

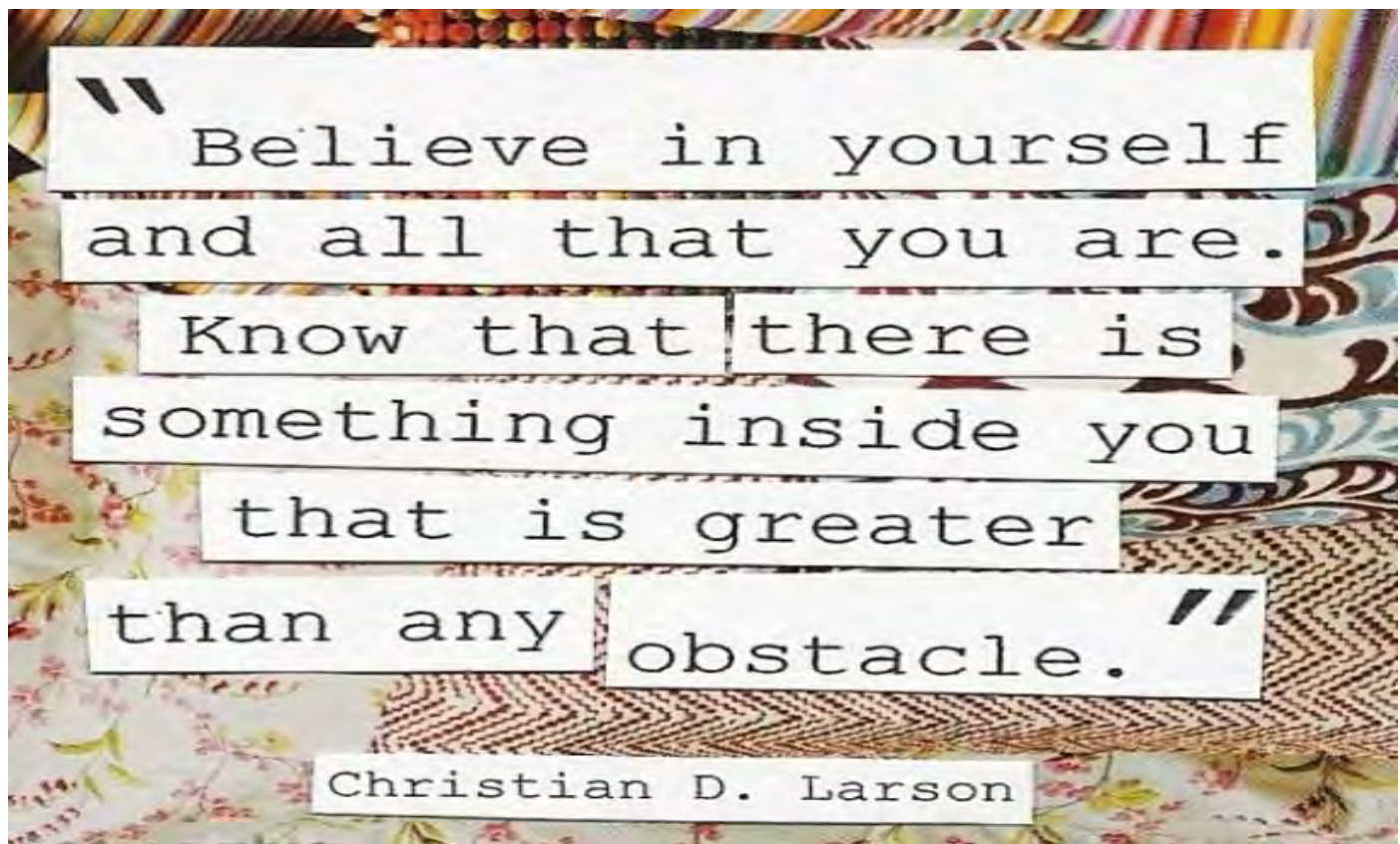


*Serving Those Who Have Served or Still Serving*



*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)



<b>ANNUAL MILITARY RETIREE APPRECIATION DAY</b>	<b>OCTOBER 22, 2016</b>
	FITNESS CENTER GYMNASIUM ANDERSEN AFB
Wellness & Information Booths Guest Speakers ■ Benefits Updates	



**Guam RAO Director's Position is VACANT**  
*Let us know if interested in volunteering!*

# Guam Retiree Activities Office Newsletter

September 2016  
Volume 6, Issue 5

**Guam Retiree Activities Office**

**BG Douglas A. Cox**

36th Wing Commander

**Col Scott W. Hurrelbrink**

36th Wing Vice Commander

**CMSgt Orlando Ureña**

36th Wing Command Chief

**VACANT**

RAO Director

**CMSgt (Ret) David Ehlers**

Newsletter Editor

**Regular Features...**

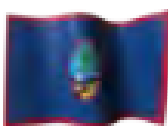
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*Laugh out loud all day and annoy all of the mean people with your happiness!*

“So many things are possible just as long as you don't know they're impossible.” ~ Norton Juster





## 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)





## Announcements...

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

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

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

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

# Guam Veteran

## Meetings...

- ▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 477-8406 for more information and next meeting date/time.
- ▶ **American Legion**, Mid-Pacific Post #1, meets at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. email [alegianguam@yahoo.com](mailto:alegianguam@yahoo.com) or call 646-8251 for more information.
- ▶ **Vietnam Veterans of America (VVA) Chapter 668** meets at 7 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406 /488-4423 or [1sgmendiola@gmail.com](mailto:1sgmendiola@gmail.com).
- ▶ **The Associates of Vietnam Veterans of America Chapter 668** meets at 6:30 p.m. every second Friday of the month at the Mangilao headquarters.
- ▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email [Guam.VFW1509@gmail.com](mailto:Guam.VFW1509@gmail.com).
- ▶ **VFW Post 1509 Auxiliary**, general membership meeting is at 2 p.m. every second Sunday of the month at the Post canteen in Yigo. Call 653-8903 or email [ritalynn\\_flores@yahoo.com](mailto:ritalynn_flores@yahoo.com) for more information.
- ▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Tuesday, at the Post canteen in Agat. Call 565-8397 or email [adj2917@vfwdeptpacific.org](mailto:adj2917@vfwdeptpacific.org) for more info.
- ▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at the post canteen in Garapan (*Palm St & Coffee Tree Rd*). Call (670) 235-4839 for more information.
- ▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.*
- ▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

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

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

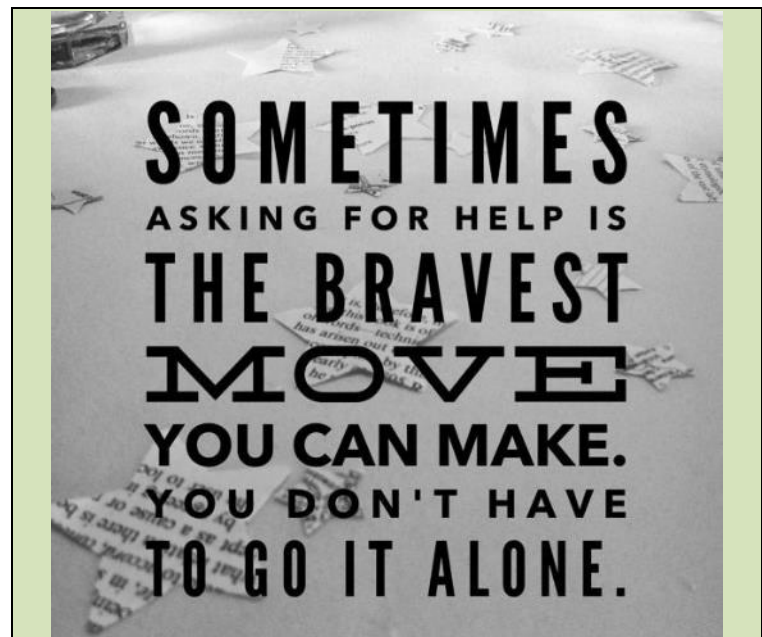
▶ **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the U. S. Naval Hospital's old chapel building classroom at 2 p.m. every fourth Sunday. For more information, contact Scott Duenas at 673-5103.

▶ **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 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*

**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'lahen 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.

## Get a free credit report

Identity theft is a serious concern in the digital world. More than 12 million Americans a year have their identity stolen, and most don't find out for months or years. One way to spot identity theft before it ruins your life is your credit report.

Your credit report tells a company at a glance your level of debt, how often you make payments and generally shows how risky it is to lend you money or enter a long-term arrangement with you.

If an identity thief opens a new credit card, takes out a mortgage, or does anything else credit-related in your name it will show up. The bad news is credit problems can keep a company from giving you a legitimate loan. So, check your credit report regularly and you can catch the identity theft before he or she goes too far.

Under federal law, you're entitled to a free credit report every 12 months from each of the three major credit reporting companies, Equifax, Experian and TransUnion. Your best option is to space out your requests so you get a credit report every four months.

To handle credit report requests, the three major credit reporting companies set up the Annual Credit Report site. Just go to the site and click the "Request your credit reports" button and follow the steps.

Be aware that Annual Credit Report will ask for your Social Security number so the credit companies can be sure they're pulling the right report. Before you give it, [make sure you know how to keep hackers from snooping on your internet connection](#).

For a direct link to the Annual Credit Report site, [click here to access it](#).

# AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

**Important Reminder:** Annual Credit Report is completely free. It will not ask for your credit card number or a verification fee. If you see anything asking for payment information, you are in the wrong place. Do not enter any information!

| By Komando Staff, Komando.com | Source: <http://www.komando.com/tips/366777/get-a-free-credit-report>



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

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



# TRICARE Updates / Info



## Immunizations Offer Protection for All Stages of Life

August is Immunization Awareness Month and is a great time to find out which vaccines you and your need to be protected at different ages and stages in life.

Immunization typically starts at birth. At 2 months old, infants start receiving a series of six primary [immunizations](#) that protect against disease.

