

THE[®] BORDER BULLETIN

El Paso Chapter of Military Officers Association of America

★★★★★ A NATIONALLY RANKED FIVE-STAR CHAPTER ★★★★★

A MOAA affiliate from January 23, 1956 - El Paso Chapter of Military Officers Association of America - Our 53rd Year

4th Brigade Combat Team/1st Armored Division Re-ups in Preparation for Impending Deployment



Members of the Brigade either Re-enlist or Re-affirm a previous reenlistment on December 2, 2008, prior to a soon to be Brigade Deployment. BG(P) Vincent K. Brooks, Deputy Commanding General, III Corps III Corps, center, conducts the ceremony.

Photo by: Spc. Bradley J. Clark, 4th BCT, 1st AD Public Affairs



MG and Mrs. Bill Riley,
BG and Mrs. Morgan Jellett,
Mrs. Rose Rodriguez,
LTG Charles Rodriguez,
MG Ed Greer, and
MG Rusty Dyer,
cutting the Annual General
Membership Meeting Cake.

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PRESIDENT'S MESSAGE



2009 Chapter goals:

1. Increase National and Chapter membership;
2. Build the Colonel Joseph C. Rodriguez, Medal of Honor, Scholarship; and,

3. Continue our out reach to the Active Force Community.

No doubt about it. We need to increase our membership at all levels to improve our ability to function as an effective lobby organization to help all those who will serve. Take a look at Bill Riley's informative membership column in this issue.

The MOAA Scholarship Fund is a non-profit, charitable organization, incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under §501(c)(3) of the Internal Revenue Code. Help us fund the scholarship this year...draw checks payable to "MOAA Scholarship Fund"; and, mark them on the memo line with "Rodriguez/El Paso Chapter 501 (c) (3)"...mail your charitable donation to: The Scholarship Fund, MOAA, PO Box 34889, Alexandria, VA 22334-0889.

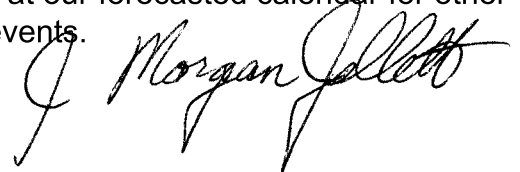
Take a look at our list of Board, Officers, and Committees. Please note that we are actively seeking ideas from our Brigades by establishing committees for each and asking their leadership to keep us informed. We want their input and active participation in shaping the way the El Paso Chapter fulfills its purpose in playing "...an active role in military personnel matters and especially proposed legislation affecting the career force, the retired community, and veterans of the uniformed services."

Active Duty, heads up: the 20th Bataan Memorial Death March will be conducted at White Sands Missile Range on March 29, 2009. "Google" "Bataan Memorial Death March" for

details. The El Paso Chapter will sponsor 4x BCT teams by paying the fee. Registration opens in early December...El Paso Chapter reservation deadline is March 1, 2009.

On Saturday, February 14, 2009, CAPT Shelley S. Marshall, USN-Ret., MOAA Scholarship Fund Development Officer, our Guest Speaker, will visit with us about the scholarship fund. Anyone, Officer and Enlisted, active and retired, with children applying for MOAA Educational Assistance are invited to attend this luncheon. Calendar and reservation details are in this issue. All applicants, parents, and interested parties are invited. Please, come.

Take a look at our forecasted calendar for other upcoming events.




COL Peter A. Newell, Commander, 4th BCT/1st AD, BG (P) Brooks, DCG, III Corps, and CSM Phillip Pandey, CSM, 4th BCT/1st AD. Colonel Newell and Command Sergeant Major Pandey are among the El Paso Chapter's newest serving Brigade Committee members.

Photo by: Spc. Bradley J. Clark, 4th BCT, 1st AD Public Affairs

Saturday, February 14, 2009
Guest Luncheon Speaker

CAPT Shelley S. Marshall, USN-Ret.

MOAA Position: Scholarship Fund Development Officer

CAPT Shelley Marshall, USN-Ret., grew up in San Diego, Calif., as the daughter of a U. S. Navy chaplain. She was commissioned an ensign upon graduation from Officer Candidate School in 1980. She served 26 years in the U. S. Navy as a line officer/fleet support officer. Her assignments included a wide range of staff and command billets in military personnel management, manpower planning, and recruiting. CAPT Marshall retired after more than six years as the Military Personnel Division director at Headquarters, Naval Reactors, in Washington, D.C. She joined the staff of Military Officers Association of America (MOAA) in October 2006.

