

Hate Networking (*continued on page 31*)

Hiring-Our-Heroes

Career Resources for Transitioning Service Members and Military Spouses

Are you a transitioning service member or a military spouse looking for employment?

Do you know about Hiring Our Heroes hiring events and transition summits?

These events are more than simply job fairs. Participants can also get information on how to create effective resumes, as well as learn successful interview techniques. They are free and open to all U.S. service members, veterans and spouses.

Upcoming hiring fairs and other career resource events are listed on the website:
<http://www.uschamberfoundation.org/events/hiringfairs>.



Since its origin in 2011, more than 1,700 employers from a cross-section of industries participating in Hiring Our Heroes events have

hired more than 585,000 veterans, transitioning service members and military spouses. Hiring Our Heroes is affiliated with the U.S. Chamber of Commerce.

<https://www.uschamberfoundation.org/hiring-our-heroes>



U.S. Chamber of Commerce Foundation

“If you want to lift yourself up, lift up someone else.” — Booker T. Washington

“It's all about people. It's about networking and being nice to people and not burning any bridges. Your book is going to impress, but in the end it is people that are going to hire you.” ~ Mike Davidson

Hate Networking (*continued from page 30*)

Networking is not easy for most people. It takes practice to project confidence and remain genuine and relatable while meeting strangers who could impact your future. Over time, you will learn to be more intentional and focused in the professional relationships you develop to aid and grow your career.

Source: <http://www.military.com/veteran-jobs/career-advice/job-hunting/3-reasons-veterans-hate-networking.html>

Lida Citroën, a branding expert based in Denver, has made a career of helping people and companies create new or enhanced identities. She is donating her time, expertise and effort to help returning war veterans learn how to compete in a civilian, particularly corporate, career. Lida works closely with Philadelphia-based, Wall Street Warfighters Foundation, is a volunteer member of ESGR, and has produced numerous programs and materials to help military veterans with reputation management after service. If you have a transition question Lida can help answer, email her at lida@lida360.com. She is also the author of the best selling book, "Your Next Mission: A personal branding guide for the military-to-civilian transition," available at www.YourNextMissionBook.com and on Amazon.



This Is the Ultimate Routine for a Perfect Work Day

The Huffington Post | By Harry Bradford

You might think the perfect workday includes a promotion or a raise, or perhaps your evil boss getting fired. Sadly, such monumental events don't happen very often.

The good news is that there are plenty of little things you can do to improve both your productivity and your happiness if you feel stuck at your desk all day.

One simple trick is to structure your time better -- which includes taking more breaks. In fact, the highest performers work for [52 minutes consecutively before taking a 17-minute break](#), according to a recent experiment conducted by the productivity app DeskTime.

Other helpful habits are even easier to pick up: Just [going outside](#) or taking a [few minutes to watch the latest cute cat video](#) can help make you a better worker.

Sure, you might realistically not have enough time to incorporate all these suggestions in your daily routine, but every little bit helps. That's why we've pulled together research and anecdotal evidence from a variety of sources to build the perfect workday.

How do you manage your time? The How to Have the Perfect Workday infographic designed by Alissa Scheller for The Huffington Post tries to map out the perfect schedule to maximize your productivity.

Check out HuffPost's perfect workday: http://www.huffingtonpost.com/2015/01/23/perfect-workday_n_6524750.html

The doughnut chart is easily understood by readers as visualizing the complete day, and this design tells this one story in the visualization very well. Nicely done.



"You take people as far as they will go, not as far as you would like them to go." ~ Jeanette Rankin

IT'S HOT OUTSIDE! STAY COOL. STAY HYDRATED. STAY INFORMED.

- Drink plenty of water and **don't** wait until you're thirsty to drink.
- Drink from two to four cups of water every hour when you exercise or work outdoors.
- Avoid alcohol or liquids containing large amounts of sugar.

www.cdc.gov/nceh/extremeheat CDC

"The best preparation for good work tomorrow is to do good work today." ~ Elbert Hubbard

Military / Veteran Calendar – keeping you informed of various holidays / observance

