

Guam
Retiree
Activities
Office

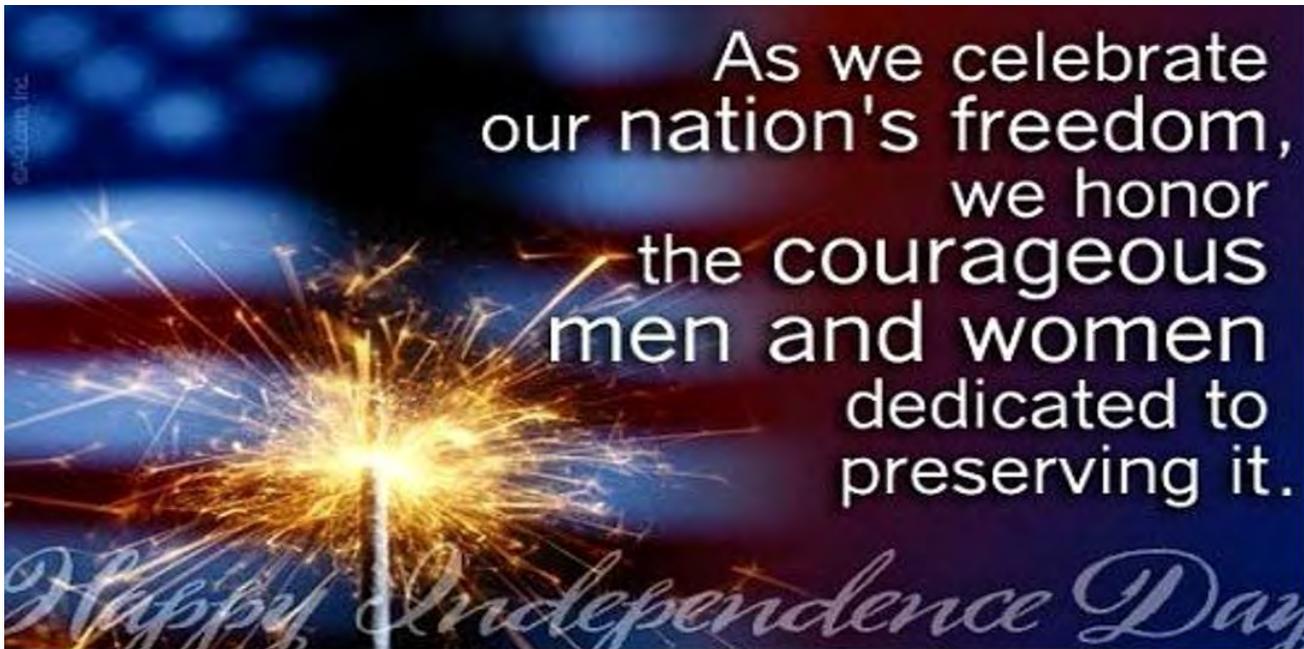
Serving Those Who Have Served or Still Serving



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



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



As we celebrate
our nation's freedom,
we honor
the courageous
men and women
dedicated to
preserving it.

Guam Liberation Day



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yan
Sakrifisia



Guam Retiree Activities Office Newsletter

June – July 2016
Volume 6, Issue 3

Guam Retiree Activities Office

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Guam RAO on the WEB!

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

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

Twitter: http://twitter.com/Guam_RAO



Guam RAO Director's Comments



Greetings Fellow Retirees, Veterans, Spouses, Widows and Widowers, dependents and beneficiaries.

First and foremost, Hafa Adai - Thank You for your service to our great nation and your contributions to our country's history & future.

It is hard to believe that the year is almost half over already – it has been an extremely busy and hectic year for me, as I'm sure for many of you as well.

As of 1 July I will be stepping down from the position of Guam RAO Director.

Personal issues, working FT and other issues/endeavors have just plain taken its toll and it is time for me to step aside, as I simply am no longer able to provide the time and effort necessary to be a viable and productive leader of this office.

I have learned quite a lot over the last several years and have made some great friends.

I am not leaving island, so you may still see me around once in a while.

The 36 WG, (Andersen AFB) Vice Commander is looking for a replacement - if interested, let me know and I can put you in touch with him, or you may even call 366-3600.



Respectfully yours,

Dave

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

You Served – You Deserved

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

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

Where are we located?

Andersen AFB - Building 22026, Room 127

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

REMEMBER - the Guam RAO is for the entire Guam Military retiree and veteran community

- all services, all ranks -

as well as their dependents and survivors.

Please let me know if there are any issues or concerns you need assistance with or would like to see articles, comments or other information on.

Life is like a camera. You focus on what's important; capture the good times; Develop from the negative, and if things don't work out; Take another Shot!

"As a rule, men worry more about what they can't see than what they can." ~ Julius Ceasar

"Do not judge my story by the chapter you walked in on." ~ Unknown

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.

People born in the '50s, '60s, & '70's have lived in 7, 6, & 5 decades, two centuries and two millennia. We had the best music, the most beautiful cars, drive-in theaters, soda fountains, and happy days. And, we're not even that old yet. We're just that cool!



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 (June 2016) Retiree listing shows our retiree population total of 3,144 as follows:

Guam: 2,967 / CNMI: 134 / Outlying Areas: 43

Service breakout: Army: 1,241 / Navy: 955 / Air Force: 779 / Marines: 113 / Coast Guard: 55 / 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

“Productivity is never an accident. It is always the result of a commitment to excellence, intelligent planning, and focused effort.”

~ Paul Meyer

“One important key to success is self-confidence. An important key to self-confidence is preparation.”

~ Arthur Ashe

“It is never too late to be what you might have been.”

~ George Eliot



U.S. Department
of Veterans Affairs

Support.

It Matters.



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

Confidential chat at VeteransCrisisLine.net or text to 838255



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

The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF, 36 WG or Joint Region Marianas. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.



Announcements...

- The **State VA Office** is located in Asan (next to Harley Davidson). Call 475-8388 if you have questions, concerns or need assistance.
 - Veterans who are registered in the VA system, regardless of category, should receive a **VA Choice Card**. If you haven't, call 1-866-606-8198 and request for a card.
 - 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 475-8388/91/2.
 - **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.
 - 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.
 - **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 BG Roderick Leon Guerrero at 475-8388/91/92 or Bill Cundiff at 565-4561.

-
- The **VA Federal Benefits Office** is in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
 - **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, 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.

“Never put off for tomorrow, what you can do today.” ~ Thomas Jefferson

Procrastination can be your worst enemy when it comes to getting a job.
Start your preparation early to give yourself the best leg up on the competition.

Guam Veteran

Meetings...

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 565-4561 for more information and next meeting date/time.

▶ **American Legion**, Mid-Pacific Post #1, meets at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. email alegianguam@yahoo.com or call 646-8251 for more information.

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

▶ The **Associates of Vietnam Veterans of America** Chapter 668 meets at 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@vfwdeptpacific.org for more info.

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

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.*

▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450 for more information.

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

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

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

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

▶ **Guam U.S. Air Force Veterans Association** meetings held in the American Red Cross building in Hagåtña. For more information, call Bill Cundiff at 565-4561.

▶ **Veterans of Guam/Motorcycle Club**, "We Ride With Honor and Respect." Meetings are held on the first Thursday of the month. Club rides are held on the second Sunday of the month. Call 788/4604/888-9023.

Do you know of other Military / Veteran Association or Organization meetings? Or need to update your listing! – send us an email & we will include in next newsletter

Guam Veterans Student Services

Guam Community College:

<http://www.guamcc.edu/Runtime/veteranstudentservices.aspx>

University of Guam:

[UOG Guam American Legion Post](#) (Facebook)

Student Veterans of America:

<https://studentveterans.org/>

Veterans of Foreign Wars (VFW):

<https://www.vfw.org/SVA/>

Guam Legislative actions regarding Veterans

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

334-33 – Special Recognition Veterans License Plates – An act to add a new § 7120.5 to chapter 7, of title 16, Guam Code Annotated and to appropriate the sum of three thousand dollars (\$3,000), relative to special recognition veterans license plates. *Referred:* 06/09/16

333-33 – Veterans Mark on Driver's License/ID – An act to add a new § 3101.4 of chapter 3, article 1, title 16, and to amend § 57100 of chapter 57, title 10, of Guam Code Annotated, and to require quarterly reports be transmitted to I Maga'lahaen Guåhan and the Speaker of I Liheslaturan Guåhan of the same, relative to the voluntary placement of a distinguishing mark for Guam Veterans on the Guam driver's licences and the Guam identification card. *Referred:* 06/09/16

244-33 – GVAO funding – granting of authority to the Veterans Affairs Officer for expenditures of the Veterans Cemetery Trust Fund and Veterans Affairs Fund. *Status: PASSED* 02/18/16.

181-33 – Fee Waviers – waiver of fees for spouse and legal guardian of 100% disabled veterans and for Goldstar Widows/Widowers and parents. *Status: PASSED* 10/27/15.

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.



What is a Veteran?

A veteran is defined by federal law, moral code and military service as "Any, Any, Any"... A military veteran is Any person who served for Any length of time in Any military service branch. [See #1 and #2, below]

What is a War Veteran?

A war veteran is any GI (Government Issue) ordered to foreign soil or waters to participate in direct or support activity against an enemy. The operant condition: Any GI sent in harm's way.

What is a Combat Veteran?

A combat veteran is any GI who experiences any level of hostility for any duration resulting from offensive, defensive or friendly fire military action involving a real or perceived enemy in any foreign theater. [See #3, below]

NOTE:

1. Veteran's benefits are based on Congressional regulations determined by Honorable Discharge or Under Honorable Conditions status.
2. Retirees (either 20+ years service or medical discharge status) are also Veterans. Retirees are usually eligible for supplementary federal benefits, privileges and access on military installations, but not necessarily all VA services (some services are maintained by the former military branch), as regulated by Congress.
3. Wartime medals define various levels of individual combat involvement, sacrifice and/or valor.
4. (Ret.) or (Retired) may be used by any veteran when stating or publishing his or her rank to indicate they are not on the active list.

Veteran's Day – A day to recognize our past Soldiers, Sailors, and Airman/woman (any service member who wore a U.S. Military uniform).

Armed Forces Day – A day to recognize the current Military Service, men and woman.

Memorial Day – A day to remember our Military, Police, Fireman and all other services, that are deceased.

Each day is special to our service members, but only one day of recognition. So, when you see a person proudly displaying their Veteran cap – Thank them. If you see a person in uniform – Thank them. When you think of your country, flag and freedom – thank and remember those that started the foundation of our country.

"We do not remember days, we remember moments." ~ Cesare Pavese

TRICARE Updates / Info



TRICARE's Nurse Advice Line

Do you know that more than half of all adults 65 and older have three or more chronic medical problems, such as heart disease, diabetes, cancer, or arthritis? Older adults can have multiple health problems and not know whether they need to see a doctor or can administer self-care. Have you considered TRICARE's Nurse Advice Line (NAL)?

If you are suffering from a rash, a sinus infection, or perhaps you just have a common cold; there is help! When you call the NAL, a registered nurse will help you assess if you can handle your health concern with self-care or if you need to see a medical professional.

Since its launch, the NAL has been able to increase patient safety and further ensure a positive patient experience. Military Health System (MHS) Patient Centered Medical Home (PCHM) team members can access live NAL information so they are aware of their patients' situation and can provide follow-up, if needed.

The NAL is a great medical assessment tool that provides access to care, especially after hours and when traveling, which is great for retirees on the move. When you don't know what kind of care you need, the NAL helps you access the right type of care at the right time. The NAL can also help you find a doctor and schedule next-day appointments at military hospitals and clinics when available.