These diseases can be spread in a variety of ways. Flu and other diseases spread through the air or on surfaces. Hepatitis B is spread through exposure to infectious blood or bodily fluids. Rotavirus is spread when the virus is shed by an infected person and then enters another person's mouth. Babies frequently use their mouths to explore the world around them, so this vaccine is extremely important. For more information, visit the [Rotavirus](#) page on Health.mil.

Some vaccines require multiple doses for lifelong protection. These may start in infancy and continue in later stages of childhood. Toddlers and school-age children typically get immunized again for Measles, Mumps, and Rubella (MMR), Hepatitis A and chickenpox.

Recommendations for middle school aged and older kids include vaccines to enhance protection against tetanus, diphtheria and pertussis, and protect against meningitis and human papillomavirus (HPV). HPV is a leading cause of cervical and other cancers.

More vaccines may be needed during adulthood based on factors like age, occupation, lifestyle, high-risk medical conditions, type and locations of travel, and previous vaccine history. For older beneficiaries, vaccines are available and recommended to protect against [pneumonia and other infections](#), as well as shingles, a very painful condition caused by the same virus as chickenpox.

TRICARE covers, at no cost, age-appropriate doses of vaccines as recommended by the Centers for Disease Control and Prevention (CDC). For more information visit the [TRICARE](#) website.

Through the expanded TRICARE pharmacy vaccine program, you may receive certain covered vaccines for zero copayment at participating network pharmacies. For more information, call Express Scripts at 1-877-363-1303 or search for participating pharmacies [online](#).

For more information on immunizations, please visit the DHA Immunization Healthcare Branch's website at [www.health.mil/vaccines](http://www.health.mil/vaccines).

Source:

[http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/08\\_12\\_16\\_vaccineawareness](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/08_12_16_vaccineawareness)



## Watch for Signs of Medical Identity Theft

Did you know that health care is the number one target, nearly as much as retail, finance, and banking *combined*, for identity theft and fraud? Your health information is important to you and your health care provider. But in the wrong hands, it can be valuable to someone else. Would you know if someone stole your medical identity?

Identity theft affects millions of people year. The Federal Trade Commission offers several steps you can take to make sure your health care information remains secure.

First, read your medical and insurance statements regularly and completely. They can show warning signs of identity theft. Look for services you did not receive or providers you did not see. This is like seeing charges on your credit card statement that were not yours.

Next, read the Explanation of Benefits (EOB) statement or Medicare Summary Notice that your health plan sends after each treatment. Again, check the name of the provider, the date of service, and the service provided. Do the claims paid match the care you received? If you see a mistake, contact your health plan and report the problem.

You should also watch for bills if you know part of your care was not covered. If a bill doesn't show up when you expect it, look into it.

Being cyber fit requires us to be mindful of your health information even when you're not using health IT. You are the center of your healthcare. Empower yourself to protect your information. For more information about cyber fitness, visit the [TRICARE](#) website.

**"You just have to follow your own heart" when it comes to medical decision-making." ~ Emily Matchar**

# Colon Cancer Screening

According to the Centers for Disease Control and Preventions, of cancers affecting both men and women, colorectal cancer is the second leading cancer killer in the United States, but it doesn't have to be. Screening tests can find precancerous polyps — abnormal growths in the colon or rectum — so that they can be removed before they turn into cancer. Screening tests can also find colorectal cancer early, when treatment works best.

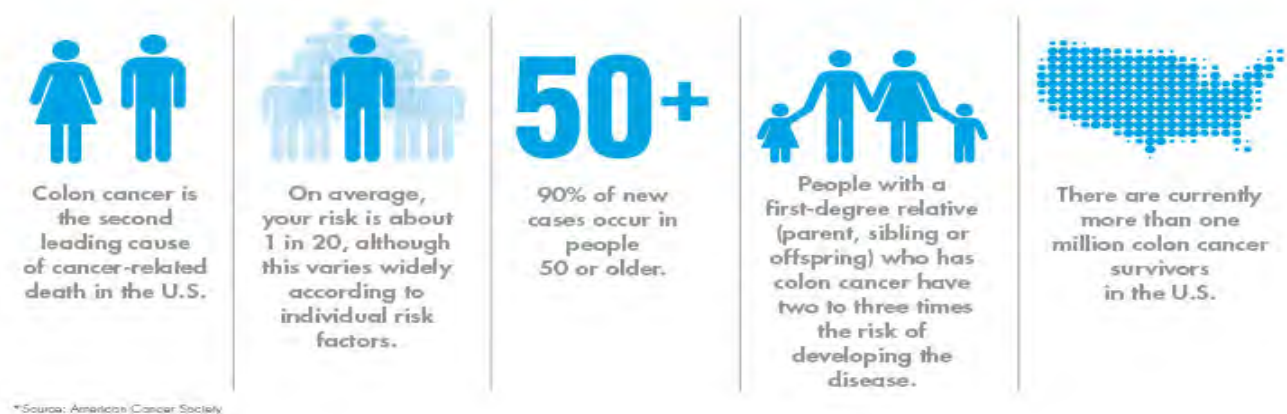
Regular screening, beginning at age 50, is the key to preventing colorectal cancer. The U.S. Preventive Services Task Force recommends screening for colorectal cancer using high-sensitivity fecal occult blood testing, sigmoidoscopy, or colonoscopy beginning at age 50 and continuing until age 75.

TRICARE colon cancer screenings for all beneficiaries beginning at age 50. Some individuals may be covered at an earlier age if they have an increased risk for colon cancer and exhibit symptoms. Talk to your doctor if you're nearing age 50 or believe you may be at risk for developing colon cancer.

Learn more [www.TRICARE.mil/CoveredServices](http://www.TRICARE.mil/CoveredServices)



## Colon Cancer At-A-Glance\*



## Missing Appointments Wastes Time and Money

It has happened to many of us. We call and set up an appointment with our doctor. We even write it down. But, life happens and we remember the appointment about an hour after we were supposed to check-in. We are now official “no shows.”

A no-show occurs when a patient misses an appointment without making any attempt to cancel or reschedule 24 hours in advance.

When you miss an appointment, it keeps another patient from using that appointment slot for care they need. Also, the office can't move all the rest of the day's appointments up to fill your space. The time slot goes unused.

Your provider may charge you because you didn't show up for your appointment. The American Medical Association policy says a doctor may charge for a missed appointment – or failing to cancel 24 hours in advance – if the office advises them they will be charged if they miss an appointment. The fee can range from \$20- \$40 and isn't covered by TRICARE.

It's best to keep your appointments or reschedule them at least 24 hours in advance. If you're being seen at a military hospital or clinic, you can do this through TRICARE Online.

TRICAREOnline (<https://www.tricareonline.com/portal/page/portal/TricareOnline/Portal>) is available 24 hours a day, 7 days a week. You can use this portal to set appointment notifications and set up email and text message reminders. If you know you can't make the appointment, you can cancel your appointments right then.

Missed appointments can result in reduced continuity of care and possibly late identification of other health problems. Take care of your health and your wallet and keep your appointments.

Source: <http://www.tricare.mil/missedappointments082416>





## TRICARE Retiree Dental Program

Retiring from the military is a huge step, with many decisions facing you and your family as you transition into civilian life. In preparing for your retirement and reviewing your TRICARE benefits, don't forget about your eligibility for the TRICARE Retiree Dental Program.

Here are a few things to keep in mind about the program:

- You'll need to enroll in the program after your retirement date.
- Your monthly premiums are based on your ZIP code and you're required to submit a two-month premium prepayment when you enroll. And,
- If you get a job that offers dental benefits, you can coordinate your benefits with your future employer's program to reduce, or in many cases even eliminate, any copayments.

Enrolling is easy—there's even a helpful video on the website that explains just how simple it is. After watching the video, use the quick link to the Beneficiary Web Enrollment site to enroll online, or download an application from the website and mail it in. Once you're enrolled, be sure to register for the online Consumer Toolkit® where you'll be able to review your benefits and coverage levels, check the status of your claims, verify your remaining maximums and deductibles, and sign up for paperless dental benefits statements.

Have questions about enrolling? Visit [trdp.org](http://trdp.org).



### TRICARE® Retiree Dental Program

Proudly serving our nation's retired Uniformed Services community.

- ★ Easy online enrollment and 24/7 account management tools
- ★ Affordable premiums + generous maximums = a great value!
- ★ Comprehensive, portable coverage
- ★ Robust nationwide network — save 22% on visits!
- ★ No cost-shares for in-network routine services
- ★ Third cleaning for medically diagnosed Type 1 and 2 diabetics
- ★ Coordinates with other plans to save you money
- ★ Over 1.5 million satisfied members!
- ★ Benefits to help you maintain lifelong dental health



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[trdp.org](http://trdp.org)

TRDP Poster #98505, E-107/16  
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***“There is one consolation in being sick; and that is the possibility that you may recover to a better state than you were ever in before.”***

~ Henry David Thoreau

## Health / Medical News

### Manage **Stress** by Focusing on Your Breath

Like any other leadership capacity, stress management requires self-awareness. Leaders who manage stress effectively are able to recognize signs that they're approaching their tipping point and consciously, deliberately step back from the edge. The next time you notice your stress levels increasing, take a moment to notice your breath. Start with a couple of strong, long, and deep breaths. Notice the physical sensations that accompany each one. After taking a few of these initial breaths, switch to a technique called "resonant breathing." Inhale for 10 seconds and exhale for 10 seconds, for a total of six breaths per minute. You may find it helpful to do this while walking; the pace of your steps can provide a regular tempo for each breath. Eventually the rhythm will continue on its own and you can stop timing. Continue to breathe in and out until your state of mind shifts and you feel a sense of control over your emotions.