CAPT Marshall and her husband, CAPT David W. Marshall, USN-Ret., reside in Clifton, Va. They have one daughter, Stephanie, who attends the University of Virginia.

**MEMBERSHIP
MEETING
PROGRAM**
**Saturday, February 14th
OFFICER'S CLUB
BALLROOM**

1100 - 1200	SOCIAL HOUR
1200 - 1215	OPENING CEREMONY
1215-1300	MEAL SERVICE
1300-1335	PROGRAM
1335-1355	DOOR PRIZE DRAWING
1355 - 1400	CLOSING
1400	ADJOURNMENT

DINNER MENU

Herbed Roast Beef
Steamed Broccoli, Cauliflower,
Baby Carrots
Oven Roasted New Potatoes
Tossed Green Salad with
Dressing
Roll and Butter
Coffee and Iced Tea



Left to right: COL Forrest Smith, MiTT Advisor to the Iraqi Ground Forces, Command Chief of Staff, Staff Major General Husham Al Dawood, Chief of Staff of the Iraqi Ground Forces Command, and COL James McGinley, USMC, Chief of Staff to the Iraq Assistance Group. Forrest served as our 3d VP for Active Duty while Commanding 11th ADA Brigade.

**Please submit your Luncheon
Reservations no later than
Tuesday, 10 February**

Secretary
MOAA
PO Box 6144
El Paso, TX 79906-0144

All lunch reservations
with payment to our
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**REMITTANCE
ENVELOPE ENCLOSED**



EL PASO CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA FORT BLISS, TEXAS 79906-0144

2009 EL PASO CHAPTER, MOAA BOARD MEETINGS AND LUNCHEONS

4 February	Board Meeting
10 February	Luncheon Reservations Due
14 February	Luncheon, Guest Speaker - CAPT Shelley Marshall, USN-Ret., MOAA National Scholarship Fund Development Officer; Advisor, Educational Assistance Committee
28 February	Annual Dues, last date for keeping membership current
1 March	20th Bataan Memorial Death March BCT Team Reservation deadline to El Paso Chapter.
4 March	Board Meeting...April Border Bulletin Inputs
14 MARCH	DAY AT THE RACES, SUNLAND PARK RACETRACK & CASINO
28 March	MOWW Massing of the Colors at St. Raphael's Church
29 March	20th Bataan Memorial Death March, WSMR, 2009 MOAA sponsorship of unit team participation.
1 April	Board Meeting
6 April	April Luncheon Reservations Due
11 April	Luncheon
6 May	Board Meeting
3 June	Board Meeting
13 June	Luncheon
1 July	Board Meeting
5 August	Board Meeting
8 August	Luncheon
2 September	Board Meeting

LTC BJ Jackson standing behind Ms. Jean Foster, her mother, is joined by COL Lennie Enzel and CWO Emiliano Gorgas at the December 13, 2008 luncheon



Point of Contact:
Colonel Bob Pitt
533-5111

The Border Bulletin NEWSLETTER COMMITTEE

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MAJ Edwin S. Stone, III

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CHAPTER DUES

Effective 01/01/2009

Printed Bulletin w/Directory \$20.00

email with printed Directory- \$15.00

Annual

Chapter Staff Emeritus

Mrs. Rosalinda Ancheta	755-8167
COL Margaret H. Baskfield	584-6826
Mrs. Penelope Cochran	778-5723
Mrs. Hedy Forcier	751-2638
LTC Rafael G. Garcia	593-1469
CWO Emiliano Gorgas	594-0444
LtCol James E. Grogan	587-9846
Major E. Dexter Lyerly	585-9619
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CW4 William M. Ryerson	772-6759
LTC Daniel J. Schulte	755-3387
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MAJ Edwin S. Stone, III	598-6058
Captain Jeanne B. Thompson	598-0891
COL Martin C. Wehmhoner	585-9106

**Saturday, February 14th
Meeting in the Ball Room
Reservations and Checks
to Secretary by FEB 10**

**Input for
April 2009
BULLETIN
by 4 March 2009**

EL PASO CHAPTER AWARDS

Category 1 Outstanding Chapter (Runner-up)
CY 2000 and 2001.

