

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 56th Year

In 2012 Make Your Voice Count



MOAA

Military Officers Association of America

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FEBRUARY
2012

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PRESIDENT'S MESSAGE



No doubt 2012 is going to present as many challenges as opportunities for Active Duty and Retired military service members and their families. On a positive note, the President signed the 2012 National Defense Authorization

Act. Key provisions of the

act include a 1.6% increase in active duty and reserve pay, and a restriction in annual TRICARE enrollment fee increases for retirees to an amount equal to retired pay increases.

It is clear however, that military healthcare and retirement benefits remain at risk. TRICARE in particular remains a vulnerable target.

Unfortunately, active duty and retired military service members continue to get mixed signals from Congress as it relates to addressing threats to military healthcare and retirement benefits.

As an example, recent MOAA Updates have highlighted the two month "Doc Fix" deal.

Originally, legislation was intended to prevent a 27% cut in Medicare and TRICARE payments to medical providers. After the House passed a two year "doc fix" plan the Senate responded by amending the plan and reducing the "fix" to a two month plan. House and Senate leaders have agreed to a conference in the beginning of 2012 with the objective to develop a one year fix. MOAA members continue to lead the charge in shaping dialogue on this and other benefit issues. MOAA members across the nation have responded with a record number of messages to Congress with 1.3 million emails, letters and phone calls encouraging legislators to appropriately address a range of issues affecting military healthcare and retirement benefits.

I want to encourage local members to continue to utilize MOAA portal tolls to lobby your representatives. I would like to highlight that MOAA members can now access MOAA's Member Services Center (MSC) online. The MSC provides information on a wide range of member support issues to include: Pay, Benefits, Legislative issues and member generated responses. The site will field your questions, and it will serve as a feedback mechanism for your

recommendations for improvements. The MSC portal can be reached by visiting, www.moaa.org and clicking on the "Contact Us" tab under "About MOAA".

In local notes, I want to extend a special thanks to Brigadier General Doyle, the Commanding General for William Beaumont Army Medical Center (WBAMC), for his informative speech at the MOAA brunch on 10 December. BG Doyle's detailed presentation addressed numerous service initiatives provided to the active duty and retiree communities and highlighted the MILCON plans for the eventual new hospital facilities planned for construction in Northeast El Paso. We intend to follow up on this presentation with presentations that highlight El Paso community healthcare support for active duty and retiree military communities as we try to embrace the changes accompanying Congressional efforts to trim the budget in 2012.

Your El Paso Chapter also continued to support local ROTC programs in December by presenting 24 UTEP ROTC graduates with their first set of officer epaulettes in a presentation at UTEP on 9 December. All of the new officers, as well as the UTEP ROTC cadre, are members of MOAA. The local chapter remains committed to building the MOAA bench by recruiting future leaders prior to their commissioning, and informing their professional development throughout, and beyond their period of service.

Finally, I would like to encourage El Paso Chapter members to join us for our next luncheon on February 11 at the Northeast Great American Land and Cattle Company. We are also planning to host the Day at the Races luncheon at Sunland Park Racetrack on 17 March. Hope to see you all there.



Forrest E. Smith
Colonel, USA
President 2012

February Lunch Menu

Choose One of Three Entrée
Selections:

1. Brisket
2. Chicken Breast (2ea)
3. Grilled Salmon

Served with Great American
beans, pineapple coleslaw,
choice of baked potato,
steak fries, or chuckwagon
vegetables, roll and butter.

MEMBERSHIP MEETING PROGRAM

Saturday, February 11th
Great American Land & Cattle
Company

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

**Please submit your Luncheon
Reservations no later than
Wednesday, 8 February**

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

All lunch reservations
with payment to our
postal mail box

\$ 20 Per Person

**REMITTANCE
ENVELOPE ENCLOSED**

John Harris Biography

John Harris serves in the dual roles of President of the Sierra Providence Health Network, as well as Chief Executive Officer of Providence Memorial Hospital and the Children's Hospital at Providence Memorial Hospital. Sierra Providence Health Network is the largest healthcare network in the El Paso Region and has received the Consumers Choice Award for the last eight years, and every year since the inception of the award. Mr. Harris has over thirty years of senior level management experience in directing non-profit and for-profit acute medical surgical hospitals in both domestic and international markets. He has served as the CEO of eight acute care hospitals, and as the Liaison between King Faisal Specialist Hospital and Research Centre and the King of Saudi Arabia. John received his Bachelor of Science from Oregon State



University and his Masters of Hospital Administration from the University of Alabama in Birmingham. Community Involvement: Wells Fargo Board of Directors, Wells Fargo Community Advisory Board, the University of Texas at El Paso Development Board, Citizens Academy of the Federal Bureau of Investigation, Board of Directors for the Regional Economic Development Corporation (REDCo), REDCo Investor Steering Committee, Texas Health Services Authority Work Group (Governance and Finance Group) and the State of Texas Chapter of the March of Dimes.



