

**Guam**  
**R**etiree  
**A**ctivities  
**O**ffice

*Serving Those Who Have Served or Still Serving*



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



find current retiree and veteran news and information 24/7 | [facebook.com/GuamRAO](https://facebook.com/GuamRAO)

Remember  
**VETERANS DAY**  
Honoring All Who Served

**Retiree**  
**Appreciation**

**DUTY  
HONOR  
COUNTRY  
PROUDLY SERVED**

Thank  
You



# Guam Retiree Activities Office Newsletter

November 2016  
Volume 6, Issue 7

**Guam Retiree Activities Office**

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# 2016 Retiree Appreciation Day

*“Retired and Active Military Communities, Staying Connected”*  
held 22 October 2016 at Andersen AFB, Guam

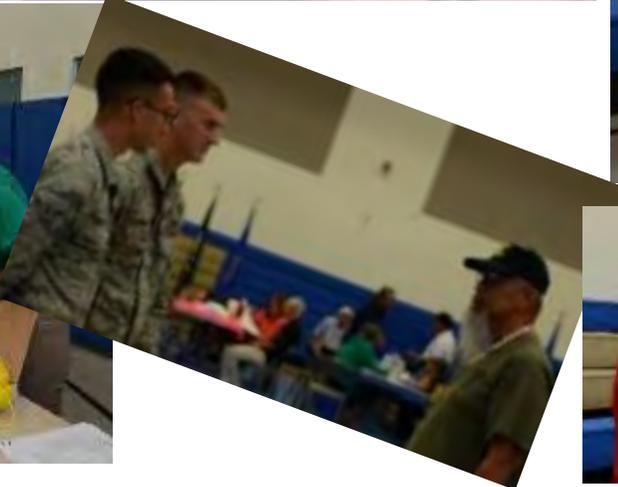


## ~ Special Thanks to the 2016 Retiree Appreciation Day Committee ~

CMSgt Jason DeLucy  
SMSgt Michelle Wilson  
MSgt John Frankenhoff  
MSgt Michael C. Wilson  
MSgt Sean Gray

TSgt William Shaw  
SSgt Iancody Agpaoa  
SSgt Zachary Hunn  
SSgt Jordan Oslie

SSgt Junbryan Samson  
SSgt Kristen Williams  
A1C Patrick Romero  
A1C Gabriel Shell



# 2016 Retiree Appreciation Day ~ Support and Donations~

*This event was made possible by contributions from:*

|                                 |                                     |                                  |
|---------------------------------|-------------------------------------|----------------------------------|
| 36th Communications Sq          | 554th Red Horse Sq                  | Guam Veterans Center             |
| 36th Force Support Sq           | 734th Air Mobility Sq               | Hawaiian Punch                   |
| - Airman & Family Readiness Ctr | AAFES                               | Holiday Resort                   |
| - Fitness Center                | Advocare                            | K57 Vet Talk                     |
| - Honor Guard                   | Air Force Sergeant's Association    | Kraft                            |
| - Military Personnel Section    | Andersen Airman's Council           | Little Debbies                   |
| - Outdoor Recreation            | Andersen Chief's Group              | Nestle                           |
| 36 Medical Group                | Andersen Network 5/6                | Navy Exchange                    |
| - Dental Clinic                 | Atkins Kroll                        | Nutrition & Healthcare Insurgent |
| - Disease Mgt                   | Bright Eyes & Entertainment         | Operation Christmas Drop         |
| - Family Practice & Pediatrics  | Farm to Table Guam                  | Outrigger                        |
| - Optometry                     | First Command                       | Overseas Service Corporation     |
| - Pharmacy                      | Frito Lay                           | Pacific Islands WestCare         |
| - Physical Therapy              | Galaide                             | Pentagon Federal Credit Union    |
| - Public Health                 | General Mills                       | Sentry Hospitality               |
| - Women's Health                | Guam AARP                           | Smucker's                        |
| 36th Security Forces Sq         | Guam Legal Services Corp Disability | Sparklette                       |
| 36th WG Legal Office            | Law Center                          | Tony Roma's                      |
| 36th WG Public Affairs          | Guam Memorial Park                  | Tricare                          |

*~ Special shout of thanks to all the other Team Andersen volunteers ~*





Thank You!



## Guam RAO Director's Position is **VACANT**

If interested in helping fill the position  
please contact the 36 WG at 366-3600

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

Since no one mans the office/phone – please leave a  
message. ***The best contact method is via email.***

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

Where are we located? Andersen AFB – *new office  
location yet to be determined!*

## You Served – You Deserved

**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.*

### Guam RAO on the WEB!

Web Page:

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

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

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



## Guam Retiree Activities Office – Our Mission

“To provide and disseminate information services to retirees and surviving dependents  
in order to support, advance and unify the retired and active military communities.”

“Assisting Retired Military Individuals, Family members, and other Veterans  
with Programs and Services Available to them as their Rightful Benefits”

The revised (August 2016) Retiree listing shows our retiree population total of 3,176 as follows:

**Guam: 2,996 / CNMI: 137 / Outlying Areas: 43**

Service breakout: Army: 1,257 / Navy: 964 / Air Force: 784 / Marines: 117 / Coast Guard: 53 / Public Health: 1

*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.  
Please contact the Guam RAO at 671-366-2574 or [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil)

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...

- The **State VA Office** is located in Asan (next to Harley Davidson). Call 475-8388 if you have questions, concerns or need assistance.
- Veterans who are registered in the VA system, regardless of category (1-8), should receive a **VA Choice Card**. If you haven't received a card, call 1-866-606-8198 and request for a card. If you are encountering any issues with the Choice Card Program, call Joe San Agustin at 475-8388/89/91/92.
- 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 475-8388/91/92.
- The VA cemetery chapel is available for use for public viewing. Call the VA office at 475-8391/2.
- **VA Clinic (CBOC):** 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. Note: *Veterans should report 30 minutes prior to their scheduled appointment time.*
- Veterans who made an appointment at the VA Clinic and still haven't been seen, should call nurse Bernadette Santos at the VA Clinic at 475-5760 and Joe San Agustin at 475-8391/2.
- When you call the CBOC and cannot get through after several attempts, or if you signed in as a walk-in patient and took too long to be seen, or weren't seen at all, immediately notify Brig. Gen. Roderick Leon Guerrero at 475-8388 or Bill Cundiff at 565-4561.
- CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.
- **VA Home Based Primary Care:** 475-0061; **Veterans employment specialist:** 475-5783/5786 ([anthony.cruz@va.gov](mailto:anthony.cruz@va.gov)). *If you are encountering a problem with any of the above, call 475-8388.*

- 
- The **VA Federal Benefits Office** is located 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.
  - **Guam Vet Center** (Reflection Center): community-based counseling center providing a wide range of social and psychological services, including readjustment counseling to veterans & families, military sexual trauma counseling, and bereavement counseling for families who experiences 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.
  - **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.

☒ Joe A. San Agustin is now the administrator of the Guam Veterans Affairs Office (GVAO). Brig. Gen. Roderick Leon Guerrero is also assisting at the GVAO. Call them at 475-8388/89/91/92 if you want to discuss VA issues.

☒ The Guam Veterans Commission chairman is Dan Mendiola. If you want to discuss VA issues, contact him at 488-4423 or email [dmendiola@teleguam.net](mailto:dmendiola@teleguam.net).

# Guam Veteran

## Meetings / Events / etc.

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 477-8406 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 [alegianguam@yahoo.com](mailto:alegianguam@yahoo.com) or call 646-8251 for more information.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 meets at 7 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406 /488-4423 or [1sgmendiola@gmail.com](mailto:1sgmendiola@gmail.com).

▶ **The Associates of Vietnam Veterans of America** Chapter 668 meets at 6:30 p.m. every second Friday 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](mailto: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](mailto: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](mailto: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.

▶ **Dededo Veterans Organization** meets quarterly; For information, call Joe San Nicolas at 482-4350 or email at [joekamudo@yahoo.com](mailto:joekamudo@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](mailto:ntkuper@gmail.com) or [chuggylvjsa@gmail.com](mailto: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.

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

▶ **Guam U.S. Air Force Veterans Association** meetings held 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 788-3366/687-7050.

**Do you know of other Military / Veteran Association or Organization meetings or Events or need to update your listing!**

**– send us an email & we will include in next newsletter**

*My-oh-my, time does fly - where has the year gone? Already November and the big Holidays – Veterans Day, Thanksgiving and Christmas are just around the corner. I'm sure many of you remember when you were active duty and away from home during this time of year so I ask you to keep in mind not only your own family and friends but also our fellow service men and women who will be deployed away from home as well as their families left behind.*

## Guam Legislative actions regarding Veterans

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

**388-33 – Veteran Non-Emergent Health Care** – authorize the office of Veterans Affairs to enter into a contract with a licensed health care provider for the purpose of providing non-emergent health care services to veterans, to establish the Veterans non-emergent care fund by adding a new § 67109.1 to chapter 67, title 10 gca, and to authorize no more than six million two hundred fifty thousand dollars (\$6,250,000) in revenues projected to be or actually collected in excess of the adopted revenues from the general fund for fiscal year 2017 to be used for the same purpose. *Status: Referred 10/20/16.* For more info: [www.guamlegislature.com/Bills\\_Introduced\\_33rd/Bill%20No.%20B388-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B388-33%20(COR).pdf)



**384-33 – Veteran Public Housing Preference** – provide a preference for Veterans in access to public housing units available for rent. *Status: Referred 10/10/16.* [www.guamlegislature.com/Bills\\_Introduced\\_33rd/Bill%20No.%20B384-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B384-33%20(COR).pdf)

**377-33 – Veteran Mental Health** – update Guam Code relative to improving Gov't resources for Veterans struggling w/ mental health issues. *Referred 09/29/16.* [http://www.guamlegislature.com/Bills\\_Introduced\\_33rd/Bill%20No.%20B377-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B377-33%20(COR).pdf)

**334-33 – Veteran License Plate** – appropriate the sum of three thousand dollars (\$3,000), relative to special recognition veterans license plates. *Status: Re-Referred 06/14/16.* For more info: [http://www.guamlegislature.com/Bills\\_Introduced\\_33rd/Bill%20No.%20B334-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B334-33%20(COR).pdf)

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

Phone: 473-3301; Fax: 473-3303 | Email: [Office@SenatorAda.org](mailto:Office@SenatorAda.org) | Website: [www.SenatorAda.org](http://www.SenatorAda.org)

Office: located between Bank Pacific, Guam Police Dept and Hagåtña Post Office.

## What Will You Find in the New My HealthVet?

Good news: My HealthVet has been making some revisions recently; some of them visible, some of them not. We have started using a new publishing system that will help us make updates more easily and quickly. We've made some changes in the health content. You may notice that our URLs are simpler and shorter. Most of the adjustments are 'behind-the-scenes,' and you won't need to re-learn how to use the features you rely on, like Prescription Refills, Secure Messaging, and getting to your health data.



Here is a quick look at what you will see in this enhanced My HealthVet:

- Visitors will arrive directly on the Home Page and can log in; no more "Splash Page" to pass through.
- The most popular features will be front and center for your easy access: Pharmacy, Appointments, Secure Messaging and Health Records. Logged in Veterans will have quick access to key pages.
- The familiar red Navigation Bar will remain the same but you will need to update your browser "favorites" or "bookmarks."
- The My HealthVet Search Engine got a big upgrade, and the results will be divided between the VA-wide results and My HealthVet results, in a more compact and easier-to-read format.
- The My HealthVet Community gives a tighter focus to issues around Veterans and health care; volunteering at the VA Medical Centers, volunteering for research; basic benefits resources; news about VA and Spotlight articles about using My HealthVet for your health management.
- Five of the Healthy Living Centers and the Common Conditions Center have been "retired." In their places you will find links to VA's most authoritative, current and useful health information on things like diabetes, heart health, Agent Orange and smoking cessation.
- Now My HealthVet is mobile friendly; all pages are viewable without expanding or enlarging on mobile devices. The Logon is adapted for smartphone and tablet use.
- The main address, [www.myhealth.va.gov](http://www.myhealth.va.gov), isn't changing.

Change is seldom easy, but we are pretty confident that you'll like what you'll see. We've been listening to Veterans and their family members about what is good and what needs improvement in MyHealthVet. When you first use the enhanced site, you can tell us what you think of these changes and report any problems using the **Contact MHV** link in the top navigation bar.

