

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

*Serving Those Who Have Served or Still Serving*



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



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

# This **FLAG** still **MEANS** **SOMETHING** to **ME**



# Guam Retiree Activities Office Newsletter

October 2016  
Volume 6, Issue 6

**Guam Retiree Activities Office**

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# ANNUAL MILITARY RETIREE APPRECIATION DAY



Hosted by 36<sup>TH</sup> WING – ANDERSEN AIR FORCE BASE  
Guam Retiree Appreciation Committee

Wellness & Information Booths ▪ Guest Speakers ▪ Benefits Updates  
Continental Breakfast ▪ Entertainment ▪ Luncheon ▪ *and more!!*

**SATURDAY – OCTOBER 22, 2016**

**8 AM**

Registration  
Breakfast

**9 AM TO 2 PM**

FITNESS CENTER GYMNASIUM  
ANDERSEN AFB

*Reconnect with those you served with!*

For More Information  
Contact the RAD Committee

RSVP at: [www.guammrad.com](http://www.guammrad.com)  
email: [retiree.appreciation.guam@gmail.com](mailto:retiree.appreciation.guam@gmail.com)

(671) 366-2574 (leave message)



GuamRAO



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

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

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

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

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

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

## You Served – You Deserved

**REMEMBER** - the Guam RAO is for the entire  
Guam Military retiree and veteran community  
– all services, all ranks –  
as well as their dependents and survivors.

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

### Guam RAO on the WEB!

Web Page:

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

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

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



## Guam Retiree Activities Office – Our Mission

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

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

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

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

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

*These numbers include: those in Retired Pay status, Gray Area Reservists, SBP/RSFPP Recipients, and other survivors  
(widows/widowers). Outlying Areas include: FSM, Palau, and Marshalls*

### Volunteers Needed !!!

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

### Be a Volunteer RAO Counselor ...

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

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

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

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



## Announcements...

- The **State VA Office** is located in Asan (next to Harley Davidson). Call 475-8388 if you have questions, concerns or need assistance.
- Veterans who are registered in the VA system, regardless of category (1-8), should receive a **VA Choice Card**. If you haven't received a card, call 1-866-606-8198 and request for a card. If you are encountering any issues with the Choice Card Program, call Joe San Agustin at 475-8388/89/91/92.
- It's very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment. You must have a copy of your DD Form 214.
- Next of kin of veterans not buried at national or state veterans cemetery may order a bronze medallion to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. To order, please call the Guam Veterans Affairs Office at 475-8388/91/92.
- The VA cemetery chapel is available for use for public viewing. Call the VA office at 475-8391/2.
- **VA Clinic (CBOC):** 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306. Note: *Veterans should report 30 minutes prior to their scheduled appointment time.*
- Veterans who made an appointment at the VA Clinic and still haven't been seen, should call nurse Bernadette Santos at the VA Clinic at 475-5760 and Joe San Agustin at 475-8391/2.
- When you call the CBOC and cannot get through after several attempts, or if you signed in as a walk-in patient and took too long to be seen, or weren't seen at all, immediately notify Brig. Gen. Roderick Leon Guerrero at 475-8388 or Bill Cundiff at 565-4561.
- CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.
- **VA Home Based Primary Care:** 475-0061; **Veterans employment specialist:** 475-5783/5786 ([anthony.cruz@va.gov](mailto:anthony.cruz@va.gov)). *If you are encountering a problem with any of the above, call 475-8388.*

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- The **VA Federal Benefits Office** is located in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
  - **Guam Vet Center** (Reflection Center): community-based counseling center providing a wide range of social and psychological services, including readjustment counseling to veterans & families, military sexual trauma counseling, and bereavement counseling for families who experiences an active duty death. Phone: 472-7161/977-927-8387.
  - **U.S. VETS:** the US Veterans Initiative is a non-profit that opened the first Veteran's Shelter on Guam in May 2015 (the home office is in Hawaii). In order to be referred to the shelter, the Veteran must enroll in Pacific Health Services at the VA CBOC and the VA Homeless team will be notified. The current shelter has a total of 5 beds and there are no fees/costs to the Veteran. While they do not have a lot of storage space, they are always looking for furniture donations for when a Veteran is able to move into their own place. They also welcome other donations – clothes, shoes, hygiene products, and food.
  - **Homeless Veterans Program** manager is located at the VA Clinic and can be reached at 487-5800.
  - **Disabled Veterans Outreach Program** office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.

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

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

# Guam Veteran

## Meetings / Events / etc.

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 477-8406 for more information and next meeting date/time.

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

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

▶ **The Associates of Vietnam Veterans of America** Chapter 668 meets at 6:30 p.m. every second Friday of the month at the Mangilao headquarters.

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

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

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

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

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.* ▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

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

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

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

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

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

▶ **Veterans of Guam/Motorcycle Club**, "We Ride With Honor and Respect." Meetings are held on the first Thursday of the month. Club rides are held on the second Sunday of the month. Call 788-3366/687-7050.



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

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

## Guam Legislative actions regarding Veterans

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

**377-33 – Veteran Mental Health** – update Guam Code relative to improving Government resources for Veterans struggling with mental health issues. **Status: Received** 09/28/16. For more info: [http://www.guamlegislature.com/Bills\\_Introduced\\_33rd/Bill%20No.%20B377-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B377-33%20(COR).pdf)

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

**333-33 – Veteran Mark on IDs** – require quarterly reports be transmitted to I Maga'láhen 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. **Status: Passed** 09/14/16. For more info: [http://www.guamlegislature.com/Bills\\_Passed\\_33rd/Bill%20No.%20B333-33%20\(COR\)%20PASSED.pdf](http://www.guamlegislature.com/Bills_Passed_33rd/Bill%20No.%20B333-33%20(COR)%20PASSED.pdf)

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

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

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



*“Are you disagreeing because they are wrong or because you have to be right?”* – Paul Glover

## Back to School Means Sharing the Road

School buses are picking up students, kids on bikes are hurrying to get to school before the bell rings, and harried parents are trying to drop their kids off before work.

It's never more important for drivers to slow down and pay attention than when kids are present – especially before and after school.

### Dropping Off

More children are hit by cars near schools than at any other location.

- Don't double park; it blocks visibility for other children and vehicles.
- Don't load or unload children across the street from the school.

### Sharing the Road with Young Pedestrians

Most of the children who lose their lives in bus-related incidents are 4 to 7 years old and they're walking. They are hit by the bus, or by a motorist illegally passing a stopped bus.

- Don't block the crosswalk when stopped at a red light or waiting to make a turn, forcing pedestrians to go around you; this could put them in the path of moving traffic.
- When school zone flashers are blinking, stop and yield to pedestrians crossing the crosswalk or intersection.
- Always stop for a school patrol officer or crossing guard holding up a stop sign.
- Take extra care to look out for children in school zones, near playgrounds and parks, and in all residential areas.
- Never pass a vehicle stopped for pedestrians.
- Always use extreme caution to avoid striking pedestrians, no matter who has the right of way.

### Sharing the Road with School Buses

- If you're driving behind a bus, allow a greater following distance than if you were driving behind a car.
- Never pass a bus from behind – or from either direction if on an undivided road – if it is stopped to load or unload children.
- If the yellow or red lights are flashing and the stop arm is extended, traffic must stop.
- The area 10 feet around a school bus is the most dangerous for children; stop far enough back to allow them space to safely enter and exit the bus.

via Guam DODEA Supervisory Logistics Management Specialist | \*Information provided by the National Safety Council



**ACKNOWLEDGEMENT:** Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other news outlets and military sources. The articles and other information are reprinted here for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Articles may have been edited for space.

# TRICARE Updates / Info



## What You Should Know About Your Cholesterol

September is Cholesterol Education Month. Cholesterol plays an important role in your heart's health but unfortunately, the Centers for Disease Control and Prevention (CDC) [reports](#) that 73.5 million adults have high cholesterol.

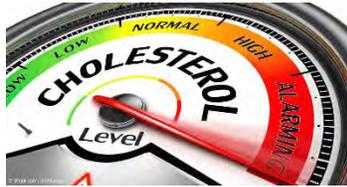
Cholesterol is made by your liver. It is used to make hormones your body needs and to digest fatty foods. It is found in many foods you eat such as egg yolks, fatty meats, and cheese. If you take in more cholesterol than your body uses, the extra cholesterol builds up on the walls of your blood vessels. This makes it harder for blood to flow to your heart and other organs. This can lead to health problems such as coronary artery disease (CAD), which is the most common kind of heart disease in the United States.

Children, young adults and older Americans can have high cholesterol. Risk factors for high cholesterol include diabetes, lack of exercise, poor diet, obesity and genetics. Since there are no signs or symptoms of high cholesterol, for some, the first sign of CAD is a heart attack.

The only way to know if you are at higher risk for cardiovascular disease is to get your cholesterol checked through a simple blood test. TRICARE covers [cholesterol testing](#) every five years in adults age 20 and over, as recommended by the National Heart, Lung and Blood Institute.

Talk to your primary care manager (PCM) for more information on preventive screenings and how to remain heart healthy. Prime beneficiaries may receive clinical preventive services from the PCM or any network provider without a referral or authorization at no cost.

If you use TRICARE Standard, cholesterol screenings are only covered when combined with an immunization, breast, cervical, colorectal or prostate cancer screenings. | Source: <http://www.tricare.mil/CholesterolEducation091416>



## TRICARE Publications Update

Several beneficiary publications were updated to reflect changes under the new TRICARE Overseas Program contract, beginning September 1, 2016. These include changes to the ECHO program, retroactive authorization, aeromedical evacuation, medical records translation assistance, and more. The updated products are listed below.

