



Serving Those Who Have Served or Still Serving



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



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Guam Retiree Activities Office Newsletter

December 2016
Volume 6, Issue 8

Guam Retiree Activities Office

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

If interested, please contact the
36 WG at 366-3600

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

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

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 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



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). **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.

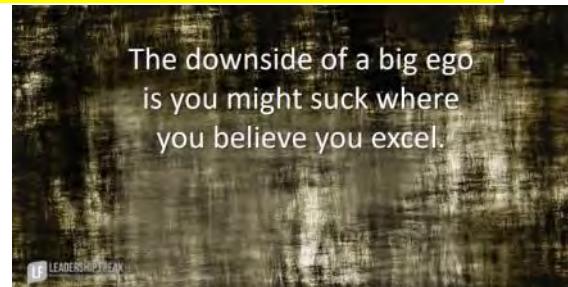
☒ The Guam Veterans Commission chairman is Dan Mendiola. If you want to discuss VA issues, contact him at 488-4423 or email dmendiola@teleguam.net.

Guam Veteran PULSE

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 alegionguam@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.
- **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.
- **VFW Post 1509 Auxiliary**, general membership meeting is at 2 p.m. every second Sunday of the month at the Post canteen in Yigo. Call 653-8903 or email ritalynn_flores@yahoo.com for more information.
- **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Tuesday, at the Post canteen in Agat. Call 565-8397 or email adj2917@fwdeptpacific.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 joe_kamudo@yahoo.com.
- **Women Veterans of America, Chapter 43**, general membership meeting is at 5:30 p.m. the last Tuesday of each month at the Royal Orchid Hotel (back conference room) Contact ntkuper@gmail.com or chuggylvjsa@gmail.com for more information.
- **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the U. S. Naval Hospital's old chapel building classroom at 2 p.m. every fourth Sunday. For more information, contact Scott Duenas at 673-5103.
- **Iraq, Afghanistan & Persian Gulf Veterans of the Pacific**: for more info, visit <http://islandsjaja.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 are 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



Guam Legislative actions regarding Veterans

Source: 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

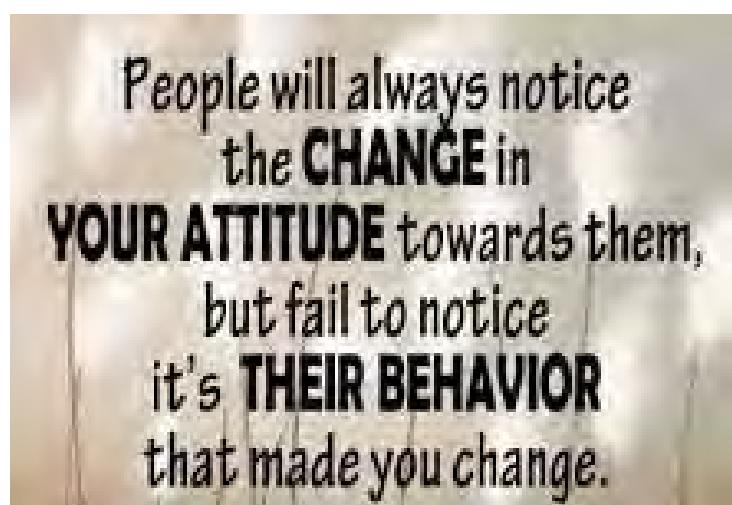
Phone: 473-3301; Fax: 473-3303 | Email: Office@SenatorAda.org | Website: www.SenatorAda.org

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

Women veterans with disabilities, medical conditions, or injuries incurred or aggravated during active military service, no matter when or where they served, may be eligible to receive tax-free monthly disability benefits. Their rights to apply for benefits are the same as any male veteran.

There are many ways to apply for VA disability benefits — more details are available at ExploreVA [<http://explore.va.gov/disability-compensation>] . The fastest and simplest way is to submit all supporting documents and evidence together in a fully developed claim (FDC) online at the eBenefits website [<http://www.ebenefits.va.gov>] or by mail.

If you think you want to file but are not quite ready yet, start an FDC, save your incomplete application, gather all your documents and then submit your claim up to one year later to preserve your effective date. Learn about eligibility requirements and how to apply for benefits at the eBenefits website [<https://www.ebenefits.va.gov/ebenefits/apply>]



"To hear the answer, find some quiet and listen." ~ Paul Glover

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 benefits after age 65

Retirement is something we all work hard for. It's the time in our lives we can relax and enjoy the benefits we worked so hard for. TRICARE For Life is one of those benefits. TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.

There are a couple of things you need to do ensure your transition to TRICARE For Life is smooth. As with all TRICARE Plans, the first thing you must do is ensure DEERS is up-to-date. You'll receive a post card from DMDC, the Defense Manpower Data Center, four months before your 65th birthday. This postcard is your reminder to ensure your eligibility information is current.

Next, the Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period which is from January 1st through March 31st. Your coverage will begin July 1st, and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

For more information about TRICARE For Life, visit TRICARE.mil/TFL. You can get information about Medicare Parts A and B on Medicare.gov.

Healthy Aging Week!

Americans are living longer than ever before. TRICARE wants you to have the highest quality of life as you age.

Many Medicare beneficiaries are subject to chronic diseases, such as heart disease, cancer, and diabetes. Age also brings a higher risk of dementia and infectious disease. Alzheimer's is the 6th leading cause of death in the United States. Infectious diseases such as flu and pneumonia affect the older population much more than younger populations. But there is hope! Much of the illness, disability and premature death from these conditions can be prevented with healthier behaviors, more supportive environments, and better access to preventive services.

The CDC recommends getting 150 minutes of moderate intensity exercise per week. It is also important to do strength training twice a week. Try to do a variety of activities such as walking, biking or swimming. It makes exercising more fun and reduces risk of injury.

If you are at risk of falling or have trouble walking, you should also do balance training at least 3 days a week. These exercises include backwards walking, sideways walking, heel or toe walking and practicing standing from a sitting position.

If you have a chronic condition or a disability regular activity can still improve your quality of life and reduce your risk of developing other conditions. Talk to your doctor to develop a physical activity plan that matches your abilities. Some exercise is better than nothing at all!

Learn more about getting fit at TRICARE.mil/GetFit today

Prostate cancer is the most common cancer among American men. Most prostate cancers grow slowly but once the cancer is discovered, other tests must be done to determine if it has spread.

There are three risk factors that increase a man's chance of developing prostate cancer: age, race and family history. The Centers for Disease Control and Prevention report that men who are 50 years of age or older; are African-American and whose father, brother, or son had prostate cancer are more likely to develop the disease.

If you have any of these risk factors, it is especially important to get screened. You should also talk to your healthcare provider if you are experiencing symptoms commonly associated with prostate cancer. Visit Cancer.Gov/Prostate for a list of symptoms.

Different people have different symptoms for prostate cancer and some men don't have symptoms at all. If you do not have any risk factors or symptoms, it is still important to get annual preventive care and discuss a potential screening with your provider.

Two tests are commonly used to screen for prostate cancer, the digital rectal exam and prostate specific antigen test. TRICARE covers annual exams and screenings for men with certain criteria.

For more information: TRICARE.mil/Prostate.

Additional Info on Prostate Cancer:

- o VA: [Veterans: Are you at risk for prostate cancer?](#)

"We recommend Veterans discuss with their doctor the pros and cons of prostate cancer screening."

- o [American Cancer Society info](#)
- o [National Cancer Institute](#)

Medicare and TRICARE: How to Keep Your TRICARE Coverage

By taking a few simple steps, retirees can make sure they have their TRICARE benefits after they turn 65. Four months before your 65th birthday, you will receive a postcard from the Defense Manpower Data Center (DMDC), the office that supports the Defense Enrollment Eligibility Reporting System (DEERS) A database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DoD and uniformed services civilians, other personnel as directed by the DoD, and their family members. You need to register in DEERS to get TRICARE., with information about keeping TRICARE coverage after age 65.

You must have Medicare Part A and Medicare Part B to be eligible for TRICARE For Life. TRICARE For Life is Medicare wrap-around coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B regardless of where you live or your age.

The Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period, Jan. 1 – March 31. Your coverage will begin July 1st , and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

Be sure to sign up for Part B no later than two months before your 65th birthday. If you do not receive a postcard from DMDC, call them at 1- 800-538-9552.

For more information about TRICARE For Life, visit www.tricare.mil/tfl. You can get information about Medicare Parts A and B on www.medicare.gov. For more information about DEERS, please visit <http://www.tricare.mil/DEERS>

SOURCE: <http://www.tricare.mil/TRICAREandMedicare082916>

Save your smile, your health and your money: Enroll in the TRICARE Retiree Dental Program

Do you see your dentist at least twice a year for regular checkups? If so, you have an excellent chance of keeping your teeth and gums healthy for a very long time. Because your mouth is the gateway to the rest of your body, maintaining

good oral health is important—but even routine dental care can be costly, sometimes averaging several hundred dollars each year. Fortunately, the TRICARE Retiree Dental Program (TRDP) can keep you smiling and help you maintain your overall health, all at an affordable cost.

Here are just some of the many reasons why more than 1.5 million current enrollees find the TRDP to be such a good value:

- You get your routine annual services—two cleanings (or three with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray—with no cost share when you see a TRDP network dentist. And, these services don't count towards your annual maximum or deductible!
- Seeing a network dentist network helps you save an average of 22% on your covered dental care. With the TRDP, there is a large nationwide network of dentists from which to choose. To find a network dentist near you, use the “Find a Dentist” link at trdp.org.
- Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and deductible, where applicable.
- Each enrollee gets a generous \$1,300 annual maximum, a \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

To enroll in the TRDP, visit trdp.org and choose the method that works best for you. Enrolling online using the Quick Link to the Beneficiary Web Enrollment (BWE) site is quickest, or you can print an application from the TRDP website and mail it to Delta Dental along with your prepayment amount.

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

Don't wait to improve your oral health and your quality of life. Enroll in the TRDP today!

“Ignorance more frequently begets confidence than does knowledge.” ~ Charles Darwin

“It's not the load that breaks you down, it's the way you carry it.” ~ Lena Horne

“Stop trying to control what you cannot or should not control.” ~ Paul Glover

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

Controlling Portion Sizes

Thanksgiving will be here soon, and with it the temptations that come with everyone's favorite dishes. So as we gather with friends and family to celebrate, we should be mindful of portion sizes.

Prediabetes puts people at increased risk for type 2 diabetes, heart disease, and stroke. It has been estimated that without weight loss and moderate physical activity, 15-30 percent of people with prediabetes will go on to develop type 2 diabetes within 5 years.



According to National Institutes of Health (NIH), a portion is an amount of food you choose to eat for a meal or snack, while a serving is a measured amount of food or drink, such as one slice of bread. This means a single portion can actually consist of multiple servings. Over the past 20 years average portion sizes have grown so much that sometimes there's enough food for two or three people on one plate. The NIH calls this portion distortion.

According to the Centers for Disease Control and Prevention (CDC), you can practice portion control in a number of ways. When eating out you can split an entrée with a friend or eat half of the food on your plate and ask for a "to go box" for the rest. When eating at home, serve food on individual plates instead of putting the serving dishes on the table to discourage overeating. When you eat in front of the TV, put the amount you plan to eat in a bowl or container instead of eating directly from the package. If you are hungry, try a healthy snack. It will help to prevent overeating later. For more information on portion control and nutrition check out choosemyplate.gov.

If you have questions, you may be able to talk to a nutritionist at your military hospital or clinic. You can also visit the [Health and Wellness](#) page of the TRICARE website for tips and resources to help you live a healthier life.