The NAL is an easy option for beneficiaries to get information on their medical problems quickly and at any time. To access the NAL dial 1-800-TRICARE (874-2273) and select option 1.

To get more information about the Nurse Advice Line, visit [TRICARE](#)

GOT HEALTH QUESTIONS?

TALK DIRECTLY
TO A REGISTERED
NURSE 24/7

1-800-TRICARE
874-2273
OPTION 1



Eligibility for the TRICARE Retiree Dental Program includes "gray area" retirees.

The Enhanced TRICARE Retiree Dental Program is available to all military retirees (including gray area retirees) and their eligible family members, un-remarried surviving spouses and their eligible children, as well as MOH recipients and their eligible immediate family members. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day that coverage becomes effective; after 12 months of being in the program, it then covers crowns, bridges, partials, braces and dental implants. (New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services; supporting documentation is required)

The Enhanced TRDP provides every enrollee an annual maximum of \$1,300 per person, a \$1200 annual maximum for dental accidents and a \$1750 lifetime maximum for orthodontics. *(Continued on the next page)*

It is important to note that the money that the TRDP pays out for preventive and diagnostic services doesn't count against the annual maximum - those benefits are in addition to the \$1300. Retirees can find more information on the program, as well as enroll 24/7/365, online by visiting trdp.org <http://trdp.org> TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. To find a network provider, as well as utilize the Consumer Toolkit to view processed claims, see annual maximum information, sign up to receive paperless EOBs and more, please visit trdp.org <http://trdp.org>.

SOURCE: TRDP Press Release, 13 May 2016

TRDP info now on Facebook: [Diana Laux-FGP Rep at Delta Dental of California](#)

“Courage is what it takes to stand up and speak.

Courage is also what it takes to sit down and listen.” ~ Sir Winston Churchill

Health / Medical News

A Famous Doctor Reveals: Do This Everyday and You Will Be Healed Of Every Disease

Most doctors will agree that these healthy tips can aid in treating many diseases. Adopt these habits – enjoy your health boost.

- Look directly in the sun in the first hour after the sun rises or before the sunset. Start off with 10 seconds, and prolong this time for 10 seconds every day. Try standing barefoot on concrete at the same time. Sand works fine as well.
- Drink fluoride-free water or filter your tap water. However, natural spring water is the healthiest option. Expose the water to direct sunlight for several hours to absorb enough solar energy. Keep it in clear, see-through glass bottle. Never leave the water outside during the night.
- Exercise in the park every day. This is the best detox you can get.
- Take some fresh air in the morning and before bedtime for about 20 minutes. You can also walk. Make sure you go to bed somewhere between 10pm and 2am. Human body secretes healing hormones in this period. Live according to the rhythm of the sun.
- Use natural cosmetics instead of chemical laden products.
- Eat more raw fruits and veggies. Grains are also great for your organism. Reduce the intake of products of animal origin.
- Avoid products containing artificial sweeteners.
- Avoid alcohol, cigarettes, coffee, black tea, chewing gum, and canned goods.
- Always smile and stay positive. This will stimulate the production of good hormones.
- Stop thinking or speaking negatively about others. Remember, your subconscious is a reflection of your thoughts. Behave as if everything is fine with you.
- Forgive yourself and others. Once you get rid of all hatred and anger, you will be free of all the negativity that affects the secretion of hormones and damages your health. By forgiving others you will also forgive yourself. Mental conditions can be treated with raw produce and sunlight.
- According to experts, raw plant diet is the ideal diet regimen when it comes to maintaining good health. Eat almonds and walnuts. Take 2 tablespoons of flaxseed oil or 2 tablespoons of ground flax seeds.

Share these useful tips with others and make the world a better place to live in! Source: foodsandhealthylife.com

<http://www.healthandhealthyliving.com/a-famous-doctor-reveals-do-this-everyday-and-you-will-be-healed-of-every-disease/>

Tips to get the most out of your memory

As you've gotten older, have you noticed that you often find yourself marching around the house in a huff, searching for misplaced car keys or eyeglasses, or you just cannot remember the name of that new neighbor you met when walking the dog? It's frustrating, to be sure, but not inevitable — and there are things you can do to help keep your memory sharp.

"Most people get a little more forgetful with aging, but there are some simple things you can do to prevent memory slips and help your brain to learn and remember better," says Dr. Anne Fabiny, chief of geriatrics at Cambridge Health Alliance and an assistant professor of medicine at Harvard Medical School.

Memory-boosting tips | Dr. Fabiny suggests the following tips and tricks:

- Follow routines, such as leaving your car keys, glasses, and cell phone in the same place every day so that finding them becomes a "no-brainer."
- Slow down and pay attention to what you are doing to give your brain's memory systems enough time to create an enduring memory.
- Avoid distracting or noisy environments and multitasking — the major memory busters in today's fast-paced society.
- Get enough sleep, reduce stress, and check with your doctor to see if any of your medications affect memory — all three are potential memory spoilers.



Is it forgetfulness or Alzheimer's? | Worried that your minor memory slips mean you are headed toward Alzheimer's disease? That's probably not the case. Like it or not, science shows that the ability to learn new information and recall it may decline somewhat after 50. "You just can't pull things out of your memory the way you used to at the same speed," Dr. Fabiny says. But forgetfulness can be a serious issue if it's starting to interfere with daily tasks and routines, such as managing your health care and finances.

"Let the past be content with itself, for man needs forgetfulness as well as memory" ~ James Stephens, Irish Fairy Tales

7 things you can do to prevent a stroke

Regardless of your age or family history, a stroke doesn't have to be inevitable. Here are some ways to protect yourself starting today.

Age makes us more susceptible to having a stroke, as does having a mother, father, or other close relative who has had a stroke.

You can't reverse the years or change your family history, but there are many other stroke risk factors that you can control—provided that you're aware of them. "Knowledge is power," says Dr. Natalia Rost, associate professor of neurology at Harvard Medical School and associate director of the Acute Stroke Service at Massachusetts General Hospital. "If you know that a particular risk factor is sabotaging your health and predisposing you to a higher risk of stroke, you can take steps to alleviate the effects of that risk."

Here are seven ways to start reining in your risks today, before a stroke has the chance to strike.

1 Lower blood pressure

High blood pressure is a huge factor, doubling or even quadrupling your stroke risk if it is not controlled. "High blood pressure is the biggest contributor to the risk of stroke in both men and women," Dr. Rost says. "Monitoring blood pressure and, if it is elevated, treating it, is probably the biggest difference women can make to their vascular health."

Your ideal goal: Maintain a blood pressure of less than 120/80. But for some, a less aggressive goal (such as 140/90) may be more appropriate. | **How to achieve it:**

- Reduce the salt in your diet to no more than 1,500 milligrams a day (about a half teaspoon).
- Avoid high-cholesterol foods, such as burgers, cheese, and ice cream.
- Eat 4 to 5 cups of fruits and vegetables every day, one serving of fish two to three times a week, and several daily servings of whole grains and low-fat dairy.
- Get more exercise — at least 30 minutes of activity a day, and more, if possible.
- Quit smoking, if you smoke.
- If needed, take blood pressure medicines.

2 Lose weight

Obesity, as well as the complications linked to it (including high blood pressure and diabetes), raises your odds of having a stroke. If you're overweight, losing as little as 10 pounds can have a real impact on your stroke risk.

Your goal: Keep your body mass index (BMI) at 25 or less. | **How to achieve it:**

- Try to eat no more than 1,500 to 2,000 calories a day (depending on your activity level and your current BMI).
- Increase the amount of exercise you do with activities like walking, golfing, or playing tennis, and by making activity part of every single day.

3 Exercise more

Exercise contributes to losing weight and lowering blood pressure, but it also stands on its own as an independent stroke reducer.

Your goal: Exercise at a moderate intensity at least five days a week. | **How to achieve it:**

- Take a walk around your neighborhood every morning after breakfast.
- Start a fitness club with friends.
- When you exercise, reach the level at which you're breathing hard, but you can still talk.
- Take the stairs instead of an elevator when you can.
- If you don't have 30 consecutive minutes to exercise, break it up into 10- to 15-minute sessions a few times each day.

4 Drink — in moderation

What you've heard is true. Drinking can make you less likely to have a stroke — up to a point. "Studies show that if you have about one drink per day, your risk may be lower," says Dr. Rost. "Once you start drinking more than two drinks per day, your risk goes up very sharply."

Your goal: Drink alcohol in moderation. | **How to achieve it:**

- Have one glass of alcohol a day.

Stroke Prevention - *Continued from page 10*

- Make red wine your first choice, because it contains resveratrol, which is thought to protect the heart and brain.
- Watch your portion sizes. A standard-sized drink is a 5-ounce glass of wine, 12-ounce beer, or 1.5-ounce glass of hard liquor.

5 Treat atrial fibrillation

Atrial fibrillation is a form of irregular heartbeat that causes clots to form in the heart. Those clots can then travel to the brain, producing a stroke. “Atrial fibrillation carries almost a fivefold risk of stroke, and should be taken seriously,” Dr. Rost says.

Your goal: If you have atrial fibrillation, get it treated. | **How to achieve it:**

- If you have symptoms such as heart palpitations or shortness of breath, see your doctor for an exam.
- You may need to take blood thinners such as high-dose aspirin or warfarin (Coumadin) to reduce your stroke risk from atrial fibrillation. Your doctors can guide you through this treatment.

6 Treat diabetes

Having high blood sugar damages blood vessels over time, making clots more likely to form inside them.

Your goal: Keep your blood sugar under control. | **How to achieve it:**

- Monitor your blood sugar as directed by your doctor.
- Use diet, exercise, and medicines to keep your blood sugar within the recommended range.

7 Quit smoking

Smoking accelerates clot formation in a couple of different ways. It thickens your blood, and it increases the amount of plaque buildup in the arteries. “Along with a healthy diet and regular exercise, smoking cessation is one of the most powerful lifestyle changes that will help you reduce your stroke risk significantly,” Dr. Rost says.

Your goal: Quit smoking. | **How to achieve it:**

- Ask your doctor for advice on the most appropriate way for you to quit.
- Use quit-smoking aids, such as nicotine pills or patches, counseling, or medicine.
- Don’t give up. Most smokers need several tries to quit. See each attempt as bringing you one step closer to successfully beating the habit.

Source: National Stroke Association

Identify a stroke F-A-S-T

Too many women ignore the signs of stroke because they question whether their symptoms are real. “My recommendation is, don’t wait if you have any unusual symptoms,” Dr. Rost advises. “Women should listen to their bodies and trust their instincts. If something is off, get professional help right away.”

The National Stroke Association has created an easy acronym to help you remember, and act on, the signs of a stroke. Cut out this image and post it on your refrigerator for easy reference.

Other signs of a stroke include

- weakness on one side of the body
- numbness of the face
- unusual and severe headache
- vision loss
- numbness and tingling
- unsteady walk.

[Harvard Women’s Health Watch](http://www.health.harvard.edu/womens-health/8-things-you-can-do-to-prevent-a-stroke) | June 1, 2013/ Updated: October 9, 2015

Source: <http://www.health.harvard.edu/womens-health/8-things-you-can-do-to-prevent-a-stroke>



What's the Difference Between Tylenol, Aspirin, Advil, and Aleve?

It's the morning after a wild night out. You stumble to the medicine cabinet and stare blearily at the array of over-the-counter painkillers, wondering which one will bring the quickest relief (and why all the labels have to be so darn bright). Fortunately, you've taped this article to the cabinet door, and instead of guessing, you can just check our handy guide below.