Brigadier General Dennis Doyle receives plaque of appreciation from Colonel Forrest Smith at the December 2011 Membership Meeting and Luncheon.



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2012 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

January 21, 2012	A Chocolate Affair
January 22, 2012	WWE RAW World Tour 2011
February 11, 2012	February Member Meeting and Luncheon
February 11, 2012	Original Harlem Globetrotters
March 17, 2012	MOAA Chapter's Annual "Day at the Races"
March 23, 2012	West Point Founders Day
March 25, 2012	The 23rd Annual Bataan Memorial Death March
April 14, 2012	April Member Meeting and Luncheon
June 9, 2012	June Member Meeting and Luncheon
August 11, 2012	August Member Meeting and Luncheon
September 28, 2012	October Member Meeting and Luncheon & RAD Reception
September 29, 2012	2012 Retiree Appreciation Day
December 8, 2012	December Membership Meeting & Brunch

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EL PASO CHAPTER AWARDS

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

Five - Star Chapter CY 2002–2011

Category 1 "Print Newsletter" WINNER in 2004; Runner-up 2008, 2009 & 2010; 2008 & 2009 Best Legislative Coverage (printed newsletter)

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

2007 Special Communications Award
Web Site First Runner Up 2009; Winner 2010

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WBAMC Pharmacy Services

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Monday through Wednesday and Friday:	7:30 AM – 6:30 PM	915-569-2793
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Soldier Family Care Clinic (SFCC) Pharmacy

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Pharmacy Refill Services		915 569-1200

Excess Furniture Family and MWR sells excess tables, chairs, bed frames, sofas and more from 8 a.m. to 3:30 p.m. every Friday at the Property Book Office warehouse in Bldg. 643 on Taylor Road. All items are sold as-is and refunds or exchanges are not permitted. The PBO warehouse accepts cash, Visa or Mastercard only. To learn more, call 568-3779 or 568-4501.

Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 1 p.m. and is closed weekends and federal holidays. IBCT North Gate is open seven days a week, 24 hours a day. Pershing Gate is open Monday through Friday from 5 to 9 a.m. and 3 to 6 p.m. and is closed weekends and federal holidays.

Online ID Appointments

The installation Military Personnel Division will conduct a test on the feasibility of an online appointment system for ID card and DEERS/RAPIDS services. Appointments for ID card and other DEERS/RAPIDS services can be scheduled at <http://appointments.cac.navy.mil>. To learn more, call 568-2000 or 568-6619.

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Webmaster -- web@elpasomoaa.org
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Telephone:

Secretary -- 915-757-9963 or 915-842-9650

USCIS Office at ACS

The El Paso Field Office of the U.S. Citizenship and Immigration Services maintains an information office at Fort Bliss Army Community Service, Bldg. 2494, Ricker Road. This office is open every Wednesday and Friday. The USCIS officer will answer questions, and provide and review application packets. To learn more, call 568-1132.

Texas Vet Property Tax Update 02:

A full homestead property tax exemption that began in 2009 to help totally disabled military veterans or those who are considered unemployable by the U.S. Department of Veterans Affairs will extend to their surviving spouses after 1 JAN. Senate Bill 516 allows the exemption if a surviving spouse does not remarry after a disabled veteran dies and the property remains the homestead of the surviving spouse. Surviving spouses would have to apply for the tax exemption through their county appraisal district. The application is available at <http://www.window.state.tx.us/taxinfo/taxforms/50-114.pdf>. [Source: Longview TX News-Journal article 28 Dec 2011 ++]



In keeping with MOAA's tradition of supporting our troops, AMAC (Auxiliary Member Advisory Committee) is launching a national project to turn our old cell phones into phone cards to help our troops call home. Cell Phones for Soldiers is a national non-profit charity that recycles old cell phones and in return, provides our fighting forces with pre-paid phone cards to call home.

Calling home: Each old cell phone turned in translates into about 60 minutes of free talk-time for our troops and their loved ones on the home front. Since 2004, Cell Phones for Soldiers has sent over 60 million minutes of free talk time to our troops!

Click the image on our website, <http://elpasomoaa.org>, for more information.

Chaplain Corner

Peter A. Baktis

Now that the holidays are behind us and the New Year has begun it is good to pause and to ask: what are the priorities in my life? In this past year we have heard and seen in many countries uprisings and the overturning of governments. People wanting change, but I ask a change in what? Do we want a change in government, a change in systems, or a change just for change? Often we hear that change is hard and not always for the better. My challenge to you is to ask yourselves: What is it that you need to change in your life that may in fact effect change in others?