Source: <https://www.myhealth.va.gov/these-changes-will-do-you-good>

**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.

# TRICARE Updates / Info



## TRICARE to Expand Preventive Service Coverage

TRICARE has always had excellent coverage of important preventive services and we are making it better. TRICARE is adding new services and screenings to ensure our preventive services are aligned with recommendations of the United States Preventive Services Task Force (USPSTF), and the Health Resources and Services Administration's (HRSA) guidelines.

Effective Jan.1, 2017, TRICARE will cover annual preventive office visits for all Prime beneficiaries 6 years of age and older. Children under 6 are already covered by existing [well-child coverage](#). This will ensure children in developing stages receive observation, physical examination, screening, immunizations, and various counseling services. TRICARE Standard beneficiaries can receive preventive services with no cost-share or copayment through Health Promotion and Disease Prevention (HP&DP) examinations (i.e. in connection with a covered immunization or cancer screening).

Additionally, the annual well-woman exam will continue to be covered for all Prime and Standard beneficiaries under age 65 with no cost-share or copayment. The new covered services include free genetic counseling by a TRICARE-authorized provider\* before BRCA1 or BRCA2 gene testing for women who are identified as high risk for breast cancer by their primary care providers as well as the BRCA1 or BRCA2 gene testing for women who meet the coverage guidelines under the existing laboratory developed test (LDT) demonstration project.

TRICARE will also cover stool DNA testing (e.g., Cologuard™) once every 3 years starting at age 50 for those who have an average risk of colon cancer. The effective date of Cologuard coverage is June 21, 2016.

If you have recently received any of these services, please be sure to save your receipts and file a claim. The regional contractors will be ready to process claims for the new preventive benefits on Nov. 14, 2016, the implementation date of this change. The implementation date is the date the contractor must be ready to communicate and process claims for this benefit.

You can find information on both [Medical Claims](#) and [Covered Services](#) on the TRICARE website.

\*Note: An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network.

Source:

[http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10\\_18\\_16\\_PreventiveServices](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10_18_16_PreventiveServices)

## TRICARE Expands Coverage for Treatment of Congestive Heart Failure

Congestive Heart Failure is now a covered diagnosis under the TRICARE cardiac rehabilitation benefit.

Heart failure occurs when the heart is unable to pump enough blood to meet the body's needs. This may happen when the heart muscle itself is weaker than normal or when there is a defect in the heart that prevents blood from getting out into the circulation. The American Heart Association lists several signs of heart failure:

- \* Shortness of breath
- \* Chronic coughing or wheezing
- \* Build-up of fluid
- \* Fatigue or feeling light headed
- \* Nausea or lack of appetite
- \* Confusion
- \* High heart rate

If you are experiencing these symptoms, talk to your health care provider. If you have been diagnosed with heart failure, it's important for you to manage and keep track of [symptoms](#) and report any sudden changes to your healthcare team.

Providers of cardiac rehabilitation services must be TRICARE-authorized hospitals or freestanding cardiac rehabilitation facilities. All cardiac rehabilitation services must be ordered by a physician.

For more details on what's covered, visit the TRICARE ([Cardiac Rehabilitation](#)).

For more information on heart attack warning signs – [click here](#).

SOURCE: TRICARE News Release at [http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10\\_19\\_16\\_CHF](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10_19_16_CHF)

## Are You Nearing Your 65<sup>th</sup> Birthday? – Important Information Regarding Your Medical Benefits.

When you turn 65, your medical benefits will change. MEDICARE will become your primary medical coverage and TRICARE pays secondary to MEDICARE. You MUST enroll in MEDICARE PART B to retain your TRICARE coverage. If you are within 90 days of your 65<sup>th</sup> birthday, you should log on to <http://www.ssa.gov> or <http://www.medicare.gov> to enroll in MEDICARE PART B. Additional information can be found on the TRICARE web site at [www.tricare.mil/Plans/Eligibility/MedicareEligible](http://www.tricare.mil/Plans/Eligibility/MedicareEligible) or by telephone at: 1-866-773-0404. You may also call the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552.

## Health / Medical News



### Three Ways to Tame a Temper

With the end of summer comes more traffic, responsibilities, and stress. Anger can quickly become an overwhelming and intense feeling. VA's Anger & Irritability Management Skills ([AIMS](#)) course offers a range of tools to help develop self-control over thoughts and actions. Here are three tips to help manage anger:

1. Timeout: When anger heats up, stop; take a moment and return when cool, calm and in control
2. Deep breathing: Take slow, deep breaths, and exhale slowly
1. Know personal anger triggers and situations; when getting angry, take a time out. Start to be aware of warning signs and have a plan to regain control (i.e. go for a walk, get some exercise, write down thoughts).

Visit Anger & Irritability Management Skills ([AIMS](#)) to learn more about managing anger. [via VA.gov VeteransHealth My HealthVet Update]

## Options for the Those Who Need Assisted Living

As you or your loved ones age, you may find that getting to doctors' offices is more difficult or more frequent. TRICARE offers several options to help you get the care you need. First, decide which services you need, like whether you need a skilled nursing facility or nursing home. Then you can find out if TRICARE covers those services.

Skilled nursing care is covered by TRICARE in the U.S. and U.S. Territories within skilled nursing facilities (SNF) if you have a hospital stay of three or more days. Remember, you are an outpatient until the doctor formally admits you into the hospital. You become inpatient on the day you're formally admitted to a hospital with a doctor's order. The day of discharge also doesn't count as an inpatient day. The SNF must be a TRICARE participating provider and Medicare-certified.

Services covered in a skilled nursing facility include: semi-private rooms (a room you share with other patients), meals, skilled nursing care, physical and occupational therapy, speech-language pathology services, medical social services, medications, medical supplies and equipment used in the facility, ambulance transportation (when other transportation is dangerous to your health) to the nearest care not available at the facility, and dietary counseling.

Skilled nursing facility care is different from nursing home care, which is not covered by TRICARE. Nursing homes provide custodial care, which is care that helps you with activities such as: bathing, dressing, walking, eating and sleeping. Learn [more](#) about this on the TRICARE website.

In either situation, you may need [durable medical equipment](#) (DME). DME is equipment that can hold up to repeated use and serves a medical purpose, like oxygen equipment or insulin pumps. TRICARE covers durable medical equipment (DME) when prescribed by a physician to increase your quality of life.

If you can stay home, but still need assistance, you may decide [home health care](#) is best for you. Home health care is provided by nurses, nurses' aides, or therapists who come into your home to help you with medication or other services. Physical, speech and occupational therapists can visit to help you function better. Medical social service workers can visit to make sure you receive proper care. Coverage is the same as Medicare for these services.

[Hospice Care](#) is care for those who are terminally ill. It emphasizes supportive services such as pain control and home care. When you choose hospice care, you've decided that you no longer want care to cure your terminal illness and/or your doctor has determined that efforts to cure your illness aren't working. TRICARE and Medicare both cover hospice care.

The [Department of Veterans Affairs](#) pays for long-term care services for service-related disabilities and certain other eligible veterans. They also offer nursing home care and at home care for aging veterans who need long term care.

Remember, long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or the aging process. Plan ahead and research long-term care insurance, like the [Federal Long Term Care Insurance Program](#) before you need it.

Source: [http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/09\\_12\\_16\\_AssistedLiving](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/09_12_16_AssistedLiving)

## The 5 Best Types of Exercise Classes After 50

Whichever you enjoy enough to stick with is the right one for you

Trying to keep up the high-intensity, high-impact workout classes you did in your 30s can quickly turn into an unhappy situation when you're over 50. Tight muscles, less resilient tendons, and the need for increased recovery time make injuries more likely for women and men.

Knowing what to look for in a fitness class can help keep you injury-free.

There's no specific type of class that's better or worse, says Irv Rubenstein, exercise physiologist and founder of S.T.E.P.S., a science-based fitness facility in Nashville, Tenn.

[Yoga is perfect because as we get older we create muscular imbalances and we need to stretch those tight muscles.](#)

— Casey Miller, personal trainer

"But you want to look for and avoid certain aspects," he says. "You want a cardio element, some basic, functional strength, core work that's not dependent on crunches or planks alone, for example."

In addition, a proper warm-up and cool-down are more important than ever, as well as stretching and agility elements and maybe some balance drills, Rubenstein adds.

**Specialty Classes** | The fitness chain Nifty After Fifty, with 27 locations across Arizona, California, Nevada and Virginia, creates workouts for boomers with these parameters in mind. Trainers take into account special considerations of this age group in creating appropriate class exercises.

"Our most popular class is No Fall Volleyball," says Mike Merino, president and CEO of Nifty After Fifty, in Garden Grove, Calif.

In the modified volleyball class, participants sit in chairs and hit a beach ball back and forth over a low net. It's obvious from the laughter and cheers that fun is as much a part of the class as fitness. Exercisers gain greater flexibility, core strength and agility.

"Men are drawn to the class for the friendly competition, while women join for the fun," says Merino, who notes the importance of remaining social as we age. "Social circles shrink as we age. In fact, patients often go to the doctor's office for that human touch."

He said members have told him their medical costs begin to drop when they join the program. Since physical benefits of exercise take a month or more to make a substantial difference, Merino credits this phenomenon to the increased interaction of the people, who often develop friendships within the group.

**Pilates** | The focus on core strength and flexibility makes [Pilates](#) a popular and smart class for people over 50.

"Most of my clients are working, chasing after their grandchildren and playing golf on the weekends," says Christina "CJ" Kelly, certified Pilates instructor and owner of Pilates with CJ, Berkeley, Calif. Most are over 50, and they "absolutely love" the benefits of both mat and reformer (machine) Pilates, she says.

Kelly modifies workouts according to the person's needs. "As an instructor, it's greatly rewarding to have clients who wake up pain-free for the first time in decades, increase their balance to reduce falls, and become stronger," she says.

**Tai Chi** | Tai chi or "moving meditation," is a gentle exercise that uses a series of movements performed slowly and focused, accompanied by deep breathing. Originally used for self-defense, tai chi has evolved into a form of exercise used to ease stress and a number of health issues.

Several [studies](#) show it helps reduce the risk of falls, improves balance and eases pain in individuals with all types of arthritis. In addition, scientists show it [increases brain volume](#) and helps improve memory in older adults.

**Yoga** | The weight-bearing, no-impact aspects of yoga make it especially good for increasing bone strength, which is of particular concern after 50. A 2011 [study](#) shows yoga also helps ease chronic lower back pain.

Researchers suggest seeking out an instructor knowledgeable about modifying postures to accommodate physical limitations. Also, look for classes geared to beginners if you're just starting out.

"Yoga is perfect because as we get older we create muscular imbalances and we need to stretch those tight muscles," says Casey Miller, a personal trainer in Colorado Springs and owner of [TheBestofFitness.com](#). "Baby boomers benefit from any class that focuses on improving overall strength and on movements that help people perform everyday activities."

*Continued on page 13 – "Exercise After 50"*

## Exercise After 50 - *Continued from page 12*

**Dance** | Balance, cardio and fun all come together in dance class. Plus, a Missouri [study](#) shows dance makes it less likely you'll suffer a fall. The constant need to assess movement and respond to muscle also stimulates brain activity, according to the Mayo Clinic.

Many dance studios now offer adult lessons, with styles that range from ballroom to swing and country western style line dancing and more.

Check your local gym for classes such as Zumba or look online for studios in your area that offer adult dance.

**Choose What's Best for You** | It's important to recognize that all boomers are not the same and do not require the same type of workout, says James I. Millhouse, a licensed medical and clinical sport psychologist in Atlanta.

"I am 67 and I ride mountain bikes hard for one or two hours at a time," he says. "There are others my age that need to start with sitting exercises or just moving their body until they graduate to aerobic or weight-bearing exercises that everyone should do regularly."

Find a class that meets your fitness needs and enjoyment level to ensure you'll stick with it long enough to reap the health benefits.

Source: <http://www.nextavenue.org/5-best-exercise-classes-age-50/>

## Vaccines for adults 60 years or older

An estimated 1 million Americans get shingles every year, and about half of them are 60 years old or older. Additionally, over 60 percent of seasonal flu-related hospitalizations occur in people 65 years and older.

