

Meditation

Think of a well-known successful person. Whether you choose a famous actor, artist, athlete, or entrepreneur — they all share rare yet valuable traits. Two of these traits will likely be “focus” and “motivation.”

History is full of people who face adversity and distraction but stay focused through the course, achieving their dreams despite the obstacles in their path.

Resistance: Distracting Us

It is known that “resistance,” a universal yet metaphorical force throws hurdles in every maker’s path, whether writing a novel, creating a masterpiece, or building a business.

Resistance serves one purpose: to maintain the status quo. Suppose we do not do our work; mission complete. Procrastination riles up fear and anxiety. From awakening the naysayer within to opening yet another browser tab, resistance shows its gnarly face in many ways.

Every “maker” and “doer” worldwide must battle resistance. No one is immune. We must fight resistance daily to do our work, realize our dreams, and grow.

The problem is that our world is a buffet of distractions. Because our digital devices are “always on,” and they shower us with enormous amounts of content, our brains seek something new every waking moment. Resistance is stronger than ever. Its fiery breath was hotter than ever.

Meditation Slays Resistance, Restores Focus

To win the resistance war, you must focus and drive. Luckily, meditation always keeps warriors on the battlefield.

So, when your brain needs to manage incoming stimuli, a region called the “thalamus” serves as the “gateway to consciousness,” ensuring only the important stuff gets passed to the deeper, “higher thinking” areas like the cerebral cortex and subcortical regions.

Our always-connected, overstimulated world has beaten our thalamus to a pulp. Broken thalamus disorders like anxiety and ADHD continue to bombard us with so much data before our overloaded brains raise the white flag.

Giving Our Brains Some R & R

Fortunately, meditation eases the burden. Like a river that down streams residents, agriculture, and industry with water to take showers, grow crops, and do business — a river dam lets through only what is needed. Likewise, meditation “upstream-filters” sensory data long before our “overworked thalamus” ever must deal with it.

Because meditation saves our “gateways to the conscious” thalamus, it finally has time to rest & recuperate. Several studies show meditation’s marked effect on the thalamic gray matter “density” and “thickness,” it appears that a bit of R & R is just what the brain doctor ordered.

Complete article is on [The Veteran Doctor Blog](http://www.theveterandoctordoc.com/). Please go to <http://www.theveterandoctordoc.com/> for this article and more.



This Issue

Positive Thinking **P.1**

VA Home Loans **P.2**

Veteran Employment **P.3**

Upcoming Events **P.4**

Positive Thinking

Positive thinking helps improve stress management and your health. Practice overcoming negative self-talk with these examples. Is your glass half-empty or half-full? Your response to this age-old question on positive thinking may determine your position on life, your attitude toward yourself, and whether your optimism or pessimism is prevalent. Research has shown that unique personality traits, like optimism and pessimism, can affect your overall health and well-being. Positive thinking usually comes with optimism and is vital to effective stress management.

Understanding positive thinking and self-talk

Positive thinking does not mean ignoring life’s less pleasant situations. Positive thinking means approaching bad situations in a more positive and productive way.

Positive thinking usually starts with self-talk. Self-talk is the infinite stream of unspoken thoughts in your head. These thoughts may be positive or negative. Some of your self-talk comes from reason and logic. Other self-talk may arise from misconceptions you create because of a lack of expectations due to preconceived ideas of what could happen.

If your thoughts are mostly negative, your life will likely be pessimistic. If your thoughts are that of an optimist — you practice positive thinking.

Health benefits of positive thinking

Researchers continually explore the effects positive thinking has on health. Health benefits of positive thinking include:

- Increased life span
- Lower depression rates
- Lower distress and pain levels
- Greater resistance to illnesses
- Better physical and psychological well-being
- Better cardiovascular health and reduced death risk
- Reduces the risk of death from cancer
- Reduces the risk of death from respiratory conditions
- Reduces the risk of death from infections
- Better coping during hardships and times of stress

People who engage in positive thinking experience many of these health benefits. A positive outlook will enable better coping with stressful situations, reducing stress’s harmful health effects on your body.

Optimistic people usually live healthier lifestyles — they achieve the more physical activity, follow a nutritious diet, and do not follow unhealthy habits like smoking or drinking alcohol excessively.

Identifying negative thinking

Is your self-talk positive or negative? Some common forms of negative self-talk include:

- Filtering. Enhance any situation’s negative aspects and filter out all the positives.