Source: <http://www.tricare.mil/PortionControl111416>

Advance Care Planning

Advance Care Planning is the process of clarifying your values and your preferences for future health care, and identifying who you would like to speak for you if you are no longer able to make decisions for yourself. There are many Advance Care Planning resources for veterans. The Department of Veterans Affairs (VA) Geriatrics and Extended Care webpage has an entire section on [Advance Care Planning](#) with links to the VA Advance Directive form, and [podcasts](#) for you to listen to on advance care planning, choosing a Health Care Agent, how to be a Health Care Agent, and setting health care goals. Look at the Values Worksheet for information to talk about with your VA social worker. If you are facing a serious illness, you can also review [Setting Health Care Goals: A Guide for People with Health Problems](#). Also, read the VA VAntage Point Blog.

The Nurse Advice Line: Providing Safe, High Quality Health Advice and Assessments

The Nurse Advice Line (NAL) is a great evaluation tool for those seeking care or who have medical questions. The telephone hotline provides instant access to a team of registered nurses who can answer urgent and acute healthcare questions. The NAL provides TRICARE beneficiaries an assessment of their symptoms and what next steps they should take.

In order to give beneficiaries the highest level of care, the NAL needs to speak to the patient directly, or have the patient present during the call. Legally, the NAL cannot provide advice to a third party without the patient being in the room with the caller. If the patient is underage, this does not mean the nurse has to speak to the child, the nurse may need to hear the child's cough or ask a question that the parent may not know offhand. If the patient is over age 13, the nurse may ask to speak to the child directly. Feel free to stay on another line or use a speakerphone option if that makes you more comfortable.

You wouldn't go to a doctor's office, [emergency room](#)[The hospital department that provides emergency services to patients who need immediate medical attention](#), or urgent care center without the patient. The NAL is in the same category. Without speaking to, or having the patient present, our RN's cannot give an accurate assessment or advice on the patient's condition. In order to provide you and your family the best quality care please ensure that the patient is present.

Sometimes it's hard to know when to seek medical help for urgent health problems. Having access to a trusted medical professional at a moment's notice is invaluable. Call the NAL, toll-free and 24/7 for your urgent medical needs at 1-800-TRICARE (874-2273) Option# (1). Beneficiaries can still call their PCM or clinic for medical advice and [appointments](#). To learn more about the NAL visit us [online](#).

Health / Medical News

4 Medication Safety Tips for Older Adults

Whether you're settling into your sixties or heading into your ninth decade, be careful when taking prescription and over-the-counter medicines, herbal preparations, and supplements. And if you're caring for older loved ones, help them stay safe, too.

Why the special concern? The older you get, the more likely you are to use additional medicines, which can increase the chance of harmful drug effects, including interactions. And, as you age, physical changes can affect the way medicines are handled by your body, leading to potential complications. For instance, your liver and kidneys may not work as well, which affects how a drug breaks down and leaves your body.



"There is no question that physiology changes as we age. Many chronic medical conditions don't even appear until our later years," explains RADM (Ret.) Sandra L. Kweder, M.D., F.A.C.P., a medical officer at the U.S. Food and Drug Administration. "It's not that people are falling to pieces; some changes are just part of the normal aging process."

Read on for important safety tips.

1. Take Medicine as Prescribed—with Input from Your Health Care Provider

Take your medicine regularly and according to your health care provider's instructions.

Don't take prescription medications that your health care provider has not prescribed for you. And don't skip doses or stop taking medication without first consulting with your provider. (This holds true even if you're feeling better or if you think the medicine isn't working). And if you're having bothersome side effects or have other questions, talk to your provider.

"Medication can't work unless you take it," Kweder says. "For instance, medications that treat chronic conditions such as high blood pressure and diabetes typically only work when taken regularly and as directed. You have to take them continuously to maintain control over your condition."

Dosing for medications is based on clinical trials, which the FDA reviews. "Every medicine is really different and is dosed according to what's been tested," says Kweder, which is one reason why you shouldn't select a dose yourself.

2. Keep a Medication List

Write down what you're taking and keep the list with you. Make sure your medication list is up-to-date, and includes any changes made by your health care provider. Consider giving a copy to a friend or loved one that you trust—important especially in case of emergency and when you're traveling.

Your list should include the medicine's brand name, if applicable, and generic name. Also write down why you're taking each medication, the dosage (for instance, 300 mg), and how often you take it.

3. Be Aware of Potential Drug Interactions and Side Effects

Interactions can occur when:

- One drug affects how another drug works;
- A medical condition you have makes a certain drug potentially harmful;
- An herbal preparation or supplement affects the action of a drug;
- A food or non-alcoholic drink reacts with a drug;
- An alcoholic drink interacts with a drug.

Your task? Learn about possible interactions and the potential side effects of your medications. You can do this by carefully reading drug facts labels on over-the-counter drugs (OTC) and the information that comes with your prescription medications, and by reviewing any special instructions with your health care provider. For instance, nitroglycerin, which treats angina (chest pain related to heart disease), should not be taken with many erectile dysfunction drugs, including Viagra and Cialis, because serious interactions can occur. Some drugs should not be taken with alcohol, as problems such as loss of coordination, memory problems, sleepiness, and falls can result.

If you're seeing more than one health care provider, tell each one about all medications, herbal preparations, and supplements you take. You also can ask your pharmacist about potential drug interactions and side effects.

Medication - *Continued from page 10*

Some medications can cause side effects similar to health problems that occur in older adults (such as memory difficulties), so ask your healthcare provider if any new health problems you are experiencing could be due to medications.

4. Review Medications with Your Health Care Provider

Ideally, you should discuss the prescription and over-the-counter medications and dietary supplements that you take with your health care provider at each visit. Do this to confirm if the medications are still necessary and if the supplements are appropriate—and to determine which ones you can stop taking (if any).

If it's not possible to review medications at each visit, schedule at least one review each year.

If a certain medication seems out of your budget, ask your health care provider if there is a less expensive, and still effective, alternative. Also tell your health care provider if you think a medication isn't working well (for example, if a medication is not relieving pain like you think it should).

A medication review with your health care provider can help you avoid drug interactions, reduce your risk for side effects, and lessen costs.

Sometimes, especially if you're seeing multiple providers, certain questions can fall through the cracks, says Kweder. But, she says, there is no such thing as a stupid question about medicine.

"As a society, we have become reliant on pharmaceuticals to help us attain a longer and higher-quality life. It's a wonderful success of Western medicine," she adds. "The goal should be for each of us to access that benefit but respect that medicines are serious business. To get the most out of them, you should take them with great care and according to directions."

This article appears on [the FDA's Consumer Updates page](#), which features the latest on all FDA-regulated products.

Source: <http://www.fda.gov/ForConsumers/ConsumerUpdates/ucm399834.htm>

10 Tips to Prevent Heart Disease and Stroke

By Gordon A. Ewy, MD, director emeritus of the University of Arizona Sarver Heart Center

1. Take responsibility for your health. Cardiovascular disease is the major cause of death in America, accounting for 34 percent of deaths, many suddenly and almost all of them premature. This is down from 40 percent just four decades ago, mainly due to treatment of common risk factors. If you have diabetes, your risk increases dramatically. The best prevention against heart disease and stroke is to understand the risks and treatment options. The greatest risk is ignorance or misinformation. The first step is to take responsibility for your health.

2. Know your risks. The most influential risk factor for cardiovascular disease is age – the older you are, the greater your risk. The second is your genetic make-up. Although everyone is excited by the scientific progress in genomics research, conclusive gene tests are still in their infancy. But, as I tell our medical students, "A good family history is a poor man's gene test." We have long known that if your parents, grandparents, or other relatives were afflicted with or died of heart disease, diabetes or stroke, your risk is much greater.

3. Don't smoke or expose yourself to second-hand smoke. Evidence is overwhelming that cigarette smoking and second-hand exposure to smoke increases the risks of heart disease, lung disease, peripheral vascular disease and stroke.

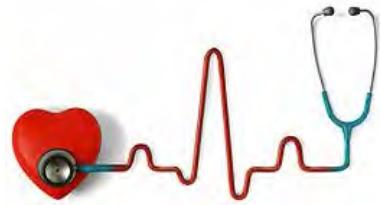
4. Maintain a healthy blood pressure. High blood pressure, called hypertension, is known as "the silent killer" as it goes without symptoms in most individuals. High blood pressure causes wear and tear of the delicate inner lining of your blood vessels. The higher your blood pressure (BP) the greater your risk. The risk begins to increase from a pressure of 115/70 mmHg and doubles for each 10 mmHg increase in systolic (the larger number) and 5 mmHg increase in the diastolic (the smaller number). Heredity and increasing age raise the risks. Measuring blood pressures at home reflects more accurately your risk than having the blood pressure taken at a physician's office. It is worth the investment to get a cuffmeter.

It is best not to rely only on the readings at your doctor's office as some individuals suffer from "white coat" hypertension – their BP is up only when they are at the doctor's office. Others have "masked" hypertension – higher when not in the doctor's office. Prognosis is best related to home BP. But for home blood pressure readings, you should not use finger or wrist units – only regular upper arm units.

Continued on page 12 – "Prevent"

Prevent - *Continued from page 11*

5. Monitor your cholesterol (blood lipids). Abnormal or high blood lipids (fats) are a major contributor to cardiovascular disease. Your blood lipids include the LDL (bad cholesterol; remember as “Lousy cholesterol”), HDL (good cholesterol; remember as “Healthy cholesterol”) and triglycerides. The lower your LDL and the higher your HDL, the better your prognosis. The amount of cholesterol in your blood is determined mainly by three factors: the amount produced by the liver (this is largely genetic), the amount absorbed from the intestinal tract (some from what you eat, but a lot more from cholesterol produced by the liver and excreted into the digestive tract) and, finally, age – your cholesterol increases with age. If you are at risk, medication is almost always necessary to lower the LDL or to raise your HDL. The ideal ratio of total cholesterol divided by HDL cholesterol is 3.0. If higher, you might need diet as therapy. The problem with diet is that, in general, it can only decrease total blood cholesterol by about 10 percent. If you have a strong family history or elevated Lp(a) (a rare abnormal cholesterol that increases the risk), drug therapy is usually needed.



6. Limit your calories. Fad diets do not work. If any of them did, we all would be on THAT one, wouldn't we? The obesity rate in Americans is alarming, contributing to a near epidemic of diabetes, which is a cardiovascular disease. If you have diabetes, your risk is the same as someone who already had a heart attack. Obesity is caused by consuming more calories than your body burns. Abdominal obesity is the major risk. Portion sizes and the amount of sugars in the American diet have dramatically increased over the past few decades. At the same time, the daily amount of exercise has been decreasing. It is good advice to “drink slim” (water, tea, coffee). Use portion control before you start eating and push away from the table before you are “full.”

7. Make exercise a daily habit. The lack of exercise is contributing to the obesity epidemic in Americans. Studies indicate that walking two miles a day is optimal for overall health, and those two miles of walking do not have to be done all at once. Exercise does more than burn calories; it also activates genes that are beneficial to health in other ways. Plus, exercise is one of the best treatments for depression and anxiety. However, exercise alone cannot control or reduce your weight – you must also modify your diet.

8. Pick your pills wisely. There is a great interest in alternative medicine and understandably so, because patients want to be empowered to take responsibility for their own health. However, many take alternative medicines because of the way they are marketed. The mere fact that a substance is “natural” does not prove its health benefit. After all, nobody in their right mind would take arsenic simply because it is “natural.” It is important to know that research data are often lacking for alternative medications, supplements and vitamins, none of which are regulated by the U.S. Food and Drug Administration (FDA).

