



## **RETIREE NEWSLETTER**

Retiree Activities Office (RAO), Travis AFB, California

**Winter 2015**

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Director, Travis AFB Retiree Activities Office



## **Focus of the Retiree Activities Offices**

Our customers are retired American service members 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. Our primary focus shall remain on mission accomplishment, compassionate care of retirees and their families, and the drive to constantly improve and excel.



## **FROM YOUR RAO DIRECTOR**

One of the issues of late has been legal services support for retirees. The Judge Advocate (JA) here at Travis has had to deal with staffing shortages and legal assistance to the retired population was affected. We need to recognize that this is part of reality in a budget-challenged environment. I urge all my fellow retirees to show understanding and withhold complaints. Your Retiree Activities Office has pursued other resources to bridge this difficulty. Be patient. We're working for you.

It has been brought to my attention that legal services here has experienced the following additional challenges:

- 1) JA opened up appointments to retirees on a space-available basis. Unfortunately about 80% fail to show when given an appointment. These are appointments that are provided each week for active duty. When they are not filled, we call our retirees to give them the slots. If legal services keeps getting no shows (once appointments are provided), they may have to close this opportunity.

2) JA has a waiting list of over 180 retirees. It is so long because very rarely do the retirees answer the phone when called to provide them an appointment. JA is going to start removing the names after 2-3 calls and initiate a policy that if you can't be reached after 2-3 attempts, the name will be removed and the individual will have to call back to get their name on the list (at the bottom) once again.

3) Legal Services wants to start opening up many appointments in January for all Active Duty and Retirees -- but they can't confidently do this if no-shows persist.

I ask you to use the appointments provided, and if you no longer need or want the appointment, call Legal Services and cancel so that the time can be freed for use by another retiree. Further, return calls when messages are left. This also allows efficient use of available appointment times and is also the courtesy we should afford to those who are endeavoring to assist us.

My contact information is readily available. Use that, too, to express your ideas. Let us be constructive and helpful to those who are seeking to assist us. Thank you.

DAVID C. WIGLEY, CMSgt, USAF (Ret)  
Director, Travis AFB Retiree Activities Office

## When Will Your Form 1099R Become Available?

The IRS Forms 1099R for the 2015 tax year is available on **myPay** now. Access it on your *myPa* account.

DFAS will also mail hard copies of the 1099R to those who have not elected an electronic copy via **myPay**. Please keep in mind that hard copy versions of the 1099R were issued later and were not mailed until late December 2015; therefore, electing to go electronic through **myPay** will allow you to begin preparing your taxes early. Please note that 1099R's are not automatically issued for deceased members. If you want to receive a 1099R on the behalf of a member who passed away, a certificate of death must be on file and you must request that a 1099R be issued. If you would like to make this request, or have questions regarding a 1099R for a deceased member, please contact us using one of the methods described in this link <http://www.dfas.mil/dfas/retiredmilitary/about/aboutus/customer-service.html>

# DFAS / myPay updates

## Message from the DFAS Director



At DFAS, delivering first-class service to the customers is their priority. At the same time, they must continue using taxpayer dollars wisely. DFAS is writing to ask for your support in balancing these two objectives. We have invested in making self-service options available to our customers. We are asking you to consider using these options, whether through **myPay** or our [website](#), whenever you can. Using **myPay** benefits you. Rather than calling or mailing a written request and waiting 30 – 60 days for your account change to be processed, you can do it in a matter of minutes and without leaving the comfort of your home. In addition, we've recently added some new functionality to **myPay** to make it more helpful for you.

Getting the paperwork together for a loan application can get complicated, especially for mortgages and other high value loans that require verification of your pay. **myPay** now allows military retirees to download official pay verification statements without calling, mailing, or faxing requests to Defense Finance and Accounting Service.

Tax statements such as the IRS Form 1099-R are used by military retirees for filing or correcting federal and state tax returns, adjusting income tax withholding rates, and a variety of other planning and legal business. With your **myPay** account, you now have access to five years' worth of 1099-Rs to help keep your personal, financial and legal concerns in order.

To help get you started with **myPay**, they've included instructions on creating a new account, at the new online video tutorial: <https://www.youtube.com/watch?v=gi77uH4tRUM>. We've also developed a more detailed set of instructions which you can find at there website at [www.dfas.mil](http://www.dfas.mil).