As we get older, our immune systems tend to weaken over time, putting us at higher risk for certain diseases. This is why, in addition to seasonal flu (influenza) vaccine and Td or Tdap vaccine (tetanus, diphtheria, and pertussis), you should also get:

- Pneumococcal vaccines, which protect against pneumococcal disease, including infections in the lungs and bloodstream (recommended for all adults over 65 years old, and for adults younger than 65 years who have certain chronic health conditions)
- Zoster vaccine, which protects against shingles (recommended for adults 60 years or older)

Talk with your doctor or other healthcare professional to find out which vaccines are recommended for you at your next medical appointment

Source: Centers for Disease Control and Prevention website: <http://www.cdc.gov/vaccines/adults/rec-vac/index.html>

## Mental Health Care and Substance Use Disorder Treatment Changes

Beginning Oct. 3, 2016, non-active duty dependent beneficiaries, retirees, their family members and survivors will generally pay lower co-payments and cost-shares for mental health care, such as \$12 for outpatient mental health and substance abuse disorder (SUD) visits rather than the current rate of \$25 per mental health visit. Co-pays and cost-shares for inpatient mental health services will also be the same as for inpatient medical/surgical care. For full article and more information >>

[www.tricare.mil/MHSUDChanges](http://www.tricare.mil/MHSUDChanges).



### **Mental health problems are deeply connected to substance abuse**

Reported by Liku Zelleke There is a tight correlation between mental illness and substance abuse – but many people, including experts in treatment or rehabilitation of victims either don't know that fact or simply choose to ignore it. The trauma that a person undergoes while a child can, for years to come, haunt them. *Continued at:*

<http://themedicalblog.net/2014/12/22/mental-health-problems-are-deeply-connected-to-substance-abuse/>

# DFAS / MyPay updates



Some retirees only use *myPay* once a year to get their 1099-R during tax season. Then they try to access their account and discover that their password is expired, lost, or forgotten. If you are in this category, be proactive this year to avoid delays with getting your tax forms. See [Get Ready for Tax Season](#) for more information.

## Make Sure DFAS Has Your Email Address

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

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

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

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

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

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

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

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

## Its official, DD-214's are NOW Online. *I continue to receive request on this issue, so sharing again* (dle)



The National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their DD-214s online: <https://www.archives.gov/veterans>. This may be particularly helpful when a veteran needs a copy of his DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files. Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents. Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized. The new web-based application was designed to provide better service on these requests by eliminating the records center's mailroom processing time.

## Warning! What Could Happen If You Don't Update Your Pay Records

When you experience a life changing event such as death, birth, marriage, or divorce it can have an impact on your pay account. DFAS might be the furthest thing from your mind during these times, but don't forget that you have to inform us of changes so we can adjust your account accordingly.

The scenarios below are real life situations that have affected member's pay accounts. You can avoid being in these situations by keeping your account up to date. Check out the "Audit Your Account" article at

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

**Scenario 1:** If you were not married upon retirement, then you will not have a beneficiary on file for the SBP (Survivor Benefit Plan). If you then marry after retirement, you have a one year window from the date of your marriage to inform DFAS of your intent to cover your new spouse with SBP. If you do not inform DFAS of your marriage and your intent to provide SBP coverage for your new spouse within a one year time frame, your request will be denied. If you contact DFAS at any time after the one year notification window has closed, DFAS will be required to deny your application for coverage for your spouse.

*Continued on page 15 – "Pay Records"*

## Pay Records - *Continued from page 14*

**Scenario 2:** At the time of your retirement, you are required to designate a beneficiary for any pay due at the time of your death (this is known as your Arrears of Pay, or AOP Beneficiary Designation). If you designated the spouse you had at the time of your retirement as your AOP Beneficiary, then divorced that spouse and never updated your AOP beneficiary designation, your former spouse will receive your arrears of pay. Even if you have a new spouse at that time of your death, your new spouse will not receive your AOP unless they have been designated as beneficiary for the payment and this designation has been filed with DFAS.

**Scenario 3:** If you elect to have SBP spouse coverage at the time of your retirement, but your marriage is later terminated due to death or divorce, you should inform DFAS of this change. If you do, and later remarry but forget to inform us of your remarriage, we will not know to restart your coverage and begin deducting any premiums that may be due. If you then die, your current spouse will be due SBP if you were married for at least a full year at the time of your death. However, since no SBP premiums will have been paid, your spouse at the time of your death will not receive annuity payments until the premium debt has been recouped. This may result in a hardship for your spouse during an already difficult adjustment period.

**Scenario 4:** If you were married at the time of your retirement and elected SBP coverage for your spouse, then divorced and remarried several times during your lifetime, your spouse at the time of your death will face many challenges. Because you elected SBP upon retirement, your spouse at the time of your death will be entitled to an annuity, as long as you were married for at least one year. However, since you did not keep your records updated with DFAS, your spouse at the time of your death will need to provide DFAS with death certificates and/or divorce decrees for all your previous spouses before the SBP annuity can be paid. This could create a significant hardship and considerable delay for your ultimate beneficiary.

Source: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter/If-You-Don-t-Update-Your-Pay-Records.html>

## IMPORTANT TAX INFORMATION

**Federal and State Income Tax** — The 1099-Rs will be issued in January 2017. Please ensure your home mailing address is correct so the forms will be mailed to the correct address. The Affordable Care Act forms (1095-Bs) will also be mailed out in January 2017. These forms will need to be filed with your federal income tax.

**State Income Tax** — Be sure to check your state tax withholding. If you move during a given period, be sure to also update your state tax information. The information is not automatically changed when you change your home mailing address. If you are not withholding state tax, your state of residence is where the taxable gross will be reported. State tax cannot be refunded as it is paid out on a monthly basis and 1099-Rs will not be corrected to show a different state. To obtain any money that may be due, contact the local Department of Revenue.



### ***News You Can Use from trusted sponsor, USAA***

- [How to Use Social Media and Blogging to Create a Personal Brand](#) | A personal brand is a representation of what you've done, what you can do and what you want to accomplish.
- [Stressing Safety for Teens Behind the Wheel](#) | five recommendations to help new driver go to/from their destination safely.
- [Keys to Selecting a College](#) | best way to choose a college is to look at outcomes.
- [Personal Finance Success- Part 1: How to Build Credit](#) | If you don't have a credit history, it's hard to get a loan, a credit card...
- [7 Things to Know About Small-Business Insurance](#) | some things to know about how business insurance can protect you...
- [Retiring From the Reserve or Guard? How to Make Your RCSP Selection](#) | You have a few decisions to make as you retire.

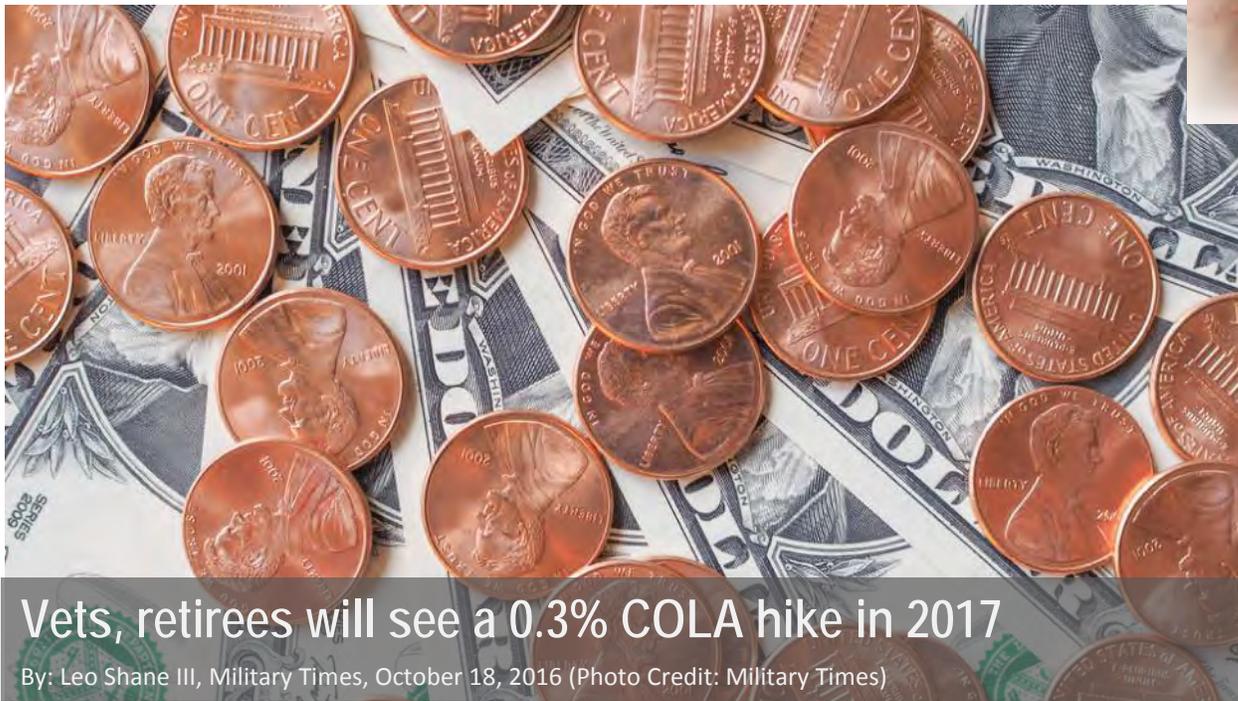
*The USAA Member Community serves as the place for members to seek/give advice and tips around items that are most important in their lives.*

- **Financial Advice Blog:** [Back-to-School ... as an Adult?](#)
- **Money Matters Blog:** [Organize Hand Me Downs to Save Throughout the Year](#)

Connect with USAA on [Facebook](#), [Twitter](#) and [YouTube](#)



## Financial / Legal News



### Vets, retirees will see a 0.3% COLA hike in 2017

By: Leo Shane III, Military Times, October 18, 2016 (Photo Credit: Military Times)

Military retirees and individuals receiving veterans benefits will see only a 0.3 percent cost-of-living increase in their federal benefits next year, a nominal increase matching 2016's hike.

On Tuesday, officials from the Social Security Administration announced the small raise, the third consecutive year the benefits adjustment will be under 0.5 percent. Since 2009, the cost-of-living hike has been more than 2 percent only once, when it reached 3.6 percent in 2011.

Veterans benefits are not automatically tied to the Social Security increase, but in July lawmakers passed legislation linking the two benefits for 2017. In the last few decades, veterans have seen their annual adjustment differ from the Social Security COLA only one time, and then only due to minor rounding differences.

The Social Security COLA is calculated by the Bureau of Labor Statistics' periodic Consumer Price Index, a statistical estimate of the anticipated price of a variety household goods and services.

This year, officials are estimating only small increases in those costs, identical to the rise seen in expenses heading into 2016.

The Social Security, military retiree and veterans benefits changes affect more than 70 million Americans, about 22 percent of the country's population.

According to the Associated Press, the 0.3 percent adjustment will mean less than \$4 more a month for a Social Security recipient who sees the average payout of \$1,238.

The adjustment will go into effect for beneficiaries starting Dec. 30.

Veterans using Medicare for health coverage may not see anything at all once those medical costs come into play. The Associated Press reports that Medicare Part B premiums, which are usually deducted from Social Security payments, are expected to increase next year, effectively wiping out the COLA hike.

*Leo Shane III covers Congress, Veterans Affairs and the White House for Military Times. He can be reached at [ishane@militarytimes.com](mailto:ishane@militarytimes.com).*

Source: <http://www.militarytimes.com/articles/2017-cola-vets-retirees-social-security>

“Wealth consists not in having great possessions, but in having few wants.” ~ Epictetus

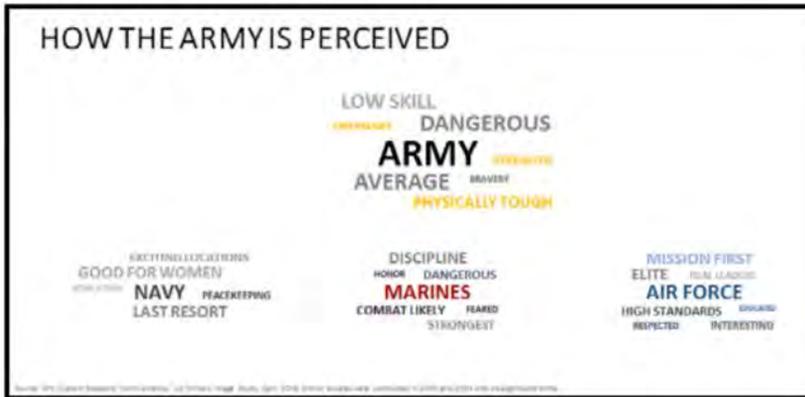
“Your net worth to the world is usually determined by what remains after your bad habits are subtracted from your good ones.” ~ Benjamin Franklin



*keeping you informed*

## Not a retiree, but a Retired Soldier

The infographic below shows how Americans perceive the Army. Dangerous, low skilled, average. Larger words mean those responding to the survey chose that word more often. Where do Americans' perceptions about Soldiers come from? Mostly from the media.