Do we ever prescribe alternative medicines? On occasion we do! The major risk with many alternative medications is that the patient thinks they are doing something to improve health, when in fact they are not. Although some vitamins have been shown to possibly help some conditions, to date none have been shown to decrease the risk of cardiovascular disease. There are some rare exceptions, such as fish oils and niacin (vitamin B). It is also important to note that high doses of some vitamins may interfere or counteract the beneficial effects of some prescription drugs.

9. Reduce stress. Stress contributes to cardiovascular disease and, if severe, can cause a heart attack or sudden death. There are plenty of options that help reduce stress, such as regular exercise, adequate sleep, striving for a good marriage, laughing, volunteering or attending religious services. Watching TV generally does not relieve, but can aggravate stress. Also, try to avoid situations and people who make you anxious or angry.

10. Stay informed: Science changes constantly. The only constant is change. This is especially true in medicine as new techniques and new insights develop constantly. Do not believe every piece of “scientific information” you find in the media or advertisements. An overwhelming number of research studies that make it into scientific publications are poorly designed or yield data that are not representative, e.g., due to a lack of a sufficient number of participants. Keep in mind that many studies are financed or sponsored by individuals or companies with a vested interest in gaining favorable results. The situation can be especially confusing when scientific studies yield different or even contradicting results, and this happens quite often.

For more health information, please visit our [Heart Health page](#).

Source: <http://heart.arizona.edu/heart-health/prevent-heart-attacks/10-tips>

another great resource is the Start With Your Heart website - <http://startwithyourheart.com/index.php>

“Healthy is merely the slowest rate at which one can die.” ~ Unknown

DFAS / MyPay updates

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>

Military retirees are urged to read pension ads carefully: “Retired military members should be aware that there are companies that will offer a large lump sum of cash in exchange for retirement pension checks... retirees beware! The following was provided by the naval personnel command retired activities branch:

“Would you ever consider paying more than 50% in interest on a loans?? That’s right, 50%! Like most people, probably not... you should be aware there are companies that will offer to give a large lump sum of cash in exchange for you to purchase life insurance from them as well... in an actual offer, the retired pay of an O-4 was \$2557 per month... he was offered \$75,237 lump sum and would have to agree to pay back \$191,258 over an eight year period! You do the math... these companies appear to be operating legally and comply with federal and state laws... but that doesn’t mean it is a good deal! Beware and be careful...”

Money-making scheme targets older people and veterans

If you’re just getting by, and someone offers you the chance to earn more money through a [business opportunity](#), you might be willing to listen, right?

Unfortunately, those offers often turn out to be just another scam. [Today the FTC announced charges](#) against three people and multiple companies behind a telemarketing scheme that targeted older people and veterans, and took millions of dollars from people with promises they would multiply their investment.



Here’s how it played out: Doing business under names like “Titan Income,” “Wyze Money,” “Prime Cash,” and “Building Money,” telemarketers called people about an “opportunity” to participate or invest in e-commerce websites. The callers said people would earn a hefty income sharing in the revenue from the sites. They even said it was “risk-free” and promised a 100% money-back guarantee.

For a few months, the scammers made it seem like everything was going according to plan as people awaited their first earnings payment at the end of the quarter. During that time, some people who initially paid hundreds of dollars were convinced to pay thousands of dollars more to increase their return. The company even helped people move their now-huge credit card balances to new accounts with temporarily low or zero-interest balance transfers.

But it was all a lie. As soon as it was time for people to get paid, all contact stopped. There were no e-commerce earnings or investments. Anyone trying to get a refund of their investment was out of luck. Many people lost as much as \$20,000.

If you’re considering putting money into a [business opportunity](#), do some research first. By law, business opportunity promoters [must give you certain information](#) before you hand over any money.

Many of the people Building Money called were on the [Do Not Call Registry](#). If a company is ignoring the Registry, there’s a good chance it’s [a scam](#). If you get calls like these, hang up and [file a complaint with the FTC](#).

October 13, 2016 | by Amy Hebert, Consumer Education Specialist, FTC

Source: <https://www.consumer.ftc.gov/blog/money-making-scheme-targets-older-people-and-veterans>

“It’s good to have money and the things that money can buy, but it’s good, too, to check up once in a while and make sure that you haven’t lost the things that money can’t buy.”

~ George Lorimer

Financial / Legal News

Top Scams Targeting Veterans



In the “how low can you go” category, scammers often target veterans – either in direct scams offering bogus services, or in charity scams that closely mimic the names of legitimate organizations helping veterans and military families. Warn your loved ones of these top tricks:

- **Bogus sales** – A scammer claiming to be a deploying service member posts a large ticket item on a classified ad website that he needs to sell right away and at a steep discount. The scammer asks for upfront payment with a wire transfer or gift cards.
- **Real estate rip-off** – A scammer posts a fake rental property on a classified ad website offering military discounts. You just need to wire transfer a security deposit to the landlord.
- **VA phishing** – A caller claiming to be from the Department of Veterans Affairs calls to “update” your information.
- **Fake charities** – Fake charities use names that are close to the names of legitimate charities, often referencing Armed Forces, veterans, or military families.
- **Benefits buyout scam** – Scammers will target veterans in need of money by offering cash in exchange for their future disability or pension payments. These buyouts are typically a fraction of the value of the benefit.
- **Dubious investment advice** – An “adviser” will tell the veteran she is missing out on benefits, and wants to review her investment portfolio. He’ll then want to put the veteran’s investments in a trust, to appear to have fewer assets and to therefore be eligible for an additional pension.

Here’s how to avoid falling for scams like these:

- Be suspicious anytime you are asked to pay by wire transfer or gift cards.
- Know that the VA will never call, text or e-mail you to update your information.
- Check out the charity on www.give.org or www.charitynavigator.org before giving any money. Make donations directly to the veterans’ organizations you know.
- Only work with VA-accredited representatives when dealing with VA benefits; you can search for them online at the [VA Office of General Counsel website](http://www.va.gov/ocg/apps/accreditation/index.asp) (<http://www.va.gov/ocg/apps/accreditation/index.asp>).

The AARP Fraud Watch Network connects you to the latest information about ID theft and fraud so you can safeguard your personal information and your pocketbook.

Visit the site > (<http://www.aarp.org/money/scams-fraud/fraud-watch-network/>)

If you or someone you know has been a victim of identity theft or fraud, contact the AARP Foundation Fraud Fighter Center at 877-908-3360.



Be familiar with credit score

Halloween is a time to be spooked by zombies and witches. As we grow older, our fears become less of the supernatural and more of the actual. In the personal finance world, many fear the unknown such as their credit score.

Your credit score is your financial report card. It lets you know how well you are doing financially.

Your credit score is a tool used to measure how reliable you are in repaying your debts. Your credit score is also known as your FICO score.

Fear stems from the unknown. If you take time and understand what and how your score is calculated perhaps it would be less scary.

There are three credit bureaus that keep track of your score: Equifax; Experian and TransUnion. The three bureaus usually have three different scores, because each company uses your information differently and not every credit issuer reports to every bureau.



Continued on page 15 – “Credit Score”

Credit Score - *Continued from page 14*

There are five major factors that go into calculating your score.

- **Payment history** is about 35 percent of your score. This factor will show lenders your accounts, past or current. This section also tells the bureau how well you meet your payment deadlines and if you are behind, how many days you are past due. It also reports if you have missed payments. This category also shows if your accounts have been turned over to a collection agency or if you have filed for bankruptcy.
- **Current amount owed** will factor for about 30 percent of your credit score. Recorded in this area are the number of credit accounts you have such as credit cards, loans, mortgages or in-store credit cards. Your balance on each account is also noted. High balances or large amount of debt from many sources will lower your score. Also, having a lot of credit with no debt could have an adverse effect on your score. Usually small debts that are paid off in full will raise your score.
- **Length of credit history** will calculate for about 15 percent of your score. This section concentrates on how long you have maintained your credit. For most creditors, time equals stability. Having a credit card but not using it can actually drop your score compared to carrying a balance on a few different accounts and paying them off on time.
- **Types of credit used** will count towards 10 percent of your score. Being more varied in the types of accounts you use will increase your score. A person who carries only one credit card may have a lower score than a person who shows that they can responsibly manage more than one account.
- **New credit inquiries** accounts for the last 10 percent of your score. There are two types of inquiries that can be made a soft inquiry and a hard inquiry. A soft inquiry can be from a financial institution or potential creditor just wanting to look at your score, a perspective employer or you viewing your credit history. Soft inquiries don't affect your score. Hard inquiries come from a financial institution that you have applied for a line of credit or loan, such as a car dealership. The increase in hard inquiries lowers your score. Usually, if someone has opened a lot of accounts in a short time period, it may suggest potential financial troubles.

Become familiar with your credit score. It's a valuable tool that can keep you from being frightened of your financial well-being.

[Michael Camacho, For PDN 8:27 p.m. ChST October 30, 2016]

Source: <http://www.guampdn.com/story/money/2016/10/30/familiar-credit-score/92943452/>

Avoid Fraud – Protecting Your (DFAS) Account

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

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

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

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

Courtesy DFAS Retiree Website: <http://www.dfas.mil/retiredmilitary/newsevents/newsletter/Avoid-Fraud--Protecting-Your-Account.html>



keeping you informed

Who Gets PTSD and Why?

You or your loved one can develop PTSD after going through, seeing or learning about an event involving actual or threatened death, such as combat, serious injury, natural disaster, or sexual violence. **PTSD can happen to anyone. It is not a sign of weakness.**

Can PTSD be prevented?

A number of factors can increase the chance that someone will have PTSD, many of which are not under that person's control. For example, having a very intense or long-lasting traumatic event or getting injured during the event can make it more likely that a person will develop PTSD. PTSD is also more common after certain types of trauma, like combat and sexual assault.

Personal factors, like previous traumatic exposure, age, and gender, can affect whether or not a person will develop PTSD. What happens after the traumatic event is also important. Stress can make PTSD more likely, while social support can make it less likely.

- Read more about the [signs and symptoms of PTSD](#)
- Watch a 3 minute video describing [PTSD basics](#)
- Share information with others about [PTSD](#)

Will people with PTSD get better?

"Getting better" means different things for different people. There are many different treatment options for PTSD. For many people, these treatments can get rid of symptoms altogether.



Understanding PTSD and PTSD Treatment

Others find they have fewer symptoms or feel that their symptoms are less intense. Your symptoms don't have to interfere with your everyday activities, work, and your relationships.

Where can I get help?

PTSD Care for Everyone

- [Finding a Therapist](#): Information, phone numbers and websites to help locate care for PTSD.
- [Help for Family and Friends](#): Learn about resources to help you take care of yourself while supporting someone with PTSD.

PTSD Care for Veterans, Military and Family Members

- [Help for Veterans with PTSD](#): Learn how to enroll for VA health care and get an assessment
- [All VA Medical Centers](#) provide PTSD care, as well as many VA outpatient clinics and Vet Centers.
- Some VA's have programs specializing in PTSD treatment. Use the [VA PTSD Program Locator](#) to find a PTSD program.

7 ways to snack smarter

It's a great idea to choose snacks wisely. But many foods that seem to be of great nutritional value just aren't. For example, bran muffins and cereal bars can be packed with unhealthy fats and added sugar. Even "fat-free" foods often contain lots of added salt and sugar.

Here are 7 tips for smarter snacking.