- Personalizing. You automatically blame yourself for all the bad that occurs.
- Catastrophizing. You automatically anticipate the worst without the fact that the worse will happen. You believe the rest of your day will be a disaster as minor things happen.
- Blaming. You blame someone else for what happened to you instead of yourself. You avoid being accountable for your thoughts, feelings, and actions.
- Magnifying. You make a great deal out of minor issues.
- Perfectionism. Impossible standards and trying to be perfect set you up for failure.
- Polarizing. Your perspective of things is either good or bad. There is no middle ground.

Focusing on positive thinking

Change negative thinking into positive thinking. The process is simple, but the practice is needed as a new habit is created. Here are some techniques to think and behave in a more positive and optimistic way:

- Identify areas to change. To become more optimistic and think positively, identify areas of your life you usually think negatively, whether it is work, your daily commute, life changes, or a relationship. Think of positive thoughts to manage your stress instead of negative ones.
- Check yourself. Throughout the day, stop and evaluate your thoughts. If you discover your negative thoughts, try to spin them positively.
- Be open to humor. Smile or laugh, especially during difficult times. Seek humor every day. When you can laugh in life, you feel less stressed.
- Follow a healthy lifestyle. Aim to exercise for about 30 minutes a day. You can also break it up into five or ten-minute times throughout the day. Exercise and a healthy diet can positively affect mood and reduce stress. Additionally, get plenty of sleep.
- Surround yourself with positive people. Make sure they are positive and supportive people who can be depended on with helpful advice and feedback. Negative people usually increase your stress levels.
- Practice positive self-talk. Have careful self-talk with yourself. Be gentle and encouraging with yourself. If negative thoughts enter your mind, apply affirmations of what is good about you, and think about things you are thankful for in your life.

Practicing positive thinking every day

If you have a negative outlook, do not expect to become an optimist overnight. But with practice, your self-talk must contain less self-criticism and more self-acceptance. When your mindset is optimistic, you can handle stress in a more constructive way.

Complete article is on [The Veteran Doctor Blog](http://www.theveterandoctordoc.com/). Please go to <http://www.theveterandoctordoc.com/> for this article and more.

6 Key Principles for Optimum Wellness

Here is the problem: While most people say they care about becoming healthy, their practical approach to living healthy usually focuses solely on a particular outcome goal. In other words, the value is exclusively placed on the result. Specific numbers are typically attached to these goals, like losing a certain amount of weight, achieving a particular number of reps, running a marathon, etc. Additionally, most people put themselves into an all-or-nothing attitude that throws themselves entirely into a new regimen, but when "life" happens, they abandon everything due to feeling like they failed.

Fortunately for everyone, there is a more effective and sustainable way of building a healthy and fit lifestyle that becomes long-term. Change your mindset and approach to health and fitness to become a way of life and not a program. Change your goal-setting to focus more on the process rather than the outcome.

It is worth noting that many positive behaviors will be life-changing, but these six are likely to have the most significant impact.

1. Move More, Sit Less

- Sit for less than three hours per day.
- Walk at least 10,000 steps.
- Be intentional about reshaping your surroundings to prompt more activity

2. Regularly Exercise

- Flexibility: 5–7 days/week, ensure all significant joints are used, static stretching
- Strength: 2–3 non-consecutive days a week, all significant muscles need to be used
- Cardio: 3–5 days/week, 20–60 minutes, moderate-to-vigorous levels of effort

3. Regularly Rest

- Sleep 7–8 hours per night.
- Take breaks throughout your day.
- Set aside one day every week to rest.

4. Eat Minimally Processed Food

- Eat a primarily plant-based, non-processed diet.
- Eat 3 to 5 servings of vegetables and fruits per.
- Ensure you eat 100% whole grains.
- Avoid simple sugars, saturated fat, and salt.

5. Connect Regularly and Meaningfully

- Take time for self-reflection regularly.
- Connect with family and friends.
- Be a global citizen! Connect with strangers and the larger world.
- Connect with nature by spending time outdoors.

6. Cope with Stress

- Set priorities.
- Manage your time well.
- Manage your space well (stay organized).
- Plan ahead.
- Meditate and be mindful.
- Set boundaries.
- Take control and take responsibility.

Complete article is on [The Veteran Doctor Blog](http://www.theveterandoctor.com/). Please go to <http://www.theveterandoctor.com/> for this article and more.



Beyond the benefits like no down payment required and no mortgage insurance, the most significant difference with VA loans is that the lender will need to verify your eligibility for a VA loan - an item typically done by the lender in-house.

VA Loan vs. Traditional Mortgages

The federal government created the VA home loan program to make homebuying easier for those who serve our country. This benefit program offers arguably the most powerful loan option on the market. Qualified Veterans can purchase with no down payment, no mortgage insurance, flexible credit guidelines, and the industry's lowest average fixed rates.