In 1960, according to the United States Census Bureau, 40 percent of American men over the age of 14 had served in either World War I, World War II or the Korean War. That year, the Census recorded 181 million Americans (including women and children) and 23 million veterans — 12.7 percent of Americans were veterans. In 2014, there were 319 million Americans and 19 million veterans — just 6 percent of Americans were veterans, and just 0.6 percent were retired from the military.

In 1960, most Americans were related to or knew a veteran and had heard their compelling stories. Now, unfortunately, most Americans don't even know a veteran.

Those who retire from military service are often referred to as retirees. My own father was too young to serve in World War II, was in college during the Korean War, and was too old to serve during the Vietnam War. In his later years, he was a retiree — though he never served a day in the military.

The Soldier for Life mindset says that once you're a Soldier, you'll always be a Soldier. We'll never take the title away from you. Therefore, you are not retirees. You are Retired Soldiers. Your mission and uniform have changed, but you're still a Soldier, and we still need you.

Source: [Oct2016-Jan2017 Army Echoes](#)

*“Half our life is spent trying to find something to do with the time we have rushed through life trying to save.”* ~ Will Rogers

*“You can be young without money but you can't be old without it.”* ~ Tennessee Williams

## Kids turning 16?

### Check their credit report.

by Cristina Miranda, Consumer Education Specialist, FTC



Any parent or guardian of a child knows the milestones that come with turning 16 — learning to drive, maybe dating, or thinking about college.

But now, there's one more: checking their credit report.

**But my kids don't have a credit card, house or car. Why should I check their credit report?**

Because somebody else could be using your child's — or anyone's — Social Security number is stolen, it can be used by identity thieves. The thief might apply for car and mortgage loans, government benefits, credit cards, get a place to live and utilities, or even file taxes in your child's name — and get a refund. Checking to see if your child has a credit history, and then thoroughly reviewing it when they turn 16, can help you spot signs of identity theft. If you find false or inaccurate information, you'll have time to correct it before your child applies for a job, a loan for college or a car, or tries to get a credit card or a place to live.

**How can I get a credit report for my child?**

Contact each of the three credit bureaus online: [Equifax](#), [Experian](#), and [TransUnion](#) — and ask them to conduct a manual search to see if your child has a credit report. Each company will check for a report related to your child's Social Security number. Generally, children won't have credit reports — unless someone is using their information for fraud.

**What if my child has a credit report with incorrect or false information?**

Visit [IdentityTheft.gov/child](https://www.identitytheft.gov/child) to report the problem and follow the steps outlined to resolve it. The website has information — and recovery plans — for more than 30 types of identity theft, including child identity theft.

Read more about [child identity theft](#) to get more information on warning signs and limiting your child's risk.

Source: <https://www.consumer.ftc.gov/blog/kids-turning-16-check-their-credit-report-0>



## Benefits WATCH

### What will change at commissaries and exchanges in the future?

By Lt. Gen. Gustave F. Perna, U.S. Army Deputy Chief of Staff, G-4

In the coming years, there could be changes at your local commissaries and exchanges in order to meet new requirements from Congress.

As part of the 2016 National Defense Authorization Act, Congress authorized the Department of Defense to establish pilot programs at select commissaries aimed at streamlining operations to run its stores, without reducing the benefits that patrons receive by shopping there.

Several options are being considered by the Department of Defense, such as establishing quality private labels, as you see in many civilian grocery stores.

Commissaries worldwide offer shoppers significant savings compared with prices in civilian supermarkets. This is an important benefit for Soldiers, veterans, and retirees, contributing to the financial health of many families.

Another benefit: two-thirds of the workforce are military family members, veterans, and retirees.

And retirees make up almost 40 percent of the 88 million annual shopper transactions in the commissaries. For you, they are a way of life – you have all your essentials there, and a way to stay connected with the military.

During the last three years, the exchanges (AAFES, NEXCOM, MCCS) have significantly restructured, streamlined, and modernized worldwide facilities. This has helped them generate increased dividends to Morale, Welfare, and Recreation activities, which has been passed on to the Soldiers, family members, and retirees.

So in the future, look for changes that will free the commissaries and exchanges to garner savings. But one thing that will not change is the importance our commissaries and exchanges play in the lives of our military families.

### Survivor Benefit Plan annuities now payable to special-needs trusts

The National Defense Authorization Act for fiscal 2015 gives retirees the option of now having Survivor Benefit Plan annuity payments go directly into a special-needs trust for a disabled child. This special-needs trust statute does not apply to disabled spouses.

"This new option is the result of an amendment to the public law covering SBP, and is a welcome change for parents of disabled dependent children," said Tammy Hern, the Air Force's SBP program manager.

Retirees who have SBP coverage for a disabled dependent child may now - or at any time -- have a special-needs trust created and elect to direct SBP annuity payments to the trust. This irrevocable decision may be made during the life of the retiree through a written statement that designates future SBP payments go into the special-needs trust. In situations where SBP payments are made to more than one dependent child, the special-needs trust will be treated as a dependent child for the purposes of determining the shares payable to each child.

To irrevocably add a special-needs trust to existing child SBP coverage, retirees must submit a written statement requesting the annuity be paid to a trust. The statement must include the name and tax identification number of the trust. Additionally, the retiree must submit a certified letter from an actively licensed attorney verifying that the trust is a special-needs trust created for the benefit of the disabled dependent child. Examples of both statements can be found at <http://www.retirees.af.mil/sbp/>.

"It is vital that people wanting to create a special-needs trust exercise due diligence and consult with an attorney well-versed in this specialized and complex area of law," said Hern.

The SBP statute requires that a special-needs trust for a dependent disabled child also meet federal statutory requirements, and once the trust is created, it is irrevocable.

If officials determine the special-needs trust is invalid or otherwise faulty, then SBP annuity payments will revert back to being made directly to the dependent child. If this occurs, the dependent child's entitlement to other benefits such as Supplemental Security Income and Medicaid may be affected.

*Continued on page 19 – "Special-Needs Trust"*

## Special-Needs Trust - *Continued from page 18*

A special needs trust election can be added to child SBP coverage even after the retiree dies.

"When the retiree dies, if SBP child coverage has been elected and the child is disabled, the dependent child's legal parent, grandparent or court-appointed legal guardian may irrevocably elect to have the SBP annuity payments made to a special-needs trust," said Hern.

For more information or help with completing special needs trust election statements, call 1-877-353-6807 to contact the SBP or the casualty assistance representative at the nearest Air Force base.

For more information about Air Force personnel programs go to the [myPers website](#). Individuals who do not have a myPers account can request one by [following these instructions](#) on the Air Force Retirees Services website.

Source: <http://www.afpc.af.mil/News/Article-Display/Article/856078/survivor-benefit-plan-annuities-now-payable-to-special-needs-trusts>

By Tammy Cournoyer, Air Force Retiree Services / Published February 17, 2016

(NOTE: This article does not constitute legal advice. Contact the appropriate personnel office for guidance on the Survivor Benefit Plan.)

## Are you creating a future debt for your spouse?

By Bill Hursh, Army Survivor Benefit Plan Program Manager

You may be creating a debt for your spouse when you fail to update your Survivor Benefit Plan (SBP) election or fail to pay your SBP premiums when your military retired pay is offset by your Department of Veterans Affairs (VA) disability compensation. When you die, your surviving spouse or other survivors will not receive your SBP annuity until all SBP premiums for coverage received are paid. For unpaid premiums, this can include interest on amounts owed.

SBP premiums are deducted from your military retired pay. If your VA disability compensation offsets your retired pay to the point where the SBP premiums cannot be fully paid from your retired pay, you create a debt to the government. You can pay the SBP premiums by either submitting a DD Form 2891, Authorization for RCSBP or SBP Cost Deductions, to the VA or by paying the SBP premiums directly to the Defense Finance and Accounting Service (DFAS). If you take no action to pay the SBP premiums, you are creating a debt that must be paid before your survivors receive the SBP annuity. While at this time DFAS is only informing you of the SBP premium debt, in the future, DFAS could take more direct steps to collect the SBP premiums.

If you had spouse SBP coverage and it was suspended due to your spouse's death or your divorce, your new spouse became your SBP beneficiary, by law, at the first anniversary of your new marriage. If you never informed DFAS to update your SBP election after your new marriage, no SBP premiums were deducted from your retired pay. However, if you have suspended spouse coverage and DFAS learns you have been remarried for more than one year, DFAS will immediately establish a debt for the past SBP premiums with interest. DFAS will then collect both current and past SBP premiums with interest from your military retired pay.

If you have suspended spouse SBP coverage and are remarried for at least one year when you die, your new spouse will receive both good and bad news from DFAS. The good news is that your new spouse is your SBP beneficiary by law, even if you didn't notify DFAS of your new marriage. The bad news is your new spouse must first prove he or she is your surviving spouse and then he or she must pay any SBP premiums due with interest owed before receiving the SBP annuity.

To ensure you do not create an SBP premium debt for your new spouse when you have suspended spouse coverage, complete and submit a DD Form 2656-6, SBP Election Change Certificate, to DFAS with your marriage certificate. You can elect to increase your original SBP coverage, decline to cover your new spouse and any future spouse, or resume your previous spouse SBP coverage. *If you have additional questions, contact the nearest installation Retiree or SBP Office.*



### RESOURCES TO LEARN MORE ABOUT SURVIVOR BENEFIT PLAN

- [Survivor Benefit Plan Information](#) (USAF Retiree Services)
- [Survivor Benefit Plan Explained](#) (From Military.com)
- [Survivor Benefits Program](#) (DoD Military Pay)
- [Survivor Benefit Plan](#) (MOAA)
- [Survivor Benefit Plan](#) (DFAS)
- [What Retirees Want You to Know About SBP](#) (SpouseBuzz)

[Why You Should Strongly Consider Not Participating in the Survivor Benefit Plan](#)



## for VETERANS Utilizing VA Health Care New CHOICE Information

Per TriWest, there are six categories that outside Vendors will accept without any documentation or referral from a primary care provider:

1. Acupuncture
2. Chiropractor
3. Primary care
4. Optometry
5. Podiatry
6. Screening Mammogram

### Notes:

- 1) *Veterans must first contact TRIWEST who will in turn arrange for the appointment. Veterans do not pay the Vendor. Veterans however may receive a copayment bill in the mail from the VA/TriWest.*
- 2) *There is no current vendor listing. The Veteran should have a name of a Vendor they wish to see before they call. If the provider is not established as a vendor, TriWest will then approach that vendor and invite them to become a participant.*

For all other categories of care the Veterans may still call Choice to get a referral but he or she will be appointed to a community PCP via Choice 40 who then would have to submit a SAR to refer to another specialty.

- PCP – Primary Care Provider
- SAR – Secondary Authorization Request; a request that must be generated by the CHOICE Provider if they want to refer you to another specialty or for another ancillary study.
- CHOICE 40 referrals – refers to requests to see a vendor initiated by the Veteran themselves.
- CHOICE First consults – referrals generated by the Veteran's VA Primary Care Provider.

*Information provided via Guam CBOC Nurse Manager, VA PIHCS, Department of Veterans Affairs*

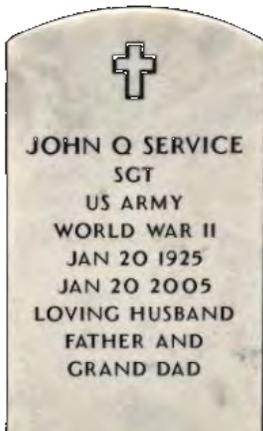
- TRIWEST: 1-866-606-8198
- Guam CBOC: (671) 475-5760
- 24-hour advice nurse: 1-800-214-1306.
- Guam Veterans Affairs Office: 475-8388/89
- Guam Vet Center: 472-7161



## VA BENEFIT: SPOUSE BURIAL

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the veteran. The veteran's family should make funeral or cremation arrangements with a funeral provider or cremation office. Any item or service obtained from a funeral home or cremation office will be at the family's expense.