Five - Star Chapter CY 2002, 2003, 2004, 2005, 2006, & 2007

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2006 Communications Award Category 1,
"Electronic Newsletters", 2nd Runners-Up (tie)
2007 Special Communications Award

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#FR020819-FEC6



12/13 Christmas Luncheon

Left: Mrs. Jeanne Moon w/son, LTC Frederick Moon

Right: Helen and Major Jim Griffith. Jim served us well for several years as our Data Base Manager. We thank him for outstanding work.



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El Paso

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Membership

MG Bill Riley - Membership Director



A couple of facts about the El Paso Chapter:

1. Around 40% of us are over the age of Eighty;
2. The median age is Seventy-five;
3. Less than half admit to having email addresses; and,
4. Our regular Chapter membership at year

end numbered 500.

Nothing wrong with the facts. However, the numbers mean: we've got to replace ourselves, our total members; and, refresh our leadership consistently by being engaged with those now serving.

The latter first, we have added 7x active duty Brigade Level Commanders and Command Sergeants Majors to Committee positions. The Commanders and Command Sergeant Majors have been asked and have agreed to keep us abreast of issues of concern and offer suggestions on how we can best help. These committees will be reestablished annually by appointment from our President and Board with the consent of those that have been asked to serve. Names and units serving on committees will evolve as the force develops. Brigade Committees deployed forward will remain in contact with us through their respective Rear Detachments...so long as a unit is stationed here, we want to be engaged with them.

On membership, MOAA national is running the Give Me (GMT) Ten recruiting program for the fifth straight year beginning January 1, 2009. The El Paso Chapter has benefited from the program. We have received Ten Dollars for each new first-time active force member recruited... and, we have used those funds to run chapter operations...including donations to support our

Soldiers in one manner or another. Ft. Bliss with 186 new GMT members recruited in 2008 should be able to do better then Fort Rucker with 194. HELP US RECRUIT!

The one disappointment has been the inability to convert this activity into increasing the chapter membership numbers. We need to recruit chapter members to address the facts in the very first paragraph, above...our chapter needs to infuse itself with the next generation of leadership. \$15 for an electronic membership with a print directory or \$20 for a full print media membership does not seem like a whole lot...so, your ideas on how to get new, younger blood in the tent will be greatly appreciated...we need it.

Ladies and gentlemen, everyone, anyone, write Membership at the chapter post office address with your suggestions, please.

12/13 Christmas Luncheon



LTG Charles G. Rodriguez, TAG - TX, son and Mrs. Rose Rodriguez, spouse, accept COL Joseph C. Rodriguez, Medal of Honor, scholarship dedication plaques, from El Paso Chapter President BG J. Morgan Jellett, USA Retired. The Scholarship was established by the El Paso Chapter as a dedicated MOAA National Scholarship to aid military children of service members in the Fort Bliss area.



El Paso

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"GIVE ME TEN" RECRUITING PROGRAM
Give Me Ten (GMT)



Military Officers Association of America
RECRUITED BY El Paso TX05

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Chapter Recruiter _____

Signature: _____

**Mail to: MOAA; Attn: Give Me 10!; 201 N
Washington St; Alexandria, VA 22201-2539.**

EL PASO CHAPTER



MEMBERSHIP

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per year

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____ YES! Sign me up as a MOAA Member

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If eligible, one must be a national member!

Spouse _____

Branch of Service _____ Rank _____

____ Active Duty ____ National Guard ____ Reserve

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Email Address _____

Chapter Name _____ El Paso Chapter

Chapter Recruiter _____

Signature: _____

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Personal Affairs

Published by Shane Ostrom, CFP® under General, General Financial Planning, Investments, Retirement Planning

May Be Good Advice for Active Duty, too?*

What about Folks in Retirement?

My last post, *Before You Pull the Trigger...*, was meant for working people in the accumulation phase of their lives. As you can imagine, I've been frequently asked to provide investment ideas for retired people. What can you do to repair the damage caused to your investments by this down market? I wish there was a magic answer but there isn't.