- \* [TRICARE Overseas Program Prime Remote](#) Fact Sheet
- \* [Extended Care Health Option](#) Fact Sheet
- \* [TRICARE Overseas Program Guide](#)
- \* [TRICARE Overseas Program Handbook](#)
- \* [TRICARE Overseas Program Passport](#)

**Are you retiring from the military?** If so, you're entitled to ongoing dental benefits through the TRICARE Retiree Dental Program (TRDP) [See More](#)

Retiring from the military is a huge step with many decisions to make for both you and your family as you transition into civilian life. Before you retire, you'll need to review your TRICARE benefits – **TRDP benefits are not automatically included in your TRICARE Standard ...**

## What's Your Plan for a Disaster?

Tropical storms, hurricanes, floods, cyber threats – there is no shortage of things that can go wrong. However, there is one thing that everyone can do to protect themselves: stay prepared.

This National Preparedness Month, TRICARE reminds you that preparing for a disaster is not hard, but it does require thought and planning. If the power goes out, are there enough candles and flashlights? If you can't go out for a while, do you have enough water and medication? TRICARE can help you stay informed about your benefit before, during and after a disaster.

When a State of Emergency is issued, TRICARE may authorize early prescription refills, blanket waivers for referrals or other emergency benefits. When authorized, any emergency benefits are announced in email disaster alerts along with their effective dates. Sign up for disaster alerts, and get information on our website, [www.tricare.mil/disaster](http://www.tricare.mil/disaster).

You should also build a [disaster supplies kit](#). Keep in mind that you may have to survive on your own for a few days, so you should have your own supply of food, water and supplies. You can visit [www.ready.gov](http://www.ready.gov), for information on different disaster types, a comprehensive guide on making and communicating an emergency plan, how to care for pets and much more. You can also download the Federal Emergency Management Agency FEMA mobile app. The app contains disaster safety tips, an interactive emergency kit list, storable meeting locations and a map to open shelters and FEMA Disaster Recovery Centers (DRCs). Visit [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app) for more information.

## Medicare and TRICARE: How to Keep Your TRICARE Coverage

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

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

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

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

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

**SOURCE:** TRICARE News Release at <http://www.tricare.mil/TRICAREandMedicare082916>

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## Express Scripts Pharmacy Network Changing for TRICARE Beneficiaries

Express Scripts, Inc. (ESI) [today announced](#) upcoming changes to the retail pharmacy network it manages on behalf of TRICARE. On Dec. 1, 2016, Walgreens pharmacy locations will join the network. CVS pharmacies, including those in Target stores, will leave the network on the same day. The new network will have more than 57,000 locations nationwide, and ensures TRICARE beneficiaries have timely access to retail pharmacies in their community.

ESI is the TRICARE pharmacy contractor, responsible for developing the pharmacy network. ESI reached a new network agreement with Walgreens, which will replace CVS pharmacy in the TRICARE network. This change is intended to provide better value and maintain convenient access for beneficiaries. The addition of Walgreens into the network means that 98 percent of TRICARE beneficiaries will still have a network pharmacy within 5 miles of their home. Find a network pharmacy at [ESI's website](#).

If beneficiaries chose to fill a prescription at CVS after Dec. 1, it will be a non-network pharmacy. This means they will have to pay the full cost of the medication upfront, and file for partial reimbursement.

ESI and TRICARE are working to notify all beneficiaries of this change, and ensure that people currently using CVS have time to switch to another network pharmacy. ESI is doing additional outreach to patients filling specialty drugs at CVS pharmacies to ensure they can move their prescription with no gap in their prescription coverage.

Please visit the [ESI website](#) for more information on this change. | Source: <http://www.tricare.mil/pharmacynetworkchange>

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## Are you retiring from the military?

If so, you're entitled to ongoing dental benefits through the TRICARE Retiree Dental Program (TRDP)

Retiring from the military is a huge step with many decisions to make for both you and your family as you transition into civilian life. Before you retire, you'll need to review your TRICARE benefits. Pre-retirees need to be aware that the TRICARE Retiree Dental Program (TRDP) benefits are not automatically included in your TRICARE Standard or Prime benefits, so to get coverage, you'd have to proactively enroll in the TRDP after your retirement date. If you enroll within four months after your retirement date, you and your family will receive a waiver of the 12-month waiting period for the major services like braces, crowns and dental implants. There is a monthly premium, which is based on your zip code. If you are getting a job that offers dental benefits, please keep in mind that you can combine the TRDP with your future employer's program; this will reduce, or in many cases even eliminate, any co-pays.

Read more at [http://www.hostmtb.org/Handbooks\\_files/TRDP\\_Info\\_For\\_Retiring.pdf](http://www.hostmtb.org/Handbooks_files/TRDP_Info_For_Retiring.pdf)

## TRICARE publications gets redesign, new look

TRICARE offers a wide range of informational materials to help people understand their coverage and make important health care and financial decisions for themselves and their families. Today, TRICARE unveiled the suite-wide redesign of its benefit publications, bringing a new look and a fresh approach to the materials that explain TRICARE coverage.

The revamped suite includes a brand-new *TRICARE Stateside Guide* – a one-stop resource for all stateside coverage information. The guide is an interactive, searchable, web-based publication that puts all the benefit information you need at your fingertips. Features include:

- A breakdown of TRICARE’s program options
- Details relevant to active duty service members, National Guard and Reserve members, retirees, family members and survivors
- Explanations of how coverage is impacted by changing sponsor status and life events
- Details on dental options and the pharmacy benefit
- Easy-to-read tables that highlight contacts, covered services, and more

The time to learn about your health care coverage is before you need it. Check out TRICARE’s educational materials and get the information you, your family, or your patients need to make health care decisions. Find the newly designed materials, including the *TRICARE Stateside Guide*, at [www.tricare.mil/publications](http://www.tricare.mil/publications).



The TRICARE revamped suite includes a brand-new TRICARE Stateside Guide – a one-stop resource for all stateside coverage information. (TRICARE graphic)

## TRICARE’S Nurse Advice Line: the Right Choice for Active Adults

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)?

### IS IT A SICK DAY?

TALK DIRECTLY  
TO A REGISTERED  
NURSE 24/7

1-800-TRICARE  
874-2273  
OPTION 1



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. Get more information about the Nurse Advice Line on the TRICARE [website](http://www.tricare.mil/NALforTFL040416). | Source: <http://www.tricare.mil/NALforTFL040416>

*“I’ve realized that somebody who’s tired and needs a rest, and goes on working all the same, is a fool.” ~ Carl Jung*

## Health / Medical News

# Coffee: Love it or leave it?

*A few cups may be good for you; too many may be harmful. What's a java lover to do?*

Coffee is part of many people's daily routine, whether it's the morning pick-me-up or the evening complement to a satisfying dinner. And it's no wonder: a hot cup of brew is comforting and flavorful. Even better, new evidence continues to associate coffee with health benefits, such as a reduced risk of an early death, as we reported to you in February 2016.

"Our understanding of coffee is evolving. We're learning more about it all the time," says Dr. Eric Rimm, a professor of epidemiology and nutrition at the Harvard T.H. Chan School of Public Health.

### The benefits

Coffee comes from the seeds (or beans) of cherries that grow on the coffee tree. When you pour hot water over dried, roasted, ground coffee beans, you get the savory brown brew that so many people—54% of those 18 and older in the United States—drink daily.

The little beans aren't just tasty; they have small amounts of magnesium, potassium, and niacin. They contain caffeine, which can reduce fatigue and improve alertness and concentration. Best of all, they are loaded with potent compounds such as chlorogenic acid and polyphenols, which have antioxidant properties that help prevent damage to your cells.

Dr. Rimm and his colleagues believe the combination of these compounds may delay the absorption of blood sugar, help cells draw sugar from the blood, increase metabolic rate, and help blood vessels contract and relax. Those actions, they suspect, account for why coffee is associated with lower blood pressure, slower rate of weight gain with age, and reduced risks for developing type 2 diabetes or dying from cardiovascular disease or neurological diseases. "Where we clearly see the greatest benefit is in the realm of diabetes and obesity," says Dr. Rimm.

### The risks

Dr. Rimm says health benefits are associated with an intake of one to five cups of coffee per day, and for many health conditions, it doesn't matter much if the coffee has caffeine or not. However, in some people, too much caffeine—more than 300 milligrams per day—may lead to insomnia, nervousness, heart palpitations, and the jitters. Caffeine taken in after noontime is particularly likely to interfere with sleep. "If you're drinking coffee and getting less sleep every night, you may be putting yourself at risk for developing other chronic conditions over the long term," says Dr. Rimm. Too much caffeine may also raise blood pressure. The negative effects of caffeine go away when you stop consuming it.

Coffee's other risks are oily substances called diterpenes, such as cafestol and kahweol. They make it into your cup if you don't use a coffee filter (see "French press coffee"). "Five to eight cups a day of unfiltered coffee may actually raise your 'bad' LDL cholesterol," says Dr. Rimm. If you must drink unfiltered coffee, Dr. Rimm recommends keeping an eye on your LDL cholesterol levels, in case they start to rise.

### What you should do

The biggest risks of coffee come from what you may add to it: cream, sugar, or sugary syrup. These add saturated fat and empty calories to your diet, boost your blood sugar, and promote weight gain. So be careful about what you put into your cup.

Finally, keep your coffee habit in check: stick to no more than five cups per day to keep your coffee intake at a safe level. And if coffee isn't already part of your daily routine, don't worry about starting a love affair with the drink; there are plenty of other ways to stay healthy. | Source: <http://www.health.harvard.edu/staying-healthy/coffee-love-it-or-leave-it>



*Coffee is associated with many health benefits, such as lower blood pressure and a slower rate of weight gain as we age.*

**"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

*"Even bad coffee is better than no coffee at all."* ~ David Lynch

# 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>

## DFAS Director's Message 3<sup>rd</sup> Qtr-2016

Summer has come to an end and December will be here before you know it! It's time to start thinking about raking leaves, cleaning your gutters, and winterizing your home. This year, as you prepare for the upcoming fall and winter seasons, add reviewing your pay account information in [myPay](#) to your to-do-list.