Source: [http://www.cem.va.gov/burial\\_benefits/](http://www.cem.va.gov/burial_benefits/)



## VA Claim Appeal Process | *Courtesy VA Website*

The VA convened a workgroup in March consisting of DAV, other stake-holders and VA officials in order to seek common ground on a new frame-work for appeals. After months of intensive efforts, the workgroup was able to reach consensus on a framework of a new appeals system that could offer veterans quicker decisions, while protecting their rights and prerogatives. The number of appeals awaiting decisions has risen dramatically – to almost 450,000 – and the average time for an appeal decision is between three and five years, a delay that is simply unacceptable.

Before Congress took recess in July, Chairman of the House Committee on Veterans' Affairs, Congressman Jeff Miller of Florida, introduced H.R.5620, the "VA Accountability First and Appeals Modernization Act of 2016" to the Committee. This legislation could significantly improve the ability of veterans to receive more timely and accurate decisions on their claims and appeals for earned benefits. H.R. 5620, which contains the new appeals framework, would make fundamental changes to the appeals process by creating multiple options to appeal or reconsider claims' decisions, either formally to the Board or informally within the Veterans Bene-fits Administration. The central feature of the legislation would provide veterans three options, or "lanes," to appeal unfavorable claims decisions; and if they were not satisfied with their decisions, they could continue to pursue one of the other two options.

- As long as a veteran continuously pursues a new appeals option within one year of the last decision, they would be able to pre-serve their earliest effective date.
- This legislation also allows veterans to present new evidence and
- This legislation also allows veterans to have a hearing before the Board or VBA if they so desire.

"If faithfully implemented as de-signed by the workgroup, and if fully funded by Congress and VA in the years ahead, H.R.5620 would make a marked improvement in the ability of veterans to get timely and accurate decisions on appeals of their claims," said DAV Washington Headquarters Executive Director Garry Augustine. "We urge the House to swiftly approve this legislation and then work with the Senate to reach agreement on final legislation that can be sent to the President to sign this year."

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## Vet Jobs Information

The Department of Homeland Security (DHS) and Hire Our Heroes have teamed up to offer training for Veterans in cyber-security, in support of Veterans join our nation's cyber-security workforce. DHS's Federal Virtual Training Environment (Fed VTE) offers free online, on-demand cyber security training to government employees and Veterans. Veterans can sign up for an account through the "Hire Our Heroes" web-site and follow instructions through "ID me" to verify veteran status and register for a Fed VTE account. DHS also offers a Veterans Cyber-security Training and Education Guide to help Veterans assess their readiness and interest in a cyber security career, prepare and plan for the necessary training, and engage by developing cyber-security skills and abilities. ([https://niccs.us-cert.gov/sites/default/files/publications/Veterans\\_Guide.pdf?trackDocs=Veterans\\_Guide.pdf](https://niccs.us-cert.gov/sites/default/files/publications/Veterans_Guide.pdf?trackDocs=Veterans_Guide.pdf)).

Fed VTE has over 100,000 users and contains more than 800 hours of training. Users can take courses in risk management, malware analysis, mobile and device security and ethical hacking.

According to the training website (<https://www.hireourheroes.org/veterans-training>), cyber-security professionals report an average salary of \$116,000, nearly three times the national average. The demand for cyber-security experts is growing 12 times faster than the current U.S. job market, making cyber-security one of the most highly sought-after careers in the country. In addition to these resources and in hopes of developing a technically skilled workforce and a pipeline for future employees, DHS and the National Security Agency (NSA) jointly sponsor the National Centers of Academic Excellence pro-gram. Through this program, Veterans interested in pursuing a degree in cyber-security or a related field can attend a college or university designated as a Center of Academic Excellence and recognized for aligning their programs with skills needed to work in the career field.

Veterans enrolled in select cyber-security academic programs may want to apply for the **CyberCorps®: Scholarship for Service (SFS)**. This program provides scholarships for college students studying cyber-security in return for Federal, State, local or tribal government service upon graduation. Have questions? Contact: [vets@HQ.DHS.GOV](mailto:vets@HQ.DHS.GOV) | *Courtesy DHS Website.*

## Opinion: What to know about off-island care for veterans

There seems to be a huge misconception that it will be very expensive for a veteran when referred off-island by Veterans Affairs for treatment. This is definitely not true.

When a veteran is referred to Tripler Army Medical Center for treatment, the following are provided:

1. Free commercial air transportation to Hawaii and back. The same goes for approved escort. The flight is non-stop.
2. A hotel room is free for the veteran. The escort may stay with the veteran. However, when the veteran is admitted as an in-patient, the escort must take care of room expenses until the veteran is released and becomes an out-patient again. The veteran will be re-authorized a hotel room. Escort may be authorized to stay with the veteran at Tripler when the veteran becomes in-patient.
3. The veteran is provided a \$20 daily food voucher to eat at the Tripler cafeteria. The food voucher is enough to eat three meals. On the weekend, the veteran can be reimbursed at the allowable per diem rate for eating out. A food voucher is not provided for the escort. With some creativity, the daily food voucher should be enough for the veteran and the escort.
4. Transportation is available from the hotel to Tripler. If registered with the Guam Medical Referral Office in Hawaii, free transportation can be provided as well, for medical appointments.
5. Any equipment needed to support the veteran such as a wheelchair and crutches will be provided for free.

It is critical to plan prior to departure; this is a personal responsibility. Recommendations:

1. Power of attorney for someone to handle personal affairs; discuss important matters.
2. Go over a monthly budget and have a clear financial picture. Develop a spending plan.
3. Work with financial institutions if needed.
4. Ensure there is enough money to pay for debts.
5. Ensure enough money for personal expenses; have a cushion for unexpected expenditures.

### **Preplanning can never be over emphasized.**

I walked the walk of our veterans while they were in Hawaii for treatment. I spoke to many and visited them at the Airport Hotel where they normally stay. All of them were very satisfied and appreciative of the VA for their treatment and accommodation. There were some hiccups though; nothing serious. We spoke about expenses; all of them watched their daily expenses and adjusted when needed to ensure they are within budget.

If financial assistance is needed while in Hawaii, the Red Cross is available for assistance. For military retirees, the Air Force Aid Society, Navy-Marine Corps Relief Society, and the Army Emergency Relief can also assist. Any loan granted by any of these organizations is interest free. A grant may be provided as well.

Source: <http://www.guampdn.com/story/opinion/2016/10/11/opinion-what-know-off-island-care-veterans/91876664/>

**Medicare Presentations:** The Department of Public Health and Social Services Division of Senior Citizens is holding Medicare Awareness Presentations for the Part D Annual Election Period of Oct. 15 - Dec. 7.

The presentation schedule is as follows: 9 a.m. and 2 p.m. on Oct. 25 and 27, Nov. 1, 3, 8, 10, 15, 17, 22 and 29, Dec. 1 and 6 in the Division of Senior Citizens Conference Room in the University Castle Mall - Suite 8 in Mangilao.

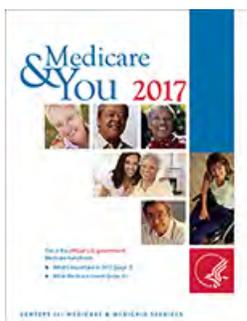
For more information, contact 735-7421/7415.

## Medicare & You 2017

Summary of Medicare benefits, coverage options, rights and protections, and answers to the most frequently asked questions about Medicare.

Revised: 9/1/2016 | Publication ID: 10050

<https://www.medicare.gov/Publications/Search/Results.asp?PubID=10050&Type=PubID>



## 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](mailto:spacea.signup@andersen.af.mil)", or drop the information off in person to the Andersen AFB Passenger Terminal.

View the current 734 AMS AMC Gram [HERE](#).

### Space-A Social Media points...

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

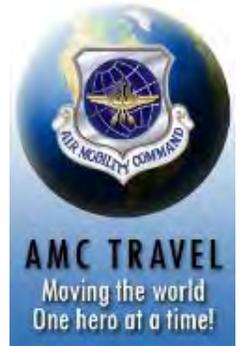
Webpage: [www.andersen.af.mil/units/734ams/index.asp](http://www.andersen.af.mil/units/734ams/index.asp)

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

AMC Space-A email: <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>



When a door closes, knock on it a few times. But if it still doesn't open, let it stay closed. In career, in love, in LIFE – when you see the period at the end of the sentence, don't try and turn it into a comma. Know when something is over and move on.

-Mandy Hale

“Aging is an extraordinary process where you become the person you always should have been.”

–David Bowie

# 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.

### Projections Differ, but Social Security Is in Deep Trouble

Millions of Americans depend on Social Security and most financial experts agree that the program is trouble. This **Heritage Foundation article** discusses key differences in the program's solvency projections by the Congressional Budget Office and Social Security Trustees and then offers solutions to preserve Social Security's promise for those who need it most.

<http://dailysignal.com/2016/10/03/projections-differ-but-social-security-is-in-deep-trouble/>

### Social Security Administration Offers Disability Benefits

Did you know that many disabled veterans and wounded warriors may qualify for Social Security disability benefits, in addition to their Veterans Affairs benefits?

**For info:** [www.socialsecurity.gov/disabilityfacts](http://www.socialsecurity.gov/disabilityfacts)

## Why Most Retirees Lose Thousands in Social Security Benefits

### *One common mistake can have significant financial consequences*

By Laurence J. Kotlikoff, Social Security expert and presidential candidate



Every day 10,000 boomers retire. Most of them immediately file for their Social Security retirement benefits. In so doing, they are generally losing tens to hundreds of thousands of dollars in lifetime income.

Taking benefits right away can cost you big time in two ways.

First, you receive much smaller Social Security retirement benefits for the rest of your life. [Taking your retirement benefit at 70](#) — which only 2 percent of us do — means a 76 percent higher check each month (after adjusting for inflation) than taking it at the earliest age possible, 62 — which over 40 percent of us do.

Taking your Social Security benefit at 70 means a 76 percent higher check each month than taking it at the earliest age possible, 62 — which over 40 percent of us do.

Second, if you take your Social Security retirement benefit before 70, you can lose the opportunity to take another benefit before 70 while letting your retirement benefit grow.

### The Sad Story of Joe and Sally

Let me give you an example of what I mean, with Joe and Sally, who just turned 62 and retired. To make things simple, let's assume they earned the same amount annually and that their full Social Security retirement benefit is \$3,000 per month.

Joe and Sally head down to their local Social Security office and meet Joan, who encourages them to take their retirement benefit right away because they could otherwise die and end up getting nothing for all their years of contributions.

Joan's words are just what they were thinking. So they file for their retirement benefits and start collecting \$1,875 a month from Social Security. This is only 75 percent of the \$3,000 benefit they'd get by waiting until Full Retirement Age (66), and less than half the \$3,960 they'd receive were they to wait until 70.

Joe and Sally know all those numbers and they are in excellent health. But like Joan said, "Why risk dying and getting nothing? A bird in the hand beats two in the bush."

*Continued on page 25 – "Lose Thousands"*

## Lose Thousands - *Continued from page 24*

Now fast forward a day. Joe and Sally are out kayaking on a category 5 river. They've never kayaked in their life and 5 sounds like a low number. It's not. It's the most dangerous river rating. Joe hits the first set of falls and ... well, he's gone. Sally is devastated, but hears at Joe's funeral that she can collect Joe's Social Security retirement benefit as a widow's benefit and heads straight over to see Joan.

Joan says, "Sorry to hear about Joe. Nuts to try a cat 5 river. But we all make mistakes. Now about [widow's benefits](#). Here's the deal. Since you took your retirement benefit early, Sally, we're not going to give you two benefits at once. That would be double dipping. But we will give you an excess widow's benefit, in addition to your retirement benefit. You'll get it every month and it will be adjusted for inflation. Let me calculate what it will be."

### **The Vanishing Excess Widow's Social Security Benefit**

Joan disappears for a half hour, does the calculation, returns and says: "Well, your monthly [excess widow's benefit](#) will be zero. I just double-checked and it's calculated as the difference between your widow's benefit and your retirement benefit. Your widow's benefit is always going to be lower than your retirement benefit because Joe took his retirement benefit early. Had you waited to take your retirement benefit, you'd be able to collect \$3,000 per month through age 70 and then collect \$3,980 per month thereafter. But you didn't. So sorry. Have a good day."