Adapted from "A Simple Way to Combat Chronic Stress," by Alexander Caillet, Jeremy Hirshberg, and Stefano Petti (<https://hbr.org/2016/04/steps-to-take-if-youre-suffering-from-chronic-stress>)

Via The Management Tip of the Day from Harvard Business Review

### Tips for beating anxiety to get a better night's sleep

Many people with anxiety disorders have trouble sleeping. That's a problem. Too little sleep affects mood, contributing to irritability and sometimes depression. Vital functions occur during different stages of sleep that leave you feeling rested and energized or help you learn and forge memories. Sleep usually improves when an anxiety disorder is treated. Practicing good "sleep hygiene" helps, too. Here are some steps to take:

- Go to bed and wake up at the same time every day, even on weekends.
- Daylight helps set sleep patterns, so try to be outdoors while it's light out for 30 minutes a day.
- Exercise regularly (but not too close to bedtime). An afternoon workout is ideal.
- Keep naps short — less than an hour — and forgo napping after 3 p.m.
- Avoid caffeine (found in coffee, many teas, chocolate, and many soft drinks), which can take up to eight hours to wear off. You may need to avoid caffeine entirely if you have panic attacks; many people who experience panic attacks are extra-sensitive to caffeine.
- Review your medications with a doctor to see if you are taking any stimulants, which are a common culprit in keeping people up at night. Sometimes it's possible to switch medicines.
- Avoid alcohol, large meals, foods that induce heartburn, and drinking a lot of fluid for several hours before bedtime.
- If you smoke, quit. Smoking causes many health problems, including compromising sleep in a variety of ways.
- Keep your bedroom cool, dark, and quiet, without distractions like TV or a computer. Avoid using an electronic device to read in bed; the light from the screen can trick your brain into thinking it is daytime. If your mattress is uncomfortable, replace it.
- Reading, listening to music, or relaxing before bed with a hot bath or deep breathing can help you get to sleep.
- If you don't fall asleep within 20 minutes of turning in (or if you wake up and can't fall back to sleep in 20 minutes), get out of bed and do something relaxing until you feel sleepy.



For additional tips and strategies for living with anxiety, buy [Coping with Anxiety and Stress Disorders](#), a Special Health Report from Harvard Medical School.

Source: <http://www.health.harvard.edu/anxiety/tips-for-a-better-nights-sleep>

# 5 steps to a pain-free back

Low back pain has many different causes, including the normal wear and tear that comes with aging. While you can't turn back the clock or prevent every type of painful back disorder, in most cases there are things you can do to help keep your back healthy.

## 1. Stay fit

Weak back and abdominal muscles — due to deconditioning or age — cause or exacerbate many cases of low back pain. That's why stretching and strengthening both your back and abdominal muscles is important not only for treating low back pain, but also for helping to prevent a recurrence of the problem.

Exercise strengthens and lengthens the muscles that support the spine. A good exercise regimen should target the back, abdominal, and buttock muscles. Strong abdominal or hip flexor muscles, for example, help people maintain an upright posture, as do strong extensor muscles, which run the full length of the back and maintain alignment of the vertebrae.

Stretching is a valuable component of any treatment plan, too. Supple, well-stretched muscles are less prone to injury. And shorter, less flexible muscle and connective tissues restrict joint mobility, which increases the likelihood of sprains and strains.

Certain aerobic activities are safer for your back than others. For instance, bicycling (either stationary or regular), swimming, and walking lead the list of low-risk, high-benefit activities for most people's backs. All are low- or minimal-impact exercises that strengthen muscles which support the back. None involve awkward or stressful actions that are detrimental to back muscles.

However, sports and activities such as football, tennis, gymnastics, wrestling, weight lifting, rowing (crew), running, aerobic dance, and ballet involve a relatively high risk for back injury because of the extension, lifting, or impacts involved.

## 2. Maintain a healthy weight

Although carrying too much weight per se has not been proven to be a primary cause of back pain disorders, being overweight or obese can slow your recovery. Those extra pounds also increase the risk that back pain will return.

The heavier you are, the greater the load your spine must carry. To make matters worse, if the bulk of your weight comes in the form of abdominal fat, rather than muscle, your center of gravity can shift forward — a condition that puts added pressure on your back. By maintaining a healthy weight, you can ease the burden on your spine. To see if you are at a healthy (normal) weight, calculate your body mass index (BMI), which takes both your height and weight into consideration. Not only will you help your back if you maintain a normal BMI (in the range of 19–25), but you'll also lower your risk for many diseases, including heart attack, stroke, diabetes, and high blood pressure. You can find a BMI calculator [here](#).

## 3. Kick the habit

You've undoubtedly heard this message before: smoking harms your health. Not only does this habit raise your risk for lung cancer, heart disease, hypertension, and a plethora of other health problems, it also jeopardizes your back.

Research shows that smokers have more frequent episodes of back pain than nonsmokers, and the more a person smokes, the higher the risk that he or she will experience such an episode, according to one study.

Scientists believe that the nicotine in cigarettes contributes to low back pain in two ways. First, nicotine hampers the flow of blood to the vertebrae and discs. This impairs their function and may trigger a bout of back pain. Second, smokers tend to lose bone faster than nonsmokers, putting them at greater risk for osteoporosis, another common cause of back pain.

## 4. Lighten your load

Backpacks have become ubiquitous — at school, at work, at play. But an overstuffed backpack can be a harbinger of back pain.

If you use a backpack, you can take steps to protect yourself. For starters, use both of the pack's straps instead of slinging one strap over a shoulder. Try to carry only the essentials, and lighten your load whenever possible. Opt for backpacks that have different-sized compartments to help distribute weight evenly. And look for wide, padded straps and a padded back. When carrying a heavy load, put the heaviest items as close as possible to the center of the back, and use the hip strap for support. For very heavy loads, use a backpack with wheels. Above all, remember to bend from your knees when picking up your pack.





## Pain-Free Back - *Continued from page 11*

### 5. Develop back-healthy habits

Everyday activities, from vacuuming your house to sitting in front of the computer for hours, can take a toll on your back, particularly if you aren't schooled in proper body mechanics. But you can take some of the pressure off your back by following these simple tips:

- While standing to perform ordinary tasks like ironing or folding laundry, keep one foot on a small step stool.
- Don't remain sitting or standing in the same position for too long. Stretch, shift your position, or take a short walk when you can.
- When bending from the waist, always use your hands to support yourself.
- When sitting, keep your knees a bit higher than your hips and bend them at a 90-degree angle. Sit with your feet comfortably on the floor. If your feet don't reach the floor, put a book or a small stool under them.
- Because vacuuming can take a toll on your back, tackle rooms in chunks, spending no more than five to 10 minutes at a time doing this task.

For more ways to help keep your back healthy and strong, buy [Back Pain](#), a Special Health Report from Harvard Medical School.

Source: <http://www.health.harvard.edu/pain/5-steps-to-a-pain-free-back>

## Get to the Root Cause of Your Burnout

If you're feeling exhausted, overwhelmed, and even depressed at work, you may be burned out. The first step to remedying the situation is to understand what's causing it. Try tracking how you spend your time for a week, either on paper, in a spreadsheet, or in one of the many apps now available for tracking your time. For each block of time, write down what you're doing, whom you're with, and how you feel on a scale of 1–10, where 1 means angry or depressed and 10 means joyful or energized. This will give you a sense of which activities and people are diminishing your energy, so that you can start limiting your exposure to them. The goal is to decrease time spent on tasks, people, and situations that drain you and to increase time on those that replenish you. As much as possible, try to jettison low-value and high-frustration activities. If you find that there are certain relationships that are especially draining, interact with those people as little as possible.

*Adapted from "Steps to Take When You're Starting to Feel Burned Out," by Monique Valcour*



## 10 Tips for Retaining Great People

1. Share something about the business with each person daily. We want to be in the loop.
2. Hold people accountable for job performance. We want to work with top performers.
3. Promote coaches rather supervisors. We like working for someone that makes us better.
4. Encourage innovation and initiative. We want the freedom to try new things.
5. Promote a dialogue for process improvement. We desire input to make our job better.
6. Maintain a servant leader approach. We will give more effort to someone who has our best interest in mind.
7. Place emphasis on excellence. We want to work for the best.
8. Turn failure into learning opportunities. We do not want to be afraid of making a mistake.
9. Pay attention to morale. Our productivity increases with good morale.
10. Show appreciation. We want to be appreciated for our effort.

via John Grubbs, GCI Leadership (<http://www.johngrubbs.com/blog/>)



**“Competence goes beyond words. It’s the leader’s ability to say it, plan it, and do it in such a way that others know that you know how – and know that they want to follow you.”** ~ John C. Maxwell

# 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>

## 5 Types of Powers of Attorney and Why You Might Need Them

*Courtesy: Pentagon Federal Credit Union (PenFed).*

Nobody wants to think that there might come a time when you can't make decisions for yourself. But just as every day that goes by is an opportunity for some-thing joyful and new, so too is it a chance you could fall ill, get into an accident, or become mentally incapacitated. Would your family be able to pay the bills if you were unavailable to handle it? If you were unable to tell your doctor what kind of medical care you wanted, would your family know what to do?

A power of attorney names someone you trust to act on your behalf for important decisions and actions for your health, finances, and business matters.

Most powers of attorney name a spouse, family member, or trusted friend as their designated agent.

### Types of powers of attorney

- 1. General power of attorney.** A general power of attorney gives some-one you designate the legal authority to take a wide range of actions on your behalf, often including medical decisions, legal actions, and financial and business decisions.
- 2. Limited power of attorney.** A limited power of attorney allows your designated agent to act on your behalf only in the areas you specify. It may also be limited to a specific period of time – say, when a spouse is deployed overseas.
- 3. Durable power of attorney.** A durable power of attorney remains valid even if you become incapacitated and can no longer make decisions for your-self. This allows your designated agent to make medical decisions and handle financial affairs if you become unable to do so.
- 4. Springing power of attorney.** This is a type of durable power of attorney that goes into effect only under certain conditions – typically situations such as deployment, physical disability, or mental incompetency.
- 5. Health care power of attorney.** This is a durable power of attorney that designates someone to make health care decisions on your behalf if you are unable to do so and empowering them to make sure you are getting the type of care you would like.

### Steer your future course today

Preparing a *power of attorney* today can save time, money, and heartache for your family and friends in the future. It also ensures that your wishes will be followed if there comes a time when you're no longer able to communicate them yourself.