April

- Month of the Military Child[®]
- Paralyzed Veterans Awareness Month
- **5 April: Gold Star Wives Day[®]**
- 6 Apr: US enters WWI (1917)
- 6-12 Apr: National Public Health Week.
- 9 Apr: National Former Prisoner of War Recognition Day
- 11 Apr: official cease fire of the Persian Gulf War (Operation Desert Storm, 1991)
- 12-19 Apr: Days of Remembrance[♦]
- 14 Apr: Air Force Reserve Birthday
- **16 Apr: Holocaust Remembrance Day[♦]**
- 22 Apr: Earth Day
- 23 Apr: Army Reserve Birthday
- **25 Apr: ANZAC Day**
- 27 Apr: Administrative Professional's Day (*4th Wednesday*) (Admin Pro week is 25-29)
- *Other observances – April: Sexual Assault Awareness Month, Child Abuse Prevention Month, Domestic Violence Awareness Month, and Alcohol and Drug Abuse Awareness Month*

May

National Military Appreciation Month[®]

- 1 May: Loyalty Day[®]**
(recognizing the American spirit of loyalty, a special day for people to reaffirm their loyalty to the United States and to recognize the heritage of American freedom)
- 1 May: Silver Star Service Banner Day[®]**
(honoring America's wounded, injured and ill service members)
- 1 May: Law Day (2015 Theme: "Magna Carta: Symbol of Freedom.")**
- 2 May: National EOD Day**
- 1-7 May: Public Service Recognition Week[®]** (*1st full week*)
- 5 May: Cinco de Mayo**
- 6 May: National Nurses Day**
- 7 May: National Day of Prayer**

May continued

- **8 May: V-E Day: German unconditional surrender signed, 1944[®]**
Victory in Europe Day marks the date when the World War II Allies formally celebrated the defeat of Nazi Germany and the end of Adolf Hitler's Third Reich. Of interest, the Allies had agreed to mark May 9, 1945 as Victory in Europe Day, but Western journalists broke the news of Germany's surrender prematurely (some things never change!), precipitating the earlier celebration. If you know a World War II veteran, tell them thank you for freeing our world from the Nazi socialist tyranny and for preserving the freedoms and our free market economy we enjoy today!
- **13 May: Military Spouse Day[®]** (*2nd Friday*)
- 8 May: Mothers Day (*2nd Sunday*)
- **13 May: Children of Fallen Patriots Day**
- **15 May: Peace Officers Memorial Day**
- **14-22 May: Armed Forces Week[®]** (*2nd Sat – 3rd Sun*)
- **21 May: Armed Forces Day[®]** (*3rd Saturday*)
- **22 May: Maritime Day[®]**
In 1933, Congress decreed May 22 as National Maritime Day and each year since then it has been a day for the United States to observe its proud maritime heritage, honor the men and women who serve and have served as merchant mariners, and recognize the many benefits that result from our American maritime industry.
- **3rd Monday: Yellow Ribbon Day,**
in honor of men and women who are serving or have served in the U.S. armed forces around the world in defense of freedom.
- **30 May: Memorial Day (Decoration Day)[®]** (*last Monday*)
originally called Decoration Day, is a day of remembrance for those who have died in our nation's service.
- *Other observances – May: Older Americans Month; Month of the Military Caregiver; Asian Pacific American Heritage Month[♦]*

LEGEND

- ⊕ Federal Holidays
- ♦ DoD National Observances
- ⊗ United States Military Holidays and Observances
- ▼ VFW Commemorative Dates

**Sometimes all you
can do is
not think, not wonder,
not imagine, not obsess.**
Just breathe, and have faith
that everything will work out
for the best.

We can't complain
about the way
someone treats us if
we **allow** it. Don't
make excuses! Make
moves!!

Be Energy Wise

We can all make small changes to improve our home and workplace energy consumption. Even the smallest change can make a big difference to the environment and the bottom line. Every little bit counts.



LIGHT WISELY

- Turn off lights in unoccupied offices, conference rooms, break rooms, and bathrooms.
- Switch to energy-saving compact fluorescent light bulbs (CFLs) where possible, such as for desk lamps and decorative fixtures.
- Use abundant, free sunlight where possible.
- Dust light bulbs and fixtures regularly for consistently bright light.

[Compact fluorescent light bulbs (CFLs) produce the same warm, white light as old-fashioned incandescent bulbs, yet use about 25% of the energy and can last up to 10 times longer. Be sure to read CFL packaging carefully to determine the right bulb for your office or home use.]

MONITOR YOUR MONITOR



- Turn monitors off at the end of the workday.
- Screen-savers do not save energy. Set your computer to go from screen-saver to sleep mode.
- Activate all power management features on computers and monitors.
- Check with your IT department about shutting down computers overnight.