1. **Go for the grain.** Whole-grain snacks can give you some energy with staying power. Try some whole-grain low-salt pretzels or tortilla chips, or a serving of high-fiber cereals.
 2. **Bring back breakfast.** Many breakfast foods can be repurposed as a nutritious snack later in the day. How about a slice of whole-grain toast topped with low-sugar jam? Low-sugar granola also makes a quick snack.
 3. **Try a "high-low" combination.** Combine a small amount of something with healthy fat, like peanut butter, with a larger amount of something very light, like apple slices or celery sticks.
 4. **Go nuts.** Unsalted nuts and seeds make great snacks. Almonds, walnuts, peanuts, roasted pumpkin seeds, cashews, hazelnuts, filberts, and other nuts and seeds contain many beneficial nutrients and are more likely to leave you feeling full (unlike chips or pretzels). Nuts have lots of calories, though, so keep portion sizes small.
 5. **The combo snack.** Try to have more than just one macronutrient (protein, fat, carbohydrate) at each snacking session. For example, have a few nuts (protein and fat) and some grapes (carbohydrates). Or try some whole-grain crackers (carbohydrate) with some low-fat cheese (protein and fat). These balanced snacks tend to keep you feeling satisfied.
 6. **Snack mindfully.** Don't eat your snack while doing something else — like surfing the Internet, watching TV, or working at your desk. Instead, stop what you're doing for a few minutes and eat your snack like you would a small meal.
 7. **Take it with you.** Think ahead and carry a small bag of healthful snacks in your pocket or purse so you won't turn in desperation to the cookies at the coffee counter or the candy bars in the office vending machine.
- To learn how to create week-by-week action plans, and to get our weight control tips and recipes, buy the [6-Week Plan for Healthy Eating](#), a Special Health Report from Harvard Medical School.

Card skimming malware infecting thousands of online retailers

By Francis Navarro, Komando.com

If you think hardware credit card skimmers in brick-and-mortar payment terminals are bad enough, wait till you hear this. Physical card skimming's cyberspace equivalent has come of age and has been reportedly running rampant for months, quietly siphoning millions of online customers' credit card information and handing it over to cybercriminals.



Around 6,000 online shops were found to be infected with malicious Javascript software code that can intercept and pilfer credit and debit card details, according to Dutch researcher Willem de Groot, and the problem is getting worse.

In a recent blog post, de Groot detailed how hackers are exploiting vulnerabilities in popular retailing software found in most of the compromised merchants' online stores.

They attack unpatched software flaws and once the criminals gain access to the store's source code, they install a Javascript wiretap that relays payment data to collection servers evidently located in Russia. In other instances, hackers simply exploit weak passwords and brute-force their way into the website's administration page.

De Groot said he has been investigating the problem since November of last year when his own payment card information was stolen online. He then scanned a sample of 255,000 online stores and found 3,501 were already infected with skimming malware.

Now, almost a year later, he said the incidents have gone up by 69 percent with 5,925 online merchant shops now infected with the malicious JavaScript code, some of them unwitting hosts for almost 18 months.

The list of compromised websites is troubling since it includes big labels and top brands, from car maker Audi, shoe outlets like Converse and Heels.com to music artist websites like Bjork's.

There are even credible reports that the web storefront of the National Republican Senatorial Committee had the credit card siphoning malware for almost six months before it was finally patched recently. If you have donated to the Republican campaign between March 2016 and earlier this month using this site, please check your credit card and banking statements for any fraudulent activity. [Click here to view the list of compromised online shops.](#)

The question then is how did this siphoning malware go unnoticed for months on end?

According to de Groot, the hackers became real proficient in obfuscating and hiding the malware code. The first cases contained easy to spot JavaScript code but later on, they employed multi-layer obfuscation and randomness, making it harder to filter and reverse engineer.

The malware has also evolved to the point that some versions even check for popular payment plugins like PayPal instead of just scanning for checkout webpages. "Today, at least 9 varieties and 3 distinct malware families can be identified," de Groot warned. This could mean that multiple individuals and cybercriminal gangs are involved.

De Groot said that it depends on the online merchant if they want to prevent such attacks and protect their customers but some are unwilling to take action due to software upgrade cost concerns.

"New cases could be stopped right away if store owners would upgrade their software regularly," he stated. "But this is costly and most merchants don't bother."

His other solutions shift the policing responsibilities to credit card companies since they can always revoke the payment license of merchants with vulnerable payment software.

He also suggested that web browsers add compromised sites to safe browsing blacklists such as Chrome's. With this inclusion in these lists, visitors will have to click through warning pages before they can access a compromised site's checkout page. He said that this will force merchants to quickly resolve their issues.

Merchants can check if their store is compromised by using [MageReport](#). This site will check if Magento, a widely-used web shop software, is vulnerable to attacks. If infected, he recommends hiring a competent programmer to recover the hacked store and clean out any compromised website code.

For consumers, be careful when using any payment card online and regularly check [the list of compromised websites](#) we mentioned earlier. De Groot regularly updates this list with his latest scan results.

To read de Groot's findings about this scary hack, [check out his official blog](#).

It's also wise to have security software to shield yourself from emerging attacks like this. We recommend our sponsor's Kaspersky Lab's [Total Security](#).

Source: <http://www.komando.com/happening-now/377170/card-skimming-malware-infecting-thousands-of-online-retailers/all>

Phony computer techs shut down

Scammers know people pay attention to warning signs, like the car's "check engine" light, or railroad crossing gates and weather alerts. So when a fraudster wants to grab your attention, he may disguise his pitch as a warning. [At the FTC's request](#), a federal court temporarily shut down and froze the assets of an operation that allegedly used phony online warnings about computer security, and deceived people into spending millions of dollars on unnecessary computer technical support services.

According to the FTC, [a network of five companies](#) and three individuals that worked together ran online pop-up ads that told people their computers were hacked, infected or having significant performance problems. Sometimes, a loud alarm or voice recording played when the ad appeared. If a user opened the ad, it hijacked her browser and she couldn't close or navigate around the ad.

The bogus warnings directed people to call a telephone number that was linked to a boiler room in India. The FTC says that call center staff had zero information about consumers' computer, and falsely claimed they were affiliated with famous companies like Microsoft and Apple. Call center staff pressured people to give them remote access to their computers, and pay \$200 to \$400 for "technical services." When scammers got into the computers, they pretended to run diagnostic tests that revealed "problems," and made unnecessary or harmful changes to the computers.

If you get a pop-up that doesn't look right, shut down your browser. Don't click "No" or "Cancel," or the "x" at the top right corner of your screen. If you use Windows, press Ctrl + Alt + Delete to open your Task Manager, and click "End Task." If you use a Mac, press Command + Option + Q + Esc to "Force Quit."

Click on the graphic to go to the website to view the video



If you think a cyber scammer has had access to your computer, start by [getting rid of malware](#) he might have installed. Update or download legitimate security software and scan your computer. Delete anything the software identifies as a problem, and read more about [tech support scams](#). If you spot a scam, please [report it to the FTC](#).

October 12, 2016 | by Bridget Small, Consumer Education Specialist, FTC

Source: <https://www.consumer.ftc.gov/blog/phony-computer-techs-shut-down>

Veterans in Government - Too Few in National Security Roles

Source: *Military Times* / Leo Shane

Former Defense Secretary Chuck Hagel worries that too few veterans are helping shape national security decisions today. On 22 MAR, during comments at a HillVets event across the street from the U.S. Capitol, Hagel said the lack of veterans in key political posts has left a "deficit" in critical military and security discussions, and helped widen the knowledge gap between civilians and those who served in the military.

"When you look at the presidential candidates today, not one is a veteran," Hagel told the crowd of more than 200. "Our current president and vice president are not veterans. The entire senior White House security staff, none are veterans."

"That doesn't mean they're bad people, that doesn't mean they're not smart, that doesn't mean they don't care about this country. But there is something missing here. And at a time when everything is hair-triggered, everything is nitro glycerin, and miscalculations can lead to a lot of trouble, we need veterans input." Hagel's remarks were part of a larger event by HillVets to highlight contributions by military, veterans and advocates in politics and wider cultural efforts. The group honored Shaye Lynne Haver and Kristen Marie Griest, who last August became the first women to graduate from Army Ranger School, with a new leadership and service award. Hagel praised their accomplishments and called the entire U.S. military the best trained and most skilled fighting force in the world. But he also said he worries that too few Americans understand what that means.

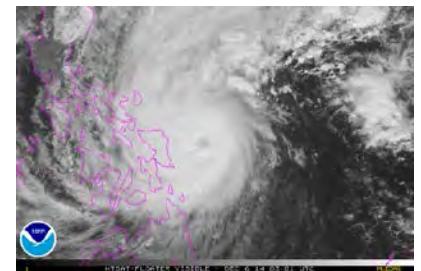
"You all know the numbers — less than 1 percent of our society serves," he said. "That does not mean this country doesn't value our military or doesn't value our veterans. Of course they do. "But there is developing a wider and deeper gap between civilian society and our military, and our veterans." The former defense secretary and two-term senator said he wants to see veterans in government "in all capacities," including federal staffers and elected offices. In the late 1970s, more than 70 percent of Congress has military experience in their backgrounds. At the start of the current Congress, that number dropped below 20 percent.

"We're losing that perspective, and it's not good for our country," he said. "It's not good for our policy making. We need the input of our veterans."

Safety Tips to Follow Before, During, and After a Typhoon

Storms aren't just scary because of their powerful winds and the strong rain they bring; the chaos of a typhoon is also a prime time for injury, and conditions may make disease more likely. So first and foremost, your safety and that of your families est and dearest should be your priority.

Before a Typhoon:



Stock your emergency kit. You should have a flashlight, a multi-purpose tool like a Swiss knife, extra batteries, a first aid kit with a full complement of bandages and medicine and other medical supplies to last your family up to a week (especially if someone has a condition which requires daily medication), sanitation and hygiene items (you don't want to run out of toilet paper when there's a chance the water could be shut off), and a laminated card listing family and emergency contact information, a cell phone (make sure it's loaded if you're on a prepaid plan), charger, and extra cash.

Check and top up your food and water supplies. Make sure you have a good supply of non-perishable, easy-to-prepare food as well as clean water you won't need to access the tap for. You should also check that you have what's needed to prepare the food (e.g., can openers and the like). Also check that you have filled pails with water in your bathroom in case the water gets turned off in your area, but also be careful to leave these covered so as not to provide a breeding ground for mosquitoes.

Cover up your windows and draw your blinds or curtains. If you live in an area directly in the path of the storm, board up your windows or cover them with cardboard. You should also draw your blinds and curtains, as if these break and blow inward, debris will hopefully get caught by the blinds and curtains rather than flying into your home.

Check your house's drainage system for debris. If your home's drainage system is efficient, this will lessen your chances of leaks and flooding due to backed-up drains and the like.

Elevate your valuables and electronics. Anything you don't want to risk immersing in water should be moved to a higher level, preferably an upper floor if you have one. Just make sure not to stack things too high or to stack heavy items above shoulder level, as these could fall over and injure someone.

Load a radio with batteries. You'll want to be able to monitor the situation from the safety of your home, so make sure you have means to do so that isn't reliant on roof-mounted satellites or cables that could be damaged by the storm.

Charge up your power banks and emergency lights. Chances are high that you'll lose power at some point if the storm hits your area hard. In fact, even if it doesn't, you may still experience some power outage. So make sure you have rechargeable lights you can leave around the house, and that these are charged before the storm hits, and make sure you have the ability to charge up your mobile phones if they run out of juice.

Identify an alternate safe area. Should you need to evacuate, already have a plan as to where to go. Or if you are caught out in a storm, your family should know where you're most likely to spend the night. This is likely to be a friend's or relative's house, so make sure you ask them in advance if it's all right to stay with them should the typhoon necessitate it.