Sally is thunderstruck. She's not only lost Joe, who she loved deeply, she's also lost a ton of money.

But Sally consoles herself by telling her friend Jane that she's definitely not going to make it past 70 because her sister died at 58. So at least she'll get her own retirement benefits before she joins Joe.

The years roll by. Sally hits 70. And then she makes it to 80, which she really can't believe. And then 90. She tells her doctor: "Every day I wake up and kick myself for taking retirement benefits early."

Her doctor says: "You are as healthy as a horse. My bet is you'll be one of the 3 million centenarians the U.S. Census Department predicted could be around by now. Have a good day."

### **Why People Claim Social Security Early | What explains Joe and Sally's behavior?**

I think people are strongly superstitious when it comes to [longevity](#). My hunch is that they ignore the possibility and the associated major financial risk that they could live long lives because they fear that thinking about this will jinx them.

Source: <http://www.nextavenue.org/retirees-lose-thousands-social-security-benefits/>

## **More Social Security News and Upcoming Changes for 2017**

- [Great Social Security News for Millions of Americans](#) (The Motley Fool)  
One 2017 Social Security change can translate to extra money in beneficiaries' pockets.
- [6 Social Security changes coming in 2017](#) (MSN)
- [2017 Social Security Changes - Factsheet](#) (SSA)
- [The good news and the bad news about the 2017 Social Security increase](#) (MarketWatch)
- [When, if ever, does it make sense to take Social Security at age 62?](#) (MarketWatch)
- [Social Security – Just Facts](#)
- [Social Security News and Resources](#) (AARP)

***“When Franklin D. Roosevelt launched Social Security in 1935, he did not present it as expressing the mutual obligation of citizens to one another. ... Rather than offer a communal rationale, FDR argued that such rights were essential to 'true individual freedom,' adding, 'necessitous men are not free men.’”***

~ Michael J. Sandel, Justice: What's the Right Thing to Do?

# Wanderings

## 11 Ways to Be Humble

Many of us come from humble beginnings. We make something of ourselves through pursuit of knowledge, integrity, hard work, and a bit of good fortune. Yes, people have every right to be proud of the success that they've earned. But it's important to keep success in perspective. The simple truth is that not everyone treats success the same. Some people who achieve success remain humble, never forgetting who they are and from whence they came. The others? Oh well...So, be humble. Don't let success go to your head.

### How to Be Humble

**Get off your high horse.** Treat everyone with dignity and [respect](#). You may be successful, but that doesn't make you better than anyone else.

**Earn trust and respect.** Money or a title can't buy a person's trust or respect. You earn these through your words AND actions.

**Stop feeding your ego.** Don't isolate yourself from reality by building relationships with people who stroke your ego. Remember, surrounding yourself with "yes people" is just like talking to yourself.

**Know your limitations.** It's important to know what you know, and know what you don't know.

**Listen up.** Discover what others have to offer and ask for their opinions before offering yours. It shows that you value their opinions as well as their insight.

**Compete against yourself.** When you compete against others, it's easy to emphasize winning over self-improvement. However, when you compete against yourself, you both win.

**Apologize for mistakes.** You'll never learn anything or impress anyone by making excuses and diverting [blame](#). And a little humility will remind you that you're human.

**Remember your roots.** Remember where you came from and what you've learned along the way.

**Strive for excellence.** When you become successful, don't become [complacent](#). As soon as you take your eye off the ball, you risk losing your edge. Remember, success is a journey, not a destination.

**Be modest.** There's a difference between excitement and bragging. As John Wooden, the legendary basketball coach, said, "Talent is God-given. Be humble. Fame is man-given. Be grateful. Conceit is self-given. Be careful."

**Share your success.** You may be successful, but there's a good chance others helped you along the way. Find creative ways to share the credit and pull people up the ladder of success along with you.

*This article was first posted on [FrankSonnenbergOnline](#)*

## History of Thanksgiving

Excerpts from original article:

In 1621, the Plymouth colonists and Wampanoag Indians shared an autumn harvest feast that is acknowledged today as one of the first Thanksgiving celebrations in the colonies. For more than two centuries, days of thanksgiving were celebrated by individual colonies and states. It wasn't until 1863, in the midst of the Civil War, that President Abraham Lincoln proclaimed a national Thanksgiving Day to be held each November.

In 1817, New York became the first of several states to officially adopt an annual Thanksgiving holiday; each celebrated it on a different day, however, and the American South remained largely unfamiliar with the tradition. In 1827, the noted magazine editor and prolific writer Sarah Josepha Hale—author, among countless other things, of the nursery rhyme "Mary Had a Little Lamb"—launched a campaign to establish Thanksgiving as a national holiday. For 36 years, she published numerous editorials and sent scores of letters to governors, senators, presidents and other politicians. Abraham Lincoln finally heeded her request in 1863, at the height of the Civil War, in a proclamation entreating all Americans to ask God to "commend to his tender care all those who have become widows, orphans, mourners or sufferers in the lamentable civil strife" and to "heal the wounds of the nation." He scheduled Thanksgiving for the final Thursday in November, and it was celebrated on that day every year until 1939, when Franklin D. Roosevelt moved the holiday up a week in an attempt to spur retail sales during the Great Depression. Roosevelt's plan, known derisively as Franksgiving, was met with passionate opposition, and in 1941 the president reluctantly signed a bill making Thanksgiving the fourth Thursday in November.

Source:

<http://www.history.com/topics/thanksgiving/history-of-thanksgiving>

**"Be thankful for what you have. Your life, no matter how bad you think it is, is someone else's fairy tale."**

~ Wale Ayeni

## The History of Veterans Day

**Veterans Day** gives Americans the opportunity to celebrate the bravery and sacrifice of all U.S. veterans. However, most Americans confuse this holiday with **Memorial Day**, reports the Department of Veterans Affairs.

What's more, some Americans don't know why we commemorate our Veterans on Nov.11. It's imperative that all Americans know the history of Veterans Day so that we can honor our former servicemembers properly.

### A Brief History of Veterans Day

**Veterans Day**, formerly known as **Armistice Day**, was originally set as a U.S. legal holiday to honor the end of World War I, which officially took place on November 11, 1918. In legislation that was passed in 1938, November 11 was "dedicated to the cause of world peace and to be hereafter celebrated and known as 'Armistice Day.'" As such, this new legal holiday honored World War I veterans.

In 1954, after having been through both World War II and the Korean War, the 83rd U.S. Congress -- at the urging of the veterans service organizations -- amended the Act of 1938 by striking out the word "Armistice" and inserting the word "Veterans." With the approval of this legislation on June 1, 1954, Nov. 11 became a day to honor American veterans of all wars.

In 1968, the **Uniforms Holiday Bill** ensured three-day weekends for federal employees by celebrating four national holidays on Mondays: Washington's Birthday, Memorial Day, Veterans Day, and Columbus Day. Under this bill, Veterans Day was moved to the fourth Monday of October. Many states did not agree with this decision and continued to celebrate the holiday on its original date. The first Veterans Day under the new law was observed with much confusion on Oct. 25, 1971.

Finally on September 20, 1975, President Gerald R. Ford signed a law which returned the annual observance of Veterans Day to its original date of Nov. 11, beginning in 1978. Since then, the Veterans Day holiday has been observed on Nov. 11.

### Celebrating the Veterans Day Holiday

If the Nov. 11 holiday falls on a non-workday -- Saturday or Sunday -- the holiday is observed by the federal government on Monday (if the holiday falls on Sunday) or Friday (if the holiday falls on Saturday). Federal government closings are established by the [U.S. Office of Personnel Management](#). State and local government closings are determined locally, and non-government businesses can close or remain open as they see fit, regardless of federal, state or local government operation determinations.

United States Senate Resolution 143, which was passed on Aug. 4, 2001, designated the week of Nov. 11 through Nov. 17, 2001, as "National Veterans Awareness Week." The resolution calls for educational efforts directed at elementary and secondary school students concerning the contributions and sacrifices of veterans.

### The difference between Veterans Day and Memorial Day

Memorial Day honors servicemembers who died in service to their country or as a result of injuries incurred during battle. Deceased veterans are also remembered on Veterans Day but the day is set aside to thank and honor living veterans who served honorably in the military - in wartime or peacetime.

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#### President Eisenhower's letter to Harvey V. Higley, Administrator of Veterans' Affairs, designating him Chairman, Veterans Day National Committee

The White House Office  
October 8, 1954

Dear Mr. Higley:

I have today signed a proclamation calling upon all of our citizens to observe Thursday, November 11, 1954 as Veterans Day. It is my earnest hope that all veterans, their organizations, and the entire citizenry will join hands to insure proper and widespread observance of this day. With the thought that it will be most helpful to coordinate the planning, I am suggesting the formation of a Veterans Day National Committee. In view of your great personal interest as well as your official responsibilities, I have designated you to serve as Chairman. You may include in the Committee membership such other persons as you desire to select and I am requesting the heads of all departments and agencies of the Executive branch to assist the Committee in its work in every way possible.

I have every confidence that our Nation will respond wholeheartedly in the appropriate observance of Veterans Day, 1954.

Sincerely,

DWIGHT D. EISENHOWER

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For more information and frequently asked questions, visit the [VA website](#).

Source: <http://www.military.com/veterans-day/history-of-veterans-day.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*

## VA Seeks to Extend Gulf War Syndrome Filing Deadline

The VA is seeking to expand the time limit that veterans can claim disability benefits for Gulf War Syndrome by five years.

In a document to be published in the Federal Register on October 17, the VA seeks to expand the time limit that veterans of the Gulf War may claim disability benefits for the chronic multi symptom illness known as Gulf War Syndrome from December 31, 2016 until December 31, 2021. The VA is inviting the public to comment on their plans by December 18, 2016. The document, with instructions for commenting can be found on [the Federal Register website](#).

Gulf War Syndrome is defined by the VA as a cluster of medically unexplained chronic symptoms that can include fatigue, headaches, joint pain, indigestion, insomnia, dizziness, respiratory disorders, and memory problems. [See our Gulf War Syndrome page for more details](#).

There is no medical or scientific evidence about the nature and cause of the illnesses suffered by Gulf War veterans, however the VA says that studies by the National Academy of Sciences proved that these conditions occur in Gulf War Veterans three times more than they do in the civilian population. Based on that fact, the VA grants what it calls "presumptive disability" to veterans suffering from these conditions. Presumptive Disability means that Gulf War Veterans suffering from these conditions don't need to prove their military service caused the health problems in order to receive VA disability compensation.

Gulf War Veterans may also qualify for [VA medical care](#).

In their request to extend the time period that veterans may claim disability for Gulf War Syndrome, the VA cited a study done earlier this year by the National Academy of Sciences that stated "at present, there is insufficient basis to identify the point, if any, at which the increased risk of chronic multi symptom illness may abate". That means the symptoms may still show up in veterans more than 25 years after the war's end. In order to provide fairness to affected veterans the VA says they want to continue to provide disability benefits to veterans suffering from Gulf War Syndrome no matter when the illnesses begin.

See the VA's [Gulf War Syndrome page](#) and [Health Care for Gulf War Veterans page](#) for more details.

## Legion outlines expectation for respect of U.S. flag



The American Legion believes in the U.S. flag and everything it stands for, and Legionnaires who fought for the nation's symbol take deep pride in it. To continue its flag-protection efforts, the Legion's National Executive Committee adopted a resolution at its recent Fall Meetings in Indianapolis that outlines the organization's expectation for rendering proper respect to the flag during Legion program participation at the department and national level.

**Resolution 16** – brought forth by the Americanism Commission – also comes in light of recent actions by professional athletes, and now that of several youth sports teams, who are kneeling during the national anthem out of protest.

“The American Legion does not deny the right to protest, for that is a privilege given to all citizens of this great nation that is protected by our military and the service of our membership to defend our democracy,” said Richard Anderson, Americanism Commission chairman. “To foster and perpetuate a 100 percent Americanism’ defines our responsibility to instill character, citizenship and sportsmanship, among other values. Resolution 16 defines only a small commitment to our youth, to maintain the values upon which The American Legion was founded.”

As stated in the resolution, The American Legion expects participants of its programs to show proper respect to the U.S. flag at all times, including during the national anthem. It recommends for department and post leaders of all Legion programs to clearly state to individuals in advance of program participation about the organization's expectation for respect of the flag. If a participant involved in any Legion program “cannot or will not” meet the Legion's expectation, the resolution states that “the individual should not be a participant in American Legion programs.”