In this newsletter, the articles will focus on keeping you prepared for changes that may occur in your life and self-help options available through [myPay](#) and AskDFAS.

Make sure you check out the "[Notify Us of a Life Changing Events](#)" article to get a better understanding of when you need to contact DFAS. keep in mind that failure to notify DFAS of these events can result in pay complications for you and your loved ones.

Read the "[Prepare Your Loved Ones: What a Beneficiary Should know In Advance of Your Passing](#)" article. This information in this article will teach you about the ins and outs of AOP (Arrears of Pay).

Another Key article you should read is "[Warning! What Could Happen If You Don't Update Your Pay Records](#)." It gives you a sense of what could happen if you do not audit and update your account or educate your beneficiaries so they understand their role in claiming and managing their benefits.

Lastly, tax season is around the corner so read the "[Get Ready for Tax Season! Make Sure Your myPay Account is Active](#)" article. This will ensure you have access to your 1099-R as soon as it becomes available.

I hope you find the information in this issue useful and stay tuned for our next edition.

**Full Sept 2016 DFAS Retiree Newsletter is located at:** <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>

Other Articles Include:

[Affordable Care Act \(Go Paperless!\)](#)

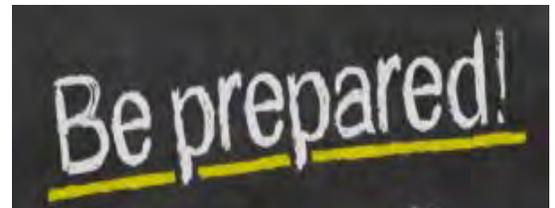
Discover how you will be receiving your IRS Forms.

[New Feature! Use AskDfas to Update Your Mailing Address](#)

Need to change your mailing address but don't have access to myPay? Use AskDFAS!

[Who to Call?](#)

DFAS R&A Pay, Department of Veterans Affairs (VA), or your respective branch of service.



Saving money isn't about being able to buy bigger and better things. It's about being prepared to take care of your family.

## How to "Freeze Out" Identity Theft

Approximately 7% of U.S. households fall victim to identity theft each year, and those numbers are on the rise. But the news isn't all bad. Consumers in every state have access to a powerful tool -- the security freeze -- to lock down their credit reports, preventing identity thieves from establishing new lines of credit in their names.

### So, what are the pros and cons of freezing your credit?

First, a security freeze will not impact your credit score or impair your ability to use your existing credit cards. A freeze locks down your credit *reports*, used by lenders to determine your credit worthiness, *not* your actual credit.

With your credit reports on ice, opening new credit will require some minimal advanced planning. Opening store credit cards on impulse may no longer be an option. You'll need to request a temporary "thaw" with all three credit bureaus to allow lenders to access your reports. The entire online thaw request process for all three bureaus should take about twenty minutes, and your reports can be set to automatically re-freeze on a date you select.

Security freezes and thaws are generally free for identity theft victims. Non-victims in all but a handful of states must pay a fee to each credit bureau to implement a freeze (thirteen additional states waive fees for seniors). Fees vary by state, but are generally \$3 to \$10. For many consumers, a one-time fee to each bureau may provide a lifetime of protection. Equifax provides a [useful table](#) to determine the fees in your state.

You'll need to hold on to your login credentials with each bureau to thaw your reports. A lost PIN or user ID can be difficult and time consuming to retrieve. Secure your login information with each bureau as you would your birth certificate or other important documents.

### Are there any alternatives to the security freeze?

A fraud alert is a less drastic, but potentially less effective, protective measure. A fraud alert flags your credit reports, alerting potential lenders to verify the identity of anyone attempting to open an account in your name. Fraud alerts are free and don't interfere with your ability to receive instant credit. However, fraud alerts rely entirely on the diligence of the person performing the credit check. Fraud alerts are also temporary, and must be reinstated every 90 days in most cases.

It's important to remember that while a security freeze offers powerful protection, and a fraud alert may also be useful, neither is a panacea. They will not prevent all forms of identity theft, and will not protect you from misuse of existing accounts. Vigilance is key. Continue to regularly check your credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com) for unauthorized charges or other signs of fraud.

### How can I implement a freeze?

To be effective, a freeze must be set up with all three credit bureaus.

Experian: <https://www.experian.com/freeze/center.html>

Transunion: <https://freeze.transunion.com>

Equifax: <https://www.freeze.equifax.com>

By: [Emma Fletcher](#) | Source: [http://www.bbb.org/blog/blog\\_new-posts/2016/09/26/how-to-freeze-out-identity-theft/](http://www.bbb.org/blog/blog_new-posts/2016/09/26/how-to-freeze-out-identity-theft/)

**SEE ALSO: [How To Freeze Your Credit Report To Prevent Identity Theft](#) and [Credit Freeze FAQs](#) and [Veterans: Protect yourself from ID theft by placing a security freeze on your credit file](#)**

*"If we don't act now to safeguard our privacy, we could all become victims of identity theft."* - Bill Nelson

## How much is your identity worth to you?

Identity theft is more common than you may think. Here are a few reasons why you should consider buying Identity Protection.\*

- There is a new ID theft victim every 2 seconds
- \$18 billion has been stolen due to ID Theft
- 16% of consumers with breached Social Security Numbers became a victim of ID theft

Identity theft can cost you thousands of dollars and countless hours to fix. Don't become a victim of identity theft via Geico



# Financial / Legal News



## Be your family's financial action hero during an emergency

Is your family prepared for a natural disaster, like a major flood or earthquake? It's hurricane season, and, with memories of devastating storms like Hurricanes Sandy and Katrina, you might already be stockpiling supplies or planning an evacuation route. But there's something else that should be on your list, too: emergency financial planning. And one way to do that is to think like an action hero.

We've all seen the movies, right? Action heroes successfully deal with disaster, mayhem, and emergency situations – everything from deadly viruses to alien invaders rampaging through US cities. Here are some ways to channel your inner *financial* action hero and be prepared, no matter what the disaster.

**Action heroes have funds and supplies ready** | While we hope you'll never face a disaster as dire as some we see in the movies, you can be your family's financial action hero and have funds and supplies ready when a disaster or emergency strikes.

The first and possibly most important step you can take is to be financially prepared for major emergencies or even minor setbacks before they happen. You've probably heard that it's smart to build an emergency fund to help absorb the financial shock of events like unexpected vehicle repairs, emergency travel, or home repairs not covered by insurance. Any or all of those events could happen in a disaster scenario – would you be able to pay the extra costs if they did? Part of your emergency fund should be in cash, in case banks are closed or ATM machines aren't working. (But be aware that storing cash at home leaves it vulnerable to fire, theft, or other risks.)

You should also think about creating an emergency supply kit that has a few days' worth of food, medicine and other necessities for you and your family. In a disaster the supply chain can be disrupted, and having a properly stocked emergency kit can spare you from paying the inflated prices that often follow a disaster.

**Action heroes have back-up plans** | At the end of "*Terminator 2: Judgment Day*," the T-800 terminator has an epic final battle with the villain terminator, the T-1000. It looks like the T-800 is down for the count, but its emergency back-up system brings it back online. Like the T-800, you can have your own back-up system during an emergency if you [keep your personal records and financial account numbers safe](#).

You'll have more peace of mind if you have your important data – like checking and savings accounts, insurance policies, and creditor information – backed up in paper files, on secure cloud storage or with some other option where you can find and access it. You should also have an emergency contact list of people you can rely on; action heroes know that they can't always get the job done on their own. Setting up automatic financial transactions like bill pay and direct deposit can also be really helpful, as you may be away from your residence for a significant amount of time. Emergencies are stressful enough – you can dial down the stress level by having critical information readily available and making sure your routine financial transactions will be uninterrupted.

**Action heroes protect their identities** | In the action thriller, "*The Bourne Identity*," a former CIA agent wakes up with amnesia about his personal identity, but doesn't forget his training and fighting abilities. He begins to piece together his past, and finds his safe deposit box in Zurich. The box contains a large sum of money, numerous passports, and identity cards. You may not wake up one morning with amnesia, but it's definitely helpful to keep important documents – like passports, military orders, and financial records – in a secure, waterproof and/or fireproof place, or with someone you trust. [Besides being protected from identity thieves](#), you may need those documents to resume your normal financial routine or to get emergency services from aid groups or government agencies.

**Action heroes figure out whom to trust** | In disaster films, great action heroes [figure out whom they can trust](#). You should do the same. [Emergencies and disasters often attract scammers](#) who prey on victims by pretending to be from government agencies, charities or businesses that can replace your losses – for a price. Make sure you deal directly with organizations like the [Red Cross](#), [military aid societies](#) and federal agencies like the [Federal Emergency Management Agency](#), not some unknown person who drives up in an unmarked van. You can also visit us for more advice on how to financially prepare for or [recover from an emergency](#).

Remember, thinking like an informed consumer and planning like a financial action hero can help you face any disaster with the confidence, that – just like the Terminator – you'll be back!

Source: <http://www.consumerfinance.gov/about-us/blog/be-your-familys-financial-action-hero-during-emergency/> | By [Holly Petraeus](#)

## Sweepstakes Scams: Coming to a Mailbox Near You

Get a personalized letter promising wealth and good fortune? It may be a scam.

**How it Works:** Scam artists send mass-produced form letters to thousands of recipients every month. The mailing might inform you that you have won a million dollar prize, but that you need to pay a fee or a tax in advance to receive the funds. You pay the fee, and then receive nothing.

**What You Should Know:** The United States Postal Service and U.S. Department of Justice are warning consumers about this type of fraud. They advise consumers never to send money in order to receive sweepstakes or lottery winnings – consumers are never required to pay money to receive these kinds of awards.