During a Typhoon:

Stay inside as much as possible. It's likely that home is the safest place to be; certainly going outdoors in rough weather is a bad idea, not just because you could be lashed by wind, rain, and debris and floodwaters may have risen, but also because visibility is poor. This results in a higher risk of road accidents and other mishaps.

Keep everyone in your household calm. Panic will make mistakes more likely, and this can lead to injuries or worse. What's more, if you have family pets, they will most likely take your cue from you; if your family is calm, it's likely your pet will be too—although make sure your pet is safe and indoors with you rather than outside at the mercy of the elements.

Monitor local radio. Someone should be on the alert for evacuation warnings and other developments like impassable roads and the like. Radio stations are the most reliable source of news during a thunderstorm, provided your radio is battery-operated.

Be smart about food and water consumption. Consume perishables first as you never know when the electricity might conk out. If the water is turned off in your area, you might want to save the water in those precious pails you filled up in the bathroom for quickly washing faces, arms, and legs or for a simple sponge bath instead of using these up bathing.

Only use your mobile phone for important things. The power could go out at any time during a storm, and this may not be restored for days. So it's a good idea to conserve your mobile phone's batteries, especially if you have a smartphone that rarely lasts a day without charging. Turn off non-essential functions like WiFi, bluetooth, and cellular data, and avoid playing games, no matter how boring getting cooped up in the house might be.

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Typhoon - *Continued from page 19*

If it starts to flood, turn off the main power. You don't want live outlets that could be waterlogged and charge any flood waters that might invade your home, so make sure all adults in the household know how to turn off the main power if need be. If there's an option to turn off power on the ground level, while maintaining power on upper levels, all the better.

If you must wade through flood waters, wash with clean water as soon as possible. This is fairly self-explanatory as flood waters are visibly filthy, but we'll add one more tip: if you have any open wounds or acquire them while walking in floods, make sure you disinfect and treat these right away.

Be wary of live wires or water-logged outlets. These could charge the floodwaters in the area, so if you see that your ground floor is flooded above outlet level and you weren't able to turn off the power to your home, do not venture into the water, even if this is below knee level.

Immediately tend to any injuries. We've already mentioned the importance of doing this should you walk through floodwater, but this is also important if anyone gets cuts or bruises from falling items or flying debris. And if anyone gets hit in the head, watch for symptoms of concussion.

After a Typhoon:

Continue to monitor news sites, radio stations, or TV channels. This will help you keep abreast of what roads are passable, what areas are still at risk, and so on.

Run a check on electricals before using them. Electrocution is a very real risk in the aftermath of a storm, so have an electrician check the wiring in your home as well as any appliances you might have. Also be sure that any electrical devices are thoroughly dried out before being used.

Wear protective gear while dealing with debris. You don't want to risk cutting yourself on rusty nails or pieces of tin from roofs or anything like that, so make sure you wear thick gloves (garden gloves should come in handy) when clearing your home of debris. You should also wear sturdy boots.

Check for contamination of your food and water. If the power failed, throw out anything in your fridge that might have gone bad. Check your water supplies as well, and make sure you throw out anything that's been exposed to rain water.

Dump water that may have accumulated in containers like pots, cans, etc. You don't want to have possible breeding grounds for dengue-bearing mosquitoes around your home, so if there is anything that might hold stagnant water, make sure you clear it as soon as possible. | via Rhett O. Webber, Safety Chairman, VFW Department of Pacific Areas |

<http://www.modernfilipina.ph/health/health-issues/safety-tips-for-before-during-and-after-a-typhoon>



Benefits WATCH



Military Spousal Debt and Survivor Benefits – A Brief Overview

Under the 2003 Service member's Civil Relief Act (SCRA), spouses of active-duty service members can get help with their financial obligations if they have burdensome loans that are either in the service member's name or in both spouses' names.

During the period of active duty, SCRA caps interest rates at 6 percent per year on any service member's or co-signed credit card, mortgage or certain other loans. In addition, SCRA protects a service member debtor and his or her spouse from eviction, foreclosure and/or forced sale of a home; it limits the ability of a health or life insurance company to terminate a policy; and it protects a military family from impending bankruptcy proceedings.



In the tragic event that a service member dies while on active duty, SCRA benefits essentially end, but the Department of

Defense (DOD) and the Department of Veterans Affairs (VA) provide many benefits for the surviving spouse and any children.

Death Benefits

Spouses of military personnel who die as a result of their service are entitled to a monetary death benefit. Currently, the payment is \$12,420 for any service member who dies while on active duty or while in training. For a death that is the result of a hostile action or one that occurs in a combat operation, the payment is \$100,000. These payments are not taxable.

Burial and memorial benefits are also available to spouses. The VA pays a burial allowance of up to \$2,000 if the veteran's death is service-connected. If the service member is buried in a VA national cemetery, some or all of the cost of transporting the deceased may also be reimbursed.

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to surviving spouses of some deceased veterans, including those who died while on active duty. The current base rate is \$1,195, with increases for each surviving child and in certain other instances.

Nine Steps to Begin Retirement Planning



The ebb and flow of the U.S. economy has made retirement saving without a plan difficult. If you do not have an Individual Retirement Account, Thrift Savings Plan or any other type of retirement saving vehicle, then it's time to start planning for your future. Here are nine retirement planning tips from *Money Magazine*:

1. **Begin saving as early as you can, but don't give up if you get a late start:** You can pad your retirement if you begin saving as soon as possible. For example, if you begin saving \$100 a month at age 30 you'll have \$216,000 in the bank when you're 65 (that's assuming there is an 8 percent annual return). If you start saving at age 40, you'll have close to \$91,000.
2. **Create a [retirement plan](#)** - Americans who have done a retirement calculation have nearly five times the savings of those who haven't, according to the American Savings Education Council.
3. **Get the most of your 401(k)** - If you have a job in the private sector that provides a 401(k), make sure that you use it. Taking full advantage of the tax benefits and employer plan is key to building a successful retirement. Additionally, don't make the same mistake 20 percent of Americans do by not contributing to this plan.

Continued on page 22 – “Retirement Planning”

Retirement Planning - *Continued from page 21*

4. **Take advantage of other savings plans** - Think in terms of multiple retirement savings plans such as [IRAs](#), [TSPs](#), [Roth IRAs](#), Simple IRAs, SEP-IRAs and Keoghs. The more you save now the bigger your nest egg will be.
5. **Take a retirement job** - [Working](#) during retirement might feel like a paradox but here are two good reasons to work: finances and emotional benefits. Income from a part-time job can make your retirement nest egg last longer. And, working offers emotional benefits from interacting with people.
6. **Don't be afraid to improvise** - With unexpected expenses popping up and depleting your savings, it might seem impossible to actually save money. But there are ways to improve your financial situation. Those options include: delaying retirement, taking out a reverse mortgage, or relocating to an area with lower living expenses. Be resourceful and think adventurously.
7. **Monitor your progress regularly** - Once you formulate a retirement strategy, try to review the plan at least once a year and make adjustment as necessary.
8. **Plan an exit strategy** - Set a reasonable withdrawal rate from your retirement account. Figure out whether to pull money from tax-advantage or taxable accounts first. You goal: manage your assets so you don't run out of money before you run out of time.
9. **Instill passion into your retirement planning** - Think about how you would like to spend your retirement years and what activities are likely to challenge and excite you. And when you finally do retire, pay attention to your finances but don't obsess over them.

Most of these rules fall under the common sense category, but if you remember to adhere to these simple savings strategies, retirement will be the best time of your life. For more information about retirement or savings, visit the [Military.com Retirement section](#).

Source: <http://www.military.com/money/retirement/second-retirement/9-steps-for-retirement-planning.html>

Investor Literacy for Veterans

In order to protect yourself, your family and your financial future, it is good to be informed about where your money is going when you invest. The Securities and Exchange Commission's (SEC) [Investor.gov](#) website helps people invest wisely and avoid fraud. The main SEC website at www.sec.gov offers comprehensive information about companies and advisors, as well as the latest information relevant to the regulated securities industry. Also, the [Consumer Financial Protection Bureau](#) (CFPB) offers assistance and guidance to servicemembers and the public on a variety of financial issues. For more information, read the VA VAntage [Point Blog](#).

Tech Tactics — Is It True? Tools and Tips for Fact-Checking

By Reid Goldsborough

This election season, the issue of truth versus falsity has been taken to new heights - or, perhaps, depths. The online world also has a history of misinformation, disinformation, urban myths, rumors, conspiracy theories, and deception. But just as the internet is a fount of falsehood, it's also a source of tools for verifying statements and alleged facts. Some helpful sites include:

[Emergent](#) | [FactCheck](#) | [Hoax Slayer](#) | [PolitiFact](#) | [Skeptic's Dictionary](#)

[Snopes](#) - for getting to the bottom of urban legends, folklore, myths, rumors, and misinformation.

[Truth or Fiction](#) | [Wikiquote](#) - for checking the accuracy of quotes.



Keep in mind, anybody can play expert online, and many do. You frequently see, for instance, lay people playing lawyer, offering legal opinions about complicated subjects and advising others on what's legal and what's not when it's clear all they've done is Googled to find a statute or court case. Then there are the outright lies and similar statements that show no regard for the truth or falsity of the matter, only the agendas and biases of those behind them.

Continued on page 23 – "Tech Tactics"

Tech Tactics - *Continued from page 22*

As a reader, it's good to be skeptical, not cynical, about information you come across and don't believe everything you read.

In asking yourself "Is it true?" also ask:

- Who's behind the information? Different sources employ different levels of thoroughness in research and fact-checking and different levels of objectivity.
- Why is the person or organization presenting the information? Individuals and organizations often have agendas, sometimes explicit, sometimes hidden. Advocacy groups and companies, for instance, have different reasons for putting out information than news organizations.
- Is the information paid for? Ads and advertorials are inherently less reliable than other information.
- Does the information diverge from my current understanding? If it diverges widely and might affect an important business, health, or family decision, try to verify the same information with at least two other sources. Your local librarian can be a valuable resource here.
- Is the information new or old? A lot of deadwood data is floating around in cyberspace at websites that haven't been updated in several years. If the site doesn't include a "Last updated" line or otherwise date its content, check out some of its links. If more than a few are no longer working, the information at the site might no longer be up-to-date either.

Whether online or off, the byword is, and likely always will remain, *caveat lector*: Let the reader beware.

Source: <http://www.moaa.org/Content/Publications-and-Media/Features-and-Columns/Tech-Tactics/Tools-and-Tips-for-Fact-Checking.aspx>

Tips to Help You Stay Cybersafe on Your Holiday Travels!

We're teaming up with the Department of Homeland Security to help you stay "cybersafe" this holiday season.

The holidays are right around the corner, which for many of us means traveling to celebrate with friends and family. Whether you are just traveling for a weekend away to see the grandkids or going on a long winter vacation overseas, it is important to be cyber secure. Travelers are often easy prey for hackers as they are forced to rely on public Wi-Fi or computers and may need to leave their electronic devices unattended in hotel rooms or in-transit. Follow these simple steps before and during your journey to help stay protected the next time you're away from home.