TYLENOL (ACETAMINOPHEN)

There are two main types of non-prescription painkillers: acetaminophen and non-steroidal anti-inflammatory drugs (NSAIDs), which includes basically everything that is not acetaminophen. Acetaminophen is the most popular pain-relieving option the world over, and it works by encouraging the brain to stop sending pain signals.

Best for: Headaches and muscle aches

Not great for: Inflammation and [joint pain](#)

Watch out for: Taking too much acetaminophen, or mixing acetaminophen and alcohol, can lead to liver damage, and acetaminophen is one of the drugs most frequently [involved in overdose](#). Check the bottle to find out the maximum safe dose, and take it seriously.

ASPIRIN (ACETYLSALICYLIC ACID)

Aspirin and other NSAIDs work by decreasing your body's production of [enzymes that create pain-related chemicals](#). When prescribed by a doctor and taken every day, a small dose of aspirin can help lower the risk of heart attack or stroke for some people.

Best for: Reducing cardiovascular risk

Not great for: Intense pain

Watch out for: Aspirin can be hard on the gut, liver, and kidney. Talk to your doctor to find out if it's safe for you. Use caution when giving aspirin to children.

ADVIL AND MOTRIN (IBUPROFEN)

Ibuprofen is a pretty versatile drug, with the power to help with a broad range of aches, pains, and other complaints.

Best for: Hangover (there you go!), menstrual cramps, sore or injured muscles, sinus pain, earaches, and toothaches

Not great for: Chronic headache

Watch out for: Ibuprofen carries most of the same risks as aspirin but is often available in higher doses, which can be even harder on your body. It's also fast-acting and fast-fading, which might lead to more frequent doses.

ALEVE (NAPROXEN)

Naproxen is slow to kick in but longer lasting than ibuprofen, making it a good choice for people with mild-to-moderate chronic pain.

Best for: Inflammation, hangover, lasting headache, arthritis

Not great for: Quick pain relief

Watch out for: Like all NSAIDs, naproxen carries some cardiovascular risk and is associated with stomach distress.

THE UPSHOT

Taking too much of any painkiller is bad for you, and not just in the ways we've already discussed. People who rely on over-the-counter medication for daily headaches often find that the medication itself can cause additional headaches, called [rebound headaches](#). If you find yourself taking over-the-counter drugs for the same reason every day, it's time to talk to your doctor about the underlying issue and other treatment options.

Source: <http://mentalfloss.com/article/78124/whats-difference-between-tylenol-aspirin-advil-and-aleve>



"In headaches and in worry – Vaguely life leaks away, and time will have his fancy tomorrow or today." ~ W.H. Auden

DFAS / MyPay updates

Make Sure DFAS Has Your Email Address



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

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

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

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

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

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

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

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

Protect yourself from identity theft scams and schemes

The holiday shopping season has begun, and so have the scams and identity theft schemes, so residents need to be on their guard.

Identify theft happens when someone uses your personal information to commit fraud and other crimes. It can ruin your credit rating, and victims may spend months, or even years, working to fix the damage caused by these crimes.

The Federal Trade Commission has the following tips:

- Keep the amount of personal information in your purse or wallet to the bare minimum. Avoid carrying additional credit cards, your passport, etc.
- Guard your credit card when making purchases. Use your hand as a shield when using the ATM. Always take receipts. Don't throw receipts into public trash containers or put them in your shopping bag, where they can fall out or get stolen.
- Be cautious when shopping online. Buy from a reputable, familiar retailer with a secure network. Never buy from a site that doesn't have a secure sockets layer encryption installed, identified by a URL that starts with HTTPS.
- Monitor your accounts. Don't rely on your credit card company or bank to alert you of suspicious activity. Make sure all transactions are accurate. If you suspect a problem, contact your credit card company or bank immediately.
- Put passwords on your credit card, bank and phone accounts. Avoid using easily available information, like your mother's maiden name, your birth date, any part of your Social Security number or phone number, or any series of consecutive numbers.
- Don't give out personal information. Don't divulge sensitive information or your Social Security number unless you initiated the contact, are familiar with the person or company and are confident they have a secure line.
- Tear or shred any documents with personal information — credit card numbers, bank statements, charge receipts or credit card applications, before disposing of them.



Source: <http://www.guampdn.com/story/opinion/editorials/2015/11/27/protect-yourself-identity-theft-scams-and-schemes/76439438/>

“Caring for our seniors is perhaps the greatest responsibility we have. Those who walked before us have given so much and made possible the life we all enjoy.” ~ John Hoeven

BEWARE Fraudulent SmartDocs!

Several *myPay* customers have informed DFAS that **fraudulent SmartDocs** email messages are being sent that could put your information and finances at risk.

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

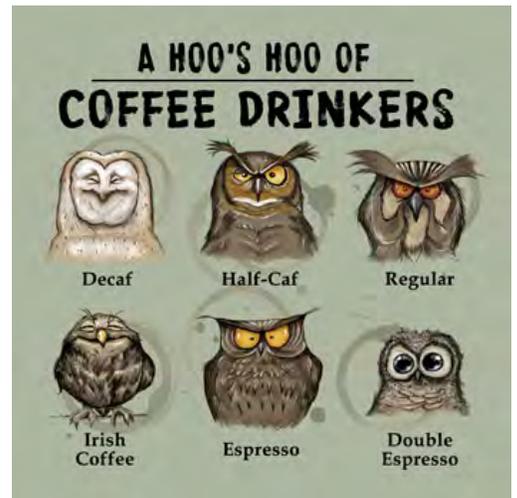
Valid SmartDocs messages from DFAS are **always sent in plain text, do not include attachments and do not ask you to send any information in response**. Your email program may automatically convert a valid SmartDocs message into HTML and convert some text into clickable links. DFAS recommends that you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

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

Becoming a victim is easy. Utilizing a few basic precautions with email handling are critical to protecting your information, finances and identity. Find other ways to keep [yourself safe online](#). (Source *DFAS.mil*)

VA Announces Community Care Call Center to Help Veterans with Choice Program Billing Issues

Veterans can now work directly with the Department of Veterans Affairs (VA) to resolve debt collection issues resulting from inappropriate or delayed Choice Program billing. In step with MyVA's efforts to modernize VA's customer-focused, Veteran-centered services capabilities, a Community Care Call Center has been set up for Veterans experiencing adverse credit reporting or debt collection resulting from inappropriately billed Choice Program claims. Veterans experiencing these problems can call 1-877-881-7618 for assistance. (Source: *Department of Veterans Affairs article*)



Combat Veterans Get Telephonic Health Care Application

The Department of Veterans Affairs (VA) announced today that it has amended its enrollment regulations to allow Veterans to complete applications for enrollment in VA health care by telephone without the need for a signed paper application. The change is effective immediately for Combat Veterans and will be effective July 5, 2016, for all Veterans.

This phased implementation accelerates VA's effort to enroll all Combat Veterans with pending applications as part of its ongoing Veterans Enrollment Rework Project. The VA is working to complete the review and rework of all pending health enrollment records for living and deceased Veterans this summer

By adding this telephone application option to VA's regulations, VA will now offer three ways to enroll. This change provides Veterans an even more convenient way to apply for enrollment, in addition to the paper VA Form 10-10 EZ and online enrollment application process. With publication in the Federal Register today, Combat Veterans may now apply by phone. All other Veterans may apply by phone starting on July 5, 2016.

When Veterans choose to enroll, VA offers an enhancement to their enrollment experience through “Welcome to VA” (W2VA). Veterans enrolled since July 1, 2015 have received a personal introduction to VA health care services, programs and resources to help them become more familiar with VA's services. In addition, VA sends each new enrollee an introductory letter and personalized handbook in the mail. W2VA enhances communication by reaching out to newly enrolled Veterans through personal phone calls upon enrollment, providing assistance with health care inquiries and assisting with their initial appointment at their preferred VA healthcare facility. For more information, Veterans can contact the Health Eligibility Center Enrollment and Eligibility Division toll free at 1-855-488-8440. (Source: *Department of Veterans Affairs*)

“It is inhumane, in my opinion, to force people who have a genuine medical need for coffee to wait in line behind people who apparently view it as some kind of recreational activity.” ~ Dave Barry

Financial / Legal News



Disputing a charge? Know your rights

by Lisa Weintraub Schifferle, Attorney, FTC, Division of Consumer & Business Education

Have you ever disputed a charge on a bill – or even thought about it? If you have, you’ll want to read about the [FTC’s settlement with Credit Protection Association](#) (CPA), a Texas-based company that collects cable bills and reports accounts to credit bureaus.

Here’s what happened: people challenged their cable bills, saying that they had already paid, that the amount was wrong or that they never had service. Yet, people told the FTC, CPA kept trying to collect on inaccurate account information – even after multiple disputes. In some cases, CPA simply deleted account information after a dispute, without informing the person of the action or the results of the investigation.

The FTC sued CPA for violating a law called the Fair Credit Reporting Act (FCRA), which gives rights to people when they dispute credit report information. According to the FTC, CPA made two big mistakes: (1) it failed to have reasonable written procedures for handling disputes and (2) it failed to inform people about the outcome of their disputes. Under the settlement, CPA will pay \$72,000 in penalties.

What does this case mean to you? When you dispute a charge, remember that the FCRA gives you certain rights, including:

- the right to have your dispute investigated, and
- the right to be notified of the results of the investigation

The company has 30 days to complete both steps. That’s because you need to know whether your information has been corrected so you can make informed decisions on how to proceed.

If you’re considering disputing a charge, read more about [your rights under the FCRA](#). Or check out these [tips on managing debt](#). And if you believe a company may have violated your rights, then [report it to the FTC](#).

Source: <https://www.consumer.ftc.gov/blog/disputing-charge-know-your-rights>

Educate Your Beneficiaries

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

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

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

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

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

Continuing Children's Benefits after Age 18 | Payments typically stop for children covered under SBP when they reach age 18. If a child attends school in a full time status at an accredited college or university, the payments will continue until they reach age 22. Each semester, we mail a Child Annuitant's School Certification form to verify the child is still enrolled.

Continued on page 16 – “Beneficiaries”

Beneficiaries - *Continued from page 15*

If we don't receive the form by the deadline listed, we will stop all payments until we receive a properly completed form ([see instructions](#)). The SBP annuity will terminate at any time the child remarries. If you have not received a School Certification recently and feel you should have, please call us to request one at 800-321-1080.

Effects of Remarriage on an Annuity | If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends, for any reason, even after age 55, the annuity payment will restart from the date the marriage ends. The annuitant is responsible for notifying DFAS Cleveland of any changes to their marital status.

Benefits from the Department of Veterans' Affairs (VA) | Dependency and Indemnity Compensation (DIC) is an award offered by the VA. Annuitants cannot receive both SBP and DIC concurrently. When DFAS is informed that an annuitant is eligible to receive DIC from the VA, DFAS will deduct the amount of DIC received from the amount of SBP. For example, if an annuitant receives a monthly annuity of \$500 from DFAS and becomes eligible to receive a monthly DIC award of \$400 from the VA, DFAS will deduct the \$400 DIC from the \$500 SBP and pay the remaining \$100 to the annuitant. If the SBP is greater than the DIC award, a partial refund of premiums paid into the program during the service member's retirement will be made. If the DIC payment is greater than the SBP payment, SBP will be stopped completely and all basic spouse premiums paid into the program during the service member's retirement will be refunded. To receive concurrent SBP and DIC payments, the annuitant must not only be eligible for both, but the DIC entitlement must be a result of a remarriage after the age of 57.

What initiates the SBP benefit and what will my beneficiary have to do? | Your designated beneficiary becomes eligible to receive SBP benefits on the day after your death. The first step a beneficiary must take to initiate receipt of benefits is to report your death. Please visit our [Reporting a Death](#) page for step-by-step instructions.