Here's hoping you won't have need for a power of attorney for a very long time indeed.

**“The leading rule for the lawyer, as for the man of every calling, is diligence.” ~Abraham Lincoln**

# Financial / Legal News



## Helpful financial tips from a trusted partner - USAA

### [Don't Let Identity Theft Spoil Your Summer Vacation](#)

Here are a few things you can do to protect your identity before and during your summer vacation.

### [Supporting Our Military Children](#)

Our children need to feel supported and reminded of the amazing people they are growing up to be. Here are three organizations that support military children in unique ways.

### [Not All Lessons From Your Military Career Matter to a Successful Civilian Career](#)

Here are five areas that military veterans need to be aware of where their military experience does not translate well into civilian careers.

### [The Vital Importance of Being a Mentor](#)

Mentoring is one of the best ways you can add and create long-term value for your company while helping others achieve their career goals.

### [How to Save on the Family Summer Road Trip](#)

The summer family road trip is a great family tradition to experience new things, spend time together and undertake an adventure as you travel across America or another foreign country. Here are a few tips to keep expenses down.

### [Picking a Car for Your Teen: Safety is Key When Your Child's Ready to Drive](#)

Choosing the vehicle your teen drives is one of the most important decisions you'll make about your teen's safety.

### [How to Avoid Drowning in Student Debt](#)

With careful consideration and management, student loans can be a smart investment in your future. Here are nine strategies to help you manage student debt.

### [7 Things to Add to Your Deployment Bucket List](#)

Here are seven ideas to get you motivated to create your own deployment bucket list.

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

- Money Matters Blog: [State Parks: A Gateway to Inexpensive Summer Fun](#)
- Financial Advice Blog: [Big Spender or Prudent Planner? Don't Let Your Summer Vacation Plans Throw You Off Course](#)

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

Share your experience or learn what others have to say with USAA product reviews, USAA newsroom, member questions and answers. You can also

watch [Financial Advice Videos](#) from USAA or join the conversation by watching live video broadcasts on [usaa.com](http://usaa.com). [Learn More](#)



## ~ The Truth about Creative Genius ~

**Creativity is a process, productivity experts say – something that can be broken down by anyone willing to embrace upheaval and look at things differently. Three guiding steps to follow are:**



1. Trust your experiences. Be sensitive to how things make you think and feel. That's how we distinguish clichés from true insights.
2. Recognize that the stress you feel as you try to create isn't a sign that everything is falling apart. Rather, it's a condition that helps make you flexible enough to see old ideas in new ways.
3. Maintain some distance from what you create. Without self-criticism, one idea can quickly crowd out competitors. But you can regain that distance by forcing yourself to critique what you've already done, by making yourself look at it from a different perspective, or by changing the power dynamics in the room.





*keeping you informed*

## 85% experience high levels of work stress



The unemployment rate is down and employers have been hiring. But the improving economy doesn't seem to have had much effect on workplace stress, according to a new study by National Public Radio, the Robert Wood Johnson Foundation and Harvard University's Chan School of Public Health.

Researchers found that 85% of employees surveyed said they had experienced high levels of stress at work over the last 12 months and that their employers had made little effort to help.

That was true even though half of the study participants said their employers actually had a [wellness program](#) in place.

"The takeaway here is that job No. 1 for U.S. employers is to reduce stress in the workplace," said Robert J. Blendon, professor of health policy and political analysis at the Harvard Chan School, who directed the survey.

Over two-thirds of the surveyed workers reported that they often work overtime or on the weekends, with 20% reporting that they routinely work more than 50 hours per week every week.

Fewer than half of workers who are eligible for paid vacation take all their available leave every year.

Almost half (49%) of employees who work 50 or more hours per week said their workload made it too hard to take a vacation. Of those who do, 52% perform some work during their time off.

What can employers do? Consider requiring employees to take vacation. Use-it-or-lose-it policies may not be enough in workplaces in which supervisors view taking time off negatively. Instead, consider mandating that employees actually take the time off they have earned.

**Final note:** It may be interesting to revisit the question next year, after the new [overtime rules](#) go into effect on Dec. 1, 2016. The new rules likely mean that more workers who are classified as exempt will become eligible for overtime pay—or be told not to work more than 40 hours in a workweek.

Either result could help relieve at least some stress.

Source: <http://www.businessmanagementdaily.com/46681/85-experience-high-levels-of-work-stress>

## Project management: 4 tips

by Managing People at Work on July 26, 2016  
3:00pm in Leaders & Managers, People Management

"Would you lead this project?" It's no surprise that these words can cause anxiety. Many employees are thrust into a role of project manager with little preparation or training in project [management](#). Whether you find yourself in charge of a project by design or by accident, stay on track with these strategies:

**Don't skip on the front end.** Many people rush to get started with a project, but rushing the planning phase can derail the project later. Make sure the plan is clear for the entire team before proceeding.

**Watch out for the "project creep."** It is easy for the leader of a project to expand beyond predetermined boundaries. Do not take on too much and make sure that everyone on the team is living up to their end of the bargain.

**Be prepared for changes in personnel.** Long term projects are particularly susceptible to a changing cast of characters. Be prepared with ideas for new people to bring on board if needed and make sure you get regular updates so you know what progress has been made by those that leave.

**Don't rely too heavily on software.** While software and apps can be good for keeping track of some things, make sure to talk in person to the members of the team and check in with progress reports.

<http://www.businessmanagementdaily.com/46629/project-management-4-tips>



The great enemy of the truth is very often not the lie -- deliberate, contrived and dishonest, but the myth, persistent, persuasive, and unrealistic. Belief in myths allows the comfort of opinion without the discomfort of thought.

(John F. Kennedy)

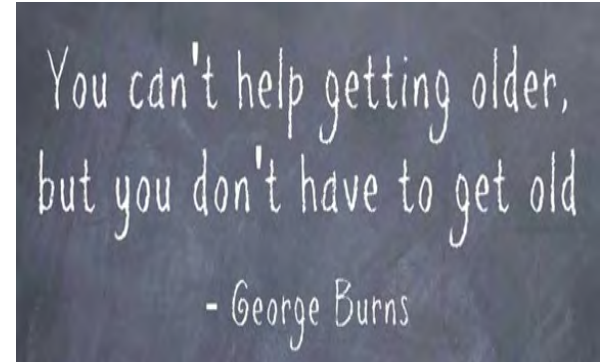
# 7 Steps to Aging Well: Staying healthy is a way to keep enjoying life

*Staying healthy isn't a chore. It's a way to keep enjoying life.* / Here are seven steps to aging well:

## 1. Control your blood pressure

**Why?** You can have high blood pressure (BP) — also called hypertension — and still feel fine. That's because high blood pressure does not cause symptoms that you can see or feel. But high blood pressure, sometimes called "the silent killer," is a major health problem. If not treated, it can lead to stroke, heart disease, eye problems and kidney failure.

- **Normal BP** — Your systolic (top, or first, number) pressure is less than 120 and your diastolic pressure (bottom, or second, number) is less than 80 — for example, 119/79.
- **Prehypertension** — Your top number is between 120 and 139 or the bottom number is between 80 and 89. You may be at risk for developing high blood pressure.
- **High BP** — Your blood pressure measures 140/90 or higher at two or more checkups.



### What You Can Do:

- Keep a healthy weight. Being overweight adds to your risk.
- Exercise every day. Moderate exercise can lower blood pressure. Check with your doctor before starting a new exercise plan.
- Eat more fruits, vegetables, whole grains, and low-fat dairy foods. To control high blood pressure, eat a diet rich in these foods. Fresh fruits and vegetables are high in potassium, which you need.
- Cut down on salt and sodium. Most Americans eat more salt and sodium than they need. A low-salt diet might help lower your blood pressure.
- Drink less alcohol. Drinking alcohol can affect blood pressure. As a general rule, men should have no more than two drinks a day; women no more than one a day.
- Follow your doctor's orders. If lifestyle changes alone do not control your BP, doctor may prescribe blood pressure pills.

## 2. Control your cholesterol

**Why?** Cholesterol is a waxy, fat-like substance present in cell walls or membranes everywhere in the body, including the heart. Your body needs some excess cholesterol, but excess cholesterol deposited in your blood can raise your risk of heart disease or stroke. Excess cholesterol can build up in your arteries, including the coronary arteries, where it contributes to narrowing and blockage. Cholesterol travels through the blood in two "packages": High-density lipoproteins (HDL) is the "good" cholesterol. It carries cholesterol in the blood from other parts of the body to the liver, which removes it. HDL keeps cholesterol from building up in the walls of the arteries. Low density lipoproteins (LDL), the "bad" cholesterol, leads to a buildup of cholesterol in the walls of your arteries. The higher the LDL level in your blood, the greater your chances of developing coronary heart disease.

**What You Can Do:** Reduce your LDL bad cholesterol and raise your HDL good cholesterol through diet and exercise. If that fails, you may need drugs.

- **Therapeutic Lifestyle Changes (TLC)** — TLC includes a cholesterol-lowering diet (called the TLC Diet), physical activity, and weight management. TLC is for anyone whose LDL is above the goal set by your physician.
- **Drug Treatment** — If cholesterol-lowering drugs are needed, they are used together with TLC treatment to help lower LDL.

## 3. Control your weight

**Why?** Research shows that extra weight puts you at higher risk for a multitude of health risks as you age: Type 2 diabetes (high blood sugar), high blood pressure, heart disease and stroke, some types of cancer, sleep apnea (when breathing stops for short periods during sleep), osteoarthritis (wearing away of the joints) and many other problems.