**What You Should Do:** If you get a suspicious letter, or think you may be a victim of a fraud scheme, file a complaint with the Federal Trade Commission at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can read more about sweepstakes scams at: <http://blog.aarp.org/2016/07/01/prize-lies-how-to-spot-a-sweepstakes-scam/>

*And remember, you can't "win" a sweepstakes or lottery that you didn't enter!*

## Take steps to boost online security

October is National Cyber Security Awareness Month, and we urge island residents to take steps to increase their online safety and security.

The U.S. Department of Homeland Security and the [National Cyber Security Alliance](#), or NCSA, use the month to remind Americans to be responsible and vigilant digital citizens.

Homeland Security and NCSA are promoting the “Stop.Think.Connect.” campaign which encourages good online safety habits. NCSA recommends these basic steps: stop and make sure security measures are in place; think about the consequences of your actions and behaviors online; and connect and enjoy the internet. The campaign’s tips range from keeping security software current to locking down your login.

The new “Lock Down Your Login” campaign encourages consumers to better protect their online accounts by going beyond usernames and passwords. It encourages adoption of strong authentication for key online accounts, such as email, banking and social media.

NCSA and campaign partners are asking Americans to lock down their logins for their key accounts in October. They recommend doing so by enabling strong authentication tools, such as biometrics, security keys or a one-time code through an app on a mobile device. Many apps and websites offer free options. For more information, go to [www.lockdownyourlogin.com](http://www.lockdownyourlogin.com).

The “Lock Down Your Login” campaign is important because cybercrime and identity fraud are widespread.

Among 7,818 businesses responding to the National Computer Security Survey, 67 percent detected cybercrime in 2005, according to the [Justice Department's Bureau of Justice Statistics](#).

About 17.6 million U.S. residents experienced identify theft in 2014, according to the [Bureau of Justice Statistics](#). The most common type of identity theft was the unauthorized misuse or attempted misuse of an existing account, the bureau reported.

As we spend more time online, we need to take stronger measures to thwart crimes. Our actions can better protect ourselves and make the web a safer place for all.

Source: <http://www.guampdn.com/story/opinion/editorials/2016/10/01/our-view-take-steps-boost-online-security/91368518/>





## keeping you informed

### Consumer Protection:

#### Debit Cards vs. Credit Cards

Debit cards and credit cards may seem interchangeable at the checkout stand, but don't let that fool you—the cards are stacked in favor of credit cards when it comes to your protection against unauthorized charges.

Federal law caps your liability at \$50 if you report your debit card lost or stolen within two days. After two days, your liability jumps to \$500, and waiting more than 60 days after your statement is sent to report unauthorized charges could leave you on the hook for the entire amount of the loss. By comparison, your liability in the event of unauthorized credit card charges tops out at \$50.

The differences don't stop there. With credit cards, you can withhold payment of the amount in dispute while the fraud is investigated, but debit card transactions withdraw funds directly from your bank account, leaving you temporarily out of pocket for that amount. By law, banks can take up to 10 days to investigate and restore your funds. In the meantime, you could be facing bounced checks and an empty wallet.

Fortunately, federal law isn't the last word on this issue. Visa and MasterCard require debit card issuers to extend more generous protections, and many banks voluntarily restore funds much more quickly than the law requires.

The conveniences offered by debit cards are undeniable and, as compared to credit cards, they encourage a more disciplined approach to spending. The following tips will help you continue to enjoy the benefits while minimizing the risks:

**Check bank statements carefully and promptly**—remember that unauthorized charges can occur even if the card itself was never lost or stolen.

**Use your debit card only with merchants you trust**—reach for your credit card for online purchases or transactions where the card will be out of your sight (e.g., restaurants).

**Limit your exposure**—don't link accounts if you don't need to. Linking your savings account to your debit account could result in both accounts being drained.

**Report loss, theft or unauthorized charges immediately**—acting fast limits your liability.

**If you only use your debit card to withdraw cash from ATM machines, consider asking your bank to replace it with a basic ATM card.** This ensures that a PIN will be required for all transactions.

By: [Emma Fletcher](#) – 9/6/2016 | Source: [http://www.bbb.org/blog/blog\\_new-posts/2016/09/06/debt-cards-vs.-credit-cards/](http://www.bbb.org/blog/blog_new-posts/2016/09/06/debt-cards-vs.-credit-cards/)



### Motivate those around you to help motivate yourself

#### Consistency is key to view results

One of the hardest things to do in a marathon or a 12-mile road march is to stay motivated. All too often, our aches and pains take over in our minds and, if not we're careful, we can succumb to the "monkey on our back." Head down, brain off, one foot in front of the other.

While life is not always just a road march, there is a time to think and a time to act. When you are building your tools and making your contacts, thinking is definitely required. But it's just as important to stay motivated and complete all the tasks. Not just a few times; but over and over and over again. I do not care how great your resume sings or your shoes shine; if you do not use them repeatedly, you will not advance. I know far too many people who spend more time thinking about how they feel, rather than making something happen.

There are groups and online sites that can be very helpful in staying motivated during a job search. Some are local and some are national, but there is surely one or two that fits well with you. Remember, "Winners attract winners!" So, look for the winners like you and cut bait on those that drag you down.

Lastly, motivate others. That is where your battle buddy comes in. I believe no one should ever be alone—in battle or celebration. So make sure your battle buddy is walking and talking you through this phase and, if you're doing great, then reach out to your buddy and push and pull them along until they are standing tall.

Source:

<http://www.blogs.va.gov/VAntage/485/stay-motivated/>

**"Don't rely on labels to give you the information you need. Trust only the ingredient list and your gut."** ~ Yancy Lael

**"The benefit of the struggle is to identify where assistance is needed. The hard part is to ask for it."**

~ Paul Glover



# Benefits WATCH

## Top 10 Reasons Veterans Don't Pursue Benefits

1. **I don't trust the Government.** Many veterans have indicated that they don't trust their Government in matters of confidentiality and privacy, and therefore, have no interest in pursuing benefits. Veterans from the Vietnam era are particularly sensitive regarding their distrust of the Government. Many veterans from that era have indicated that they had a very bad experience while in uniform, and felt as though the Government is not really inclined to assist or help them. One veteran said, "The Government did me wrong while I was in Vietnam, and I am sure they'll do me wrong again."
2. **I didn't know I was eligible.** Far too many veterans are unaware of their eligibility status. Many veterans assume that since they aren't registered to use VA services, they are automatically ineligible for benefits. One veteran said, "I never retired from the military so I always believed I was ineligible for benefits."
3. **I am not eligible.** Military discharge status plays in big role in determining if a veteran is potentially eligible for benefits. Honorably discharged veterans are 100% eligible for benefits if they meet the criteria. Veterans with a Bad Conduct Discharge are not eligible for benefits. However, some veterans fall some place between an Honorable Discharge and a Bad Conduct Discharge. For instance, a veteran with a General Discharge is oftentimes eligible for benefits. Best to visit with a Veterans Service Officer to find out if you qualify. One veteran said, "My discharge papers show that I was forced out of the military due to the needs of the Government and my bad foot. I have a General Discharge with medical stipulations. I always thought that made me ineligible for future benefits."
4. **I don't want to go through the "red tape."** Many veterans are of the belief that pursuing benefits from the VA is a matter of navigating a very complex and confusing system that involves mounds of documentation. While it may be true that there is a lot of paperwork, most, if not all is handled by a competent VSO and not the veteran. The VSO is trained to work with the bureaucracy, not the veteran, and takes much the complexity away from the veteran. One veteran said, "It's just too confusing to get started."
5. **I don't know how.** While there are many veterans service organizations in existence, many veterans do not understand how those organizations can truly help them apply for benefits. Also, many veterans don't know where to begin. One veteran said, "I always thought a VFW was a bar for veterans, and they sit around and swap war stories. I never knew they had staff on board that could help me apply for benefits."
6. **I make too much money.** There are many veterans who make over one hundred thousand dollars annually, and are receiving compensation for a service-connected disability. A veterans' disability is independent from their income from other sources, and is not a factor to determine eligibility. There are a few millionaire politicians who are service-connected and receive monthly compensation from a service-connected disability. One veteran said, "I never applied for benefits because I always believed I made too much money to be eligible for compensation."
7. **I was denied after the war.** Sure, many veterans are denied after first applying for benefits, whether a few months after serving in a war zone or years later. Bottom line, sometimes it takes a few tries to get it right. One veteran said, "I applied for compensation after being diagnosed with PTSD and was quickly denied. I decided it wasn't worth my time to try again."
8. **Don't know what to apply for.** Some veterans have many post war ailments and aren't sure which ones to submit for service-connected compensation, while other veterans appear healthy, except for a few nagging conditions, and aren't sure if their condition would be considered for compensation. Discussing your issue with a respected and competent VSO is very important. They often know what is potentially eligible for compensation and what is not and most importantly, how to get your benefits package started. One veteran said, "I have so many things wrong with me I don't know where to start. If I submit claims for all of my conditions the VA will reject them all thinking I am not telling the truth."
9. **I can't prove my health problems are related to my time in the military.** Finding a good VSO is very important in securing disability compensation for a service-connected condition. The VSO will help you connect the dots. Some VSOs are very innovative in helping veterans find the appropriate proof needed for their claims. While other VSOs have great "inside connections" that may be able to locate documents needed to show proof for a veteran. One veteran said, "The VA can't find my medical records so I can't prove I was injured in Vietnam."