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

Learn more about SBP

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

Source: DFAS | Read about these topics at [SBP overview](#)

Monitor Your Credit Report and Score

Check your information regularly by going to AnnualCreditReport.com to request a free credit report once every 12 months from each of the major three reporting agencies, [Experian](#)®, [Equifax](#)® and [TransUnion](#)®. Gail Cunningham with the National Foundation for Credit Counseling recommends making one request every four months from a different bureau to help keep an eye open for identity theft.

You'll have to pay to view your credit scores because they aren't included in the reports. You can get your scores from myFICO.com for about \$20.

You also can purchase the VantageScore with a free report at annualcreditreport.com. By law, lenders must provide you a credit score for free whenever you apply for credit and are turned down or not approved at the best rate.



"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently." ~ Warren Buffet



keeping you informed

Correcting a Mistake on Your DD214 | Use A DD Form 215 to fix errors you find.

When a military member goes to retire or separate from the military, the final outprocessing appointment is usually the last hurdle before entering civilian life. Even if a military member goes on "terminal leave", using up the last of their accrued military paid time off, final out-processing usually happens beforehand.

That final appointment is very important for a variety of reasons, including the review of a pre-finalized copy of the DD form 214. The military member is asked to carefully review the DD214 for errors and make any corrections needed. In many cases things go well and an error can be caught at this stage-but what if you get your official copy of your DD214 and discover there are mistakes?

What if you didn't notice those mistakes on the day of your final outprocessing appointment? Are you stuck with an erroneous DD214? The good news is that regardless of whether you notice the mistake at the time of your final out processing appointment or later after you've been discharged or retired, you have recourse-you can put in a request to correct your DD form 214 by using a form called the DD215.

You may be required to go through the orderly room at your last assignment to submit this paperwork, or you may have to visit the base Customer Service Office or Military Personnel Center to submit this paperwork.

If you have lost your DD form 214 and have requested a replacement copy from the National Archive, it's important to review your DD214 once you get the replacement copy-any corrections to your DD214 could take several weeks to several months to become official, and if you need accurate information quickly for a VA home loan or GI Bill application (for example) the delay could cause serious problems in getting your applications approved and entered into the system.

This is especially true for those who have retired or separated from the military from overseas locations-if you are required to go through your old orderly room or Military Personnel Center at the overseas base, time differences, delays in sending mail to and from the overseas location and other complications could make your waiting time even longer-don't delay once you know you need to make corrections or request replacement copies. Time is definitely of the essence.

More DD-214 information | Great news for veterans—the National Personnel Records Center (NPRC) has provided the following website for veterans to request a copy of their DD-214 online: <http://vetrecs.archives.gov/>

This will reduce the waiting time veterans have experienced in the past (waiting for copies of their DD-214s).

Note: a written signature is required on the form, you will still need to print it out and mail or fax it to NPRC to obtain a copy.

Safety TIPS: Be Alert. Don't assume that you are always safe. Think about safety everywhere. Your best protection is avoiding dangerous situations.

- ✓ If you come home and find a door or window open or signs of forced entry, don't go in. GO to the nearest phone and call local law enforcement authorities.
- ✓ Trust your instincts. If you feel uncomfortable in any situation, leave.
- ✓ Always walk, drive, and park your car in well-lit areas.
- ✓ Walk confidently at a steady pace on the side of the street facing traffic.
- ✓ Walk close to the curb. Avoid doorways, bushes, and alleys.
- ✓ Wear clothes and shoes that allow freedom of movement.
- ✓ Walk to your car with keys in your hand.
- ✓ If you have car trouble, raise the hood and stay inside your car. If a stranger want to help, have them call for help. Don't leave your car.
- ✓ Keep your car doors locked and never pick up hitchhikers.
- ✓ Make sure all windows and doors in your home are locked, especially if you are home alone.
- ✓ Neve give the impression that you are home alone if strangers telephone or come to the door.
- ✓ If a stranger asks to use your phone, have the wait outside while you make the call.

ARE YOU SECURE?



Benefits WATCH

Veteran Burial Benefits

DEPENDENTS AND SURVIVORS | BURIAL AND PLOT INTERMENT ALLOWANCE

WHAT ARE VA BURIAL ALLOWANCES?

VA burial allowances are flat-rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. A VA regulation change in 2014 simplified the program to pay eligible survivors quickly and efficiently. Eligible surviving spouses of record are paid automatically upon notification of a Veteran's death, without the need to submit a claim. VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits.

WHO IS ELIGIBLE?

If the burial benefit has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim of those listed below:

- The Veteran's surviving spouse, OR
- The survivor of a legal union* between the deceased Veteran and the survivor, OR
- The Veteran's children, regardless of age, OR
- The Veteran's parents or surviving parent, OR
- The executor or administrator of the estate of the deceased Veteran

*Legal union means a formal relationship between the decedent and the survivor existed on the date of the Veteran's death, which was recognized under the law of the State in which the couple formalized the relationship and evidenced by the State's issuance of documentation memorializing the relationship.

The Veteran must have been discharged under conditions other than dishonorable. In addition, at least one of the following conditions must be met:

- The Veteran died as a result of a service-connected disability, OR
- The Veteran was receiving VA pension or compensation at the time of death, OR
- The Veteran was entitled to receive VA pension or compensation, but decided to receive his or her full military retirement or disability pay, OR
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non- VA facility, OR
- The Veteran died while traveling under proper authorization and at VA expense to, or from, a specified place for the purpose of examination, treatment, or care, OR
- The Veteran had an original or reopened claim for VA compensation or pension pending at the time of death and would have been entitled to benefits from a date prior to the date of death
- The Veteran died on, or after, October 9, 1996, while a patient at a VA-approved state nursing home.

HOW MUCH DOES VA PAY?

Service-Connected Death

If the Veteran died on or after September 1, 2001, the maximum service-connected burial allowance is \$2,000. If the Veteran died before September 11, 2001, the maximum service-connected burial allowance is \$1,500. If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the costs of transporting the deceased Veteran's remains.

Non Service-Connected Death

- If the Veteran died on or after October 1, 2015, VA will pay a \$300 burial allowance and \$747 for a plot.
- If the Veteran died on or after October 1, 2014, but before October 1, 2015, VA will pay \$300 for burial allowance and \$745 for a plot.
- If the Veteran died on or after October 1, 2013, but before October 1, 2014, VA will pay \$300 burial allowance and \$734 for a plot.

Continued on page 19 – "Burial Benefits"

Burial Benefits - *Continued from page 18*

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA at the time of his or her death.

- If the Veteran died on or after October 1, 2015, VA will pay a \$747 burial allowance and \$747 for a plot.
- If the Veteran died on or after October 1, 2014, but before October 1, 2015, VA will pay a \$745 burial allowance and \$745 for a plot.
- If the Veteran died on or after October 1, 2013, but Before October 1, 2014, VA will pay a \$734 burial allowance and \$734 for a plot. If the death occurred while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed.

Note: If the Veteran dies while traveling at VA expense for the purpose of examination, treatment, or care, VA will pay burial and plot allowances and transportation expenses.

Unclaimed Remains: If a Veteran dies and their remains are unclaimed, the entity responsible for the burial of the Veteran would be entitled to a \$300 burial allowance. If the Veteran is buried in a VA national cemetery, VA may reimburse the cost of transporting the deceased Veterans remains. VA may also reimburse for the cost of a plot.

HOW CAN YOU APPLY?

You can apply by completing [VA Form 21P-530 Application for Burial Benefits](#). You should attach a copy of the Veteran's military discharge document (DD Form 214 or equivalent) and a death certificate. If you are claiming transportation expenses, please attach a receipt for the expenses paid.

You can call us toll-free within the U.S. by dialing 1-800-827-1000. If you are located in the local dialing area of a VA regional office, you can also call us by checking your local telephone directory. For the hearing impaired, our TDD number is 711. You should mail your application to the VA regional office located in your state.

You can obtain the mailing address for VA regional offices by accessing our locations site. The address is also located in the government pages of your telephone book under "United States Government, Veterans."

Source: <http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>

Clarification: The eBenefits alternative to the VA ID card "Veteran proof of service" letter

Late last month, VA announced preliminary details for the forthcoming "VA ID card" as well as four separate alternatives Veterans can use until that card is available. [This online posting](#) provided other options to access and print a free Veteran proof of service letter through eBenefits. This letter serves as proof of honorable service in the uniformed services. However, several Veterans were unable to locate this self-service using the eBenefits web portal and there was also confusion regarding the process to request the upgraded eBenefits premium (free) account access.

The eBenefits premium account unlocks multiple, additional VA benefits and services. Our short, helpful YouTube tutorial above explains how to easily gain premium account access.

After upgrading to an eBenefits premium account, users can download the proof of service (the free Veteran Proof of Service letter) by following the below instructions:

1. Log into your account [on the eBenefits homepage](#).
2. At the top of the page under the eBenefits logo, hover your mouse over the "Manage" tab. In the dropdown that appears below it, click on "Documents and Records."
3. In the left column on the following page, click on "VA Letters."
4. At the bottom of the following page, click on "Veteran Proof of Service."
5. Print.

SOURCE: <http://www.blogs.va.gov/VAntage/27178/clarification-the-ebenefits-alternative-to-the-va-id-card-veteran-proof-of-service-letter/>



VA News

How to Apply and Get VA Benefits

With all the news you might think it's impossible to get VA Health and Disability Benefits. **FALSE.**

Now it's **TRUE**, VA Benefits and ratings are based on a variety of factors. But, with a little planning it's not that hard for MOST Veterans to navigate the system.

If you have a health condition that was caused by or is made worse during active duty you **SHOULD** apply for benefits.

Here's what you need to do:

1. Document your condition(s). If you haven't already see your doctor. Get examined and get treatment. If you've already see your doctor get copies of all the records. This is as easy as asking for them. If you've see multiple doctors, get all the records from all of them.

2. Get copies of your military records. You will need your DD214 and a copy of your Medical Record. If you don't have them you can get them here: <http://www.archives.gov/veterans/military-service-records/>

If there is an error with your records you may be able to get them corrected. You can do that here:

https://ebenefits.custhelp.com/app/answers/detail/a_id/478/~/_amend-or-change-dd-214-or-other-military-records

Still confused, watch this video: <https://www.youtube.com/watch?v=EiYUP6RHHjc>

3. Contact a VSO or, Veterans Service Organization. There are county VSO's and other private VSO's such as DAV, Veterans of Foreign Wars and American Legion. I would contact all of them.

4. Research and gather information. It is key that you understand how the VA will examine your claim and how your rating will be determined BEFORE you apply. You can get this information online and through your VSO.

5. Make an appointment with the VA. You can apply for VA Medical Benefits Here: <http://explore.va.gov/health-care>

Most Veterans qualify for VA Health Benefits.

You can apply for Disability Compensation Here: <http://explore.va.gov/disability-compensation>

6. Be patient. The VA IS NOT an ATM. It takes a while to navigate the system.

7. Be courteous. Many VSO's and VA employees are former Veterans. More importantly they are there to serve. And, there human. Take a minute to thank them with each interaction even if you did not get the answer you wanted. A little kindness goes a long way to getting what YOU need.

8. Get a lawyer. If you have a complicated case or have been denied benefits consider getting a lawyer that specializes in Veterans Benefits.

Follow these steps and your chances of getting benefits is much higher.

Also, I want you to know, I've had to work with the VA and my experience has been awesome. Don't believe all the horror stories. I know the VA has problems but the they are also doing some great things.