Before You Leave:

Along with confirming your itinerary and packing, add these to-dos to your checklist:

1. **Minimize the number of electronic devices you bring on your travels to those you can carry on your person.** This makes it less likely for your devices to get stolen or compromised.
2. **Update your mobile software before you go.** Keep your operating system software and apps on your mobile device updated, which will improve your device's ability to defend against malicious software also known as 'malware'.
3. **Turn off Wi-Fi and remote connectivity when idle.** Some devices will automatically seek and connect to available wireless networks. Bluetooth, for example, enables your device to connect wirelessly with other devices, such as headphones or automobile infotainment systems. Disable these features so that you only connect to wireless and Bluetooth networks when you want to.
4. **Create strong passwords.** Before you leave home, make sure you have strong passwords on all of your electronic devices. Passwords should be at least eight characters in length with both numbers, letters and special characters (@!\$?). Create unique passwords for each device.
5. **Enable stronger authentication.** Stronger authentication (also known as two-factor or multi-factor authentication) adds an extra layer of security beyond using a password to access your accounts. Most major e-mail, social media and financial platforms offer multi-factor authentication to their users. Be sure to ask your service provider if you can activate this feature before departing on your trip. To learn more, visit the White House's new stronger authentication campaign at www.lockdownyourlogin.com.



Continued on page 24 – "Cybersafe"

"We're concerned that people are trading security for convenience..."

People are doing things on free Wi-Fi that are really alarming" ~ Doug Shadel

Cybersafe - *Continued from page 23*

While You're Away:

Be mindful of your Internet activity and how you can protect your privacy as well as your device:

1. **Keep your phone locked.** Always lock your device when you are not using it. Even if you only step away for a few minutes, that is enough time for someone to steal or destroy your information. Use strong PINs and passwords for your accounts and lock screen.
2. **Think before you connect.** Before you connect to any public wireless hotspot such as those in an airport, hotel, train/bus station, or café be sure to confirm the name of the network and exact login procedures with appropriate staff to ensure that the network is legitimate. Many fake networks have seemingly legitimate names.
3. **Protect your money and your information.** Do not conduct sensitive activities, such as online shopping, banking, or sensitive work, using a public wireless network or a public computer.
4. **Delete your cookies and cache.** If you use the Internet on a public computer (such as at a hotel or café) while you are traveling, be sure to delete your cookies in the web browser after you have finished. When you are on the Internet, a browser saves your information and this saved data is called a “cookie.” This data, which can include login credentials or other personal information, can then be accessed by other individuals that may use the computer. Please read the Federal Trade Commission’s Onguard Online [article](#) to find out more about cookies and how you can remove them.
5. **Don’t broadcast your location.** Many social media platforms offer location-tagging as part of their features, which allows users to include their location when they post online. Avoid using these location features and do not announce on social media that you will be out of town. You could be telling stalkers exactly where to find you or telling a thief that you are not home.

To learn more about how you can defend against cyber threats, please visit the Department of Homeland Security's Stop.Think.Connect.™ Campaign [website](#). The Campaign is a national awareness program that exists to increase the understanding of cyber threats and empower the American public to be safer and more secure online.

If you are concerned your computer has been compromised, please file a complaint with the Internet Crime Compliant Center (IC3). [IC3.gov](#) is a partnership between the Federal Bureau of Investigation and the National White Collar Crime Center. Additionally, if you are concerned your personal information may have been compromised through a cyberattack, visit [identitytheft.gov](#) to report the incident.





Veterans' Diseases Associated with Agent Orange:

VA assumes that certain diseases can be related to a Veteran's qualifying military service. We call these "presumptive diseases." VA has recognized certain cancers and other health problems as presumptive diseases associated with exposure to Agent Orange or other herbicides during military service.

Veterans and their survivors may be eligible for benefits for these diseases.

- AL Amyloidosis, A rare disease caused when an abnormal protein, amyloid, enters tissues or organs
- Chronic B-cell Leukemia's, A type of cancer which affects white blood cells
- Chloracne (or similar acne form disease), A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.
- Diabetes Mellitus Type 2, A disease characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin
- Hodgkin's Disease, A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia
- Ischemic Heart Disease, A disease characterized by a reduced supply of blood to the heart, that leads to chest pain
- Multiple Myeloma, A cancer of plasma cells, a type of white blood cell in bone marrow
- Non-Hodgkin's Lymphoma, A group of cancers that affect the lymph glands and other lymphatic tissue
- Parkinson's Disease, A progressive disorder of the nervous system that affects muscle movement
- Peripheral Neuropathy, Early-Onset, A nervous system condition that causes numbness, tingling, and motor weakness. Under VA's rating regulations, it must be at least 10 percent disabling within one year of herbicide exposure.
- Porphyria Cutanea Tarda, A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10% disabling within one year of exposure to herbicides.
- Prostate Cancer, Cancer of the prostate; one of the most common cancers among men
- Respiratory Cancers (includes lung cancer), Cancers of the lung, larynx, trachea, and bronchus
- Soft Tissue Sarcomas (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma)A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues.

Live healthy, there are steps Veterans can take to help prevent heart disease, cancer, and other common diseases of aging. Get the recommended health screenings, eat a healthy diet, exercise regularly, and don't smoke.

Children with birth defects VA presumes certain birth defects in children of Vietnam and Korea Veterans are associated with Veterans' qualifying military service.

Veterans with Lou Gehrig's Disease VA presumes Lou Gehrig's Disease (amyotrophic lateral sclerosis or ALS) diagnosed in all Veterans who had 90 days or more continuous active military service is related to their service, although ALS is not related to Agent Orange exposure.

See more at: <http://www.publichealth.va.gov/exposures/agentorange/conditions/index.asp#sthash.8pJN91wx.dpuf>

VA's Airborne Hazards and Open Burn Pit Registry - Registry for Veterans and Servicemembers

VA's Airborne Hazards and Open Burn Pit Registry allows eligible Veterans and Servicemembers to document their exposures and report health concerns through an online questionnaire.

Eligible Veterans and Servicemembers include those who served in:

- Operation Enduring Freedom/Operation Iraqi Freedom/Operation New Dawn
- Djibouti, Africa on or after September 11, 2001
- Operations Desert Shield or Desert Storm
- Southwest Asia theater of operations on or after August 2, 1990

Join the Burn Pit Registry to document your exposures and health concerns, obtain a free health evaluation by a VA or DoD provider, and stay informed of VA's research. The registry is your opportunity to help answer the question of what burn pit exposure could mean for your health and that of fellow Veterans in the future. Over 80,000 Veterans have already joined the registry, but we have only just begun. www.publichealth.va.gov/exposures/burnpits/registry.asp

Advance Care Planning for Veterans

Are You Ready to Make Your Choices?

Advance Care Planning | You know the kinds of foods you like, so when you go to a restaurant, you can usually make your choices without much difficulty. However, when it comes to making choices related to future health care, it can be more challenging. You may not be sick now or even want to think or talk about what you'd want if you do get sick and are unable to make decisions. But, just like it's helpful to know what's on the menu, there are benefits to becoming informed and thinking in advance about your future health care.

What is Advance Care Planning? | Advance Care Planning is the process of clarifying your values and your preferences for future health care, and identifying who you would like to speak for you – your “Health Care Agent” – if you are no longer able to make decisions for yourself. An Advance Directive is the legal document that you should use to tell others what your preferences are and who you have chosen to be your Health Care Agent.

The Advance Directive | In the future, if something happens to you and you can't make decisions for yourself – maybe you're unconscious or too ill – your health care team will use your Advance Directive to contact your Health Care Agent and together, look to your preferences on the Advance Directive as a guide to decisions about your care. Have you thought about what is important to you and what kind of medical care or mental health care you might want in the future? Have you thought about who you would want to be your Health Care Agent? Are you ready to make your choices? If so, it's time for you to complete [VA's Advance Directive form](#).

Facing a Serious Illness Now? | If you are facing a serious illness right now, you may want to choose from a different menu – one that addresses your current health care goals. Talk with your health care team about what is important to you now. Your doctors can help you decide which treatments and services would best help you reach your current health care goals. Based on this conversation, they can write medical orders to ensure that the treatment plan designed for you is based on your goals.

Need More Time to Read the Menu? | There are many Advance Care Planning resources for Veterans and their loved ones. VA's website for older Veterans, www.va.gov/Geriatrics, has an entire section on [Advance Care Planning](#) with links to the VA Advance Directive form, and [podcasts](#) for you to listen to on advance care planning, choosing a Health Care Agent, how to be a Health Care Agent, and setting health care goals. This information about Advance Directives, choosing a Health Care Agent, and how to have a conversation about Advance Care Planning with your loved ones is of value to EVERYONE, Veterans and civilians, regardless of age or health status. VA doctors can help you decide the treatments to help you reach your health care goals.

If you want help considering what matters to you, take a look at this [Values Worksheet](#) and for more information talk with your VA social worker. If you are facing a serious illness, and want more information, you can review [Setting Health Care Goals: A Guide for People with Health Problems](#).

Make Your Choices NOW! | So, you can make your choices now. If your preferences and priorities change over time or as your health status changes, it's okay to change your mind and make different decisions. You can complete a new Advance Directive whenever you want, just let us know. We are here to serve you! Source: <http://www.blogs.va.gov/VAntage/32237/32237/>



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

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

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

Thinking of traveling Space-A?

First thing you need to do is find out all the current [rules and regulations](#) governing the Space Available Program; then "[Ask the Experts](#)" what the best routes to take to your destinations and other travel information. The Andersen AFB Passenger Terminal (DSN 315-366-5165 / Commercial (671) 366-5165) is the point of contact for any Space Available travel out of Guam. [24hr recording: DSN 315-366-2095 / Commercial (671) 366-2095]. To sign up for Space A at Andersen, fill out the form [AMC 140](#) and fax (DSN 315-366-3984 / Commercial (671) 366-3984), e-mail to "spacea.signup@andersen.af.mil", or drop the information off in person to the Andersen AFB Passenger Terminal.

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

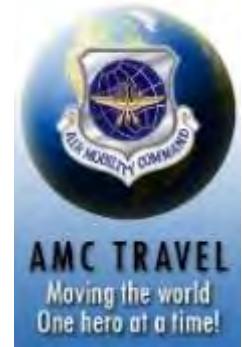
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

AMC Space-A email: <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>



Keep Your Social Security Number Safe

Social Security came into being 81 years ago this month, and the Social Security number followed a year later. From dumpster diving to data breaches, thieves have come up with many ways to try to steal our numbers since then.

What You Should Know:

- **Leave your card at home** – preferably in a locked safe, when you don't need it with you.
- **Shred documents** that contain your Social Security number. Buy a crosscut shredder if you don't have one yet; they start at about \$30 online or in office supply stores.
- **Don't give out your Social Security number** over the phone, especially if you didn't initiate the call. Also beware of anyone asking for your Social Security number by email. It may be an imposter posing as your bank or the government.
- **Know to whom you are providing your number and how they will use it.** Sometimes you will need to provide your Social Security number to a financial institution or insurance company. But if you are not sure, ask why you need to provide it, how it will be stored, if it will be shared with others, and what the protocols are for a data breach.



What You Should Do:

- Check your Social Security record to make sure it's accurate.
- Set up a "my Social Security account" at www.ssa.gov to review your earnings record and get an estimate of your benefits.
- If you see inconsistencies, contact the Social Security Administration at 1-800-772-1213.

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.



The latest from the Social Security Administration

Your Social Security Statement is now at your fingertips: Have you ever received a Social Security Statement in the mail? You know, the one that shows all the earnings you've had each year and how much you could receive per month in Social Security benefits when you retire? The Statement contains crucial information workers need to plan for a comfortable retirement. Now, thanks to my Social Security, this information—and so much more—is only a few minutes away!

Your personal my Social Security account is secure and gives you ready access to your earnings records, Social Security benefit estimates, and printable Statements. Those who already receive benefits can view their payment history, current status, and manage their benefits.