*Continued on page 18 – "Top 10 Reasons"*

## Top 10 Reasons Prevention - *Continued from page 17*

### 10. Other veterans are more deserving.

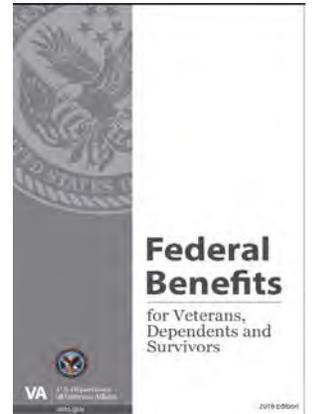
Too many veterans take this stance to keep themselves from attempting to apply for benefits they may be eligible to receive. The forces and influences that kept many soldiers alive by watching each others' back live with them forever. One veteran said, "It took guys in my group one year to convince me that I should apply for compensation. I did, and six months later I was 80% service-connected for PTSD, depression, and diabetes. I never would have put in for benefits if they didn't talk me into it."

via U.S. Veteran Compensation Programs Source: <http://www.veteranprograms.com/id2145.html>

## Federal Benefits for Veterans, Dependents and Survivors – 2016 edition

Available now at: [http://www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp)

- Chapter 1: Health Care Benefits | • Chapter 2: Burial and Memorial Benefits
- Chapter 3: Non Health Care Benefits | • VA Facilities



## How did that company get my info?

Sept 29, 2016 | by Amy Hebert, Consumer Education Specialist, FTC | <https://www.consumer.ftc.gov/blog/how-did-company-get-my-info>

Are you getting calls or emails from a company you've never heard of? Wondering how they got your name or number — or how they know what you're interested in? The reason might be lead generation. Here's what you need to know.

**What's lead generation?** It's when companies gather information that people submit, often from online forms or applications. Lead generators sell that information to other companies offering products or services those people might be interested in.

**Why should you care?** It's your information getting collected and sold, and it might pass through a lot of hands along the way.

**What's the upside?** You might find out about products or services you're interested in, and get deals you wouldn't have heard about otherwise.

**What's the downside?** Even if you know you're giving information to a lead generator — like a site that matches people seeking loans with lenders — you might not realize your info could be sold **and resold**. If it's sold to anyone willing to pay for it, you might be contacted by all kinds of companies you've never heard of.

Sometimes, lead generation also results in deception or outright scams. Last year the FTC [sued a company](#) that got people's information from online payday loan applications, then sold it to non-lenders who raided people's credit and bank accounts for millions. In another case, [a company settled charges](#) that it used fake job ads to get leads for colleges and career training programs.

**What can you do?** Before you fill out forms or applications on a site, find out more about the company — on the site itself, and by doing an online search for the company with words like "complaint" or "review." How will they protect your information? And think long and hard before you give out your SSN or bank or credit card information. In the wrong hands, they can lead to identity theft. If you think information you've already shared has been misused, [tell the FTC](#).

Last fall, the FTC held a workshop that looked at lead generation, particularly in lending and education. Check out our new [Staff Perspective](#) to learn more about what we heard.



***"We can always find the right story when we start asking ourselves what feels true."***

– Peter Del Vecho (*Frozen* Producer)

**"For fast-acting relief, try slowing down."** –Lily Tomlin

## VA News

### Careers for America's most valuable workforce assets: Veterans

Learn the ropes of getting a job in the civilian world.

As a Veteran, you bring unmatched value to public and private-sector workplaces. And we're not just talking about your technical training (though that's important, too). We're referring to what the [Rand Corporation](#) calls "soft skills." But don't be misled by the word "soft." These competencies that you gained on the job in the military spell the difference between success and failure: Leadership. Decision-making. Accountability. Perseverance. Attention to detail. The ability to learn new things fast. What employer would not want someone who embodies these traits?

The challenge is that many Veterans have yet to learn the ropes of getting a job in the civilian world. So you will be glad to know that the Department of Veterans Affairs is there to help.

**Working for the Federal Government: Veterans Preference:** Did you know that your service in the military can put you at a competitive advantage in competing for Federal employment? The so-called Veterans Preference gives eligible Veterans preference in appointment over many other applicants. It's based on your dates of active-duty service, receipt of a campaign badge, Purple Heart or a service-connected disability. To see if you qualify, simply visit [www.fedshirevets.gov](http://www.fedshirevets.gov).

**VAforVets: Working for VA:** More than 100,000 Veterans come to work each day with one mission: to give Veterans and their families the best possible care. If you're not health care-qualified, be assured that there are many other business and technical roles you can play. In fact, here's an example of [special non-competitive jobs](#) for which you may be eligible. For the entire list of the many jobs we have open across the country, visit [www.VAcareers.va.gov](http://www.VAcareers.va.gov).

**Vets.gov: Making the transition to the job of your choice:** Even if working for the government or VA is not your choice, the Federal Government has resources for you. [Vets.gov](#) or the Veterans Employment Center™ (VEC) is a one-stop site that can help you and your family with meaningful employment and career-development opportunities. VEC gives you a chance to explore different careers and how to prepare for them. Wherever you are in the transition process, the Veterans Employment Center provides career advice and résumé-building assistance, as well as access to employers who are committed to hiring Veterans and military spouses.

These are just some of the resources that are available for you. In addition, there are state employment offices, where you will find Local Veterans' Employment Representatives (LVERs), who are dedicated to providing assistance — from counseling and testing to monitoring job vacancies — ensuring that Veterans get their due.

Your transition from the military to civilian life is a key moment that can shape the rest of your working life. We suggest that you take full advantage of the resources available. And if you're interested in VA, we invite you to [Join Us!](#)

Source: <http://www.blogs.va.gov/VAntage/30874/americas-most-valuable-workforce/>

### REPORTING DURING SUICIDE PREVENTION MONTH

*Information for Reporting on Veteran Suicides* / SOURCE: <http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2811>

WASHINGTON – For Journalists writing about Veteran suicides and Suicide Prevention Month in September, the Department of Veterans Affairs is providing the following information for reporting on the sensitive issue of suicide. VA encourages journalists writing about this important issue to visit [www.ReportingOnSuicide.Org](http://www.ReportingOnSuicide.Org), for guidance on ways to communicate suicide from the independent National Action Alliance on Suicide Reporting.

#### VETERAN SUICIDE FACTS AND DATA

- Suicide is an issue that affects all Americans. Recent Centers for Disease Control and Prevention data reported in April 2016 show that from 1999 through 2014 (the most recent year with data available from CDC), suicide rates increased 24 percent in the general population for both males and females. The American Foundation for Suicide Prevention reports on average that there are 117 suicides per day, making suicide a nationwide public health issue.
- **Previously, it was reported that 22 Veterans die by suicide per day.** A new VA study released August 3 representing the most comprehensive analysis of Veteran suicide rates in the United States, examining more than 55 million Veterans' records from 1979 to 2014 from every state in the nation, shows an average of **20 Veterans a day died from suicide.**

*Continued on page 20 – "Suicide Prevention"*

## Suicide Prevention - *Continued from page 19*

The effort advances VA's knowledge from the previous report in 2012, which was primarily limited to information on Veterans who used Veterans Health Administration health services or from mortality records obtained directly from 20 states and approximately 3 million records. The complete report may be found [here](#).

- Approximately 65 percent of all Veterans who died from suicide in 2014 were 50 years of age or older.
- Veterans accounted for 18 percent of all deaths from suicide among U.S. adults. This is a decrease from 22 percent in 2010.
- Since 2001, U.S. adult civilian suicides increased 23 percent, while Veteran suicides increased 32 percent in the same time period. After controlling for age and gender, this makes the risk of suicide 21 percent greater for Veterans.
- Since 2001, the rate of suicide among U.S. Veterans who use VA services increased by 8.8 percent, while the rate of suicide among Veterans who do not use VA services increased by 38.6 percent.
  - In the same time period, the rate of suicide among male Veterans who use VA services increased 11 percent, while the rate of suicide increased 35 percent among male Veterans who do not use VA services.
  - In the same time period, the rate of suicide among female Veterans who use VA services increased 4.6 percent while the rate of suicide increased 98 percent among female Veterans who do not use VA services.

### SUICIDE PREVENTION MEASURES BY VA

VA is aggressively undertaking a number of new measures to prevent suicide, including:

- VA has implemented comprehensive, broad-ranging suicide prevention initiatives, including a toll-free [Veterans Crisis Line](#), placement of Suicide Prevention Coordinators at all VA Medical Centers and large outpatient facilities and improvements in case management and tracking. In addition, VA recently announced the creation of a satellite Veterans Crisis Line site in Atlanta, Georgia, for increased staffing capability and geographic redundancy; the satellite site is expected to operational in October 2016 with 200 additional responders.
- Ensuring same-day access for Veterans with urgent mental health needs at over 1,000 points of care by the end of calendar year 2016. In fiscal year 2015, more than 1.6 million Veterans received mental health treatment from VA, including at over 150 medical centers, 820 community-based outpatient clinics and 300 Vet Centers that provide readjustment counseling. Veterans also enter VA health care through the Veterans Crisis Line, VA staff on college and university campuses, or other outreach points.
- Using predictive modeling to determine which Veterans may be at highest risk of suicide, so providers can intervene early. Veterans in the top 0.1% of risk, who have a 43-fold increased risk of death from suicide within a month, can be identified before clinical signs of suicide are evident in order to save lives before a crisis occurs.
- Expanding telemental health care by establishing four new regional telemental health hubs across the VA healthcare system.
- Hiring over 60 new crisis intervention responders for the Veterans Crisis Line. Each responder receives intensive training on a wide variety of topics in crisis intervention, substance use disorders, screening, brief intervention, and referral to treatment.
- Building new collaborations between Veteran programs in VA and those working in community settings, such as Give an Hour, Psych Armor Institute, University of Michigan's Peer Advisors for Veterans Education Program (PAVE), and the Cohen Veterans Network.
- Creating stronger inter-agency (e.g. Substance Abuse and Mental Health Services Administration, Department of Defense, National Institutes of Health) and new public-private partnerships (e.g., Johnson & Johnson Healthcare System, Bristol Myers Squibb Foundation, Walgreen's, and many more) focused on preventing suicide among Veterans.

Suicide is a public issue that affects all Americans. Recent Centers for Disease Control and Prevention (CDC) data reported in [April 2016](#) that from 1999 through 2014 (the most recent year with data available from CDC), suicide rates increased 24 percent in the general population for both males and females.