Good luck, Chris Kunkel | Chris@VeteransHealthSite.com / www.VeteransHealthSite.com

4 Things I Learned During My First Appointment at the VA

Not all Veteran Affairs clinics are created equal.

Just before Veterans Day, and slightly over seven years after leaving the service, I finally had my first doctor's appointment with the Department of Veterans Affairs. Like most vets, I'd heard both positive and negative stories about VA health care and I wasn't quite sure what to expect. I'd have to say my experience was somewhere in the middle and, perhaps most importantly, very informative.

Continued on page 21 – "Appointment"

Appointment - *Continued from page 20*

Here are a few of the things I learned:

1. Not all VA clinics are created equal.

I originally enrolled in VA health care in 2011. I went to the local VA hospital, turned in my VA Form 10-10EZ, and had my picture taken. I was told my VA identification card would arrive in the mail in a few weeks and I would get a phone call or letter with an appointment date in roughly the same amount of time. Well, my ID never showed up and I finally got that phone call three years later.

When I decided to try again — this time in a different city and a different VA hospital — I went in with low expectations. The registration process, though, was fairly quick and painless and the woman who helped me was so polite that I hunted down her boss to tell her so. Even more surprising, the very next day, I had a letter in my mailbox with an appointment date scheduled less than 30 days later. While that initial appointment had to be cancelled due to physician illness, I was immediately rescheduled for two weeks later.

2. An extra copy of medical records would have been useful.

While we often think of VA as one cohesive entity, it actually has several distinct parts, two of which are the Veterans Benefits Administration and the Veterans Health Administration. According to the doctor I saw, the arm of VA responsible for determining disability compensation claims, and the arm of VA responsible for health services, do not share information. In fact, according to the doctor, information submitted to the Benefits Administration in support of a claim becomes confidential and cannot be shared with Health Administration without the veteran's direct permission.

Not only would bringing a copy of my medical records have given the doctor some idea of my history, but it also would have improved my care — at least specifically when it came to the primary reason I'd gone in, namely the possibility of transferring prescriptions to the VA pharmacy. If you are like me and have spent a lot of time trying to get the right mix of prescriptions for your condition(s), you don't want to have to start over or accept a substitute that you know doesn't work. VA, like all health care networks, has its list of "formulary" drugs that are essentially prescriptions your VA doctor could write for you without jumping through any hoops because VA approves them and, often, keeps them on-hand. If you need a "non-formulary" medication, VA will, according to the doctor I saw, want you to switch to a formulary version of the medication unless the doctor can give cause why you need the non-formulary. Which is where having your medical records is helpful, as it can provide your VA doctor with the needed justification.

3. Not everyone has a co-pay.

I went into VA with the vague idea that there was a "you-broke-it-you-bought-it" rule in effect regarding my care. Essentially, if it was service-connected, the VA was responsible for the medical costs and I wouldn't have a co-pay. However, after my visit, I called the claims department, just to be sure. A very pleasant gentleman informed me that VA would not be charging me a co-pay, ever, for any reason. Because I have a greater than 50% compensable VA service-connected disability rating, I would never be charged a co-pay, whether I went to the VA for a service-connected or nonservice-connected condition. Because I had gone for a compensable service-connected condition this time, they also would not be charging my health insurance. Recently, I picked up the 2014 version of the VA's "[Federal Benefits for Veterans Dependents and Survivors](#)" and found even more useful details on who has to pay co-pays, how much they are, and for which services.

4. Veterans contribute to the delay in appointments.

Of all the reasons veterans may have difficulty getting access to VA health care, I know this is low on the list. However, I'm mentioning it because it's something that we, as veterans, can do to help each other out.

As I sat answering questions for the nurse, she received notice that four veterans had cancelled their appointments for that day. Things come up, but every cancelled appointment means that not only are you not being seen, but neither is another veteran who could have used that spot. If you make an appointment at the VA, you should keep it. If you can't, at least try to cancel with enough notice that your appointment can be given to another veteran who needs it.

One team, one fight, right?

Sarah Maples is a former Air Force Intelligence officer, an Afghanistan veteran, and founder of the veterans resource blog, After the DD-214. Follow Sarah Maples on Twitter [@afterthedd214](#)

Source: <http://taskandpurpose.com/4-things-learned-first-appointment-va/>

Related: [The 4 key things that must be proven in every VA benefits claim »](#)

VA Secretary Provides Relief for Veterans with Traumatic Brain Injuries

Secretary of Veterans Affairs Robert McDonald has granted equitable relief to more than 24,000 Veterans following a national review of Traumatic Brain Injury (TBI) medical examinations conducted in connection with disability compensation claims processed between 2007 and 2015.

This action by the Secretary allows the Department of Veterans Affairs (VA) to offer new TBI examinations to Veterans whose initial examination for TBI was not conducted by one of four designated medical specialists and provides them with the opportunity to have their claims reprocessed. Equitable relief is a unique legal remedy that allows the Secretary to correct an injustice to a claimant where VA is not otherwise authorized to do so within the scope of the law.

“Traumatic Brain Injury is a signature injury in Veterans returning from the conflicts in Iraq and Afghanistan, and VA is proud to be an organization that sets the bar high for supporting these, and all, Veterans,” said Secretary McDonald. “Providing support for Veterans suffering from a TBI is a priority and a privilege, and we must make certain they receive a just and fair rating for their disabilities.”

To ensure that TBI is properly evaluated for disability compensation purposes, VA developed a policy in 2007 requiring that one of four specialists – a psychiatrist, physiatrist, neurosurgeon or neurologist – complete TBI exams when VA does not have a prior diagnosis.

Since 2007, medicine around TBI has been a rapidly evolving science. VA designated particular specialists to conduct initial TBI exams because they have the most experience with the symptoms and effects of TBI. As more research became available, VA issued a number of guidance documents that may have created confusion regarding the policy. VA has confirmed that its TBI policy guidance is now clear and being followed.

“We let these Veterans down,” Secretary McDonald said. “That is why we are taking every step necessary to grant equitable relief to those affected to ensure they receive the full benefits to which they are entitled.”

VA understands the importance of an accurate exam to support Veterans’ disability claims. The Secretary’s decision to grant relief will enable VA to take action on any new examinations without requiring Veterans to submit new claims. If additional benefits are due, VA will award an effective date as early as the date of the initial TBI claim.

VA will contact Veterans identified as part of this national TBI review to offer them an opportunity to receive a new examination and have their claims reprocessed. More than 13,000 of these affected Veterans are already receiving service-connected compensation benefits for TBI at a 10-percent disability evaluation or higher, which means that the diagnosis has already been established. (Source: Department of Veterans Affairs)

VHA: Striving to improve women’s health care

Truth about womens healthcare

There’s been a lot of chatter out in the “mediasphere” lately about women’s health care at VA. Being an employee not just of VA, but of the Veterans Health Administration, my ears perk up a bit when I catch wind of such content, and get a bit of a sting when it has less than positive overtones.

Recently, sitting at home, watching Gangster Squad with my wife, because I am romantic that way (Valentine’s Day coming up soon, gentlemen), I experienced both those things. People were dogging on my VA. My VA employees and fellow coworkers. Satire and comedy make for great entertainment, but I couldn’t help but get a bit hot under the collar.

And with that in mind, I remembered some of my Army training, and how Soldiers (Sailors, Airmen, Marines and all uniformed military, I’m sure) are trained to be part of the solution -- not part of the problem – lead, follow or get out of the way. I personally believe that our patients are the best in the world. And our employees agree: when you criticize VA, you criticize every employee, and that is not good for Veterans or provider recruitment. So I decided to do some investigating of my own.



Continued on page 23 – “Women’s Health”

Women's Health - *Continued from page 22*

I caused quite the stir among my nurse co-workers whom I questioned for this post. They were none too pleased themselves. I actually got the chills reading one of the responses from a VA nurse I talked to, who shared what VA has been doing since 2010 to advance our capabilities in women's health. Not because someone found us to be short somewhere, but that we have to absorb so much shame and ridicule because we are a government entity.

Did you know that female Veteran VA health care users more than doubled, from 159,000 in 2000 to 390,000 in 2013? Or that VA is the national leader in providing mammograms? Military Sexual Trauma (MST) presents a wholly unique challenge to our ranks, and to help address this, VA has established MST Coordinators to assist Veterans filing disability claims related to MST.

Prosthetics presents a significant issue to our female Veterans, and we're making progress there too. I recall my experience filming the prosthetics lab in Las Vegas and meeting the chief, himself a Veteran with a device. He showed us the imagery machine that scans an exact replica of an amputee's "residual limb," flips it and prints an exact replica. His team and he makes custom devices from scratch. I was amazed and impressed to learn about how we are treating our Veterans and the passion of our employees as they do their work. Just watch his story. And don't miss another dedicated employee, VA Nurse Riah Takia, who tells us about her experiences of helping to meet the specialized needs of women.

A recent article in The Washington Post quotes Dr. Patricia Hayes, VA's chief consultant for Women Veterans Health:

"It's not your father's VA – it really isn't," Hayes said in an interview. She added: 'We have geared up and are gearing up. But we have a lot of catching up to do.'

"Hayes said agency officials are working hard to re-educate staff and change the male-dominated culture, with campaigns that include posters and videos that say, 'This is not your father's VA,' and pictures of women in combat gear with the slogan, 'Not every GI is a Joe.'

"She said VA also has opened a women's call center [Women Veterans Hotline] so staff can be more proactive."

I appreciate the attention on VA, and any improvement, funding, volunteering or donations will be welcomed by all. What I really appreciate is providers applying to work at VA and being proud to do so!

Good leaders lead from the front. And with the hard work and dedication of our employees, VA will be in that position on women's health care as well. We have been, are and will continue to make advancements in the field.

At VA, we need quality employees, quality providers, volunteers and support for our Veterans. If you want to talk about VA, learn about VA... spend a few hours volunteering. Or, you can Join VA and work to help us continue to provide solutions to our female Veterans. There's the salary, the benefits and such. But there is a mission you'll serve and a goal that you'll be striving to attain, that the 14th president of the United States, one Abraham Lincoln, established in his second inaugural address. It's just that, "him who shall have borne the battle," is a bigger field now.

Source: <http://www.blogs.va.gov/VAntage/28225/truth-about-womens-healthcare-vha/>

Casualty Assistance *(The following is an excerpt of info from the Air Force Casualty person at Joint Base Lewis-McChord.)*

It is very important that we all stay informed about changes in programs that affect us.

There is one particular topic that I would like to touch upon today and that is the need for all retirees to have a personal documents file. This document file should contain (at a minimum) copies of; all DD Forms 214, VA disability rating sheets, marriage and divorce documents from both the retiree and spouse, wills, insurance policies, as well as information regarding burial preferences and medical records. Here's a few reasons why:

- o The VA has a survivor annuity program called Dependency and Indemnity Compensation (DIC). This program pays \$1254.00 a month (extra amounts are sometime payable) to surviving spouses in cases where the VA determines the veterans death is service connected. When we apply for this benefit there are documents that should be sent with it, this includes; the death certificate, current marriage certificate, proof of termination (divorce decrees/death certificates) of all prior marriages (of retiree and spouse), all DD Forms 214, any previous VA rating sheets, and pertinent medical records to support the claim. Just because you're not currently receiving disability from the VA doesn't mean you shouldn't have this document file. Veterans who were in Vietnam had no idea that years later they or their spouses would be able to file claims for "Agent Orange".
- o Some surviving spouses have no idea if their spouse has life insurance, I have no doubt that some life insurance goes unclaimed simply because the spouse doesn't know there is any. That should not happen and is far less likely to happen if all this type of information is stored in one central location and our survivors know where that location is.