**What You Can Do:** Losing as little as 5 to 15 percent of your body weight can do much to improve your health. For example, if you weigh 200 pounds, losing 5 percent of your body weight means losing 10 pounds. Losing 15 percent means losing 30 pounds. A safe rate of weight loss is ½ to 2 pounds per week. Try some of these ideas to support your weight-loss efforts:

*Continued on page 17 – "Aging Well"*

## Aging Well - Continued from page 16

- Keep a food diary.
- Shop from a list and shop when you are not hungry.
- Store foods out of sight.
- Dish up smaller servings. At restaurants, eat only half your meal and take the rest home.
- Eat at the table and turn off the TV.
- Be realistic about weight-loss goals. Aim for a slow, modest weight loss.
- Seek emotional support from family and friends.
- Expect setbacks and forgive yourself.
- Make physical activity part of your weight-loss plan.

### 4. Exercise

**Why?** Physical activity burns calories. When you burn more calories than you eat each day, you will take off pounds. As we age, most of us lose from 20 to 40 percent of muscle mass. The quality of muscle tissue in older adults is also decreased. Strength exercises can partly restore muscles and strength, often very quickly.

**What You Can Do:** Talk to your doctor about how much exercise is right for you. A good goal for many people is to work up to exercising 4 to 6 times a week for 30 to 60 minutes at a time.

### 5. Stop smoking

**Why?** Tobacco use remains the single most preventable cause of death in the United States. Cigarette smoking accounts for nearly one-third of all cancer deaths in this country each year. Smoking is the most common risk factor for the development of lung cancer, which is the leading cause of cancer death. It is also associated with many other types of cancer. Smoking also increases the risk of other health problems, such as chronic lung disease and heart disease. Smoking during pregnancy can have adverse effects on the unborn child, such as premature delivery and low birth weight.

**What You Can Do:** All health care professionals agree that quitting smoking is the best gift you can give yourself and your loved ones.

### 6. Don't drink too much

**Why?** The consequences of alcohol misuse are serious — in many cases, life threatening. Heavy drinking can increase the risk for certain cancers, especially those of the liver, esophagus, throat and larynx (voice box). Heavy drinking can also cause liver cirrhosis, immune system problems, brain damage and harm to the fetus during pregnancy. In addition, drinking increases the risk of death from automobile crashes as well as recreational and on-the-job injuries.

**What You Can Do:** Moderate alcohol use — up to two drinks per day for men and one drink per day for women and older people — is not harmful for most adults. (A standard drink is one 12-ounce bottle or can of either beer or wine cooler, one 5-ounce glass of wine, or 1.5 ounces of 80-proof distilled spirits.)

### 7. Follow preventive measures proven to help

**Why?** Taking responsibility for your own health as you age means being an active participant with your physician and other health care professionals.

**What You Can Do:** Here are five preventive steps to follow:

- Find and stay with a "medical home." With the growing use of retail-based and emergency walk-in clinics, many families are in danger of seeing a succession of health care professionals who have no history of them or their family members. Find a "medical home" physician or medical practice and stay with it over time.
- Get vaccinated. Pay attention to childhood immunization schedules, as well as established and emerging vaccines for adults. Ignoring them can be hazardous to your health as you age.
- Save your skin. With age come sunlight-related effects, from wrinkles and dermatitis to basal cell carcinomas and melanoma cancers. Aggressively protect your skin from overexposure. See your physician regularly for changes in your skin.
- Take your medicine. Taking the correct amount of your prescribed medicine at the proper time is called medical compliance. Remember to take your medicine; it can only be effective when taken as prescribed.
- Educate yourself. Being proactive about your health as you age means continually learning about how you can stay healthy.





# Benefits WATCH

**Former Spouse SBP Coverage Open Season:** The National Defense Authorization Act for Fiscal Year 2016 (NDAA FY16) amended the Survivor Benefit Plan (SBP) statute to provide a member who had made an election to provide SBP or Reserve Component SBP (RCSBP) coverage for a former spouse the ability to cover a subsequent spouse if the former spouse dies. The enactment of this legislation included provisions in the form of an open season period to accommodate members whose covered former spouse beneficiaries were already deceased when the legislation was enacted.

**Who Is eligible for this Open Season?** Members who have been identified as a military retiree who once elected former spouse coverage which is now discontinued have been contacted via direct mail. However, some members may be eligible to elect coverage for a current spouse during this open season period if before November 25, 2015 they had a former spouse beneficiary under the SBP who died before that date and if they were on November 25, 2015 married to a subsequent spouse. This Former Spouse SBP Coverage Open Season DOES NOT APPLY if they are not currently married or if their former spouse SBP coverage was discontinued for any reason other than the death of their covered former spouse.

**How do I make an election to cover my current spouse?** If a member has not already been contacted, but believes the open season may apply to them, and has an interest in making the election, please direct their inquiry to us at the address found here <http://www.dfas.mil/retiredmilitary/about/aboutus/customer-service.html>. Once we have received their inquiry, we will provide them with the necessary supporting documents which may include:

- Certificate of Death for the Former Spouse
- Marriage Certificate for Current Spouse
- Birth Certificate for Current Spouse
- Expression of Interest Form

Once we receive all required documentation, we will prepare an estimate of the costs associated with the coverage, and any retroactive premiums due from the effective date of the coverage. We will provide this estimate to them along with a blank “Final Election” form. Once they have reviewed the figures, if they decide to elect the coverage, they will need to complete and sign the “Final Election” form and return it to us. The election must be made with the form provided or in writing. It must be received by the Defense Finance and Accounting Service-Cleveland with a postmark on or before November 24, 2016.



Please be advised that once made, this election is irrevocable. Coverage may only be established at the level of coverage previously elected for their former spouse. *(Continued on next page)*

The member is responsible for all premiums due from the effective date of the election. The option to cover a current spouse during this open season will run through November 24, 2016.

**When will my election become effective?** Married ON the Date of the Death of the Former Spouse – If the member had been married for at least 1 year on the former spouse’s date of death, the effective date is the 1st day of the 1st month after the date of death of the former spouse.

Married AFTER Death of the Former Spouse - If the member married after the former spouse’s date of death (or in the 1 year period preceding the date of death of the former spouse), the effective date is the 1st day of the 1st month after the 1st anniversary of the marriage.

For members who are not fully paid up, retroactive premiums will be effective on the date of the election. Such members will be responsible for all premiums for this time period. An estimate of premiums and payment options will be provided after receipt of a member’s expression of interest form. The member will be required to pay the premiums in either a lump-sum amount or over a period of months, but all premiums must be paid within 24 months of the date of their final election. *(Source: DFAS)*

“There's never enough time to do all the nothing you want.” ~ Bill Watterson

“I enjoy waking up and not having to go to work. So I do it three or four times a day.” ~ Gene Perret

## Who Can Assist with (and Charge for) VA Claims?

Although there are many individuals, organizations, and businesses throughout the country assisting with Veterans claims, unless they are within one of the following groups, they are in violation of Federal law:

1. A VA accredited attorney in good standing with the DVA (Department of Veterans Affairs)
2. A VA accredited non-attorney (called an "Agent") in good standing with the DVA
3. A Veterans Service Organization (VSO), approved and accepted by the DVA
4. An individual VSO officer who is in good standing with the DVA
5. The DVA itself (VA Regional Offices, Central Offices, etc.)
6. A non-accredited individual with special permission from the VA to assist with *one claim*



In addition, the VA does not accredit private businesses, firms, or organizations. An individual within a private business can become accredited and assist claimants, but that individual must be personally involved with the claim and not by name only.

Although individuals falling within one of the above six categories may legally assist with a claim, he/she cannot charge a fee to the claimant (person filing) or to any other interested party for assistance with the:

- initial preparation of the paperwork (which includes coaching related to completing forms), *and/or*
- presentation of the paperwork or claim to the VA, *and/or*
- prosecution, representation, or assistance with outcomes of claims

Fees can be charged **ONLY** by an accredited attorney or accredited agent (no-one else; not even a VSO), but only *after* the VA has sent an adverse decision to the claimant. In this case, an accredited attorney or agent can charge a fee to assist through appeals; however, only after a formal Notice of Disagreement has been submitted to the VA related to the decision and only after the attorney or agent has submitted a formal fee agreement to the VA Office of General Counsel in Washington, DC. In addition, fees are limited pursuant to the law (38 CFR 14.636).

I am often asked, "*Can a care facility pay someone to assist with a claim?*". The answer is profoundly "**NO!**". Care facilities, independent living facilities, nursing homes, home care agencies, care managers, etc. are all considered "interested parties" by the VA; therefore, cannot be charged a fee, nor can they legally pay a fee for claim assistance for their residents or clients. The reason is that these businesses and professionals are paid for THEIR services out of the VA award money, which makes them "interested parties".

I often hear stories about non-accredited individuals and organizations nationwide who are assisting their clients with VA claims, and even more alarming are the number of claims that are being done incorrectly, resulting in HUGE debt notices to veterans and their families. These debt notices may come years after the initial application which may result in not only forfeited VA benefits, but loss of Social Security benefits, tax refunds, and other Federal benefits.

In addition, a good many of these individuals do not understand VA completely, nor its effect on the eligibility for certain other important benefits, such as Medicaid, Medi-Cal, SSI, HUD housing, etc. As with any other product or service, it is truly "Buyer Beware!" I urge anyone seeking VA benefits to seek qualified advice from a professional who understands not only VA, but other state and federal benefits as well.

To find out if an individual is VA accredited, go to <http://www.va.gov/ogc/apps/accreditation/index.asp> and follow the prompts in completing the fields.

Please note that the VA sometimes gets behind in updating the accreditation site, so if you want to fully assess one's accreditation status, you can call the OGC at 202-461-7699 or email it at: [OGCaccreditationmailbox.gov](mailto:OGCaccreditationmailbox.gov)

It is always best to "do your homework" when choosing any professional.

Karen McIntyre, R.N., VA Accredited Agent, Veterans Information Services, Inc.; Veterans Advocates Group of America (VAGA)

[www.info4vets.com](http://www.info4vets.com)

## 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>



## Looking to block unwanted calls?

by Andrew Johnson, Division of Consumer and Business Education, FTC

Are you signed up for the National Do Not Call Registry, but still getting unwanted sales calls?