[ENERGY STAR qualified computer use 70% less energy than computers without enabled power management features, and ENERGY STAR printers and monitors use up to 60% less energy than other models. New chip technologies make power management features more reliable, dependable, and user-friendly.]



UNPLUG

- Unplug power supplies and battery chargers for mobile phones, PDAs, and camcorders that draw power when not in use, and after batteries are fully charged.
- Turn off and unplug coffee makers, microwaves, and toaster ovens when not in use.
- Use a power strip to conveniently cut power from hard-to-reach plugs.

[Office equipment that has earned the ENERGY STAR label helps eliminate wasted energy through special power management features. Overall, ENERGY STAR qualified office products use about half as much energy as other equipment.]

KEEP YOUR COOL



- Keep cool air in by closing doors and windows when the air conditioner is on.
- Strategically position window blinds and drapes to block the warm sun out but let sunlight in to keep rooms cooler.
- Set the thermostat to the warmest comfortable setting.
- If possible, turn off the air conditioner at the end of the work day or when no one is home.

[ENERGY STAR qualified room air conditioners use at least 10% less energy than conventional models.]

Source: <http://www.guamenergy.com/>



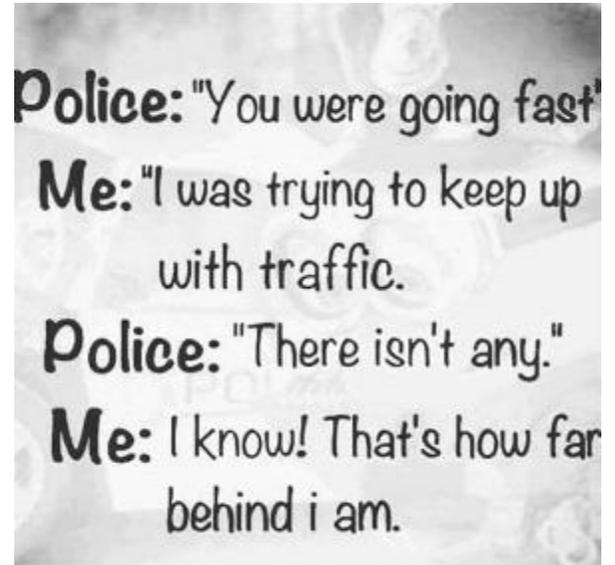
GPA Energy Saving Tips

http://guampowerauthority.com/home/home_whatyoucando.php

SOMETHING TO PONDER – The humor of life 🤔

Think About It...

- Can you cry under water?
- How important does a person have to be before they are considered assassinated instead of just murdered?
- Why do you have to 'put your two cents in'... but it's only a 'penny for your thoughts'? Where's that extra penny going to?
- Once you're in heaven, do you get stuck wearing the clothes you were buried in for eternity?
- Why does a round pizza come in a square box?
- What disease did cured ham actually have?
- How is it that we put man on the moon before we figured out it would be a good idea to put wheels on luggage?
- Why is it that people say they 'slept like a baby' when babies wake up like every two hours?



- If a deaf person has to go to court, is it still called a hearing?
- Why are you IN a movie, but you're ON TV?
- Why do people pay to go up tall buildings and then put money in binoculars to look at things on the ground?
- Why do doctors leave the room while you change? They're going to see you naked anyway.
- Why do toasters always have a setting that burns the toast to a horrible crisp, which no decent human being would eat?

The Enemy

War was on and the captain was attempting to rally the GIs on the eve of a big offensive.

"Out there," said the captain, "is your enemy. The man who has made your life miserable, who is working to destroy you; the man who has been trying to kill you day after day throughout this war."

Private Johnson jumped to his feet. "My Gosh; the cook's working for the other side!"

Hymn #365

This is a hoot, but I suspect the minister didn't appreciate it...

A minister was completing a temperance sermon. With great emphasis he said, "If I had all the beer in the world, I'd take it and pour it into the river."

With even greater emphasis he said, "And if I had all the wine in the world, I'd take it and pour it into the river."

And then finally, shaking his fist in the air, he said, "And if I had all the whiskey in the world, I'd take it and pour it into the river."

Sermon complete, he sat down.

The song leader stood very cautiously and announced with a smile, nearly laughing, "For our closing song, let us sing Hymn #365, 'Shall We Gather at the River'."