*Continued on page 21 – "Suicide Prevention"*

*"I am left with basically nothing. Too trapped in a war to be at peace, too damaged to be at war."*

~ Army veteran D. Somers

## Suicide Prevention - Continued from page 20

A link to the report may be found at: <http://www.mentalhealth.va.gov/docs/2016suicidedatareport.pdf> .

Other VA mental health information can be found on the VA Mental Health page at: [www.mentalhealth.va.gov](http://www.mentalhealth.va.gov).

Information about the Crisis Line is available at [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net);

Veterans in crisis can call Crisis Line at **1-800-273-8255** (press 1) or texting 838255.

A Suicide prevention fact sheet may be found at

[www.va.gov/opa/publications/factsheets/Suicide\\_Prevention\\_FactSheet\\_New\\_VA\\_Stats\\_070616\\_1400.pdf](http://www.va.gov/opa/publications/factsheets/Suicide_Prevention_FactSheet_New_VA_Stats_070616_1400.pdf)

# A little can go a long way in suicide prevention

#BeThere when it matters most



For too many Veterans and service members suffering from post-traumatic stress disorder and other mental health challenges, suicide becomes a harsh reality. Often, it's difficult for friends and family members to help someone who is thinking about taking their own life. But at VA, we know that support can make a big impact. Through compassion and small acts of kindness, we help chip away at suicidal thoughts.

### **Suicide Prevention Month**

September is Suicide Prevention Month, and we're working hard to not only raise awareness of suicide prevention, but make leaps in helping others, too. Through nationwide efforts that team up with community organizers, health care providers, corporations, educational institutions, and other government agencies, it's our duty to help heroes in need. By spreading the message and educating people around the country on suicide and suicide prevention, our goal is to ensure everyone can play a role—big or small—in saving a life.

### **#BeThere**

To help generate more visibility on this far-too-common issue, we launched the social campaign #BeThere to showcase how others can make a difference through support. It doesn't stop there, though. Thanks to the [Veterans Crisis Line](http://www.VeteransCrisisLine.net) team, we're talking directly to Veterans and service members in need of immediate support. Through the Crisis Hotline, we're actively Being There for those who need it the most.

Mental health issues challenge many Veterans and we want to be sure that VHA is there and ready to help them, when they need it most. If you're considering a [career in the mental health field](#), please take advantage of the many opportunities we have and **Join Us**.

Source: <http://www.blogs.va.gov/VAntage/30880/suicide-prevention/>

## October is National Breast Cancer Awareness Month



Breast cancer affects 1 in 8 women during their lives, and many of us know someone — a mother, sister, friend — who has had it. It is the second-leading cancer killer of women in the United States, next to lung cancer. Thanks to screenings, breast cancer often can be found early, when the chance of successful treatment is best. Learning about the different types and stages of breast cancer can help you take an active role in treatment as well. Learn more about what you can do to take control of your breast health, and what you can do to help the women in your life.

**Read more** ([http://www.veteranshealthlibrary.org/142,82941\\_VA](http://www.veteranshealthlibrary.org/142,82941_VA))

## Ensure You're Protected Against the Flu this Fall



The return of cooler weather means it's time to protect yourself against the flu. Everyone age 6 months and older who wants to reduce the risk of getting sick should get a flu shot. Getting a flu shot in the fall as soon as it's available is the best way to ensure you are. Don't forget that My HealthVet makes it easy to keep tabs on your immunizations under Track Health. VA is committed to keeping Veteran patients healthy. No matter where you live, visit your local VA health care facility or Walgreens pharmacy to get a free flu shot.

**Read more.** (<http://www.publichealth.va.gov/flu/vaccination/index.asp>)

## VETERANS AFFAIRS BENEFITS AT A GLANCE

You may be eligible for VA benefits if you are:

- A veteran
- A veteran's dependent
- Surviving spouse, child or parent of a deceased veteran
- An active-duty service member
- A member of the Reserve or National Guard

Categories of assistance include, but are not limited to:

- Crisis Management
- PTSD
- Compensation & Pension
- Homelessness
- Vocational Rehab and Employment
- G.I. Bill Educational Benefits
- Home Loans
- Life Insurance
- Dependents & Survivors
- Family Caregivers



### ACCESS MORE INFORMATION ON VA BENEFITS at:

- **Eligibility:** <http://www.va.gov/health/NewsFeatures/2013/June/Find-Out-if-You-Are-Eligible-for-VA-Health-Benefits.asp>
- **Filing a VA Claim (VFW Service Officer):** <https://www.vfw.org/NVS/>
- **VA Benefits (VFW):** <http://www.vfw.org/assistance/veterans-affairs-benefits/>
- **VA Benefits Explained:** <http://www.military.com/benefits/veteran-benefits/veterans-benefits-explained.html>



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

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

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

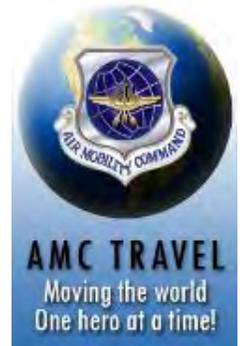
Webpage: [www.andersen.af.mil/units/734ams/index.asp](http://www.andersen.af.mil/units/734ams/index.asp)

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

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

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

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



## 3 videos to help you be #CyberAware

September 28, 2016 by Aditi Jhaveri, Consumer Education Specialist, FTC

October is almost here — which means, so is [National Cyber Security Awareness Month](#) (NCSAM). What does that mean for you? It's a great time to make sure you're #CyberAware. Are you doing everything you can to protect your personal information and devices? Check out the questions below — and corresponding short videos — to see what you're doing right, and where your cyber habits might need some work.

View the Videos at: <https://www.consumer.ftc.gov/blog/3-videos-help-you-be-cyberaware>

- **What can I do to avoid downloading [malware](#) (like spyware and viruses) to my devices?**
- **How can I safely connect to [Wi-Fi](#) when I'm on the go?**
- **What should I do if someone from "[tech support](#)" calls out of the blue, and asks for my personal information or money to fix my computer?**

So, did you find new ways to beef up your online security habits? We hope so! Check out [ftc.gov/OnGuardOnline](http://ftc.gov/OnGuardOnline) for more practical tips, videos, articles, and games.

Did you know you also can order FREE guides to online security and [dealing with identity theft](#) from the FTC? Order as many as you need from [ftc.gov/bulkorder](http://ftc.gov/bulkorder). If you're a parent or teacher, check out [Net Cetera](#) for yourself, and [Living Life Online](#) for the kids. These interactive guides help explain important online safety concepts for kids.

Have a fantastic National Cyber Security Awareness Month!



# 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.



## Scam Alert -- Save Social Security Con Targets Seniors

### Fake 'Referendum' Scam Targets Seniors

A new scam is targeting seniors, preying on fears that they could lose Social Security benefits. Seniors are scared into donating to this fake cause and providing their personal information.



#### How the Scam Works:

You get a letter in the mail. It seems to be from a nonprofit advocacy group and claims that Congress is attempting to abolish Social Security. Fortunately, this group is working to save the benefits. They are allegedly mailing referendum ballots to every senior citizen in the country, allowing them to vote to keep the government program.

To keep up its work, this group needs your donation. A donation of \$16.45 will pay to mail "an additional 36 referendums on Social Security to citizens across America who feel the same way as you and me."

Of course, the donation is a scam. If you send money, you will be out \$16.45. Victims who fill out the form to make a credit card donation, open themselves up to ID theft and additional fraudulent charges. As usual, the scam varies slightly in different reports. The name of the advocacy group often changes and so does the exact language used.

#### How to spot this phishing scam:

- **Be wary if you are being asked to act immediately.** Scammers typically try to push you into action before you have had time to think.
- **Don't share your credit card information.** Paying by credit card is typically a great way to protect yourself when purchasing online. But sending your name, address and credit card information to scammers opens yourself up to ID theft and other cons.
- **If it seems too outlandish to be true, it probably is:** Many cons snare victims by offering deals too good to be true. But some, like this, scare targets into taking action. Either way, use common sense and a quick web search.
- **Know your government:** In the United States, referendums are not held on the national level and differ from state to state. Outside organizations do not pay for referendum ballots to be sent to voters.

#### For More Information

For more on this scam, check out [this article from NJ.com](#)

([http://www.nj.com/business/index.ssf/2016/09/bamboozled\\_group\\_accused\\_of\\_nationwide\\_scams\\_targe.html](http://www.nj.com/business/index.ssf/2016/09/bamboozled_group_accused_of_nationwide_scams_targe.html))

To report a scam, go to BBB Scam Tracker ([bbb.org/scamtracker](http://bbb.org/scamtracker)).

"I was reading in the paper today that Congress wants to replace the dollar bill with a coin.  
They've already done it. It's called a nickel." ~ Jay Leno

*"Only two things are infinite, the universe and human stupidity, and I'm not sure about the former."* ~ Albert Einstein

*"Those who do not read are no better off than those who cannot"* (Chinese Proverb)

# Wanderings

*bothered by Fruit Flies, try one of these*

## 5 Best DIY Fruit Fly Traps

You know the scenario: You picked up some fresh fall apples and made a nice display on the kitchen counter, but in no time at all, a cloud of pesky fruit flies is hovering over it before you even get a chance to enjoy the fruit.

Fruit flies are a nuisance in every household, any time of year. They have a short lifespan, reproduce quickly, and mature from egg to adulthood in 8-10 days. They thrive in moist, damp places, such as compost/garbage bowls, kitchen waste cans, disposals and drains, and are mainly attracted to fruits, especially those that are fermenting or rotting. Send them packing with any one of these 5 homemade, natural fruit fly traps that work!

1. **Apple Cider Vinegar Bottle Trap**

Remove cap from a bottle of apple cider vinegar and cover the opening with plastic wrap. Secure with a rubber band. Poke a hole in the plastic wrap with a small nail. Fruit flies will fly in but won't be able to get out.