Please understand they're not requiring you to use **myPay**, but we're sure when you do, you'll find the convenience and security well worth your while.

## Handout of 2016 Pay Dates/ Cut-Off Dates

<b>Month</b>	<b>Pay Dates Retirees</b>	<b>Pay Dates Annuitants</b>	<b>Cut Off-Dates</b>
January	2/1/2016	2/1/2016	1/20/2016
February	3/1/2016	3/1/2016	2/18/2016
March	4/1/2016	4/1/2016	3/22/2016
April	4/29/2016	5/2/2016	4/19/2016
May	6/1/2016	6/1/2016	5/19/2016
June	7/1/2016	7/1/2016	6/21/2016
July	8/1/2016	8/1/2016	7/20/2016
August	9/1/2016	9/1/2016	8/22/2016
September	9/30/2016	10/3/2016	9/20/2016
October	11/1/2016	11/1/2016	10/20/2016
November	12/1/2016	12/1/2016	11/18/2016
December	12/30/2016	1/3/2017	12/9/2016

# Volunteerism affects positive change

Originally Posted 11/20/2015

Commentary by Lt. Col. Stephen A. Simko  
349th Maintenance Group

11/20/2015 - **TRAVIS AIR FORCE BASE, Calif.** --

Throughout our military careers, we often talk of being a volunteer force, a subset of our culture that has volunteered to serve our country in the profession of arms.

Without disrespect to anyone currently in uniform or those that have served before me, I have always been in conflict over the military/volunteer discussions. Granted, there were times in our past when the draft was in place and a number of our nation's citizens were forced into service. My conflict centers on the aspect that we are all compensated for our service, we receive some amount of pay, housing allowances, bonuses at times, medical benefits and a variety of other benefits throughout our career.

By definition, yes, we did all volunteer to serve our country in the military - but when I talk about volunteerism, I am referring to those that have given their own time and energy to serve others - these are the people I have the highest level of respect. It is this type of volunteerism that I think each and every one of us owes to the various communities we live in throughout our careers.

There are number of great quotes relative to volunteerism, one that struck a chord with me is from Gandhi, "The best way to find yourself is to lose yourself in the service of others." As members of the USAF, we all live very busy lives, from our normal duty schedules, to exercises, weekend duties, shift work and especially deployments.

It is easy to fall into a mundane pattern of life. If volunteer work isn't already part of your life, I would challenge you to start out with finding just an hour a week to "lose yourself in the service of others."

If you look at the microcosm of "any base USA," I would argue that we easily make up the most diverse of skillsets per acre anywhere in the county. Take that and match it up against the needs of just about any community, and you should easily find a volunteer opportunity that matches your specific skillset or interest. Volunteering doesn't have to be a big, formal program or event; it is oftentimes a simple act we may take for granted that is received with the most thanks. Arthur Ashe stated it best, "Volunteer! Start where you are. Use what you have. Do what you can."

Although the basic premise of volunteering is to help someone else, there are a number of benefits the volunteer receives as well. For starters, there are psychological benefits. Mark Snyder, a psychologist and head of the Center for the Study of the Individual and Society at the University of Minnesota states, "People who volunteer tend to have higher self-esteem, psychological well-being, and happiness. All of these things go up as their feelings of social connectedness goes up, which in reality, it does. It also improves their health and even their longevity."

In a recent study from Carnegie Mellon University, published in *Psychology and Aging*, adults over age 50 who volunteered on a regular basis were less likely to develop high blood pressure than non-volunteers, demonstrating a direct physical benefit of volunteering.

Although the physical and psychological benefits are real and good for us, the reward I have found most beneficial is affecting positive change in the

lives of others. Most of my volunteer efforts have centered on coaching youth sports and volunteering with Boy Scouts of America. Were those opportunities challenging, time consuming, stressful and lots of work? Absolutely, however, that is never what comes to mind when I look back on my efforts.

The best memories that come to mind are that of a kid that was very shy and afraid of camping on his first trip earning his Eagle Scout five years later; or that 12 year old that was about to quit volleyball but grew into the sport and went on to

play collegiately; or even a former athlete I coached at the Middle School level that later joined the military.

There is no way of measuring the specific impact I've had over the years on those I have served, but I like to think that I have at a minimum been a positive role model to all those I have volunteered with.

In closing, Winston Churchill stated, "We make a living by what we get. We make a life by what we give."