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

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

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

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

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

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

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

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

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

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



Guide to Space A Travel | By Marc Acton

What's Space A?

Every day, DoD airplanes fly all around the world. When these planes aren't full, military personnel (and often their family members) can fill the empty seats. Usually these flights are free if they're within the U.S.; flights outside the country require a small tax. Most of the available seats are on flights run by the Air Force's Air Mobility Command that include destinations in dozens of countries.

Almost Everyone is Eligible

All active duty personnel can fly Space A, and usually their dependents can, too, even unaccompanied. This includes Guard and Reserve dependents in certain cases, like if their sponsor is deployed for 120 days or more. Retirees who are eligible to receive retirement pay can fly and bring their family members with them. Reservists and guardmembers who are on active-drilling status (not Individual Ready Reserve) can fly, too, when they're not on duty - but only to U.S. states or territories, which includes some appealing locations like Hawaii, Guam, and Puerto Rico.

Each kind of passenger must bring a different set of documentation. You'll need identification (passports or visas if you're traveling overseas) and copies of leave orders, if applicable. Reservists, guardmembers, and retirees need extra documentation to prove their eligibility. Find the specific eligibility and documentation requirements on [Air Mobility Command's travel website](#).



Continued on page 25 – "Travel"

Travel - Continued from page 24

Find a Flight | The biggest hurdle to Space-A travel is the scheduling. For security reasons, specific times and destinations of flights are not published more than 72 hours in advance of a flight. So while some locations do have “regular” destinations they fly to, Space-A passengers should adopt the Marines Corps' unofficial motto *semper gumby* (always flexible), avoiding concrete plans based on flight schedules that change often.

Most major Air Force bases have passenger terminals, as do many Navy and a handful of Air National Guard bases. Check out the [full list of terminals](#). Most post their [available flights on Facebook](#). If you can't find your terminal there, most terminals make their schedules available on recorded messages, or you can call the terminal directly.

Commercially produced guides list routes for each Space-A terminal, but don't make any major plans based on these published routes, which often are out-of-date by the time the books make it to print. Only the individual terminal's 72-hour notices are reliable, and even those are subject to change without notice. That *semper gumby* attitude will take you far. The best way to make the most out of Space-A travel for leisure is to show up at a major passenger terminal that has lots of flights and go where the wind takes you.

Get a Seat | Once you know what terminal you will depart from, sign up with the terminal to get your name on “the list.” You don't have to sign up for a specific day. Putting your name on the list tells the terminal you plan to travel with them. Do this as soon as you can, up to 60 days in advance of the dates you want to travel. Usually you can sign up online, but check with your terminal because each has its own rules.

Once a flight you'd like to take is announced, show up prior to the roll call time listed on the 72-hour notice and check in with the terminal personnel. You'll tell them which flight you'd like to take, and they'll ensure all your paperwork is correct. If seats are available, they're given out based on the category of the travelers who want them. While a full list of the category breakdown is available online, the basic rule is, the more necessary the reason for flying, the higher the category assigned to the passenger. Active duty servicemembers and their accompanying families traveling on emergency leave are Category 1, for example, while retirees, guardmembers, and reservists are lowest priority.

Within each category, seats are given on a first-come, first-served basis. At the roll call, terminal personnel go down the list by category, filling seats based on who has checked in for the flight. If multiple travelers in one category are competing for a seat, the traveler who has been on the sign-up list the longest will get the seat. This is why signing up as close as you can to 60 days out is important. A passenger in the same category who has been on the list for 45 days will get a seat before a passenger who has been on the list for 35.

Be Ready for Anything | If you're traveling for fun, you're a low-category traveler. That means you should be prepared to wait to get what you want. It's worth repeating, the No. 1 key to flying Space A successfully is flexibility. It is not unusual for flights to be delayed or canceled. Don't make the mistake of assuming because a flight goes exactly where you want to go that you're going to get on it. If you have the luxury of coming back for the next week's flight, you're more likely to be successful. Even better, adjust your plans on the fly and pick a new destination to keep from wasting away in a terminal hoping your number will be called.

Have a Backup Plan | Fight the unpredictability of Space-A travel with a backup plan, especially for return flights. If you absolutely have to be somewhere at a certain time, you might want to consider other traveling options. But if you have the time and the desire to see whatever corner of the world makes itself available to you, Space A can be an incredibly cheap way to scratch the itch for adventure.

Source: <http://www.moaa.org/Content/Publications-and-Media/Features-and-Columns/MOAA-Features/Guide-to-Space-A-Travel.aspx>



Social Security

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



If you receive benefits or have Medicare, you can:

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

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



Don't Know Social Security Rules? You Could Take a Big Hit

by Rich Hansen

What you don't know about Social Security could cost you thousands of dollars. A recent AARP survey conducted in conjunction with the Financial Planning Association found that while many Americans approaching retirement have a broad understanding about Social Security benefits, there is a serious knowledge gap in some critical areas.

For example, while 88 percent of those surveyed knew that waiting past age 62 until their full retirement age would increase their benefit amount, only 5 percent knew by how much. The answer is 25 to 30 percent, depending on their birth year.

And only 1 in 3 knew that waiting until age 70 would give them their highest monthly benefit, another 24 to 32 percent, depending on whether they were born before or after 1960.

"It's important for people nearing retirement age to get accurate information about what benefits they are eligible to receive," says AARP Chief Public Policy Officer Debra Whitman. "When it comes to Social Security, not understanding the details can lower your benefits for the rest of your life."

Details matter. While 97 percent of survey respondents knew that someone can collect survivor benefits after a spouse dies, only 7 percent of those who understood that the claiming age affects the amount of survivor benefits knew that the survivor can maximize the benefit by claiming it at full retirement age.

About a fourth of those surveyed knew, correctly, that spousal benefits are available to unmarried ex-spouses if the couple had been married at least 10 years, but one-third mistakenly thought they could collect if they'd been married five years. Nearly as many didn't know they could collect at all based on their ex-spouse's work record.

AARP tools related to Social Security and retirement planning include:

- An online [calculator](#) for finding out if your retirement plans are on track.
- Online [answers to your questions](#) on Social Security.
- An online [calculator](#) for estimating your Social Security retirement benefits.
- The AARP-produced book [Social Security For Dummies](#), available online or at your local bookstore.

SOURCE: <http://blog.aarp.org/2015/09/25/dont-know-social-security-rules-you-could-take-a-big-hit/>



A journey is a person in itself; no two are alike. And all plans, safeguards, policing, and coercion are fruitless. We find that after years of struggle that we do not take a trip; a trip takes us. ~ John Steinbeck

"No place is ever as bad as they tell you it's going to be." ~ Chuck Thompson

Wanderings

15 Early Telephone Etiquette Rules We Should Bring Back

Modern phones do just about everything, so it's easy to forget that they can make actual calls, too. Take this opportunity to brush up on some old-fashioned phone etiquette from the days when the technology was brand-new—this way, you won't be caught off-guard next time someone actually dials your number to give you a ring.



1. Don't say "hello," it's a waste of time.

The practice of saying "hello" at the beginning of every call was thought to be so superfluous that British phone authorities included instructions in their guidebooks in the 1920s to advise people not to use the greeting. "Hello" should be implied, they figured, and the extra time used to issue the pleasantries tied up phone lines. Modern day fans of getting to the point will surely agree.

2. Take Alexander Graham Bell's Advice.

Telephone inventor Alexander Graham Bell suggested a different greeting for use on his creation: "Ahoy." It didn't catch on, but it's certainly more fun to say than "hello." We're sure Bell would have appreciated you following his lead.

3. Always be ready to talk when you call someone.

A worrying practice in the early 20th century saw folks placing calls and then leaving their telephones to go about their other business, often making a family member or servant tell the person on the other line to wait for the lengthy process of completing the call. If you don't have time to call someone, don't call them.

4. Never invite someone to a party over the telephone.

At the turn of the 20th century, it was considered rude to invite someone to a shindig over the phone. Real mail should be used, etiquette experts insisted, as the new technology wasn't becoming of something as important as a party. The permanence of paper post also gave recipients a record and reminder of where and when the get-together will be held.

5. But if you are, you should also reply by phone.

If someone breaks rule number four, it is up to you to adhere to their faux pas and RSVP via telephone. It's only fair.

6. Never ask, "Who are you?"

While caller ID may have done away with this problem, early phone etiquette guides instructed people to guess who was calling rather than ask directly. Their reasoning—that the question "Who are you?" is belittling—still makes sense today.

7. Resolve all arguments by telephone.

An early 20th century phone guide for women advised them to handle all

Continued on page 28 – "Telephone"

Community Service: Top 10 Reasons to Volunteer

Thinking of becoming a volunteer? See a list of reasons that will help you make up your mind.

#10: It's good for you.

Volunteering provides physical and mental rewards. It:

- **Reduces stress:** Experts report that when you focus on someone other than yourself, it interrupts usual tension-producing patterns.
- **Makes you healthier:** Moods and emotions, like optimism, joy, and control over one's fate, strengthen the immune system.

#9: It saves resources.

Volunteering provides valuable community services so more money can be spent on local improvements.

- The estimated value of a volunteer's time is \$15.39 per hour.

#8: Volunteers gain professional experience.

You can test out a career.

#7: It brings people together.

As a volunteer you assist in:

- Uniting people from diverse backgrounds to work toward a common goal
- Building camaraderie and teamwork

#6: It promotes personal growth and self esteem.

- Understanding community needs helps foster empathy and self-efficacy.

#5: Volunteering strengthens your community.

As a volunteer you help:

- Support families (daycare and eldercare)
- Improve schools (tutoring, literacy)
- Support youth (mentoring and after-school programs)
- Beautify the community (beach and park cleanups)

#4: You learn a lot.

Volunteers learn things like these:

- Self: Volunteers discover hidden talents that may change your view on your self worth.

Continued on page 28 – "Volunteer"

Telephone - *Continued from page 27*

quarrels by telephone. According to the guide, the ability to immediately connect with someone over the phone prevented both parties from stewing over the offending matter on their own, which only makes things worse.

8. Don't swear.

In some telephone networks in the 1910s, using profane language could result in a fine (or even a trip to court!). Keep it polite, folks.

9. Mind that facial hair.

In an effort to encourage people to speak more clearly into their telephones, one California service had to remind male users to keep their mustaches out of the mouthpiece's opening.

10. Say your telephone number when you answer the phone.

It was a good method to ensure folks had the right number. Time-consuming, yes, but nowadays it'd be a nice way to remind ourselves of our own numbers, something that often gets lost in the age of digital phonebooks.

11. Don't be afraid to tell someone to zip it.

In the '40s and '50s, it wasn't considered rude to stop someone mid-sentence to tell them you were done with the conversation. In fact, a phone service issued a suggested phrase to use: "I'm sorry, but I have to stop now. Thank you for calling."

12. Keep your mouth one and a half inches from the receiver.

This was calculated to be the ideal distance to ensure the best sound quality. Anything that eliminates speakerphone shouting is still advisable today.

13. Pay attention.

This should have been a no-brainer then and it should be a no-brainer now, but phone companies had to remind people to focus on the conversation, not their cigar or newspaper. That reminder is still needed today (except for the cigar and newspaper part...).

14. Don't call before 9 a.m....

Unless instructed to by the call's recipient.

15. ... and don't call after 9 p.m.

Staying off the phone in general past that hour (which means no email, texting, etc....) will be a boon to your sleep schedule.

Whether you say "hello" or "ahoy," GEICO's customer service will always be a pleasure thanks to their impeccable telephone manners.