2. **Beer Trap**

Pour about a half-cup of beer (old or fresh) in a mason jar with a lid. Hammer a couple of holes in the metal lid and secure. Fruit flies enjoy the beer then drown.

3. **Apple Cider Vinegar and Dish Soap Trap**

Fill a small bowl with apple cider vinegar and 2 drops liquid dish soap. Mix well and leave on the counter (away from pets). Fruit flies will be drawn to the bowl and meet their demise.

4. **Wine Bottle Trap**

Leave a little wine in the bottom of a bottle and place on the counter. Fruit flies will fly in but the bottle neck prevents them from finding their way out.

5. **Fresh Basil**

Fruit flies don't like fresh basil so keep a potted herb on the counter to deter them. Or pluck a few of the leaves and place in the bottom of the fruit bowl.



Source: <http://farmersalmanac.com/blog/2016/09/21/get-rid-fruit-flies-naturally/>

## The Power of One by Ashish Ram

One song can spark a moment,  
One whisper can wake the dream.  
One tree can start a forest,  
One bird can herald spring.

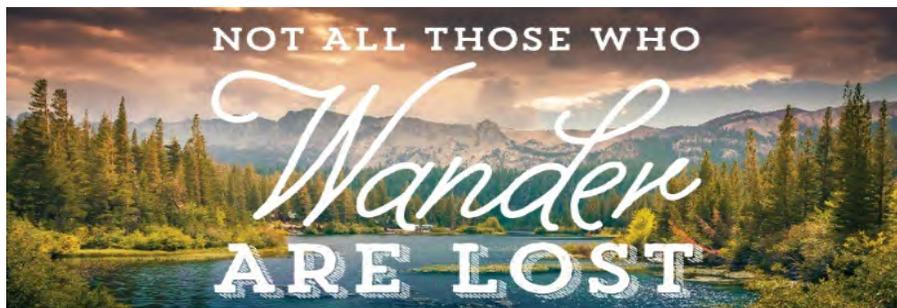
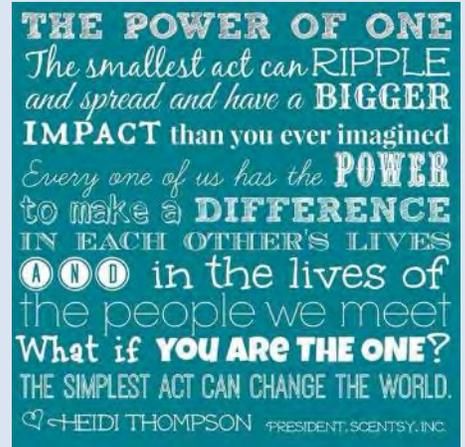
One smile begins a friendship,  
One moment can make one fall in luv.  
One star can guide a ship at sea,  
One word can frame the goal

One vote can change a nation,  
One sunbeam lights a room  
One candle wipes out darkness,  
One laugh will conquer gloom.

One step must start each journey.  
One word must start each prayer.  
One hope will raise our spirits,  
One touch can show you care.

One voice can speak with wisdom,  
One heart can know what's true,  
One life can make a difference,

***You see, it's up to you!***



## VET thoughts & views

### Veteran's Organizations:

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

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



### Andersen AFB Airman's Attic

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

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



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



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

## The top three ways to avoid fraud Source: <https://www.consumer.ftc.gov/blog/top-three-ways-avoid-fraud>

by Jennifer Leach, Assistant Director, Division of Consumer and Business Education

In pretty much every [article](#) and [blog post](#) we put out, you'll find tips to help you avoid scams. The idea is that, if you can spot a scam, and know how to avoid it, you and your money are more likely to stay together.

Today, we're releasing a brochure that distills those tips down to the top 10 ways to avoid fraud. This brochure – available [online](#) and [in print](#) – is your one-stop resource to help you spot imposters, know what to do about robocalls, and how to check out a scammer's claims.

Here are three things that can help you avoid scammers who try to call you:

1. **Hang up on robocalls.** If you pick up the phone and hear a recorded sales pitch, hang up and [report it to the FTC](#). These calls are illegal. And plentiful. Don't press 1, 2 or any number to get off a list or speak to a person. That just means you'll get even more calls.
2. **Don't trust your caller ID.** Scammers can make caller ID look like anyone is calling: the IRS, a business or government office...even your own phone number. If they tell you to pay money for any reason, or ask for your financial account numbers, hang up. If you think the caller might be legitimate, call back to a number you know is genuine – not the number the caller gave you.
3. **Talk to someone.** Before you give up money or information, talk to someone you trust. Scammers want you to make decisions in a hurry. Slow down, check out the story, search online – or just tell a friend. We find that people who talk to someone – anyone – are much less likely to fall for a scam.

For seven more tips to help protect yourself and loved ones from fraud, [read on](#) – or order your free copies of [10 Things You Can Do to Avoid Fraud](#) to share in your community. And if you spot something that looks like a scam, [report it to the FTC](#).



# Focus on Transition



## A Veteran's Approach to a Job Search

The military teaches us many things that we may never use again outside of the military. Most employers feel that Veterans are great employees who bring valuable skills to a company. I have noticed employers have formed opinions of Veterans as employees through enculturation. I know, big word; it's the forming of opinions based upon one's culture learned through experiences, observations and instruction. As such, some love and see value in Veterans, some may not.

Like many Veterans today, I am taking advantage of my [GI Bill](#) benefits and one of my assignments is to choose a topic and write a persuasive essay. There were many topics to choose from, but my background led me to "Mandatory Military Service". I am instructed to pick a side and write about it. I will not get into my view on the topic, but I assure you that I am enjoying expressing it. Some will be for and some will be against, but it really makes one think about Veterans. What is a Veteran? Can anyone be a Veteran? I spent some time in recruiting and know first-hand that not everyone can be in the military, and that is the first step towards earning the title of Veteran.

We have many titles in America that may cause a pre-conceived impression. Doctor, Professor, Olympian, Tri-athlete, Lawyer, Used Car Salesman, Recruiter....what is the first thing you think of when you hear Veteran?

One difficult thing for Veterans is to convert [valuable military skills](#) into those valued in the private sector as well. Most of us have stood in front of a promotion board or Soldier of the month board at least once. Our leaders groomed and walked us through the steps to being recognized as among the best. We were taught the importance of knowing current events, specific information about our job skills, Military history, how to enter the room, to sit, to exit, to address the Board, even how to hold our hands. We were prepared for close scrutiny of our knowledge, our appearance – both personal and attire, posture and hygiene. Top candidates knew exactly how much education to have and how to demonstrate self improvement through training and development opportunities. The same people could win time and again. Why? Because they knew the work that it took to win, and were willing to do it.

Winning a job interview is no different in the private sector. Job seekers who have completed or are working towards their educational goals stand out. It is our job to demonstrate that our experiences equate to the skills desired by the employer. If we cannot convert our skills, how will a prospective employer do so? Those making the cut pay attention to detail, have prepared thoroughly and polished their shoes. They are filled with the confidence that comes only from practice and repetition.

I encourage everyone to take the same winning steps and attitude that made us successful as warriors and apply them into our daily lives and our job searches. I am Army, so I will reference that creed.

[I am an American Soldier](#). I am a Warrior and a member of a team. I serve the people of the United States and live the Army Values. **I will always place the mission first. I will never accept defeat. I will never quit. I will never leave a fallen comrade.** I am disciplined, physically and mentally tough, trained and proficient in my warrior tasks and drills. I always maintain my arms, my equipment and myself. I am an expert and I am a professional. I stand ready to deploy, engage, and destroy the enemies of the United States of America in close combat. I am a guardian of freedom and the American way of life. I am an American Soldier.

- [Airman's Creed \(US Air Force\)](#)
- [Creed of the United States Coast Guardsman \(US Coast Guard\)](#)
- [Infantryman's Creed \(US Army, Infantry Branch\)](#)
- [Quartermaster Creed \(US Army, Quartermaster Corps\)](#)
- [Ranger Creed \(US Army, Rangers\)](#)
- [Rifleman's Creed \(US Marine Corps\)](#)
- [Sailor's Creed \(US Navy\)](#)

The same values and standards we lived by in the military are the same we bring with us into any career.

I am a Veteran. I am an example and a member of a team. I continue to serve the people of the United States and live the Army Values. **I will place my employer's mission first. I will never accept defeat. I will never quit. I will never leave a struggling team member or task incomplete.** I am disciplined, physically and mentally tough, trained and proficient in my career tasks and skills.

*Continued on page 28 – "Job Search"*

## Job Search - Continued from page 27

I always seek self-improvement, and maintain my equipment and myself. I am an expert and I am a professional. I stand ready to support, engage, and lead the employees of my employer in all times. I am a supporter of freedom and the American way of life. I am an American Veteran.

If we take those ideas, prepare and live up to them, we can achieve great things, for us, our career and our families. Veterans continue to serve our country.

- [Identify skills, education, and experience.](#)
- [Decide what you are qualified to do.](#)
- [Prepare resume.](#)
- [Continue education if necessary.](#)
- [Plan your work—work your plan.](#)
- [Network with everyone.](#)
- [Use all resources.](#)
- [Dress to impress.](#)
- [Follow up.](#)
- [Stay motivated. Motivate others.](#)
- [Volunteer or get a part time job.](#)



If you are in an active job search, try these steps. If you are working and desire to improve your position, these steps may work for you as well. They are not mandatory, special or secret, just an opportunity to take a warrior approach to an ongoing job search. **I Am a Veteran!** | Source: <http://www.blogs.va.gov/VAnAge/17069/a-veterans-job-search/>

Did you Know?? The more you diversify your job search, the more likely you are to find opportunities that suit you.

## 4 Easy Ways to Shorten Your Resume

Too much to say to fit on one page? Here's what to do.

When applying for a job, your [resumé](#) is the first impression a hiring manager gets. Naturally, you want it to provide all the best information about you. And if you've been working for three decades, there may be a lot to say. But if your resumé is too long, it might get ignored or tossed.