## Pension Advance



The Consumer Financial Protection Bureau reports that "pension poaching," a practice that is also known as a "pension advance," is starting to grab the attention of regulators in Washington. Companies are buying the rights, for upfront cash, to collect military retirement checks or veterans'

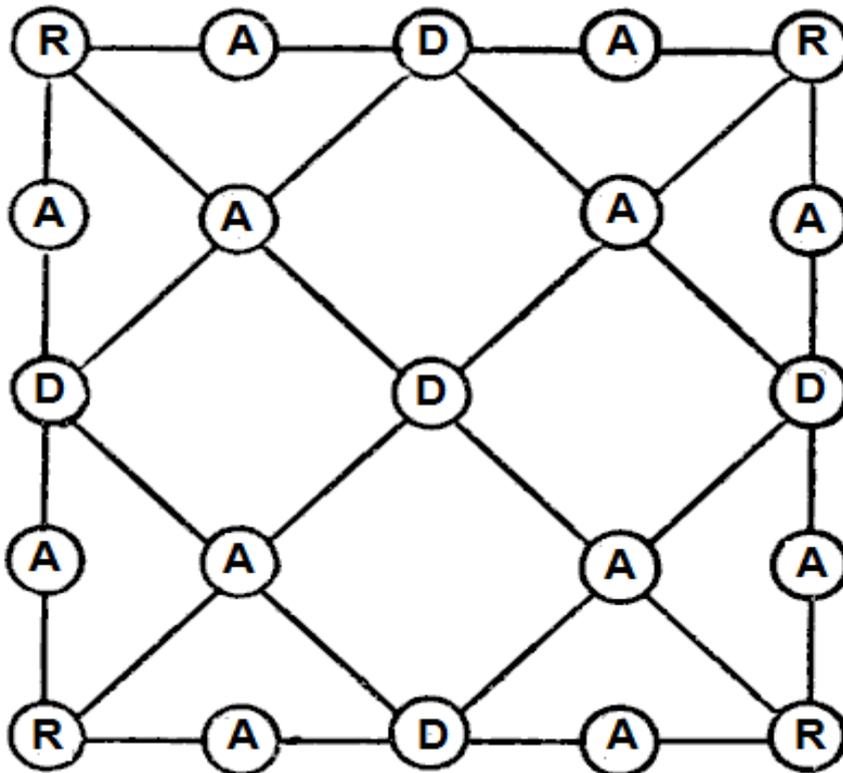
disability checks. **Military pension can't legally be assigned to a third party.** Pensioners look for a pension loan or advance loan when they're up against it financially. Medical bills and taxes are two common reasons for why they look into an advance. Before entering into this type of transaction, pensioners should understand the risk and the costs, and make sure there aren't other options to help them manage their financial crisis. One such option could be a home equity conversion mortgage (HECM) which is also known as a reverse mortgage. It's your money, but paying double-digit interest rates to get early access to the funds will shortchange you in retirement



## 2016 Cost of Living Adjustment

**Attention** Based on the increase in the Consumer Price Index, there will be no Cost of Living Adjustment (COLA) for retired pay and Survivor Benefit Plan annuities. Since there is no increase to this year's COLA, retirees and annuitants will not see a change to their payments for the 2016 calendar year.

### Test Your Mental Sharpness



*How many different ways can you spell RADAR*

**Answer on Page 10**

# Wise to Scams

Chances are, the older people in your life are wise to scams - and may even have taught you how to spot and avoid them. But, here are some things you can do to make sure that your friend or loved one is safe from a fraudster's grasp.

Start a conversation about scams. "Are you getting those annoying IRS imposter calls, too?" "Boy, I've gotten a lot of charity requests this year. You, too?" For ideas on starting the conversation, try **Pass It On**, the Federal Trade Commission's resource to help get older adults talking about scams. You might even watch a Pass It On video together.

Be alert for signs of a scammer:

- Piles of mail offering "free" gifts, prizes, vacations, or "high-profit, no-risk" investments or even the free (worthless) gifts themselves
- Unusual purchases, maybe stacks of unread subscription magazines
- Repeated telemarketing or robo-calls. If someone is on the **Do Not Call list**, it's a good bet that the calls are from scammers. (If someone is not on the list, this is a perfect time to offer to help enroll him or her!)