Types of VA Loans

The VA loan benefit offers qualified Veterans multiple powerful home financing options.

VA Purchase Loan

Veterans and service members can use the VA loan to purchase new or existing homes with no down payment. VA purchase loans also allow Veterans to buy single-family homes, condominiums, manufactured homes, multi-unit properties (like a duplex), and even new construction. Policies and guidelines can vary by lender. Some lenders may not make all of these types of VA purchase loans.

VA IRRRL

The [VA Interest Rate Reduction Refinance Loan \(IRRRL\)](#) is one of the VA loan program's two refinance options, and the one most Veteran homeowners choose.

These are also known as VA Streamlines, and that's because they're simple, low-cost refinance loans that, in some cases, might not require credit underwriting, income verification, or an appraisal.

The VA IRRRL is only for Veterans with a VA loan, requires your new rate to be smaller than your old rate, and has a limit on the time it takes to recoup the costs and fees. All of which help ensure Veterans realize the full financial benefit.

VA Cash-Out Refinance

The [VA Cash-Out refinance](#) allows

qualified homeowners to refinance their mortgage and take cash from their home's equity. These loans are open to Veterans with and without current VA loans. Eligible homeowners can refinance up to 90 percent of their home's value.

Lending guidelines and loan-to-value requirements can vary by lender. Homeowners are not required to take out cash with these loans, so Veterans with non-VA mortgages can use this option as a basic rate-and-term refinance.

VA Energy Efficient Mortgage

The VA allows Veterans to borrow additional money to pay for energy efficiency improvements to a home as part of either a home purchase or a refinance.

Veterans can finance up to an extra \$6,000 to cover the cost of qualified improvements, like storm or thermal windows, heat pumps, and solar heating and cooling systems. Homeowners can't use this option to purchase appliances, window air conditioning units, and other non-permanent additions.

Exploring the VA Loan

The VA loan program has helped generations of Veterans achieve the dream of homeownership. At the heart of this benefit is a promise: Because of their selfless service to our country, Veterans have access to a home loan program with flexible guidelines and significant financial benefits, chiefly the ability to purchase with no down payment.

Who created the VA Loan program?

The VA home loan was formed in 1944 by the U.S. government to help veterans purchase homes without needing excellent credit or a down payment. This historic program has guaranteed more than 25 million VA loans, assisting Veterans in buying or refinancing a home.

What is the VA guarantee?

Although the VA loan is a federal program, the government generally does not make direct loans to Veterans. Instead, private lenders, including Veterans United Home Loans, finance the loan while the Department of Veterans Affairs offers a guarantee.

VA Home Loans

What is a VA Loan?

A VA loan is a government-backed mortgage option available to Veterans, service members, and surviving spouses. VA loans are made by private lenders, like mortgage companies and banks, and not the Department of Veterans Affairs.

VA home loans offer competitive interest rates and terms and can be used to purchase a single-family home, condominium, multi-unit property, manufactured house, or new construction.

The Basic Process

A VA mortgage is a specialized home loan product, but the process for buying a home with one is similar to any other mortgage type. You'll work with a qualified lender to get preapproved, shop for a home, make an offer, go through the underwriting and appraisal process, and finally, loan closing.

This guarantee protects the lender against total loss should the buyer default, providing private lenders an incentive to offer the VA loan with better terms than other mortgage options.

What are VA loan limits?

Qualified veterans with their full VA loan entitlement can borrow as much as a lender is willing to extend, all without a down payment. The VA loan limits only come into play for buyers with less than their full entitlement, either because they have one or more active VA loans or lost a previous one to foreclosure.

What is the VA funding fee?

The VA Funding Fee goes directly to the VA to ensure the program keeps running for future generations of Veteran and military homebuyers by removing any additional burdens off taxpayers and Veterans.

The fee varies depending on the borrower's circumstances. For example, if this is your first time using the VA home loan program, the funding fee is typically 2.3 percent of the home's purchase price. For subsequent use of your VA loan benefit, the fee is 3.6 percent. An Interest Rate Reduction Refinance loan costs just 0.5 percent, no matter how many times you've used the benefit.

VA borrowers can roll the funding fee into their overall loan amount. The VA also limits closing costs for Veterans and allows sellers to pay most or all of those expenses. Many of our borrowers purchase a home with no money due at closing, but every buyer's situation is different.

The VA also entirely exempts some Veterans and surviving spouses from the funding fee. The most common exemption is for Veterans receiving compensation for a service-connected disability. Surviving spouses with VA loan eligibility are also exempt. Only the VA can decide about funding fee exemptions.