“While we cannot mandate this resolution to our respective departments, we hope that this will be a guideline for them to respond in a similar manner (as national) to teach and respect the honor and rights of American citizenship and its responsibilities,” Anderson said.

For individuals participating in American Legion programs at the national level, the resolution states that those who “cannot or will not” meet the organization's expectations for proper flag respect “will be removed from the program and not be allowed any further participation.”

“The resolution is going to set an example for our youth, and our youth will lead by example, for respecting our flag and respecting our national anthem,” said American Legion National Commander Charles E. Schmidt. “And hopefully our youth, through our American Legion programs, will be examples for those professionals who choose not to respect our flag and our national anthem.

“That's what The American Legion does – we are building great role models for the future of this organization and for this country.”

Source: <http://www.legion.org/flag/234538/legion-outlines-expectation-respect-us-flag>

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## Working for Yourself

Today there are many options for working for yourself. You can work as a business consultant, work on freelance projects or open and operate your own home-based business. The Internet has opened up whole new fields of employment with almost limitless options. However, to create a viable job working for yourself requires you to be hardworking, self-disciplined, focused and entrepreneurial. Moreover, you will have to be your own manager, team leader, office staff and custodian.

As a military retiree you are already adept at creative scheduling and moving. Whether you like it or not you have become good at creating new friends and exploring new environments. All this experience will help you if you decide to work for yourself.

If you had a prior career where you learned valuable skills such as corporate accounting or productivity management, consulting work may be ideal for you. You must become adept at creating vibrant business proposals to get consulting jobs, and you must be focused and organized enough to be looking and acquiring work while you are on a current assignment.

*Continued on page 30 – “Working for Yourself”*

# Focus on Transition



## Are You Using Your Education to Qualify for a Job? You MUST Provide Your Transcripts!

Some federal positions have education requirements, such as a specific degree or coursework. You can find these requirements in the Qualifications section of the job announcement on USAJOBS. If you are applying to a job that has education requirements, you must include the required education and coursework information in your resume. And if you are using your education to qualify for a position, you **MUST** provide copies of your official transcripts to support your educational claims. If you have no degree, but have completed post-secondary courses, you should still provide that information. **Always read the "Qualifications" and "How to Apply" tabs of the vacancy announcement and follow the instructions for submitting proof of education.** If required proof of education has not been received by the closing date or by the date your resume is reviewed for an open continuous announcement, your application will be deemed incomplete and you **will not be considered for the position(s).**

Education must be accredited by an accrediting institution recognized by the US Department of Education. To determine if your school is accredited and recognized, refer to the [Office of Personnel Management \(OPM\)](#). The US Department of Education also has [a list of accredited schools](#). For additional information, refer to [USAJOBS](#).

via CE Civilian Career Field Newsletter | Created 10/18/2016 by BECVAR, ERICA K GS-13 USAF AFPC AFPC/DP2LSE

## Working for Yourself - *Continued from page 29*

The advantage of consulting work is that it is often highly paid. The disadvantages are you are sometimes the option of last resort and are being called in to put out a major fire. Consulting work can be very demanding and difficult. You will be expected to work nearly 24/7 and must be very agile and efficient in understanding the needs of your clients.

Consultants are usually required to travel as well. If you have children, be sure to inquire about this before taking on any new clients or assignments. If you're without children, this may be the perfect career for you – giving you something to do while your spouse is gone and allowing you the flexibility of not working while he/she is on leave.

Working on freelance projects is also an option. Freelance workers are also consultants but they tend to inhabit the artistic careers of writing, graphic design, computers and photography. "Freelance" means literally that you do not work for one company but instead manage all your own contracts and work for a variety of clients. Freelance generally pays less than consulting but the work is often more enjoyable and flexible.

Moreover, freelance workers seldom are required to work on location. Freelance jobs that you might be interested in include: editing, writing, graphic design, website design, advertising, photography and programming. In today's computer driven society, freelance can be done anywhere with a computer and a smart phone.

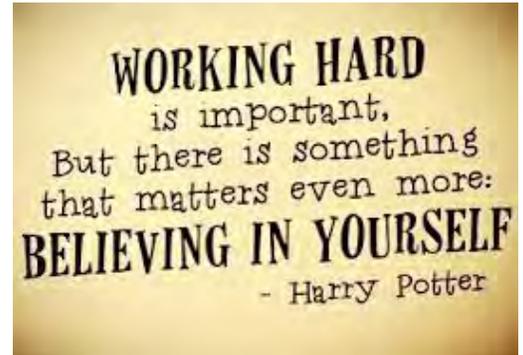
Home-based businesses are your third option. Consultants and freelance workers can also have home-based businesses. Home-based businesses refer to any business where your home is also your office.

Home-based businesses can require permits and fees just like any office-based business. As with any business you will want to set your home-based business up to take advantage of the tax benefits. There are also specific rules and regulations regarding home-based businesses if live in military housing.

Common home-based businesses include: mail-order businesses, child day care, alteration and sewing services, pet services, clerical and tax help, job resume services, event planning, interior decorating services, craft services and craft shows, gardening services, consignment selling, gift baskets, catering, car detailing, house repair, tutoring and direct selling.

Deciding to work for yourself should also be a family decision. Your spouse will have to support your work. Even if she/he agree to you working for yourself in principle, they might find it difficult to leave you alone during your work hours or stay out of your work area. Having your own business will take a lot of your time and can make you feel like you can never leave your work "at work." These are all things to consider when you are looking into working for your-self.

*Courtesy of federalhandbooks.com via Misawa AB Retiree Activities Office Newsletter, Volume XVI, Issue 3*



## SOMETHING TO PONDER – The humor of life

### Reasons not to mess with children.

1) A little girl was talking to her teacher about whales. The teacher said it was physically impossible for a whale to swallow a human because even though it was a very large mammal its throat was very small. The little girl stated that Jonah was swallowed by a whale. Irritated, the teacher reiterated that a whale could not swallow a human; it was physically impossible.

The little girl said, 'When I get to heaven I will ask Jonah'.

The teacher asked, 'What if Jonah went to hell?'

The little girl replied, 'Then you ask him'.

2) A Kindergarten teacher was observing her classroom of children while they were drawing. She would occasionally walk around to see each child's work.

As she got to one little girl who was working diligently, she asked what the drawing was. The girl replied, 'I'm drawing God.'

The teacher paused and said, 'But no one knows what God looks like.'

Without missing a beat, or looking up from her drawing, the girl replied, 'They will in a minute.'

3) A Sunday school teacher was discussing the Ten Commandments with her five and six year olds.

After explaining the commandment to 'honor' thy Father and thy Mother, she asked, 'Is there a commandment that teaches us how to treat our brothers and sisters?'

From the back, one little boy (the oldest of a family) answered, 'Thou shall not kill.'

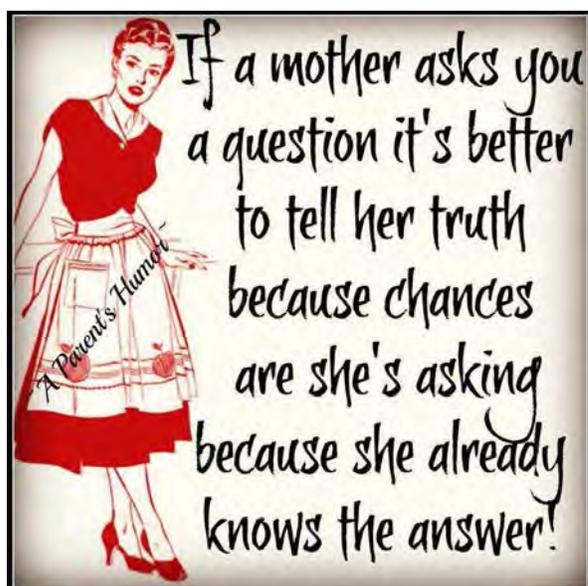
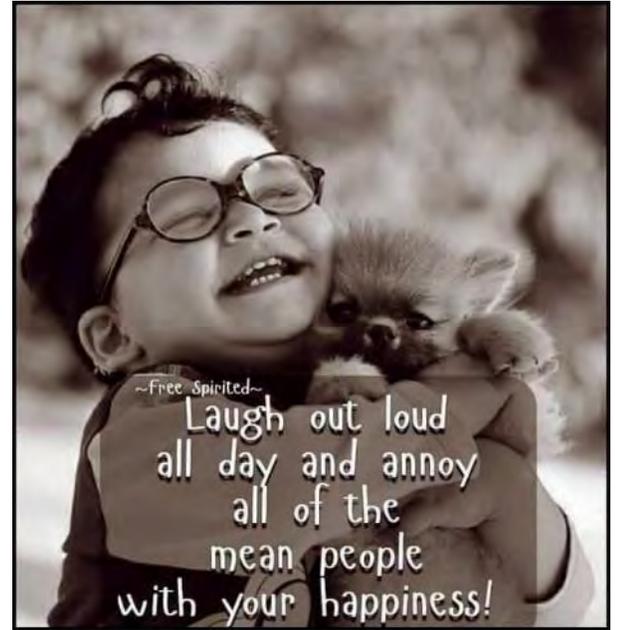
4) One day a little girl was sitting and watching her mother do the dishes at the kitchen sink. She suddenly noticed that her mother had several strands of white hair sticking out in contrast on her brunette head. She looked at her mother and inquisitively asked, 'Why are some of your hairs white, Mum?' Her mother replied, 'Well, every time that you do something wrong and make me cry or unhappy, one of my hairs turns white.'

The little girl thought about this revelation for a while and then said, 'Mummy, how come ALL of grandma's hairs are white?'

5) The children had all been photographed, and the teacher was trying to persuade them each to buy a copy of the group picture.

Just think how nice it will be to look at it when you are all grown up and say, 'There's Jennifer, she's a lawyer,' or 'That's Michael, he's a doctor.'

A small voice at the back of the room rang out, 'And there's the teacher, she's dead.'



6) A teacher was giving a lesson on the circulation of the blood. Trying to make the matter clearer, she said, 'Now, class, if I stood on my head, the blood, as you know, would run into it, and I would turn red in the face.'

'Yes,' the class said.

'Then why is it that while I am standing upright in the ordinary position the blood doesn't run into my feet?'

A little fellow shouted, 'Cause your feet ain't empty.'

7) The children were lined up in the cafeteria of a Catholic elementary school for lunch. At the head of the table was a large pile of apples. The nun made a note, and posted on the apple tray: 'Take only ONE. God is watching.'

Moving further along the lunch line, at the other end of the table was a large pile of chocolate chip cookies. A child had written a note, 'Take all you want. God is watching the apples.'

***Teachers affect eternity; no one can tell where their influence stops.*** ~ Henry Brooks Adams



## HIGH TECH MOBILE APPS FOR VETS



Below is a gallery of 8 different apps designed to help veterans in one easy-to-read article:



**Veterans Administration App Store** | If you've tried searching iTunes or the Play store for VA apps you may have been disappointed at what you found. There are native Apple iOS and Android apps that the VA made, but they're nowhere near as robust as what's available on the [or http://www.ptsd.va.gov/professional/materials/apps/](http://www.ptsd.va.gov/professional/materials/apps/)

This mobile site runs "apps" that are formatted for mobile users but available on all platforms. You can sort by type of app and platform, as well as being able to manually search for what you want. The one drawback of the VA App Store platform is that it's a bit confusing, especially if you're not a tech-savvy vet. Most of the things you can do on the App Store are available on websites or native mobile apps, which might be easier if you don't feel like learning a new system.

### Milisource Mobile App



The Milisource app is offered by Defense Mobile, a cellular provider that caters specifically to vets, active service members, and their families. The app is designed to help you find access to benefits, get discounts at locations that provide them, and it even acts as a social network.

(Editor's note: I had trouble signing up for a Defense Mobile account, so I wasn't able to test any of Milisource's features.) Milisource is available for iOS and Android at: <http://milisource.defensemobile.com/milisource/>

### Rallypoint Social Network

Rallypoint is a social network for veterans and active service members. It has robust features that feel a lot like LinkedIn. You can connect with people based on rank, branch, and MOS, and it will also import contacts from your various email and social media accounts. There's also a great job search feature for both military postings and civilian jobs — great for both the ETSing soldier and those looking to PCS to greener pastures. You can log into: <https://www.rallypoint.com/careers> and there's also an iOS and Android app, both of which are free.