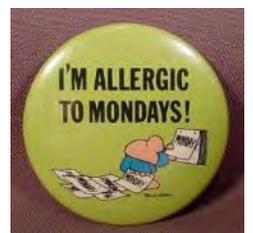
If walking is good for your health, the postman would be immortal.

A whale swims all day, eats only fish, only drinks water and is fat.

A rabbit only eats vegetables, runs and hops all day long and only lives 5 years.

A tortoise doesn't run and does nothing energetic, yet lives for 450 years.

And you tell me to exercise



Military Retiree Websites: A Wealth of Information

ARMY

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

NAVY

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

AIR FORCE

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

MARINES

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/M_M/H_SR/e_RET_ACT

COAST GUARD

<http://www.uscg.mil/retiree/>

ALL SERVICES

DFAS

<http://www.dfas.mil/>

TriCare

<http://www.tricare.mil/>

TriCare Dental

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

Military Records

<http://www.archives.gov/veterans/>

Casualty Assistance

<http://www.militaryonesource.mil/casualty>

General Information / News

<http://www.militaryonesource.mil/>

<http://www.military.com/benefits/>

For those of you with computer access, you can get more up-to-date information as well as specific answers to your questions, just by going to these websites.

This is not a complete list and we will post more useful sites in future newsletters. You can find community use computers at the Andersen AFB and Naval Base Guam Libraries, as well as other locations (Library and Senior Citizen Centers) across the island.

Visit any of these locations to access these sites, update accounts, download forms and statements, etc.

2016 US Military Handbooks

<http://militaryhandbooks.com/>



[transition](#) [VA](#) [veteran](#) [education](#) [career](#) [Tricare](#) [finances](#) [gi bill](#) [jobs](#) [medical](#) [retirement](#) [benefits](#)

Never explain yourself to anyone. Because the person who likes you doesn't need it, and the person who dislikes you won't believe it.

when you want something you've never had, you have to do something you've never done.



"I ran all your symptoms through the computer, and now the computer is sick too."



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

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

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

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

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

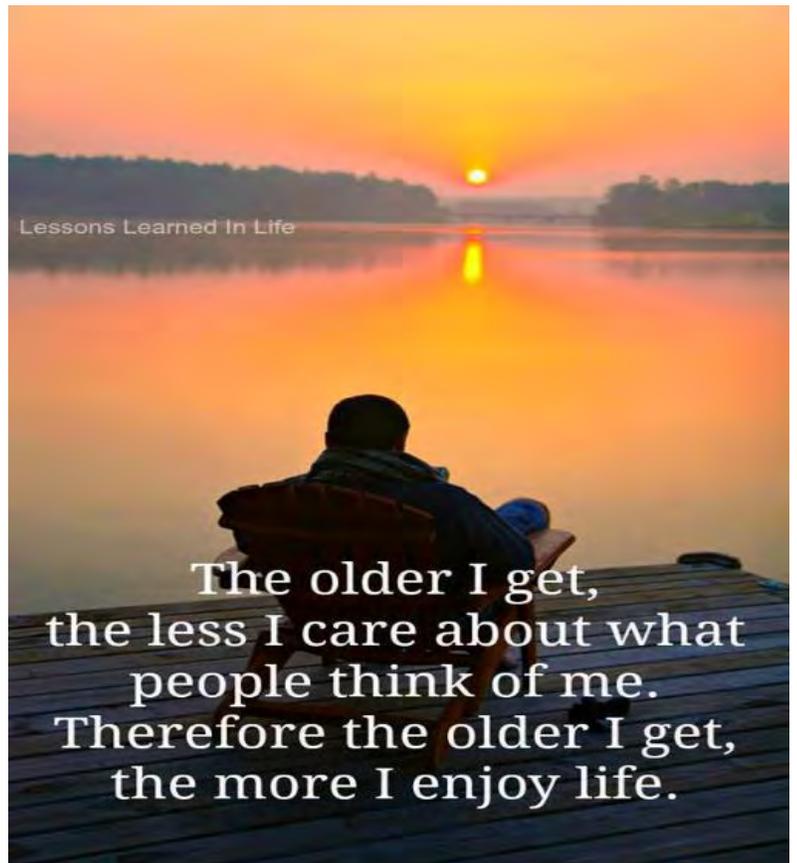


Request your assistance – *Senseramente*

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.

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

OFFICAL BUSINESS
 Return Service Requested



Lessons Learned In Life

The older I get,
 the less I care about what
 people think of me.
 Therefore the older I get,
 the more I enjoy life.