If a company is ignoring the Registry, there's a good chance it's a scam. [Report](#) calls like this to the FTC. But that's not all you can do. Here are some other options for limiting unwanted calls:

**Mobile apps.** Call-blocking apps let you create a "blacklist" of numbers that won't be able to call your cell phone. Some apps allow calls only from a contact in your phone or an already approved number – and block the rest. Many of these apps are free or only cost a few dollars.

**Features built into your mobile phone.** Check and see what features your phone came with. You might already be able to block specific contacts, identify unwanted incoming calls for future blocking, and set "do not disturb" hours.

**Cloud-based services.** Typically, these work by analyzing your call data and combining it with other people's call data to create crowd-sourced blacklists. You may have to register your phone line or download a mobile app to use a cloud-based service.

**Call-blocking devices.** Designed for home phones, some devices use databases of known spam numbers to know which numbers to block, but let you add your own list of numbers, too. Others rely on you to create your own blacklist. Some devices allow calls only from approved numbers.

**Your phone carrier.** Whatever type of phone you have — landline, cable, internet or mobile device — many carriers will let you block anywhere from 10-30 numbers. Many also let you block anonymous callers who prevent their phone number from appearing on caller ID. Some charge a fee for these services.

Read our new article for more ways to [limit unwanted calls](#). And if you get an illegal sales call or robocall, file a complaint at [donotcall.gov](http://donotcall.gov).

Source: <https://www.consumer.ftc.gov/blog/looking-block-unwanted-calls>





# 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.



## Keep Your Social Security Number Safe

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

### What You Should Know:

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

### What You Should Do:

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



## 4 STEPS TO PROTECT YOUR CREDIT CARD

So, having studied the problem with new enthusiasm, here are four steps you can take to try to protect your own credit card:

- 1. Monitor your credit card statement regularly online.** If you see something suspicious, call your bank immediately.
- 2. Watch for strange small charges.** For example, if you see a \$7 or similar small charge to a merchant you never use, alert your bank. It could be a test by thieves before they slam you with a big charge.
- 3. Alert your bank when you travel, whether domestically or abroad.** It will help its fraud teams spot possible trouble.
- 4. Be diligent, but don't panic.** If you are targeted by credit card thieves, work with your bank's fraud department. Who knows ... you might just help it catch a thief.

Full story at: <http://www.nextavenue.org/4-ways-protect-credit-cards-fraud/>



# Wanderings

## A Salute to “Old Glory” from the Eyes of a 7th Grader

### The Poetry of Patriotism

Patriotism is a belief that inspires us to pay tribute to all who have sacrificed by serving our great nation. Patriotism also recognizes the bravery both of those who have served and the families, friends, and fellow citizens who have supported the efforts of our brave men and women of the military.

As a middle school English teacher of 42 years, I have encouraged my students often to recognize the fact that it is only through the efforts of our dedicated military personnel that we are able to live in a society in which our freedom is guaranteed and defended daily. Whenever the opportunity presents itself to recognize our military, I encourage my students to do so. It is that encouragement that led my student Michael to author one of the finest tributes to our flag that I have ever had a student produce.

Let me explain how this poem was created. During May of 2015, I assigned Lois Lowry’s novel *The Giver* to my seventh grade integrated language arts class to read. We discussed the importance of color and the prominent place color plays for the main character Jonas. After my students wrote their poems, I gave them the opportunity to use technology to celebrate color in a more vivid manner. The students created online animations and a couple of iMovies. When I saw the potential to use technology for this project, I decided to expand the use of technology on a larger scale when I would be teaching Lowry’s novel again this May.



While my students were writing the drafts of their poems in preparation of showcasing their work on a technology platform, I noticed that Michael, one of my students, was approaching my desk. He had begun to write his color poem about the colors red and white. Rather than continuing to focus on items, symbols, and emotions particular to these two colors, Michael asked if I thought he might be better served by adding the color blue and creating a poem that pays tribute to our American flag. He said that the idea for this tribute came into his mind and remained there, prodding him to take a patriotic approach to this assignment. I told Michael that I thought his idea would

produce a wonderful poem since he seemed to be inspired by these patriotic colors. He agreed, smiled approvingly, and set out to create the draft of his poem.

*Continued on page 23 – “Patriotism”*

## “Stars and Stripes”

by Michael Giannattasio

**Red,**

A cardinal spreading its feathers  
 A copper forge bursting with sparks  
 Only providing the people defense and a feeling of security  
 A fiery explosion cascading through the sky  
 Bursting with color and life, swirling, and rhythmic.  
 It’s harsh heat beating down, filling skin with blanketed chaos  
 Devouring everything in its path, with teeth sharpened  
 By the screams and cries of devastation  
 It burns a bright crimson or a dull mahogany  
 The color of hardiness and valor,  
 A sentinel to safeguard and protect

**White,**

Perceived by some as the absence of color  
 In actuality, it is a mélange of colors in opalescent form  
 Colors dancing around to make one beautiful and pure color  
 Wreaking havoc in the shape of hail  
 Or bringing life to a rolling plain as a belladonna lily.  
 Graceful and glamorous, yet also reckless and dangerous  
 The chilly, crisp snow crackling beneath your feet  
 The color of purity and innocence

**Blue,**

Soaring across the sky  
 Dying in the night but being given rebirth by the Sun every morning.  
 Blue as the crystal clear waters in the Caribbean.  
 The foamy bubbles at the top of the waves as they crest  
 Crashing down, revealing the wrinkled plain  
 Waves filled with the sorrow of a thousand sailors  
 The cold, icy blueness draws you into a lake of sentiment  
 The color of vigilance and justice,  
 Freely donating freedom to all

*Continued on page 23 – “Stars & Stripes”*

**Patriotism** - *Continued from page 22*

Upon seeing the completed first draft, I could tell immediately that Michael was making the correct decision to write a tribute to our flag. The images that he was producing are powerful ones. He speaks of red as a color that represents “The color of hardiness and valor, / A sentinel to safeguard and protect.” He describes white not “as the absence of color” but “a mélange of colors in opalescent form / Colors dancing around to make one beautiful and pure color.” He describes blue as “The color of vigilance and justice / Freely donating freedom to all.” In the final stanza of his poem, Michael gives recognition to “The morals, / Purity, / Innocence, / Vigilance, / Valor, / Hardiness, / And justice (that) coalesce into a great country.”

The energy being generated by Michael’s poem was inspirational. An incredible rush of patriotism and pride could be felt surging through the room as Michael was sharing his draft in class. Since he is a perfectionist, Michael could be seen adjusting the rhythm of one line, clarifying the imagery in another, and generally seeking to create the perfect tribute to Old Glory.\

The text of Michael’s poem is provided for your reading enjoyment. I also encourage you to watch his unlisted YouTube video since his digi-poem (digitally-enhanced version of his written poem) combines poetic format, graphics, and Michael’s voice. The video is featured at the top of this post and [also on YouTube](#).

Throughout my career, my students have invited FBI agents to speak with us, a night vision specialist to explain the way these vision enhancers work, and a rescue dog expert to demonstrate the proper procedure for conducting a rescue with the aid of a trained dog. They have designed and built a garden that pays tribute to a NY/NJ Port Authority patrolman and father of three students when he was lost while saving many lives during the 9/11 terrorist attacks. I am now adding Michael to this august group of young patriots who loves and respect the flag that serves as our symbol of freedom and respect for human rights. I am honored to be Michael’s teacher.

Source: <http://www.blogs.va.gov/VAntage/28892/honoring-stars-stripes/>

**Stars & Stripes** - *Continued from page 22*

The morals,  
Purity,  
Innocence,  
Vigilance,  
Valor,  
Hardiness,  
And justice coalesce into a great country  
The Land of the Free, or the Home of the Brave,

**The American Flag**, filled with stars and stripes,  
A symbol of this great country,  
A symbol of our undaunted patriots  
The great U.S.A,  
A firework that keeps on flying towards greatness  
Given proof through the night that our flag was there,

Just as it will be  
With strength  
With integrity  
With Pride.

**Stars and Stripes Forever** - John Philip Sousa  
<https://www.youtube.com/watch?v=-mRn9chmRAY>



**DON'T SKIP BREAKFAST** Enjoy Life

**LOVE YOURSELF**

In the end, it's not the years in your *life* that count. It's the *life* in your years

**Moisturize** Hug a loved one, friend or pet at least once a day.

Make time for the little things in life.