SOURCE: <http://mentalfloss.com/article/61087/15-early-telephone-etiquette-rules-we-should-bring-back>

Volunteer - *Continued from page 27*

- Government: Through working with local non-profit agencies, volunteers learn about the functions and operation of our government.
- Community: Volunteers gain knowledge of local resources available to solve community needs.

#3: You get a chance to give back.

People like to support community resources that they use themselves or that benefit people they care about.

#2: Volunteering encourages civic responsibility.

Community service and volunteerism are an investment in our community and the people who live in it.

#1: You make a difference.

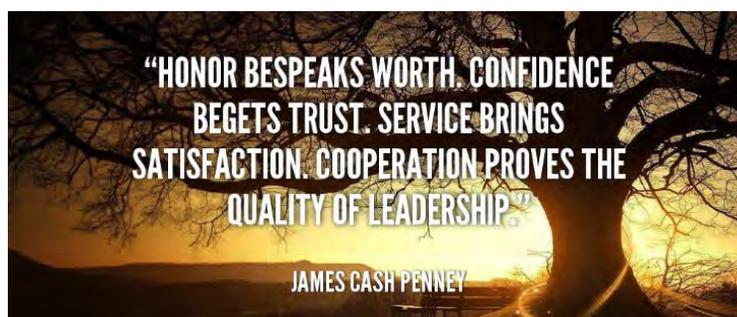
Every person counts!

SOURCE: <https://students.ucsd.edu/student-life/involvement/community/reasons.html>

People choose to **volunteer** for a variety of reasons. For some it offers the chance to give something back to the community or make a difference to the people around them. For others it provides an opportunity to develop new skills or build on existing experience and knowledge.

**THE BEST WAY TO FIND YOURSELF
IS TO LOSE YOURSELF
IN THE SERVICE OF OTHERS.**

GANDHI



VET thoughts & views

Veteran's Organizations:

There are many veteran/retiree associations available for us to participate in. Why should we belong? Our leaders in Washington are vote counters and the veterans' organizations are there to lobby for our benefits—they have a coalition that presents a united front and a consolidated total of potential voters. It is not necessary that we are active participants, although that helps, but the card carrying members add to the totals. My recommendation is that each of us join as many as we can afford. Benefits erosion is a continuing problem!!



(See page 10 for a listing of Guam-area Military-Veteran organizations.)



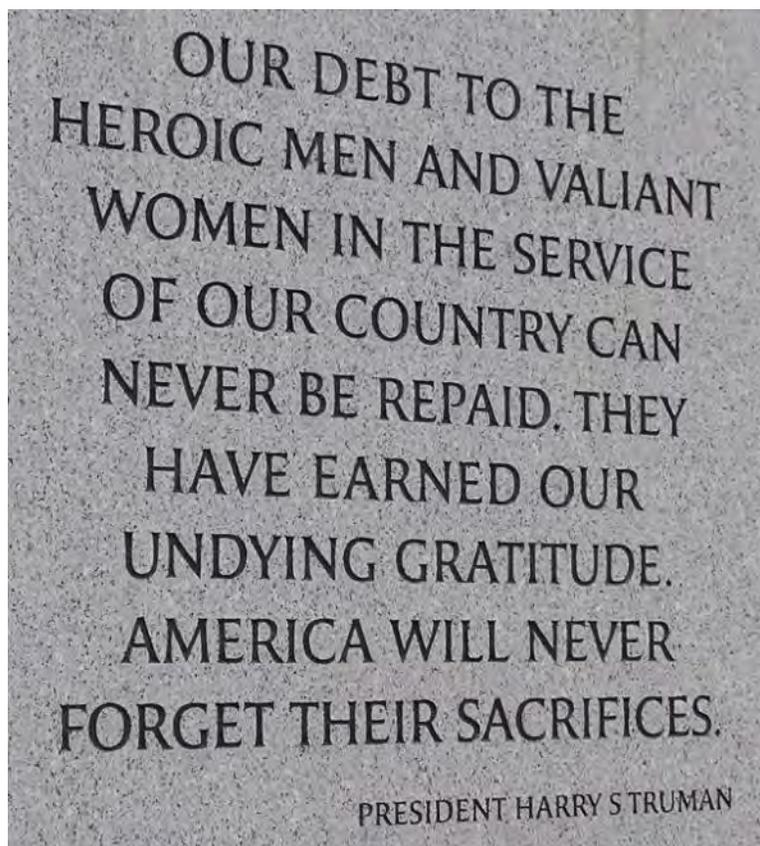
Andersen AFB Airman's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airman's Attic is located at 1558 Bamboo Lane. Note that the Airman's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#). Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.

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*



Brains of older people are slow because they know so much.
 People do not decline mentally with age, it just takes them longer to recall facts because they have more information in their brains.
 Scientists believe this also makes you hard of hearing as it puts pressure on you inner ear. Much like a computer struggles as the hard drive gets full, so too, do humans take longer to access information when their brains are full.
 Researchers say this slowing down process is not the same as cognitive decline. The human brain works slower in old age, said Dr. Michael Ramscar, but only because we have stored more information over time. The brains of older people do not get weak, on the contrary, they simply know more.
 Also, older people often go to another room to get something and when they get there, they stand there wondering what they come for.
 It is NOT a memory problem, it is nature's way of making older people do more exercise.....

Focus on Transition



What You Wish You'd Known Before Your JOB INTERVIEW

Common nonverbal mistakes made at a job interview

From a survey of 2,000 bosses.

- 21% Playing with hair or touching face
- 47% Having little or no knowledge of the company is the most common mistake job seekers make during interviews
- 67% Failure to make eye contact
- 38% Lack of smile
- 33% Bad posture
- 21% Crossing arms over their chest
- 9% Using too many hand gestures
- 26% Handshake that is too weak
- 33% Fidgeting too much

In a survey of 2,000 bosses, 33% claimed that they know within the first 90 seconds of an interview whether they will hire someone

The average length of an interview is approximately 40 minutes

Statistics show that when meeting new people the impact is:

- 7% From what we actually say
- 38% The quality of our voice grammar and overall confidence
- 55% The way we dress, act and walk through the door

Clothes

- Bright colors are a turnoff
- 70% Employers claiming they don't want applicants to be fashionable or trendy.
- 65% Of bosses said clothes could be the deciding factor between two similar candidates.

Top Ten Most common mistakes made at a job interview

- 10 Over-Explaining Why You Lost Your Last Job
Conveying That You're Not Over It 9
- 8 Lacking Humor, Warmth, or Personality
Not Showing Enough Interest or Enthusiasm 7
- 6 Inadequate Research About a Potential Employer
Concentrating Too Much on What You Want 5
- 4 Trying to Be All Things to All People
"Winging" the Interview 3
- 2 Failing to Set Yourself Apart From Other Candidates
Failing to Ask For the Job 1

Most common tips about interviewing

- 4 Learn about the organization
- 3 Have a specific job in mind
- 2 Review your qualifications for the job
- 1 Be ready to briefly describe your experience

5 questions most likely to be asked

- 5 Tell me about your experience at _____
- 4 Why do you want to work for us?
- 3 What do you know about our company?
- 2 Why did you leave your last job?
- 1 Tell me about yourself



Job interviews are stressful. The reason they are stressful is because you have to make yourself look like the most outstanding applicant for that job. They shouldn't be stressful though. I think that when it comes to interviews the main reason people don't get the job is because they were too concerned about looking like the most outstanding applicant for the job. It's easy to let anxiety compromise the interview. If I have any personal advice to give you, I would tell you to just be yourself. It might be cliché, but it truly is the best way to act when meeting anybody new for any reason. Employers are generally pretty intuitive when it comes to interviewing job candidates. So if you're acting phony, you'll most likely come off as a phony person. Below is an infographic that has some other useful tips for dominating a job interview. Another useful tip from myself, which also litters the infographic, is that appearance is everything. We'd like to think that people shouldn't be judged solely off appearance, but the way someone looks makes an impression on you before you even make eye contact with that person. And it makes sense. Your appearance says a lot about you, whether you like it or not. For example, if I meet you, and you're wearing a Led Zeppelin t-shirt, I will instantly know that you like Led Zeppelin. Not only that, I would go so far as to make the assumption that you like classic rock and roll. Even further, I would assume that you're a cool person. Because Led Zeppelin is awesome. However, in the unlikely event that the shirt, to you, is meaningless, then you need to take that shit off right now.

<http://www.dailyinfographic.com/what-you-wish-you-d-know-before-your-job-interview-infographic>

"What someone may lack in talent can be more than made up for in self-motivation, self-direction, and follow-through."

~ Miles Anthony Smith

Think of your job interview as a battle in which your work experience is your strategy, skills are your ammunition, nervousness is your enemy and confidence is your ally.

OPINION: Young Veteran, Why Don't You Care?

A disturbing trend is showing younger military veterans falling away from Veteran Service Organizations. It's time to address this issue at the local level.

I recently read an article “Why are the younger Veterans avoiding the Veteran Service Organizations (VSO),” written by Les Davis, a National Recruiter for AMVETS.

Before I get to the specifics of the article, I want to give my background. I am a 37-year-old veteran of Operation Iraqi Freedom (2003-2004), that is very actively involved in the Veterans of Foreign Wars (VFW). I am also a very busy husband and father, who works as a web designer.

The above-mentioned article basically criticizes all Veteran Service Organizations, like the VFW, American Legion, and AMVETS for failing to do enough to attract younger veterans. My first reaction was “yes...they don't do enough” and I agreed with most of the suggestions for improvement. I shared it with a group of fellow veteran leaders. One of them said, “I am so sick of this crap.” This caught me off guard and I was rather confused at first, but he further explained that he was tired of hearing the negatives; the why veterans are not joining instead of the why they are or why they should. His feedback got me thinking about it, and I decided to write this counter article. I'll be honest, I point the finger at my fellow younger veteran, not the VSO.

So why are my fellow young Veterans avoiding VSOs?

The top excuses I have heard are:

- ✓ “I am too busy. I just don't have the time right now.”
- ✓ “I don't have the money right now.”
- ✓ “I don't see what I get for joining.”
- ✓ “I don't want to be the only female.”
- ✓ “I didn't feel welcome there.”
- ✓ “I don't like long meetings.”
- ✓ “I don't need help with VA stuff.”

When did we as veterans start thinking like this? When did we become so entitled, to the point that “what's in it for me” is most important? Why do VSOs feel they have to give you a free gift to get you to care about helping our fellow veterans?

It's not just Iraq and Afghanistan veterans that are avoiding the VSOs. Vietnam veterans are staying away too. I won't pretend to act like I know what it felt like when they came home. My homecoming was a celebration, that hasn't stopped. But how is avoiding other Vietnam veterans and younger veterans helping?

We need you, frankly you understand the hell some of us experienced better than anyone.

Instead of dwelling on why my fellow young veterans are not joining or why they seem to have chosen not to continue to serve, I will attempt to express why you need to join a VSO now, not later.

Reason 1: Duty... the required amount of time needed to be a member of a VSO is exactly zero minutes. When you join and do nothing but pay your approximately \$30 per year, you still help the organization. When the VFW goes to Washington to fight for your benefits, the number of members is our strength. The more members the organization has, the more our elected know they better listen. You can honestly be as active or inactive as you choose. You can come and go as your life allows, but we need you to join plain and simple, if for no other reason than to protect veteran benefits.

Reason 2: Selfless Service... Most veterans joined the military because they felt a calling to serve and during your years in uniform that grows. By joining a VSO, you are helping your fellow veterans and continuing your service. I have survivor's guilt and actively participating helps me honor them.

Reason 3: Loyalty... There is something amazing about the bond between veterans. By joining a VSO, you are honoring your elder veterans that started them. You are connecting and being there for your fellow veterans, and you are making things better for future veterans.