To open a personal my Social Security account, go to www.socialsecurity.gov/myaccount and select “Create an Account” to get started. You must be 18 years old, have a valid Social Security number, U.S. mailing address (or a military address if deployed overseas), and an email address.

In some cases you may have to contact your local Social Security office to open a my Social Security account.

Once registered, you can:

- Verify your earnings history;
- View estimated Social Security benefits based on your past earnings;
- View Social Security and Medicare taxes you've paid over your lifetime,
- Print your current Social Security Statement; and
- Request a replacement Social Security card (in some states)

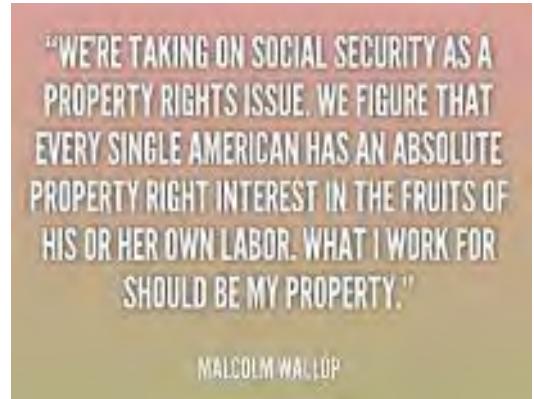
If you're currently getting benefits, you can:

- View benefit payment information;
- Change your address and phone number;
- Start or change electronic payments;
- Get a replacement Medicare card;
- Get a replacement 1099 for tax season; and,
- Get a benefit verification letter.

When you sign up for a personal my Social Security account, we use a secure authentication process to protect the privacy of your identity and your Social Security Statement information. In addition to your unique username and password, you can also further protect your my Social Security account with a secure code texted to your phone every time you log in.

Just one more way Social Security strives to provide customers with peace of mind. Learn more at www.socialsecurity.gov/myaccount

SOURCE: Social Security Blog Article at <http://blog.socialsecurity.gov/your-social-security-statement-is-now-at-your-fingertips/>



Social Security number no longer on DOD ID cards

Effective May 31, 2011, DOD eliminated the Social Security Number from newly made DOD ID cards. The SSN will no longer be visible on the cards and should not be relied on for individual authentication. These changes have been made by DOD to protect the identify information of the cardholder. The overall objective is to remove SSNs from barcodes on all cards.

Individuals will receive a new card upon expiration date and those wishing their SSN be removed may do so at any time. Contact your local Military Personnel Center / customer service for further information.

Wandering:



YOU CAN LEAVE THE MILITARY... BUT IT NEVER REALLY LEAVES YOU.

This article sums it up quite well. (*Thanks to Col. Robert Whitener, USMC (Ret)*)

Occasionally, I venture back to one or another military post where I'm greeted by an imposing security guard who looks carefully at my identification card, hands it back, renders a crisp salute and says, "Have a good day, Sir!" Every time I go back to any Military Base it feels good to be called by my previous rank, but odd to be in civilian clothes, walking among the servicemen and servicewomen going about their duties as I once did, many years ago.

The military is a comfort zone for anyone who has ever worn the uniform. It's a place where you know the rules and know they are enforced -- a place where everybody is busy, but not too busy to take care of business.

Because there exists behind the gates of every military facility an institutional understanding of respect, order, uniformity, accountability and dedication that becomes part of your marrow and never, ever leaves you.

Personally, I miss the fact that you always knew where you stood in the military, and who you were dealing with. That's because you could read somebody's uniform from 20 feet away and know the score.

Service personnel wear their careers on their uniforms, so to speak. When you approach each other, you can read their name tag, examine their rank and, if they are in dress uniform, read their ribbons and know where they've served.

I miss all those little things you take for granted when you're in the ranks, like breaking starch on a set of fatigues fresh from the laundry and standing in a perfectly straight line military formation that looks like a mirror as it stretches to the endless horizon. I miss the sight of troops marching in the early morning mist, the sound of boot heels thumping in unison on the tarmac, the bark of drill instructors and the sing-song answers from the squads as they pass by in review.

To romanticize military service is to be far removed from its reality, because it's very serious business -- especially in times of war. But I miss the salutes I'd throw at senior officers and the crisp returns as we crisscrossed with a "by your leave sir". I miss the smell of jet fuel hanging heavily on the night air and the sound of engines roaring down runways and disappearing into the clouds. I even miss the hurry-up-and-wait mentality that enlisted men gripe about constantly, a masterful invention that bonded people more than they'll ever know or admit. I miss people taking off their hats when they enter a building, speaking directly and clearly to others and never showing disrespect for rank, race, religion or gender.

Mostly, I miss being a small cog in a machine so complex it constantly circumnavigates the Earth and so simple it feeds everyone on time, three times a day, on the ground, in the air or at sea.

Mostly, I don't know anyone who has served who regrets it, and doesn't feel a sense of pride when they pass through those gates and re-enter the world they left behind with their youth.

Face it - we all miss it.....Whether we had one tour or a career, it shaped our lives.

The Unknown Soldier by Billy Rose

There's a graveyard near the White House

Where the Unknown Soldier lies,
And the flowers there are sprinkled
With the tears from mother's eyes.

I stood there not so long ago
With roses for the brave,
And suddenly I heard a voice
Speak from out from the grave:

"I am the Unknown Soldier",
The spirit voice began
"And I think I have the right
To ask some questions man to man.
Are my buddies taken care of?
Was their victory so sweet?
Is that big reward you offered
Selling pencils on the street?

Did they really win the freedom
They battled to achieve?
Do you still respect that Croix de Guerre
Above that empty sleeve?

Does a gold star in the window
Now mean anything at all?
I wonder how my old girl feels
When she hears a bugle call.

And that baby who sang
Hello, Central, give me no man's land.
Can they replace her daddy
With a military band?

I wonder if the profiteers
Have satisfied their greed?
I wonder if a soldier's mother
Ever is in need?

I wonder if the kings, who planned it
all
Are really satisfied?
They played their game of checkers
And eleven million died.

I am the Unknown Soldier
And maybe I died in vain,
But if I were alive and my country
called,
I'd do it all again."

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.



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

“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*

Don't Fall Victim to Tech Support Scams

Phony calls, pop-up messages, the “blue screen of death.” Americans have lost over \$1.5 billion to tech support scams.

How It Works:

Tech support scams can take various forms:

- A scammer posing as an employee of a well-known tech company calls to say the victim's computer is sending messages that it has a virus.
- A victim sees a pop-up message on his screen claiming viruses are attacking the device. The message includes a phone number to call for assistance.
- A victim's screen freezes (known as the Blue Screen of Death) with a phone number and instructions to call a tech support company.

What You Should Know:

The scammer's goal is to gain remote access to your device. Once this happens, he claims to find multiple viruses or “malware” that he can fix for a fee. The scammer then asks for a form of payment, usually a credit card or a wire transfer.

What You Should Do:

- Avoid clicking on pop-up notices that say you have a problem with your computer.
- If you get a tech support call out of the blue, hang up.
- Never give control of your computer to someone who calls you.
- Don't give out your credit card number to someone who claims to be from tech support.
- Don't give a caller your password; legitimate companies will never ask for it.
- Report scams like this to www.ftc.gov/complaint and let others know about it on our [scam-tracking map](#).

Focus on Transition



3 experts who've read over 300,000 résumés share their biggest pet peeves

Don't annoy the hiring manager. | Not all résumé mistakes are created equal.

Some are pretty common. Others are major. Then there are the errors that are just plain annoying.

Business Insider recently asked [Résumé Writers' Ink](#) founder Tina Nicolai, [Chameleon Résumé](#) managing director Lisa Rangel, and [Five Strengths](#) CEO Amy Adler to share their own biggest résumé-related aggravations.

They all came up with somewhat different answers. It just goes to show you that pet peeves are relative — even when it comes to CVs.

1. Keeping things too vague

Rangel says that she dislikes skills-based résumés, which are heavy on lists of skills and light on context. She explains that oftentimes job seekers will adopt such formatting to conceal a non-linear career background or an employment gap.

"Well, since people with 'normal' backgrounds do not use functional or skills-based resume formats, when someone does, all it does is make me think, 'what is this person trying to hide?'" Rangel says. "Essentially, using this format does the absolute opposite of what was intended by using it: it brings attention to the nonlinear background."

2. Cramming in too much

Adler says that she doesn't really get annoyed at résumé mistakes. However, she says that it's important to remember the purpose of a CV, in order to avoid annoying hiring managers.

"A résumé should be about the candidate but for the hiring executive," she says. "The candidate needs to think about what would be easiest for the hiring executive to digest and understand."

That's why it's a huge error to cram in a massive career history into one page.

"This doesn't annoy me per se, but I never could understand why so many people, even the most experienced, think that one page is a divinely inspired and rigid page limit," she says.

3. Overly long summaries and stiff jargon

[Nicolai previously told Business Insider](#) all about her biggest résumé pet peeves, namely: "Summaries that are way too long; overused résumé jargon; and appearing too formal and rigid."

She explains that it's better to list achievements in a concise manner with a quick tag line: "After a while, the summaries can read like a lengthy chapter in a book."

She also recommends that job seekers avoid both overly formal language and clichéd jargon like "out-of-the-box," "team player," and "exceptional communicator."

"A person who truly is a 'unique problem solver who works well in teams' will convey this succinctly and creatively on their résumé through a combination of few words and imagery," she says.

Áine Cain and Jacquelyn Smith | Oct. 24, 2016, 10:33 AM

Source: <http://www.businessinsider.com/resume-experts-agree-on-the-most-common-mistake-they-see-2016-10>

SEE ALSO: [I asked an expert to look at my résumé — here are the 9 mistakes she found](#)

6 Steps for New Job Success

You've finally landed that dream job and you're feeling terrific, right? Well, maybe not so much. Starting a new job can lead to all kinds of stress and anxiety. Will your new co-workers like you? Will you like them? Did you oversell yourself? Will you be able to do what you said you could do? You need a plan. If you go to work on Day One with a specific strategy in mind, you will greatly improve your chances of success.

See this job as an opportunity. Design a professional brand for yourself and then "act as if" you are that brand. Decide how you want your co-workers to see you. Words like positive, proactive, and creative come to mind. Your self-confidence will grow as you settle into the new environment. Treat this experience as a great adventure. Here are the 6 Steps for New Job Success.

3 experts who've read over 300,000 résumés say these are the biggest mistakes people make

When it comes to writing up a résumé, [there's a lot that can go wrong.](#)

However, there's a difference between an annoying error that'll hurt your chances and a mistake that'll get your CV tossed out the nearest open window.

Business Insider consulted three career experts to identify the worst mistakes people make.

[Résumé Writers' Ink](#) founder Tina Nicolai, [Chameleon Résumé](#) managing director Lisa Rangel, and [Five Strengths](#) CEO Amy Adler revealed that these are the three biggest errors you can make on a résumé:

1. Sloppy presentation and writing

[Nicolai previously told Business Insider](#) that she has seen too many résumés with typos, unprofessional fonts, and outdated and irrelevant information.

"Another 'lazy' thing I see on résumés is when people start a bullet point with 'Responsible for,'" she says.

"Candidates need to understand that starting a sentence with 'responsible for' tells the reader what the job requirements were supposed to be, but it does not state that the candidate actually performed the functions," Nicolai says. "It does not state that the candidate was successful in these functions. Don't be lazy: Take the extra few minutes to explain what you accomplished — not what you were expected to accomplish."

2. Forgetting about LinkedIn

Rangel says that the worst error you can make doesn't necessarily have to be on paper.