Now that most job applications are submitted online, hiring managers are bombarded with tons of resúmes. Often, they don't have time to even look at a whole resumé. So you'll boost your chances of getting hired if you just let your professional experience, education and skills do the talking — succinctly.

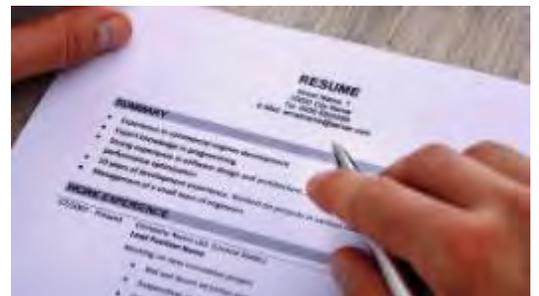
Here are four simple tips to trim your resumé:

### 1. Determine the Most Relevant Information

The first thing to do when slimming down your resumé: Ask yourself which of your skills and job experiences are most relevant to the job you're applying to get.

Scrutinize the job posting to find the most important keywords, ensure those keywords are in your resumé and eliminate whatever else you can.

If you changed careers 15 years ago, positions from your initial career are probably not important to snag this job. Similarly, if you've kept a temp position on your resumé for the past 20 years, but you have 10 years experience in a new career since then, delete the temp info. Remember, if you're called for an interview, you can then explain anything not listed that you want the employer to know.



Continued on page 29 – "Resume"

## Resume - Continued from page 28

### 2. Make Your Resume Friendly for Resume Screeners

Most companies with 50 or more employees use resume screeners (also known as [applicant tracking systems](#)) to help filter out job applicants. When you submit your resumé online, the applicant tracking system puts all your information into a candidate profile. The hiring manager can then search by its keywords to see if you're a good match. That's why the [keywords](#) and skills in your resumé are extremely important. Scrutinize the job posting to find the most important keywords, ensure those keywords are in your resumé and eliminate whatever else you can.

### 3. Check Out a Resume Builder

Even if you have a resumé you're confident about, a [resume builder](#) can help you screen for any excess information. Go through a resume builder's steps as if you are building a new resumé, then put the finished product beside the original.

What does your original version have that the resumé builder didn't ask for? Chances are, it's extraneous and can be eliminated.

### 4. Get a Second Opinion

[Career coaches](#) are experts in resumé writing. If you can afford one, he or she will be well worth your time and money.

If not, consider asking a friend for help taking a red pen to your resumé. Explain that you are trying to trim it down and want to keep only the vital stuff. It's great to get an objective person's point of view on your professional representation of yourself.

You don't need to take every suggestion from the coach or your friend, just the ones that make the most sense to you.

Source: <http://www.nextavenue.org/4-easy-ways-trim-resume> | by [James Hu](#)

## How to recognize and answer illegal interview questions

In the United States job seekers are protected by a myriad of anti-discrimination laws. Despite these laws many potential employers still want employees that fit a narrow profile and they may ask probing questions to find out if you fit. Here is how you can recognize which questions are potentially illegal for an employer to ask, and what you can do if you encounter these questions.

Generally, interviewers cannot ask you anything pertaining to your race, birthplace, religion, age, sexual preference, marital and family status, or health. For example, an interviewer cannot ask you how many kids you have or if you plan to have kids because that pertains to family status. They also cannot ask you how old you are during the interview process. You will probably have to provide your birthdate to human resources after you are hired, but during interviews it is illegal to ask someone their age.



Sometimes interviewers can be sneaky and ask you questions that would give them the answer to illegal questions. For example, instead of asking you your age, they may ask what year you graduated college and make an estimate. Also, instead of asking straight up if you drink or smoke, an interviewer could ask if you have been disciplined for tobacco use in the past.

You should be able to recognize these personal questions because most of the time they probably sound unrelated to the job you are applying for and they can be very prying. Generally, if a question sounds too personal you should avoid answering it, or answer it in a way that relates to the job. For example, if an employer asks you if you have kids, you should probably say something to the effect that that you will be able to perform your job with or without kids. If you are asked about your age, then you can say that you are of legal working age. Basically, you should steer the conversation back to the job you are applying for. If an employer is insistent on asking you things you know is discriminatory, then you should state that you are uncomfortable answering these questions, and perhaps you should look for someone else to work for. An interview goes both ways, and if an interviewer makes you uncomfortable on a first meeting then working with him or her might be uncomfortable in the long term.

As a rule of thumb if your personal life does not relate to the job you are applying for then you probably should not volunteer too much information. A little bit of small talk is okay, but you never know what strangers may be offended by, and keeping the focus of the interview on the job you want may be the best way to secure the job.

Source: <http://www.wisebread.com/how-to-recognize-and-answer-illegal-interview-questions>

“There's only one interview technique that matters... Do your homework so you can listen to the answers and react to them and ask follow-ups. Do your homework, prepare.” ~ Jim Lehrer

## SOMETHING TO PONDER – The humor of life



### Life According to Mathematics

This comes from 2 math teachers with a combined total of 70 yrs. experience. It has an indisputable mathematical logic. It also made me Laugh Out Loud.

This is a strictly ..... mathematical viewpoint... and it goes like this:

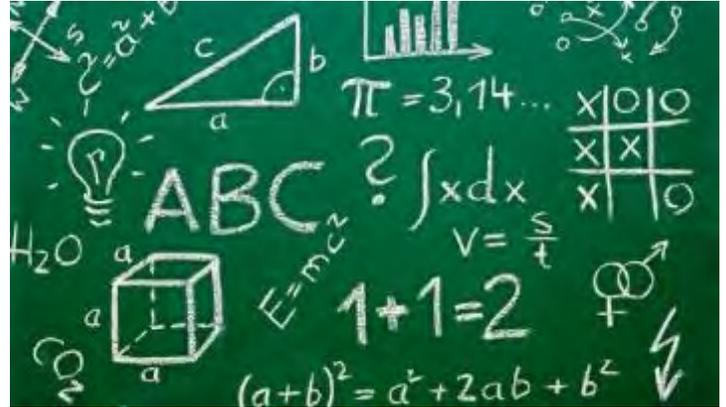
What Makes 100%?

What does it mean to give MORE than 100%?

Ever wonder about those people who say they are giving more than 100%? We have all been to those meetings where someone wants you to give over 100%.

How about achieving 103%?

What makes up 100% in life?



Here's a little mathematical formula that might help you answer these questions:

If: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Is represented as: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26.

Then: H-A-R-D-W-O-R-K >> 8+1+18+4+23+15+18+11 = 98%

And, K-N-O-W-L-E-D-G-E >> 11+14+15+23+12+5+4+7+5 = 96%

But, A-T-T-I-T-U-D-E >> 1+20+20+9+20+21+4+5 = 100%

And, B-U-L-L-S-H-I-T >> 2+21+12+12+19+8+9+20 = 103%

AND, look how far ass kissing will take you.

A-S-S-K-I-S-S-I-N-G >> 1+19+19+11+9+19+19+9+14+7 = 118%

So, one can conclude with mathematical certainty, that while Hard Work and Knowledge will get you close, and Attitude will get you there. It's the Bullshit and Ass Kissing that will put you over the top.

Now you know why Politicians are where they are!

I've never seen a better explanation than this formula ..... how true it is.

Let us all stick to the 100% and make the world a happier place to live in.

I've reached that age where my brain went from "you probably shouldn't say that" to "what the heck, let's see what happens."



## Military Retiree Websites: A Wealth of Information

### ARMY

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

### MARINES

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

### NAVY

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

### AIR FORCE

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

### COAST GUARD

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



### ALL SERVICES

#### DFAS

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

#### TriCare

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

#### TriCare Dental

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

#### Military Records

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

#### Casualty Assistance

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

#### General Information / News

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

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

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

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

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

## Travel Tips and Tricks: How to Fly Through Airports

*Navigate the terminal with ease using these travel tips.*

Getting to your departure gate these days is an obstacle course. It's impossible to say what delays you might face at check-in counters, security checkpoints and beyond. Here are strategies I've learned (sometimes the hard way) flying 50,000-plus miles yearly.

- 1. Book a flight with a lofty on-time record.** Quickly see the historical performance of a given flight on websites such as [FlightStats.com](http://FlightStats.com).
- 2. Check in online starting 24 hours in advance.** If you don't have access to a printer, send boarding passes to a mobile phone if you can. Get a seat assignment to lessen chances of being bumped from an overbooked flight. Consider paying extra at booking for a good seat. If you're taking a "codeshare" flight involving partner airlines, know which carrier's gate to go to. It can be confusing.
- 3. Gather intel before heading to the airport.** I use FlightAware.com to see if my plane is delayed. If it's coming from somewhere else, I also track it on that site. I use airport websites or [iFly.com](http://iFly.com) to see wait times at security checkpoints.
- 4. Get to airports early.** If you are checking bags or tend to get anxious, because so many are flying, it's safest to arrive two hours early for domestic flights and three for international. Come later if you can use speedy security lines or don't check bags. Going carry-on also means you can change flights easily if yours has a problem.

**Also of Interest:** [Samantha Brown shares travel prep tips](#) (video)

Source: <http://travel.aarp.org/articles-tips/articles/info-2016/airport-navigation-tips.html> | by Kitty Bean Yancey | September 2, 2016



*"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*

*"Travel makes one modest. You see what a tiny place you occupy in the world." ~ Gustave Flaubert*



# Guam Retiree Activities Office Newsletter

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

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

### **Saipan RAO**

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Hours: 0900 - 1200, Mon, Wed, Fri

Phone: 607-288-3021

email: [PeterC11@yahoo.com](mailto:PeterC11@yahoo.com)

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

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



## **Request your assistance –**

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

Guam Retiree Activities Office

36 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICAL BUSINESS

Return Service Requested