I'm going to start with three assumptions. First, tax breaks from selling losses are not your priority. Second, your accounts are already way down in value. Third, you are concerned about running out of money. You want to get back to Oct 2007 account values ASAP.

This is obviously a huge challenge since there is no option that allows you to reestablish your value in a short period of time; at least not in a realistic way.

If these assumptions are the case, what investment or savings vehicle offers you the greatest opportunity to recapture your past values?

Stocks, mutual funds, bonds, money market accounts, CDs, real estate, preferred stocks, convertible stocks or bonds, commodities, closed-end funds, insurance products, gambling, rich relative, your mattress?

There are pros, cons and risks with all of these. I vote for stock mutual funds. I know some of you will think I'm nuts. People have told me stocks will take too long to come back and some have said they never will. Well what other option do you have? I can only go by the research and history and that points to stocks. From now on when I mention stocks, I mean stock mutual funds. I'm not suggesting you start managing your own stock portfolio.

But you want to play it safe. You don't want to be burned again. Fine. You can put your money in a money market, CDs, a passbook savings account, interest earning checking

account, or bonds. Historically, these will not offer enough return to rebuild your accounts. You'll feel better with your stable values and you'll be stressed as your account balance remains stagnant. When the stock market rebounds, you'll be left without a dance partner sitting in the corner.

The rebound of the stock market is a key moment when you are trying to rebuild your accounts. Consider this...

From 1987 through 2006 (240 months), one dollar in the stock market (S&P 500) grew to \$9.31. Think about what events occurred in that period. Black Friday in October 1987. The first Gulf War. There was a recession in the early 1990s. The dot-com bubble burst in March 2000. The World Trade Center came down September 2001. The global war on terrorism. Iraq, Iran, Afghanistan. Yet, the stock market averaged 11.8% over that time.

Now, over the same time frame, if you missed the 17 best months of the S&P 500, your dollar would have been worth \$2.32. Treasury Bills did better returning \$2.42. This is the cost of not being in the market when the rebound occurs. If you think you can sit on the sideline and time when to jump in, you're just gambling. You won't know it's happening 'til it's already happened (kinda sounds like Yogi Berra). Historically, the stock market rebounds months before the economy shows signs of recovery and the masses figure it out. As I write this blog, the Fed lowered interest rates to the lowest level on record and the DOW Industrial index is up 225. Is this the rebound? I don't know but if it is, I hope you are already on board.

Of course, I must say past performance is no guarantee of future results. And this is not indicative of any particular investment but is an illustration of a period of time for the S&P 500 index. It comes to us from 2007 Morningstar, Inc.©, all rights

reserved. 3/1/2007

Do some homework and pick a quality managed stock mutual. Or, find an index fund you like. Will you grow your money overnight? No. Will you rebuild faster than the alternatives, probably. Until then, continue to find ways to decrease your standard of living or, if possible, consider part-time work. When the day comes that your account values are back up to speed, be sure to reallocate your portfolio to withstand the next stock market downturn. <http://moaablogs.org/financial/>

***Editor's Comments:** Articles published at MOAA's Financial Frontlines™ - Devoted to financial planning and education, are certainly thought provoking and a place to begin educating one's self. At first, consideration was given to publishing his *Before You Pull the Trigger* but Mr. Ostrom's advice for retirees may be good for those currently in the military when they don't have the time to continually manage an investment portfolio on a day by day basis? A conservative approach seemed to be the one to publish first considering the current economic environment. Married? Live off one income and use the second income as the accumulation phase? Active Duty certainly don't have the opportunity for part time employment. Perhaps, the accumulation phase will come following retirement from the uniformed services and one enters the civilian work force before retiring a second time. Nonetheless, decreasing one's standard of living and consuming much less than they earn is always a good thought for the future – doing so is a lifestyle. ES

ELP-MOAA Chapter's Annual "Day at the Races"

**Saturday, 14 March 2009****At SUNLAND PARK RACETRACK & CASINO**

Honoring Active Duty, National Guard and Reserve Personnel and held jointly with EPAC-NAUS & SMW Desert Sun Chapter 30. TIME: Assemble for Lunch and briefing... (Mt. Cristo Rey Room) - 10:45 AM. Lunch Starts 11:00 with Race Briefing & drawings: Racing 1st Post Time- 12:55 PM. Casino opens: 0930-0200 hours. RESERVATIONS ARE REQUIRED!!