**Life** is not merely being alive, but being well.

**Stress** is related to 99% of all illness.

**Forget the bad and focus on the good**

**ALWAYS RECYCLE**

**DON'T STRESS**

**Surround yourself with people who make you laugh**

**Wear Sunscreen**

**Get Out More Often**

**EAT FISH**

**The greatest wealth is health**

**Drink Water**

**Read More**

Get seven to eight hours of sleep every night

**BE JOYFUL**



## 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](#).

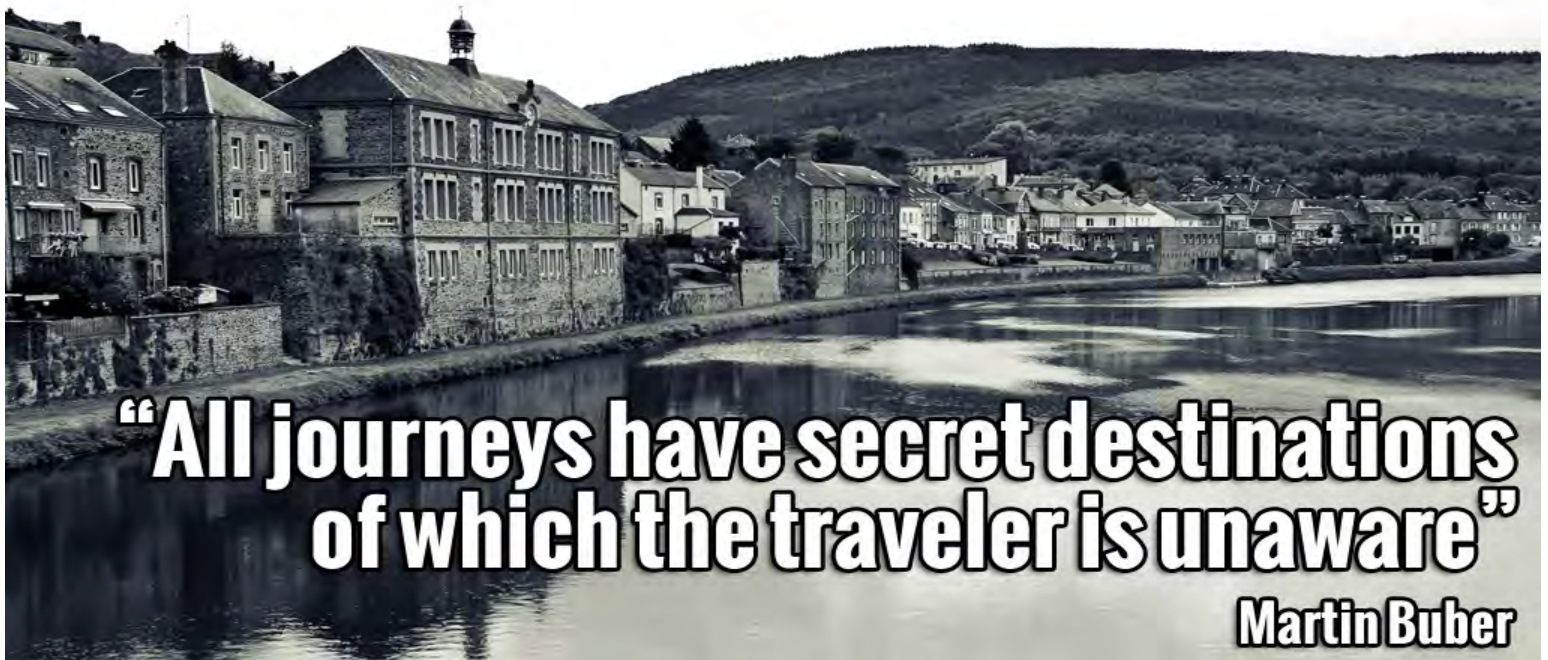
Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.



"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*



"We often find what we are looking for, but we are too busy to recognize it." ~ Paul Glover

**"It does not do to dwell on dreams and forget to live."** ~ J.K. Rowling

# Focus on Transition



## Military Transition Job Search: 3 Things Not to Do

Written by: [Amy Schofield](#) on August 2, 2016 in [Military-to-Civilian Transition](#)

Transitioning out of the military can be an exciting time for you. It can also be a scary time, since in many cases this will be the first time you have ever had to conduct a job search.

You have probably read many great articles on [what to do in your job search](#), but is there anything that you should NOT do?

**1. Do Not Start Searching for a Job After Your Terminal Leave Has Already Begun:** Looking for a job takes longer than you think. According to Jobvite, the average length of time it takes to get a job is six weeks. Factors such as salary, location, industry and time of year can increase that length. The federal hiring process is even longer and could take months.

Everyone's experiences are different, but since [it may take you several months to get a job offer](#), why wait to start looking for a job until you have already started your terminal leave?

**2. Do Not Use Military Terms and Acronyms:** MOS, EOD, TDY, WTI ... You may know what these acronyms mean, but civilians do not! Spell them out on your resume. In fact, if you are an EOD specialist, writing out the whole phrase 'Explosive Ordnance Disposal' may even help keywords in your resume. Use the full phrase in an interview, or better yet, translate the phrase to something that civilians will understand. The last thing you want to do in an interview is confuse the person who is interviewing you.

**This applies to titles too:** SGT, CDR, Staff Sergeant, Chief Petty Officer ... civilians may not know what responsibility comes with what military rate/rank. Translate your title for them. For example, squad leader can translate to team lead and commander can translate to senior manager or assistant director.

**And don't forget your awards!** Army Achievement Medal, Air Force Commendation Medal, Navy and Marine Corps Medal ... these awards sound impressive, but a civilian probably does not understand what they mean. Provide an overview of what you did to achieve these medals.

**3. Do Not Only Focus on Finding a Job That is the Equivalent of Your Current Position in the Military:** You may think you will have to find a job in the civilian world doing the exact same thing you are currently doing in the military. But you don't!

Experiences and skills from military positions can translate to a variety of different civilian positions. A platoon leader could look into a career as a logistics manager. An ammunition specialist could look into a career as a procurement specialist. Skills that you have gained in the military can translate into different civilian careers.

Yes, some military positions translate perfectly to the civilian world, such as a member of the JAG Corps or a physician. However, even those transitioning service members can broaden their job search if they want. A JAG Corps member may be able to translate their legal writing skills into a position as a technical writer. A practicing physician may be able to transition into a college teaching position. Keep your options open!

Now that you know what not to do in our job search, you will have more success as you transition to the civilian world. For a list of hot industries that are hiring:

<http://www.gijobs.com/industries-that-hire-veterans-2/>.

Source: <http://www.gijobs.com/military-transition-job-search/>

## Plan Your Post-Retirement Career

If you want to continue working in some capacity after you retire, you'll have to do some planning. Start by asking yourself four questions:

- **How much money do I need to earn?** If a certain income is mandatory, this criterion needs to come first and will influence your other decisions.
- **How much location independence do I want?** If you have visions of balancing some work with a lot of travel, or if you'd like to spend winters in sunny climes, think carefully about how to cultivate a location-independent second act, such as a seasonal or internet-enabled job.
- **How much change am I seeking?** If you'd simply like to downshift in your current career, ask your manager about transitioning into a consultant role. A bolder change will require additional groundwork.
- **How can I start test-driving my future career now?** Experiment with some small side projects while you have the security of your regular income.

[Adapted from "Planning Your Post-Retirement Career," by Dorie Clark](#)









## The Do's and Don'ts of Networking

Knowing how to successfully network is key to building personal and professional relationships. There are many do's and don'ts to keep in mind as you engage others about your career goals and aspirations. Use these simple strategies below to skillfully master networking.

### Do:

- Find your community—groups, organizations and individuals with whom you share common goals
- Develop long-term relationships—maintain healthy communication with individuals that inspire and encourage you
- Make introductions—don't be afraid to use creative conversation starters
- Look for opportunities in new places—step outside of the box or your comfort zone
- Be thoughtful about which events to attend—consider attending social gatherings that provide beneficial connections
- Be sincere to those you meet—show genuine interest in the lives of others and ways to support them
- Remember names and details about others—be intentional in methods to remember individuals you meet

### Don't:

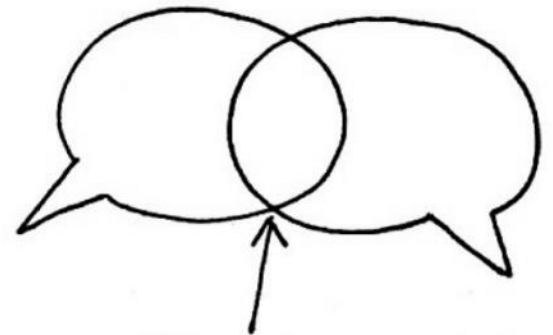
- Find someone with influence to pull strings—all people should be created as equal in pursuing your career goals
- Use others to get what you want—be mindful of the needs of others and practice the concept of giving
- Force someone to meet with you and help—consider the time and schedules of others; always ask for an appropriate time to discuss your career goals and plans
- Provide false information about yourself—be truthful about your qualifications, goals and aspirations

Created at 8/2/2016 1:58 PM by [DAVIS, KIMBERLY A GS-13 USAF AFPC AFPC/DP2LSE](#)

## Seven Ways to Make a Conversation With Almost Anyone

Please check out this video with Malavika Varadan on conversation building. Her seven (7) unique conversation starters are useful approaches to initiate networking in any setting.

Please click this video [link](#) to watch as she presents dialogue on ways to speak to strangers.



*This is the good stuff.*

**Be brave enough to start a conversation that matters.**

*"You're not learning anything unless you're having the difficult conversations."*

~ Gwyneth Paltrow

*The same boiling water that softens the potato, hardens the egg. It's about what you're made of, not the circumstances.*

## Get Your Message Across in a Difficult Conversation

If you need to have a difficult conversation with someone, you're unlikely to come to a resolution if you don't hear the other person out. After you've listened to your counterpart, you can create a better understanding of your message by doing the following:

- **Own your perspective.** Treat your opinion like what it is: your opinion. Start sentences with "I," not "you." Explain what's bothering you and follow up by identifying what you hope will happen.
- **Pay attention to your words.** Avoid name-calling and finger-pointing. Your language should be simple, clear, direct, and neutral.
- **Watch your body language.** Are you slumping your shoulders? Rolling your eyes? Take stock of the impression you're giving.
- **Change the tenor of the conversation.** If things get heated, don't panic. Take a deep breath and suggest a different approach, such as: "If we put our heads together, we could probably come up with a way to move past this. Do you have any ideas?"