Complete article is on [The Veteran Doctor Blog](http://www.theveterandoctor.com/). Please go to <http://www.theveterandoctor.com/> for this article and more.



VETERANS RESOURCE & TRANSITION GUIDE – CHAPTER 6 – VETERAN EMPLOYMENT

Now that the war in Iraq and Afghanistan has ended, tens of thousands of veterans are transitioning out of the military and looking for new careers in a challenging economic environment. We as a nation must focus on helping our veterans transition into civilian careers.

Veterans offer a unique set of skills that are developed during their years in the military. Yet, unemployment rates highlight returning veterans' difficulties in their search for new careers.

The following data is from a survey conducted to better understand veterans' experiences and perceptions of finding new civilian careers. While all age groups of veterans were included in this study, the focus is on post-9/11 or Gulf War-era II veterans.

By highlighting veterans' transitional experiences, this research serves as actionable information that supports putting veterans on the path to employment and ensuring organizations benefit from what veterans offer in their new careers.

1. Two-thirds of veterans experience a difficult transition into their new civilian life. Almost half did not feel

ready to transition. Difficulties are primarily attributed to unemployment and health challenges, but also the need for time to “figure out what is next” or decompress after their service.

2. Veterans name “finding a job” as the most significant challenge in transitioning. One of the most significant challenges veterans experiences is understanding and translating how their military skills convert into the civilian workforce. Nearly all veterans believe they have the proper skills to land the ideal job, but most have trouble translating their skills into a business environment.

3. Most feel employers respect their military service, but three in five veterans' have concerns about cultural barriers. Half pinpoint that employers do not understand military culture. Employed veterans appear to feel valued, while unemployed veterans believe their experience is not respected or understood by employers.

4. Two-thirds conveyed they are experiencing health challenges due to their military service. Veterans who report physical or mental health challenges have had more complex transitions, show the highest need for support, and report more significant

employment concerns.

5. Two-thirds said they received some form of transitional support. The primary source was Transition Assistance Programs, which less than half found effective.
6. One in five veterans are unemployed and currently seeking employment. Most say they are prepared to search for a job, but many say more help is required with multiple job-searching skills and networking.
7. Job seekers report using multiple resources to find employment but believe additional tools are needed. There was a great desire for new transition programs or customized services for veterans, which close to three-quarters view as essential to their success.
8. There are high expectations for employer-provided support programs for veterans. Veterans are looking to employers to nurture their careers, support their transition to civilian life, and accommodate any health challenges they might face.

Please go to www.theveteransdoctor.com for information on how to order the Veterans Resource and Transition Guide.

This Month's Q&A Veteran Tips

Q: MYTH: Veterans suffer disproportionately from PTSD.

A: FACT: While veterans do experience PTSD, their susceptibility to PTSD is no greater than the average person.

Q: MYTH: Veterans do not possess relevant civilian job skills.

A: FACT: Military experience imparts key vocational tasks, skills and characteristics on service members that are highly valued and required for success in business and industry.

Q: MYTH: Veterans are conditioned to follow orders and lack initiative.

A: FACT: Service members are trained and expected to act on their own initiative consistent with their commander's intent; this empowerment breeds an independence, maturity, and confidence in decision-making that should appeal to any prospective employer.

Q: MYTH: Veterans can navigate their way through any challenge.

A: FACT: Despite their significant potential, many veterans struggle to reintegrate for a number of reasons but fellow citizens can speed our veterans' successful reintegration through simple coaching and mentoring that assists veteran reintegration challenges. vilian communities and participate in civic activities.

Q: MYTH: As a veteran, I'm broken, and will never get better.

A: FACT: You are not broken. You are human. Your invisible wounds are not a life sentence. There may not be a “cure,” but you need to know that effective treatment is available and that you are not alone. Through interactive programs like WWP Talk, **rehabilitative retreats**, clinical care and social support, you can build the resilience you need to overcome your mental health challenges.

Q: MYTH: As a veteran, I didn't have it as bad as other, so I don't deserve help.

A: FACT: Your experiences are valid, and you deserve a safe space to talk about them. It doesn't matter what your experiences look like, how they happened or when they happened. It's your trauma, and your recovery matters. You deserve to move forward from this and live a better, healthier life.

Q: MYTH: As a veteran, Asking for help means I'm weak.