Be a winner while having a great time starting with VENTANAS Las Vegas-style buffet eaten in your own private Mount CRISTO REY Room. During lunch, we'll show you how to pick the ponies and place a bet or two, as well as, give you a ticket for the drawing of some great prizes.

After that, you can go to your reserved area in the FRANKLIN ROOM to view LIVE HORSE RACING with world-class thoroughbred and quarter horses and participate in SIMULCAST WAGERING. If you feel the urge, you can try your luck at any of the over 700 state-of-the-art slot machines and should you get thirsty from all the winnings, try one of the full-service cantinas.

This Special Race day Package includes the Buffet Lunch, Racing Programs, Tip Sheets, Surprise Drawings, a Named (for the group) Race, and a Color Photograph in the Winner's Circle. Want more? Add Free Parking with Security provided by Sunland Park Racetrack & Casino and Free Membership to the Club Fiesta or Club 55 (now 50).

What's the CATCH? You ask. The Maximum number of attendees for this event is 80. That means you need to get your reservations in-ASAP. Please submit your reservations no later than Friday, **6 March 2009** -- to the Secretary. Lunch Cost: \$15.00 per person (including 18% gratuity, program, Tip Sheet, etc).

=====

RESERVATION FORM – MOAA, El Paso Chapter "DAY AT THE RACES"

Saturday, 14 March 2009

Please mail checks (\$15.00 x _____ = _____) drawn/payable to:

MOAA, El Paso Chapter
ATTN: Secretary
P. O. BOX 6144
Fort Bliss, TX 79906-0144.

Please make reservations for the following persons attending "Day at the Races" 14 March 2009 Joint MOAA/NAUS/SMW, luncheon at the Sunland Park Racetrack and Casino: (Please print)....

Legislative

John B. McKinney - Legislative Chairman



LTC JOHN B. McKINNEY:
Commissioner,
Texas Veterans
Commission
Co-chair,
Congressman

Silvestre Reyes' Veterans Citizens Advisory Panel Chairman, Military Coalition of El Paso

As has been reported previously the new 111th Congress will open its First Session in January, 2009. All bills introduced during the 110th Congress disappear and new ones are submitted. Many may be the same as those previously introduced but for which no action was taken or they did not make it out of committees to the floor for a vote. Additionally, some bills may have been passed in either the Senate or the House but did not make it through both. All bills must have companions in both sides. What happens with the 111th Congress will obviously be completely dependent on the new administration and the respective parties, and huge expenditures for several programs are already being discussed.

MOAA has developed its legislative agenda for the 111th Congress. Here are what it considers to be the top priorities, considering the many issues facing the new Congress:

- Sustain defense budget funding to meet requirements for both people and weapons programs.
- Sustain manpower increases projected for the Army and Marine Corps and stop reductions for the other services.
- Pursue needed fixes for wounded warriors and their families, including better diagnosis

and treatment of combat stress and brain injuries, fairer disability retirement guidelines, continuity of health coverage upon disability retirement, and compensation for family caregivers.

- Resist shifting health care costs to beneficiaries. Beneficiary cost growth should not exceed the percentage growth in military compensation.
- Reverse Medicare/TRICARE payment cuts. Change the law that now calls for a 20-percent cut in payments to doctors as of January 2010, which would cause many doctors to stop seeing military and elderly patients.
- Repeal the requirement to deduct VA survivor benefits from military Survivor Benefit Plan (SBP) annuities.
- End any deduction of VA disability benefits from military retired pay.
- Restore military pay comparability.
- Upgrade Guard/Reserve retirement and health programs.
- Improve military family support.

All MOAA members should take an active role in letting your Members of Congress know how you feel about these and other legislative matters. Organizations lobby for their agendas and use membership as the clout, yet Members of Congress realize that many people belong to different organizations and are thus included repeatedly in different member numbers. This is why it is important that your senators and congressmen hear from you. You vote, not the organization. It acts as your spokesman. It is your individual voice that makes the

difference. When you write seeking support, request a response. When one is not received, write again. You can also call toll free and send e-mails.