[Adapted from "How to Make Sure You're Heard in a Difficult Conversation," by Amy Gallo](#)

## SOMETHING TO PONDER – The humor of life

### The Top 37 Things You Will Regret When You Are Old

- 1. Not traveling when you had the chance.** Traveling becomes infinitely harder the older you get, especially if you have a family and need to pay the way for three-plus people instead of just yourself.
- 2. Not learning another language.** You'll kick yourself when you realize you took three years of language in high school and remember none of it.
- 3. Staying in a bad relationship.** No one who ever gets out of a bad relationship looks back without wishing they made the move sooner.
- 4. Forgoing sunscreen.** Wrinkles, moles, and skin cancer can largely be avoided if you protect yourself.
- 5. Missing the chance to see your favorite musicians.** “Nah, dude, I'll catch Nirvana next time they come through town.” Facepalm.
- 6. Being scared to do things.** Looking back you'll think, What was I so afraid of?
- 7. Failing to make physical fitness a priority.** Too many of us spend the physical peak of our lives on the couch. When you hit 40, 50, 60, and beyond, you'll dream of what you could have done.
- 8. Letting yourself be defined by gender roles.** Few things are as sad as an old person saying, “Well, it just wasn't done back then.”
- 9. Not quitting a terrible job.** Look, you gotta pay the bills. But if you don't make a plan to improve your situation, you might wake up one day having spent 40 years in hell.
- 10. Not trying harder in school.** It's not just that your grades play a role in determining where you end up in life. Eventually you'll realize how neat it was to get to spend all day learning, and wish you'd paid more attention.
- 11. Not realizing how beautiful you were.** Too many of us spend our youth unhappy with the way we look, but the reality is, that's when we're our most beautiful.
- 12. Being afraid to say “I love you.”** When you're old, you won't care if your love wasn't returned — only that you made it known how you felt.
- 13. Not listening to your parents' advice.** You don't want to hear it when you're young, but the infuriating truth is that most of what your parents say about life is true.
- 14. Spending your youth self-absorbed.** You'll be embarrassed about it, frankly.
- 15. Caring too much about what other people think.** In 20 years you won't give a darn about any of those people you once worried so much about.
- 16. Supporting others' dreams over your own.** Supporting others is a beautiful thing, but not when it means you never get to shine.
- 17. Not moving on fast enough.** Old people look back at the long periods spent picking themselves off the ground as nothing but wasted time.
- 18. Holding grudges, especially with those you love.** What's the point of re-living the anger over and over?
- 19. Not standing up for yourself.** Old people don't take sh\*t from anyone. Neither should you.

### The Bankers Story

Bankers: Sorry, We've lost all your money.

Us: What are you going to do about it?

Bankers: Nothing, You'll have to give us more money.

Us: Where are we supposed to get that from?

Bankers: You'll have to borrow it.

Us: Who the heck is going to lend us that sort of money?

Bankers: We will.

Us: But you said you lost all the money.

Bankers: We did. But you're gonna give us some more, so we'll lend you that.

### SUCCESS

- At age 4 success is not piddling in your pants.
- At age 12 success is having friends.
- At age 17 success is having a driver's license.
- At age 35 success is having money.
- At age 50 success is having money.
- At age 70 success is having a drivers license.
- At age 75 success is having friends.
- At age 79 success is having a lover who loves you.
- At age 80 success is not piddling in your pants.

***Always remember to forget the troubles that pass your way; but NEVER forget the blessings that come each day.***

- 20. Not volunteering enough.** OK, so you probably won't regret not volunteering Hunger Games style, but nearing the end of one's life without having helped to make the world a better place is a great source of sadness for many.
- 21. Neglecting your teeth.** Neglecting your teeth. Brush. Floss. Get regular checkups. It will all seem so maddeningly easy when you have dentures.
- 22. Missing the chance to ask your grandparents questions before they die.** Most of us realize too late what an awesome resource grandparents are. They can explain everything you'll ever wonder about where you came from, but only if you ask them in time.
- 23. Working too much.** No one looks back from their deathbed and wishes they spent more time at the office, but they do wish they spent more time with family, friends, and hobbies.
- 24. Not learning how to cook one awesome meal.** Knowing one drool-worthy meal will make all those dinner parties and celebrations that much more special.
- 25. Not stopping enough to appreciate the moment.** Young people are constantly on the go, but stopping to take it all in now and again is a good thing.
- 26. Failing to finish what you start.** Failing to finish what you start. "I had big dreams of becoming a nurse. I even signed up for the classes, but then..."
- 27. Never mastering one awesome party trick.** You will go to hundreds, if not thousands, of parties in your life. Wouldn't it be cool to be the life of them all?
- 28. Letting yourself be defined by cultural expectations.** Letting yourself be defined by cultural expectations. Don't let them tell you, "We don't do that."
- 29. Refusing to let friendships run their course.** People grow apart. Clinging to what was, instead of acknowledging that things have changed, can be a source of ongoing agitation and sadness.
- 30. Not playing with your kids enough.** When you're old, you'll realize your kid went from wanting to play with you to wanting you out of their room in the blink of an eye.
- 31. Never taking a big risk (especially in love).** Knowing that you took a leap of faith at least once — even if you fell flat on your face — will be a great comfort when you're old.
- 32. Not taking the time to develop contacts and network.** Networking may seem like a bunch of crap when you're young, but later on it becomes clear that it's how so many jobs are won.
- 33. Worrying too much.** As Tom Petty sang, "Most things I worry about never happen anyway."
- 34. Getting caught up in needless drama.** Who needs it?
- 35. Not spending enough time with loved ones.** Not spending enough time with loved ones. Our time with our loved ones is finite. Make it count.
- 36. Never performing in front of others.** This isn't a regret for everyone, but many elderly people wish they knew — just once — what it was like to stand in front of a crowd and show off their talents.
- 37. Not being grateful sooner.** It can be hard to see in the beginning, but eventually it becomes clear that every moment on this earth — from the mundane to the amazing — is a gift that we're all so incredibly lucky to share.

Read more at: <http://www.social-consciousness.com/2016/06/the-top-37-things-you-will-regret-when-you-are-old.html>

## THE FOUR STAGES OF LIFE

- 1 - You believe in Santa Claus.
- 2 - You don't believe in Santa Claus.
- 3 - You are Santa Claus.
- 4 - You look like Santa Claus.

## The small brown bottle



The other day I went over to a nearby CVS Pharmacy. When I got there, I went straight back to the back of the store to where the

Pharmacists' Counter is located and took out my little brown bottle along with a teaspoon and laid them both onto the counter.

The Pharmacist came over smiled and asked if he could help me.

I said, "Yes! Could you please taste this for me?"

Being I'm a senior citizen...I guess the Pharmacist just went along with me, and picked up the spoon and put a tiny bit of the liquid on his tongue and swilled it around. Then with a stomach-churning look on his face he spit out on the floor and began coughing.

When he finally was finished, I looked him right in the eye asked, "Now, does that taste sweet to you?"

The pharmacists, shaking his head back and forth with a venomous look in his eyes yelled, "HELL NO!!!"

So I said, "Oh thank God! That's a real relief! My Doctor told me to get my Urine tested for Sugar!"

Well, I can never go back to that CVS, but I really don't care though, because; they aren't very friendly there anyway!!!



## 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**

I do, indeed, close my door at times and surrender myself to a book, but only because I can open the door again and see a human face looking at me.

Martin Buber

**TAKE CARE OF  
YOUR BODY.  
IT'S THE ONLY  
PLACE YOU HAVE  
TO LIVE IN.**

QuotesIdeas.com



*Love many, trust few*

*and always paddle your own canoe.*

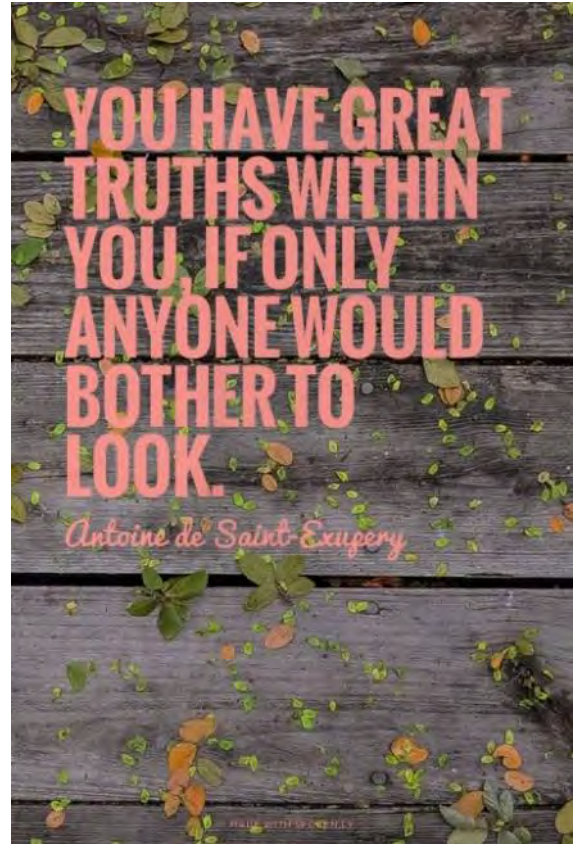


## to enjoy

*Some great philosophies of life or perhaps words of wisdom?*

### GREAT TRUTHS THAT LITTLE CHILDREN HAVE LEARNED

- No matter how hard you try, you can't baptize cats
- When your Mom is mad at your Dad, don't let her brush your hair.
- If your sister hits you, don't hit her back. They always catch the second person.
- Never ask your 3-year-old brother to hold a tomato.
- You can't trust dogs to watch your food.
- Don't sneeze when someone is cutting your hair.
- Never hold a Dust Buster and a cat at the same time.
- You can't hide a piece of broccoli in a glass of milk.
- Don't wear polka dot underwear under white shorts.
- The best place to be when you're sad is Grandma's lap.



### GREAT TRUTHS THAT ADULTS HAVE LEARNED

- Raising teenagers is like nailing jello to a tree.
- Wrinkles don't hurt.
- Families are like fudge...mostly sweet with a few nuts.
- Today's mighty oak is just yesterday's nut that held its ground.
- Laughing is good exercise. It's like jogging on the inside.
- Middle age is when you choose your cereal for the fiber and not the toy.

### GREAT TRUTHS ABOUT GROWING OLD



- ★ Growing old is mandatory; growing up is optional.
- ★ Forget the health food. I need all the preservatives I can get.
- ★ When you fall down, you wonder what else you can do while you're down there.
- ★ You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
- ★ It's frustrating when you know all the answers, but nobody bothers to ask you the questions.
- ★ Time may be a great healer, but it's a lousy beautician.
- ★ Wisdom comes with age, but sometimes age comes alone.

*"None are so old as those who have outlived enthusiasm." - Henry David Thoreau*

*Don't Worry - We'll be friends 'til we're old and senile ... then we'll be new friends!*





# 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**

PO Box 506680

Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri

Phone: 607-288-3021

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

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

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



## **Request your assistance –**

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

Guam Retiree Activities Office

36 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICAL BUSINESS

Return Service Requested