A: FACT: Seeking care for invisible wounds is a sign of strength. Veterans with invisible wounds of war cannot wish those symptom away. A person must seek treatment to start their journey to well-being

EYE ON IT

Military Drones – Breakthrough Technologies

For decades, high-end precision-strike American aircraft, such as the Predator and Reaper, dominated drone warfare. The war in Ukraine, however, has been defined by low-budget models made in China, Iran, or Turkey. Their widespread use has changed how drone combat is waged and who can wage it.

Some of these new drones are off-the-shelf quadcopters, like those from DJI, used for both reconnaissance and close-range attacks. Others, such as the \$30,000 Iranian-made exploding Shahed drones, which Russia has used to attack civilians in Kyiv, are capable of longer-range missions. But the most notable is the \$5 million Bayraktar TB2, made by Turkey's Baykar corporation.

The TB2 is a collection of good-enough parts put together in a slow-flying body. It travels at speeds up to 138 miles per hour and has a communication range of around 186 miles. Baykar says it can stay aloft for 27 hours. But when combined with cameras that can share video with ground stations, the TB2 becomes a powerful tool for both targeting the laser-guided bombs carried on its wings and helping direct artillery barrages from the ground.

Most important is simply its availability. US-made drones like the Reaper are more capable but costlier and subject to stiff export controls. The TB2 is there for any country that wants it.

Turkey's military used the drones against **Kurds in 2016**. Since then, they've been used in Libya, Syria, and Ethiopia, and by Azerbaijan during its war against Armenia. Ukraine bought six in 2019 for military operations in the Donbas, but the drones caught the world's attention in early 2022, when they helped thwart Russian invaders.

The tactical advantages are clear. What's also sadly clear is that these weapons will take an increasingly horrible toll on civilian populations around the world.

Please read the complete article at <https://www.technologyreview.com/2023/01/09/1064892/mass-market-military-drones-tb2-10-breakthrough-technologies-2023/> Atherton, K. (Jan, 2023). Mass-market Military Drones: 10 Breakthrough Technologies 2023. MIT Technology Review.



Resource Monthly Picks

Veteran Social Club

www.veteransocialclub.net

Who We Are: We are 100% Organic, free-trade, ethically-sourced veterans. We provide the finest quality, nationally grown, robust veterans, locally nurtured from seeds of freedom. We are beer, wine, whiskey, cigar, golf, rucksackin, and double-timin' group of veterans with social problems. If you have any issues with these, we are here to support you, not exclude you! The VSC's culture seeks to go beyond military service by creating a casual and friendly environment for Veterans to engage, laugh, and reflect on their service. Providing an avenue for honest military talk, camaraderie, and positive reflection on one's military service, while recognizing that the path forward is the focus.



Famous Quotes!

“The true soldier fights not because he hates what is in front of him, but because he loves what is behind him.” — G.K. Chesterton

“Duty, honor, country: Those three hallowed words reverently dictate what you ought to be, what you can be, what you will be.” — Douglas McArthur

“There is nothing nobler than risking your life for your country.” — Nick Lampson

“This nation will remain the land of the free only so long as it is the home of the brave.” — Elmer Davis

“The brave die never, though they sleep in dust: Their courage nerves a thousand living men.” — Minot J. Savage

Upcoming Local Events

- SNVCC Market Research & Salary Negotiation for Transitioning Military Webinar– Online– Monday, March 6, 2023 @ 1:00pm. See www.snvcc.org for more information.
- SNVCC Veteran Coffee Connections – Royal Coffee Rosters– 45 E. Silverado Ranch Blvd. Suite 115 Las Vegas, NV 89183 - Tuesday, March 7, 2023 @ 9:30am
- Heroes Night -Las Vegas Desert Dogs – Mandalay Bay - Saturday, March 11, 2023, @ 7:30pm
- USVETS Veteran Stand Down – Silver Nugget Event Center –2140 Las Vegas Blvd N, North Las Vegas, NV 89030, USA– Wednesday, March 22, 2023, @ 7:30am
- UNLV MVSC/SNVCC/ Work for Warriors – UNLV Student Union– Saturday, March 25, 2023, 11:00am
- Ground Poundin’ 5K Fun Run/Walk – Mountains Edge Regional Park - 8101 W Mountains Edge Pkwy, Las Vegas, NV 89178 – Saturday, April 22, 2023@8:30am

The Veteran Doctor - Issue 05 March 2023



702-215-8899 phone
info@theveterandoctor.com email
www.theveterandoctor.com website



702-215-8899 phone
nap702@gmail.com email
www.theveterandoctor.com/nap website

If you would like to advertise your business here, email or call at the above listed

If you would have thoughts, ideas, or feedback for future content or improve this newsletter, please let me know, email or call at the above listed contact info.