"The worst mistake I often see on the résumé is actually off the résumé," Rangel says. "It is not syncing the résumé with your LinkedIn profile and, as a result, conveying two different, often conflicting, messages of what position you want and who you are as a candidate."

3. Cramming too much information in

Less is oftentimes more. Adler says that one of the worst things you can do is try to fit too much experience onto one page.

"The résumé lists every position for the person's entire career history, perhaps 20 or 30 years, and it only describes what the person was 'responsible for' — no focus, no accomplishments, and no description of what the candidate could uniquely bring to the position," Adler says. "I've seen these in rambling narratives as well as in death-by-bullet-point formats."

Jacquelyn Smith and Áine Cain | Sep. 23, 2016, 10:11 AM

Source: <http://www.businessinsider.com/expert-who-has-read-40000-resumes-says-this-is-the-biggest-mistake-people-make-2016-9>

Job Success - *Continued from page 31*

Build credibility with your supervisor. Set-up meetings with your supervisor to establish a clear understanding of expectations so both of you are on the same page. Meet those expectations and make sure you prove your value and worth early. You want your supervisor to feel good about hiring you. Remember, one of your first points of focus is to make your supervisor's job easier. This is one of the most important of the 6 steps for new job success

Focus on your supervisor's most important priorities.

By understanding what is most important to your supervisor, you can prioritize your work to accomplish that first. Your supervisor will gain immediate confidence in your work and be excited by the future possibilities.

Identify early wins that can be easily accomplished.

When you gain an early win, you help establish a positive perception of yourself. You also show your peers, your supervisor and senior leadership that you were a terrific hire and will help make your group and the organization succeed.

1. Learn about office politics. Too often people join an organization and are bombarded by the politics. Don't get enmeshed in [office politics](#); however, try to glean as much as you can so you aren't negatively affected. Once you have a clear understanding of the culture and politics of the organization, you can choose how best to navigate them.

2. Be prepared. Since there are usually several days or weeks between when you accept the job offer and show up at work, use this time productively. Become more familiar with the organization and its organizational structure. Identify influential people, so you can work toward establishing relationships with them early.

3. Proactively manage perceptions. Spend some time in advance determining how you want to be perceived by others in your new workplace. For example, complete these two sentences: "I want my new supervisor to perceive me as _____, _____, _____, _____ and _____." "I want my new coworkers to perceive me as _____, _____, _____, _____ and _____." Then, after each day during your first week on the job, make a self-evaluation to see how well you are measuring up to these goals.

By implementing the above 6 steps for new job success, you will be establishing yourself as a productive and valuable employee.

Article Written by Joel Garfinkle, Garfinkle Executive Coaching. <http://garfinkleexecutivecoaching.com/>

SOMETHING TO PONDER – The humor of life



The Consultant

A shepherd was herding his flock in a remote pasture when suddenly a brand-new BMW advanced out of a dust cloud towards him.

The driver, a young man in an Armani suit, Gucci shoes, Ray Ban sunglasses and YSL tie, leans out the window and asks the shepherd, "If I tell you exactly how many sheep you have in your flock, will you give me one?"

The shepherd looks at the man, obviously a yuppie, then looks at his peacefully grazing flock and calmly answers, "Sure. Why not?"

The yuppie parks his car, whips out his Dell notebook computer, connects it to his AT&T cell phone, surfs to a NASA page on the internet, where he calls up a GPS satellite navigation system to get an exact fix on his location which he then feeds to another NASA satellite that scans the area in an ultra-high-resolution photo. The young man then opens the digital photo in Adobe Photoshop and exports it to an image processing facility in Hamburg, Germany. Within seconds, he receives an email on his Palm Pilot that the image has been processed and the data stored. He then accesses a MS-SQL database through an ODBC connected Excel spreadsheet with hundreds of complex formulas. He uploads all of this data via an email on his Blackberry and, after a few minutes, receives a response.

Finally, he prints out a full-color, 150-page report on his hi-tech, miniaturized HP LaserJet printer and finally turns to the shepherd and says, "You have exactly 1,586 sheep."

"That's right. Well, I guess you can take one of my sheep," says the shepherd. He watches the young man select one of the animals and looks on amused as the young man stuffs it into the trunk of his car.

Then the shepherd says to the young man, "Hey, if I can tell you exactly what your business is, will you give me back my sheep? "

The young man thinks about it for a second and then says, "Okay, why not?"

"You're a consultant," says the shepherd.

"Wow! That's correct," says the yuppie, "but how did you guess that?"

"No guessing required," answered the shepherd. "You showed up here even though nobody called you; you want to get paid for an answer I already knew, to a question I never asked; and you don't know crap about my business..."

"...Now give me back my dog!"

Important Facts to Remember as You Grow Older:

- ✓ Death is the number 1 killer in the world.
- ✓ Life is sexually transmitted.
- ✓ Good health is merely the slowest possible rate at which one can die.
- ✓ Give a person a fish and you feed them for a day. Teach a person to use the Internet and they won't bother you for weeks, months, maybe years.
- ✓ Health nuts are going to feel stupid someday, lying in the hospital dying of nothing.
- ✓ All of us could take a lesson from the weather. It pays no attention to criticism.
- ✓ In the 60's people took acid to make the world weird. Now the world is weird, and people take Prozac to make it normal.
- ✓ Don't worry about old age – it doesn't last long.



Surprising Facts About Grandparents

Fact: Today, there are 70 million grandparents in the nation.

Grandparents represent one-third of the population with 1.7 million new grandparents added to the ranks every year.

Grandparents lead 37% of all U.S. households in this country — that's 44 million households nationwide. And that number is increasing at twice the average annual rate of U.S. households overall — with the number to hit 50 million by 2015.

Fact: Grandparents love being grandparents.

- 72% think being a grandparent is the single most important and satisfying thing in their life
- 63% say they can do a better job caring for grandchildren than they did with their own
- 68% think being a grandparent brings them closer to their adult children
- 90% enjoy talking about their grandkids to just about everyone

Fact: they are younger than ever before.

43% became grandparents in their fifties, 37% in their forties, with the average age of grandparents in this country at 48.

By 2010, more than 50% of the grandparent population will be baby boomers — by 2015, it will increase to nearly 60%.

Fact: Grandparents are active.

- 43% exercise or play sports
- 28% volunteer on a regular basis
- 18% dance

Fact: they are intellectually curious.

- 71% say reading is one of their favorite activities
- 86% read a newspaper in print or online

Fact: Grandparents are wired.

- 75% are online
- 70% use search engines to find information
- 63% shop online
- 30% instant message
- 56% share photos online
- 46% bank online
- 45% are on social networks like Facebook, LinkedIn, Twitter, Yahoo! Groups

Fact: Grandparents are in the workforce.

- 60% still have a full-time or part-time job
- 23% have started their own business

Fact: they are becoming more modern.

- 33% have been married more than once
- 38% report having sex at least twice a week
- 10% have a tattoo
- 15% have demonstrated for a cause
- 17% have attended a rally
- 7% have used recreational drugs
- 6% have started a blog
- 3% have run a marathon

We reveal how today's grandparents are defying stereotypes.

- 2% have gone skydiving

Fact: Grandparents have money.

- They control 75% of the wealth in this country.
- They have the highest average net worth of any other age group (\$254,000).
- By 2010, they will earn the highest average income.
- They spend \$2 trillion every year on consumer goods and services.
- 55% no longer carry a mortgage

Fact: they are generous with money and time.

- They make 45% of the nation's cash contributions to nonprofit organizations.
- They account for 42% of all consumer spending on gifts.
- 15% have volunteered at a shelter

Fact: they support their adult children and grandchildren financially.

- They spend \$52 billion every year on grandkids alone.
- They spend \$32 billion on education-related costs.
- 62% have provided financial support to their adult children and grandchildren in the last 12 months:
 - 23% on daycare
 - 40% on housing (mortgage or rent)
 - 21% on education
 - 70% on cash for day-to-day expenses
 - 24% on health care

Fact: Grandparents just want to have fun.

- They spend \$100 billion each year on entertainment.
- They spend \$77 billion each year on travel.

Fact: they like to spend time with their grandkids.

- 60% live close to their grandchildren
- 46% wish they could live even closer
- 70% see the kids at least once a week
- 66% travel with their grandkids
- 81% have their grandkids for part or all of their summer vacation
- 55% play video games with their grandchildren

Fact: Grandparents take care of their grandkids.

- 72% take care of their grandchildren on a regular basis
- 13% are primary caregivers
- 92% have changed their grandchild's diaper
- 64% accompany their adult children or grandchildren to the doctor
- 86% bake cookies for their family

Fact: Many Grandparents live under the same roof as their grandkids.

6.2 million — or 5.3% of all U.S. households — are now multigenerational — up from 5 million in 2000, according to the U.S. Census Bureau Current Population Survey.

Fact: 66% of grandparents have never celebrated Grandparents Day.

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

NAVY

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/>

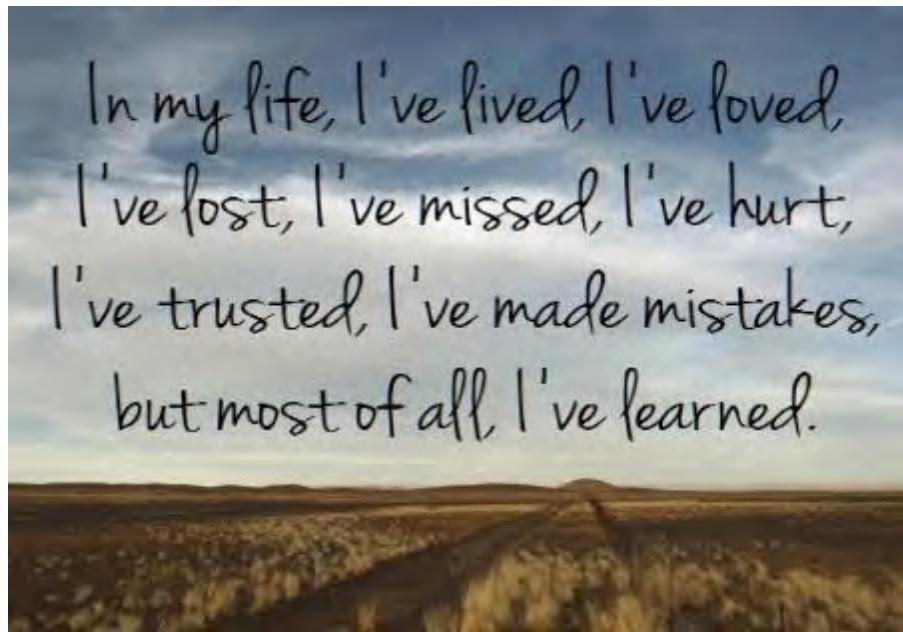
<http://www.military.com/benefits/>

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](#)



CHANGE YOUR THOUGHTS
IF YOU WISH TO CHANGE YOUR
CIRCUMSTANCES





Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address:
36 WG/CVR
Attn: Guam RAO
Unit 14003
APO AP 96543-4003

Phone:
DSN: 315-366-2574
Commercial: 671-366-2574
Please leave a message and we will return your call as soon as possible.

Social Media:
Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com
Webpage: <http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp>
Facebook: <https://www.facebook.com/GuamRAO>
Twitter: http://twitter.com/Guam_RAO

Commonwealth of the Northern Mariana Islands
Saipan RAO
PO Box 506680
Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri
Phone: 607-288-3021
email: PeterC11@yahoo.com

Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System.
Select your service and area, then the Community (installation), then service provider.
[\[http://ice.disa.mil/\]](http://ice.disa.mil/)



Request your assistance –

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

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

OFFICIAL BUSINESS
Return Service Requested