Watch for warning signs of financial trouble. If you spot, in plain view, things like unpaid bills or utility shutoff warnings, those maybe a sign of financial trouble. You might suggest that your loved one ask someone they trust to help review their financial statements and bills for unauthorized charges or other signs of fraud.

Report it. Let the person know he or she can help stop a fraudster in his tracks and protect others by reporting the fraud. Together, you can help make sure that the only thing a fraudster gets is caught.

## What is the *Afterburner*?

**Answer:** The *Afterburner* is a publication designed to keep Air Force retirees and annuitants informed about laws, policies and procedures affecting them. It is published twice a year. Authorized by Air Force Instruction 36-3106, it is published and mailed out by the Air Force Personnel Center Retiree Services Section. It is produced and mailed in hard-copy format when funding permits. An electronic edition of the *Afterburner* is produced and posted twice a year and available at:

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

## Keeping you informed

### New Travis USO Access Policy

Effective January 1st, 2016 the access policy for the USO on Travis Air Force Base will be: "Our Centers are provided for the comfort and convenience of all military personnel - Active, Reserve, and Guard - and their dependents".

#### The retiree population is not included

This change in policy only affects the Travis USO at this time, however we encourage you to contact USO Centers directly regarding their policies prior to arrival. Contact information for USO Centers can be found at:

[www.uso.org](http://www.uso.org) <<http://www.uso.org>>

### Answers To Quiz

**Answer:** 80 different ways.

Start with the R in the top left-hand corner. Go to the A on the right. Now go straight on to the D. You can now complete the word in four ways, because there are four A's available through which you may reach an R.

There are four ways of reading through the right-hand A. There are the same number of ways through the A that is immediately below the starting point. The total is now eight. If you take the third route diagonally through the A, you will have the option of using any one of the three D's. You may now complete the word in four ways. You can spell RADAR in twelve ways through the diagonal A. Twelve plus eight equals twenty readings, that all start from the R in the top left-hand corner. The four corners are equal. Four times twenty equals **eighty** different ways of spelling RADAR

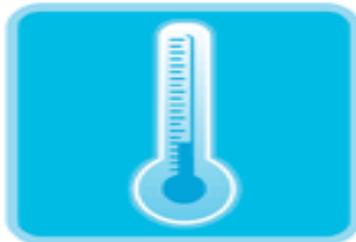
### We Request your Assistance:

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

*Thanks*



be food safe.



clean. separate.  
cook. chill.

[www.befoodsafe.org](http://www.befoodsafe.org)



#### 4 Easy Lessons in Safe Food Handling

- Clean:** Bacteria can spread throughout the kitchen and get on hands, cutting boards, knives and countertops. Frequent cleaning can keep that from happening. And always wash hands with warm water and soap for 20 seconds before and after handling food.
- Separate:** Cross-contamination is how bacteria spreads. Keep raw meat, poultry and seafood and their juices away from ready-to-eat foods.
- Cook:** Even for experienced cooks, the improper heating and preparation of food means bacteria can survive. Use a food thermometer – you can't tell food is cooked safely by how it looks.
- Chill:** Bacteria spreads fastest at temperatures between 40°F and 140°F, so chilling food properly (keep a constant refrigerator temperature of 40°F or below) is one of the most effective ways to reduce the risk of foodborne illness.

# Military Retiree Websites: A Wealth of Information

## ARMY

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

## 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/>

## MARINES

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

## 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>

## USEFUL PHONE NUMBERS (area code 707)

(unless otherwise stated)

Accounting and Finance	424-8859
Casualty Assistance Representative (CAR)	424-2106
Commissary	437-4004
Customer Service Central (DEERS/ ID Card Appts)	424-8483/8468/4075
Legal Office (Wills, trusts and legal advice)	424-3251
Retiree Activities Office (RAO)	424-3904
Security Forces (Security Police)	424-2227
Space Available Travel (Space "A")	424-1854
Outdoor Recreation (Tickets and Tours)	424-5659
Veterinary Clinic	424-3010/2985
Long Distance Information (no area code)	411

60 <sup>th</sup> Medical Group (MDG)	David Grant USAF Medical Center	Travis AFB CA
Information		423-7300
Appointments		423-3000
Appointments (Toll-Free)		(800) 248-3462
Pharmacy Refills		423-7600
TRICARE		(888) 874-9378
Health Benefits Advisor		(707) 423-3472
Health Benefits Advisor		(707) 423-7921