With the Texas legislature meeting in 2009 there will be items of legislative interest to Texas veterans. I'll try and report on these in this column. The Texas Council of Chapters will be lobbying as part of the Texas Military Coalition for those issues reported in this column in the last issue of The Border Bulletin. Your state senators and house members need to hear from you also. Again, you vote, not the council. Texas has numerous veteran benefits yet there is room for improvement. These help attract veterans to the state plus keep them here once they leave active duty. Read legislative bills carefully; some may not have a direct cost involved but may impact on local revenue so you may be fighting your own city and county officials. Welcome to the real world of politics.

STAY CURRENT ON ISSUES AND LET YOUR OPINION BE KNOWN

Anyone can use the MOAA Legislative Action Center found at www.moaa.org.

Simply enter your Home of Record Zip Code and sign in as a Friend of MOAA.

Anyone means Officer, Enlisted, and Civilian.

Help manage your own future.



4th BCT/1st AD family members join re-enlistees and BG (P) Brooks following the re-enlistment ceremony on December 2, 2008.

Photo by:
Spc. Bradley J. Clark, 4th BCT,
1st AD Public Affairs



2009 Board being sworn into their respective positions by MG Rusty Dyer, front: BG Morgan Jellett, COL Dave Hampton, LTC Powell Trusler, LTC BJ Jackson, Mrs. Judy Stone, COL Lennie Enzel, Mrs. Jan Rasmussen, Mrs. Jackie Welsh, CWO Emiliano Gorgas; and rear, MAJ Ed Stone, MG Bill Riley, COL Bob Pitt, COL Ron Huggler, LTC Dan Schulte, and Mrs. Kathleen Schulte.



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Shown here in front of the old US Embassy in Baghdad is the Command Group of the 50th Brigade Combat Team: COL Kenneth Schechter, Deputy Commander; COL Steven Ferrari, Commander; and, LTC Brian K. Scully, Executive Officer. The 50th had security responsibility for the Green Zone until January 1, 2009, when control was turned over to Iraqi forces. Previously, the El Paso Chapter participated in the unit's 4 July 2008 Holiday celebration at McGregor Range in the Mobilization and Deployment Brigade's AO while training for deployment to Iraq...see the cover of the October issue of The Border Bulletin on-line at our website for additional information. Additionally, the Command Group and others of the 50th were recruited for MOAA national and are maintained on our special electronic database for those who have joined. COL Jim Green and CSM Joseph Considine, Commander and Command Sergeant Major, Mobilization and Deployment Brigade, are El Paso Chapter Committee members serving to keep us advised on matters concerning deploying units.

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OpEd

MG Bill Riley's column on page 8 about says it all with regards to membership... the El Paso Chapter has got to get on with recruiting...gain new members or either move, mutate, or disappear. MOAA and the Chapter need the younger members. Age 45 – 65 should form the basis for the Chapter leadership. And, our Seniors should be the sustaining component of the leadership. Check the membership applications across from his article. First time Active Duty...it's free in national for a year...a free \$31 value for applying. Two-Fer, Retired or lapsed for four months, \$28 for two years...that's a \$62 value for \$28. El Paso Chapter membership - \$15 for an electronic copy of The Border Bulletin and a print 2009 Directory and \$20 for all print media. It's a good deal. It certainly won't break the bank. You can help yourself as a part of your professional development by being a member of the largest organization of its kind dedicated to enriching the personal side of service life.. ES



2LT Samuel Nakano
Japan Army
Okinawa
Honorary El Paso
Chapter Member

Many of you will remember Warrant Officer Samuel Nakano who was inducted into the El Paso Chapter as an Honorary Member during our 50th Anniversary Celebration in 2006.

Samuel is now Second Lieutenant Nakano following his promotion from Warrant Officer on January 1, 2009. The process of being promoted from Warrant Officer to a Commissioned Officer is very selective. There are about 700 Warrant Officers within Western Army of Japan. Of these seven hundred, 24 were selected from by the promotion board. The selectees: 1. must be between 49 and 50 years of age; 2. have a high physical training test score; 3. must have excellent Army writing skills; and, 4. must be the top Warrant Officer leader in their unit in the three years preceding the year of their selection...selected in 2008, must be tops in 2005, 2006, and 2007.

Lieutenant Samuel Nakano, the El Paso Chapter congratulates you!

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