Reason 4: Fun... You get to surround yourself with people that like to cuss, make fun of each other's branch of service, slam challenge coins down, harass the medics, talk trash of today's soldiers, and laugh really hard like you did with “your guys”.

So I ask you today, have you forgotten your Soldiers Creed? You are “a warrior and a member of a team.” Your team needs you, and you probably may not know it but you need them. I love my post, from the WWII veterans that opened it, to the Korea veteran that works every Bingo night, to the Vietnam guys, to the younger veterans and their families.

As a young veteran, you have the “key to the city” to make the post your own. The older veterans want to make it work for you. They want their beloved group to continue. If you don’t like something about the post, then work to make it better. Don’t expect it to be perfect, make it perfect.

You once stood tall and said “I will never accept defeat. I will never quit.” Have you quit serving? Do you really not have the time to help your fellow veteran? It is important and necessary, and joining a VSO is something every veteran should do today, not eventually. VSOs don’t need a better marketing strategy to get our generation to join; you just need to remember how it felt to serve something bigger than yourself and to be a part of something great.

Keith Lucas is the Post Surgeon for VFW Post 5923 in Camdenton, MO. Learn more about the VFW at VFW.org.

This letter to the editor was written by Camdenton VFW Medic Keith Lucas to address the needs of young veterans and the role of Veteran Service Organizations at Lake of the Ozarks.

SOURCE: http://lakeexpo.com/news/lake_news/opinion-young-veteran-why-don-t-you-care/article_8b79c14c-dbde-11e5-98f2-cff5b570b503.html

Corporate Gray Newsletter

Transition Advice

Networking and Your Job Search

It is estimated that at least 80% of jobs are found through networking. The old adage "It's not what you know, but who you know," holds true in the job search. Of course, your skills and experience are what will ultimately land you the job, but your networking efforts will open the doors to opportunities.

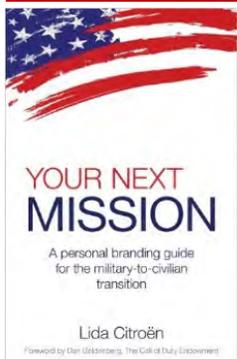
It's important to include both formal and informal networking in your job search process. Formal networking is taking a direct approach in asking for job leads and referrals, and attending professional networking events such as association meetings, industry conferences, or business social events.

Informal networking can occur at a family gathering, holiday party, or community event, where it is acceptable to casually mention that you are seeking employment. Casual acquaintances and conversations can often lead to unexpected job opportunities, so don't overlook the power of informal networking.

For more information and guidelines for networking effectively, read [Job Search Networking - Part 1: Types and Tips](#) on the Corporate Gray Blog.

Search out and connect with fellow veterans for support with your job search. They've been through the transition and are often very willing to help out a fellow service member. Find them through social media sites such as LinkedIn.com, and through veteran websites, military associations, and fellow military colleagues. Learn more at [Networking and the Job Search - Part 2: Connect with Fellow Veterans](#).

Social media is a powerful networking tool for a job seeker. It allows you to build a boundless network right from your computer -- connecting to colleagues, recruiters, experts and influencers in your industry to help get your foot in the door of opportunities. For some quick tips on building your network via LinkedIn, Facebook, and Twitter check out [7 Tips for Networking with Social Media](#) on the Corporate Gray Blog.



Your Next Mission: A Personal Branding Guide for the Military-To-Civilian Transition, is a powerful new employment resource available for the millions of veterans currently or soon-to-be transitioned into the civilian sector. This book specifically addresses the gap in current tools available for the military-to-civilian transition challenge by providing a clear, compassionate, and compelling guide to building a unique personal brand, evaluating career options based on individual values, and providing clarity in the job search process for veterans. With interviews from key executives from America’s leading companies, transitioned veterans and veteran advocates, *Your Next Mission* provides insight, tools, confidence, and competitive advantage for the veterans’ next chapter in their lives.

SOMETHING TO PONDER – The humor of life

25 GREAT TRUTHS

1. In my many years I have come to a conclusion that one useless man is a shame, two is a law firm, and three or more is a congress. ~ John Adams
2. If you don't read the newspaper you are uninformed, if you do read the newspaper you re misinformed. ~ Mark Twain
3. Suppose you were an idiot. And suppose you were a member of Congress. But then I repeat myself. ~ Mark Twain
4. I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle. ~ Winston Churchill
5. A government which robs Peter to pay Paul can always depend on the support of Paul. ~ George Bernard Shaw
6. A liberal is someone who feels a great debt to his fellow man, which debt he proposes to pay off with your money. ~ G. Gordon Liddy
7. Democracy must be something more than two wolves and a sheep voting on what to have for dinner. ~ James Bovard, Civil Libertarian (1994)
8. Foreign aid might be defined as a transfer of money from poor people in rich countries to rich people in poor countries. ~ Douglas Case, Classmate of Bill Clinton at Georgetown University.
9. Giving money and power to government is like giving whiskey and car keys to teenage boys. ~ P.J. O'Rourke, Civil Libertarian
10. Government is the great fiction, through which everybody endeavors to live at the expense of Everybody else. ~ Frederic Bastiat, French economist (1801-1850)
11. Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it. ~ Ronald Reagan (1986)
12. I don't make jokes. I just watch the government and report the facts. ~ Will Rogers
13. If you think health care is expensive now, wait until you see what it costs when it's free! ~ P. J. O'Rourke
14. In general, the art of government consists of taking as much money as possible from one party of the citizens to give to the other. ~ Voltaire (1764)
15. Just because you do not take an interest in politics doesn't mean politics won't take an interest in you! ~ Pericles (430 B.C.)
16. No man's life, liberty, or property is safe while the legislature is in session. ~ Mark Twain (1866)
17. Talk is cheap, except when Congress does it. ~ Anonymous
18. The government is like a baby's alimentary canal, with a happy appetite at one end and no responsibility at the other. ~ Ronald Reagan
19. The inherent vice of capitalism is the unequal sharing of the blessings. The inherent blessing of socialism is the equal sharing of misery. ~ Winston Churchill
20. The only difference between a tax man and a taxidermist is that the taxidermist leaves the skin. ~ Mark Twain
21. The ultimate result of shielding men from the effects of folly is to fill the world with fools. ~ Herbert Spencer, English Philosopher (1820-1903)
22. There is no distinctly Native American criminal class, save Congress. ~ Mark Twain
23. What this country needs are more unemployed politicians. ~ Edward Langley, Artist (1928-1995)
24. A government big enough to give you everything you want, is strong enough to take everything you have. ~ Thomas Jefferson
25. We hang the petty thieves and appoint the great ones to public office. ~ Aesop

“The News isn’t there to tell you what happened, It’s there to tell you what it wants you to hear or what it thinks you want to hear.” ~ Josh Whedon

WHAT YOU SHOULD KNOW ABOUT:

- Why bats are dying by the millions
- Why bees are dying by the billions
- Why bird populations are plunging
- Ocean acidification
- The melting ice caps
- Deforestation
- Dangers of natural gas fracking
- GMO, Monsanto, and the problems caused by toxic farming practices
- Potential food shortages because of drought, soil depletion, and the plunge in wildlife populations
- Polluted and depleted aquifers
- How to grow food
- Hazards of industrial pollution
- How your rights are being violated
- The realities of war
- Growth of the prison industry
- Lies about the War on Drugs
- Lies about immigration
- How to disconnect from fossil fuels
- Permaculture and sustainable living

WHAT THE NEWS TELLS YOU ABOUT:

- Who got murdered
- Who said what that doesn’t matter
- Kanye West and Kim Kardashian
- The First Lady’s workout routine
- Justin Beiber
- Who is getting divorced
- Drama in D.C.
- Corporate products to buy
- Courtroom scandals
- Misinformation about everything
- Who is gay
- Sports drama
- ‘Reality’ show drama
- What various people are wearing
- Who got arrested
- How many cars are selling
- Sex scandals
- Who got an award
- Car chases
- Socialites
- Whatever subtly perpetuates fear
- Whatever will keep you tuned in

I am a Seenager (Senior Teenager)

I have everything that I wanted as a teenager, only 60 years later.

I don't have to go to school or work.

I get an allowance every month. I have my own pad.

I don't have a curfew.

I have a driver's license and my own car.

I have an ID that gets me into bars and the liquor store. I like the liquor store best.

The people I hang around with are not scared of getting pregnant, they aren't scared of anything, they have been blessed to live this long, why be scared..... and I don't have acne.

Life is Good!



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**

Ever Wonder

about those people who spend \$2.00 apiece on those bottles of Evian water?

Try spelling Evian backwards: NAIVE

If 4 out of 5 people SUFFER from diarrhea...does that mean that one enjoys it?

Why do croutons come in airtight packages? Aren't they just stale bread to begin with?

If Fed Ex and UPS were to merge, would they call it Fed UP?

Do Lipton Tea employees take coffee breaks?

What hair color do they put on the driver's licenses of bald men?

Why do they put pictures of criminals up in the Post Office? What are we supposed to do, write to them? Why don't they just put their pictures on the postage stamps so the mailmen can look for them while they deliver the mail?

Ever wonder what the speed of lightning would be if it didn't zigzag?

If a cow laughed really hard, would milk come out of her nose?

Whatever happened to Preparations A through G?

As income tax time approaches, did you ever notice: When you put the two words 'The' and 'IRS' together, it spells 'THEIRS'?

Why do we park in a driveway and drive on a parkway?

Retirement only means that it is time for a new adventure.

And in the end it's not the years in your life that count, It's the life in your years." ~Abraham Lincoln



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

<p>Mailing Address: 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003</p>	<p>Phone: DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return you call as soon as possible.</i></p>	<p>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</p>
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<p>Commonwealth of the Northern Mariana Islands Saipan RAO PO Box 506680 Saipan MP 96950-0000</p>	<p>Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: PeterC11@yahoo.com</p>
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Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider.

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



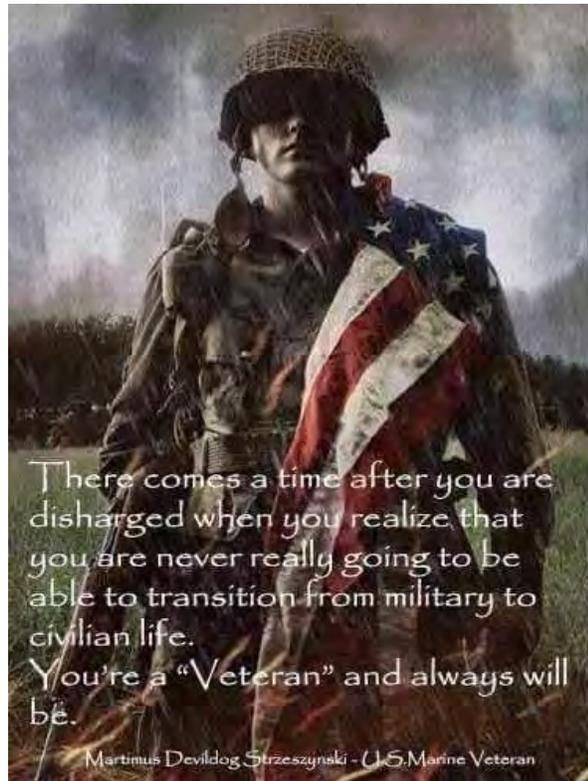
Request your assistance –

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

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

OFFICAL BUSINESS
Return Service Requested

Talent will get you in the door, but Character will keep you in the room.



There comes a time after you are discharged when you realize that you are never really going to be able to transition from military to civilian life. You're a "Veteran" and always will be.

Martinius Devildog Strzeszynski - U.S. Marine Veteran