### Battle Buddies

A Maryland-based non-profit organization called <http://www.battle-buddies.us/> started in 2015 with the goal of pairing veterans with other vets who can help them get the help they need.

You can join the Battle Buddies network using their web-based mobile app as either an expert or some-one looking for help. They'll pair you with someone that's right for you—a great resource for both vets in need and those who want to help!



### VetChange Mobile App

Around 13 percent of vets end up abusing alcohol or drugs. That might not seem like a lot, but think about your last squad: at least one person in that lineup will, statistically, end up with a problem.



VetChange is an app released by the VA that is designed to fight alcohol abuse and aid in recovery. A few quick questions when the app is first installed will help you establish a plan to reduce or eliminate drinking, and a daily log will help you keep track of your goals.

There's also some quick-hit buttons to help you manage cravings and moods that can push you to drink. The app is free on iOS, but isn't available for Android at: <http://www.vetchange.org/>

*“In the aftermath, we are because they were.” ~ RJ Heller, Holding Grace: Prose & Poetry*

*Continued on page 33 – “Apps for Vets”*

## Apps for Vets - *Continued from page 32*

### StayQuit Mobile App



StayQuit is similar to VetChange, but for kicking your smoking habit. It can give you re-minders, help you see the benefits of quitting day by day, allows you to set custom motivators, and can instantly connect you to support when cravings get rough. If you're in need of a smoking cessation coach in your pocket this app could help. Check it out on iOS at: [http://www.ptsd.va.gov/professional/materials/apps/stayquit\\_coach\\_app\\_pro.asp](http://www.ptsd.va.gov/professional/materials/apps/stayquit_coach_app_pro.asp).

### PTSD Coach Mobile App

Around 20 percent of your OIF/OEF battle buddies have PTSD. That's a lot of people dealing with issues that can derail life completely. If you or someone you know is dealing with PTSD life can feel lonely, isolated, and with-out hope.



The VA has been continually improving on their PTSD services, and their PTSD Coach app is one way they're trying to reach more veterans. The four options on the app's home screen just scratch the surface of what the app can offer.

You can set up custom images and sounds to help you, get help with specific symptoms, and reach out to someone immediately in a crisis situation

If you suffer from PTSD you aren't alone. Don't hesitate to reach out to the VA in your area for help. There's no app that can benefit you as much as profession-al help. PTSD Coach is available for iOS and Android at:

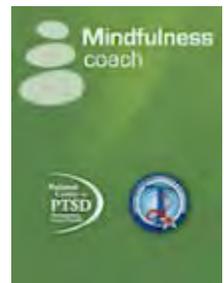
<http://www.ptsd.va.gov/public/materials/apps/PTSDCoach.asp> or <https://mobile.va.gov/app/ptsd-coach>

### Mindfulness Coach Mobile App

Being focused on the here and now can be hard, whether you're suffering from PTSD, other mental health issues, or simply have trouble focusing. The Mindfulness Coach app from the VA is designed to help you focus and stay grounded through classic mindfulness exercises.

You can schedule times of the day to practice mindfulness, learn all about why it's beneficial, and track your progress over time. As someone who's been trying to practice mindfulness myself, I can honestly say that it's a big help in dealing with even the simplest day-to-day problems. Developing your personal coping skills is important, but it's no substitute for professional care. Locate a VA clinic or hospital in your area at <http://www.va.gov/directory/guide/division.asp?dnum=1> to take full advantage of the benefits you've earned. Mindfulness Coach is available for iOS at:

[http://www.ptsd.va.gov/public/materials/apps/mobileapp\\_mindfulness\\_coach.asp](http://www.ptsd.va.gov/public/materials/apps/mobileapp_mindfulness_coach.asp)



### My3 Mobile App



Most cellphones allow you to have a list of "favorite contacts" that are easily accessible. Think of My3 as a list like that, but for people you trust to help you if you're contemplating suicide. You can add three people to the list that you can reach out to immediately during a crisis, which can make a world of difference in a cri-sis situation.

My3 wasn't designed specifically with veterans in mind, but it can do a lot of good if you find yourself struggling.

You can also program the app with a safety plan that helps you when you need it most. You can email the plan to people so they're able to know exactly when you need help, too. When things get that bad you need to be surrounded by people that care. My3 is available for iOS and Android at: <http://www.my3app.org/>

If you are unable to click the links in this article, just go to <http://www.techrepublic.com/pictures/8-mobile-apps-designed-to-help-veterans/> to read the entire article online.

Courtesy of [www.techrepublic.com](http://www.techrepublic.com)

Dreams: Hold fast to dreams, for if dreams die, Life is a broken-winged bird that cannot fly. Hold fast to dreams, for when dreams go, Life is a barren field frozen with snow. - LangstonHughes



## Let's take a closer look:



### Resources & Information

- [National Call Center for Homeless Veterans](http://www.military.com/benefits/veteran-benefits/veterans-benefits-explained.html)
- [1-877-4AID-VET \(424-3838\)](http://www.military.com/benefits/veteran-benefits/veteran-disability-compensation.html)
- [VA Caregiver Support Line 1-855-260-3274](http://www.military.com/benefits/veteran-benefits/veterans-pensions.html)
- [Veterans Crisis Hotline 1-800-273-8255](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)

### Federal Veterans Benefits

- [VA Health Care](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)
- [MyHealthVet](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)
- [GI Bill](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)
- [Burial Benefits](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)
- [Federal VA Benefits](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)
- [Survivors and Dependents](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)
- [Homeless Veterans](http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html)

### Veteran's Benefits Explained

<http://www.military.com/benefits/veteran-benefits/veterans-benefits-explained.html>

### Veteran Disability Compensation

<http://www.military.com/benefits/veteran-benefits/veteran-disability-compensation.html>

### The Veterans Pension Program

<http://www.military.com/benefits/veteran-benefits/veterans-pensions.html>

### Veteran's Preference Points

<http://www.military.com/benefits/veteran-benefits/veterans-employment-preference-points.html>

### Understanding the Vocational Rehabilitation Program

<http://www.military.com/benefits/veteran-benefits/understanding-the-va-vetsuccess-program.html>

**"A HERO'S MEMOIR"**  
 15TH ANNUAL VETERANS CREATIVE ART SHOWCASE

**Agana Shopping Center**  
**November 11th, 2016**  
**Opening Ceremony 6 p.m.**

HOSTED BY: IRAQ AFGHANISTAN AND PERSIAN GULF VETERANS OF THE PACIFIC

# Military Retiree Websites: A Wealth of Information

## ARMY

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

## MARINES

[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/H\\_SR](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR)

## NAVY

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

## AIR FORCE

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

## 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.*

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

**YOU SAY I DREAM TOO BIG.  
I SAY YOU THINK TOO SMALL.**

— UNKNOWN —

**“People ask how I stay so positive after losing my legs... I simply ask how they stay so negative with theirs.**

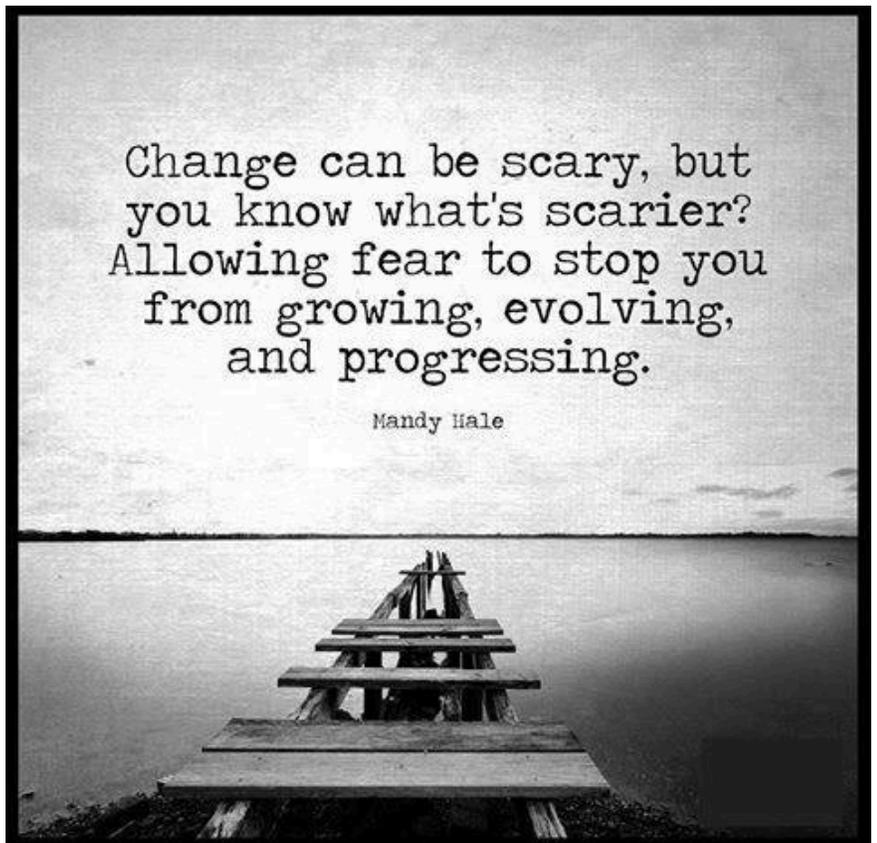
**—SSgt Johnny Joey Jones**

JOHNNYJOEYJONES.COM



Change can be scary, but you know what's scarier? Allowing fear to stop you from growing, evolving, and progressing.

Mandy Hale





# Guam Retiree Activities Office Newsletter

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

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

## *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](mailto: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 –**

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

Guam Retiree Activities Office

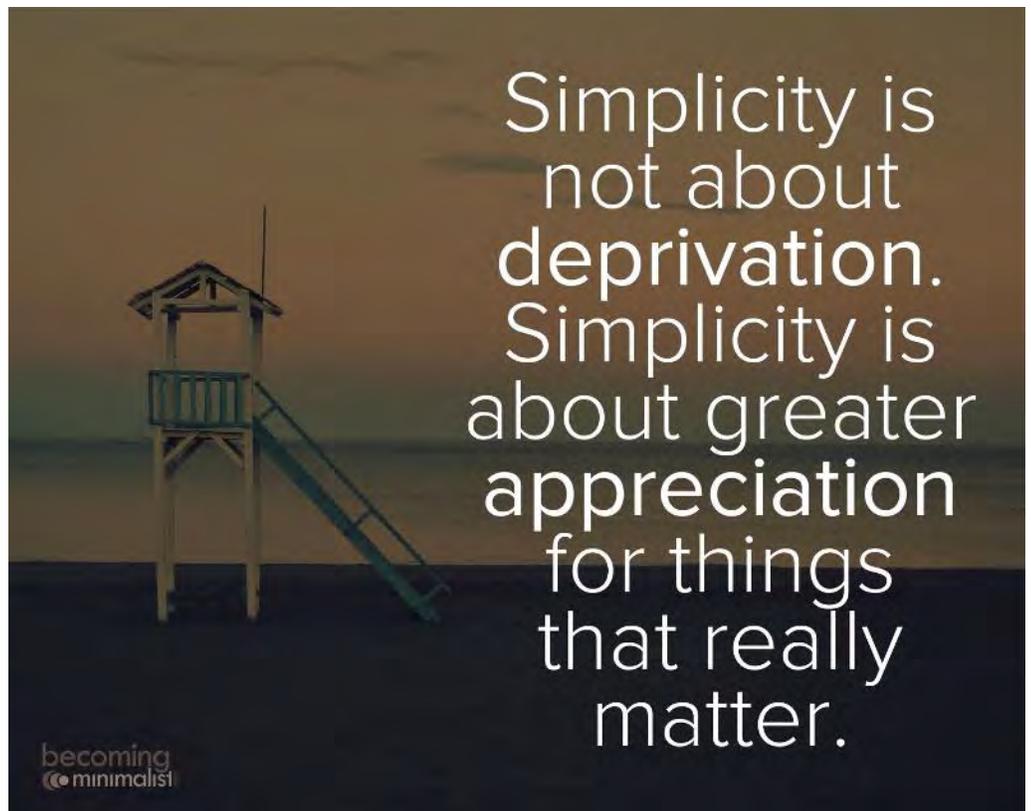
36 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICAL BUSINESS

Return Service Requested



Simplicity is  
not about  
deprivation.  
Simplicity is  
about greater  
appreciation  
for things  
that really  
matter.