In the military we hold to sets of values, each of the branches has their version. However, integrity is one that is shared by all. It is the value that holds us accountable to ourselves, as well as to others. Integrity is not just an adherence to moral and ethical principles. Integrity is the state of being whole, entire, or undiminished.

We are created with mind, body and soul. We are to be integrated and whole. When we are not integrated we run the risk of not being a person of integrity. When we think and fill our mind with thoughts that we are somewhat better than someone else; when we think that we can outsmart the system, this is when we begin to lose our integrity. When we allow our bodies to be the primary focus in our

lives, and we only think about our physical needs, we run the risk of losing our integrity. When we do not take time to be thankful, to stop and recharge, or become disconnected with others and our Creator we lose more than our integrity, we lose ourselves.

I ask that we take the time to look at our mind, body, and soul and ask what change is needed to be fully integrated and whole. What is lacking and where can you go to get on track? Change for the sake of change is fruitless, however, change with purpose and goodness that leads to integrated wholeness of life can change the world.



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Input for April 2012 BULLETIN by 5 March 2012



VA Extends Deadlines for Undiagnosed Gulf War Illnesses

By Leo Shane III Published: December 29, 2011

WASHINGTON - Officials at the Department of Veterans Affairs extended the deadline Thursday for Iraq veterans with unexplained illnesses to qualify for compensation and survivor benefits, pushing back the deadline to the end of 2016.

That deadline was set to expire Saturday. The move covers veterans from either the just-completed Iraq War or the 1990-1991 Gulf War who have clear service-related illnesses but not a clearly defined diagnosis.

Congress put the rule in place 1994 in response to reports of Gulf War Illness, a set of mysterious and crippling medical symptoms for which experts still have not

found a unifying link. The move ensured that veterans would receive disability payments and access to other VA programs while department researchers continued to investigate the cause of the problems. The deadline has been extended by VA officials several times since then.

The policy covers, among other ailments, a host of unexplained skin disorders, neurologic symptoms, respiratory issues and other chronic pain problems experienced by troops who served in the more recent Iraq conflict.

Bradley Flohr, VA assistant director for compensation policy, said the decision to extend the deadline again came because

of the continued mysteries surrounding illnesses from both conflicts, and the continued desire to make sure those veterans are cared for.

Veterans or survivors who believe they qualify for these benefits can contact VA at 1-800-827-1000. Further information about undiagnosed illnesses is available online at <http://www.publichealth.va.gov/exposures/oefoif/index.asp>.

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SOURCE: Stars and Stripes article at <http://www.stripes.com/blogs/the-ruptured-duck/the-ruptured-duck-1.160117/>

Commissary Elimination Update 01:

A congressional proposal to combine the commissary and exchange systems under one, self-supporting retail store is likely dead for now, but could easily pop-up again next year, said a lobbyist who was been working against the issue. "This very well could become part of the budget debate ... next year," said Tom Gordy, president of the Armed Forces Marketing Council, which represents over 300 manufacturers who supply the commissary and exchange systems. "It's one of those things that, as long as it's out there, it very well could find itself attached to any piece of legislation." The measure, most recently floated by Oklahoma Republican Sen. Tom Coburn, would have required the disassembly of the Defense Commissary Agency, known as DeCA, which now provides military shoppers with steep discounts on groceries in exchange for a five percent surcharge. If the bill became law, groceries would instead be provided under the military exchange model, which offers products for retail prices competitive with off-base stores but does not charge sales tax.

The three current exchange systems – the Army and Air Force Exchange Service, Marine Corps Exchange and Navy Exchange – would also be combined under the same new system. Unlike the commissary system, which receives an annual appropriation from Congress of about \$1.3 million, the exchange system is currently self-sustaining. Coburn had offered the measure as an amendment to the 2012 Defense Authorization Act, which funds Defense Department activities. The amendment was not included in the final version of the bill and has not been attached

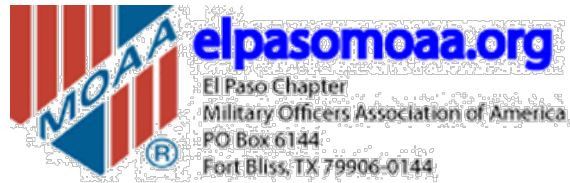
to any other legislation. The idea to combine the commissary and exchange systems was originally floated as a cost savings measure by the Congressional Budget Office, tasked with finding cost efficiencies within the federal budget. Analysts found that combining the programs would give the government a net annual savings of about \$1 billion by 2016. They said that Congress could make up for the additional cost of groceries to active duty families under the new system by issuing a \$400 annual grocery stipend.

Opponents of the legislation, including the National Military Family Association, warned that any such measure would effectively gut the commissary benefit, leaving shoppers paying about thirty percent more for their groceries. The annual stipend to active duty servicemembers would come nowhere near covering the higher cost of groceries for under the new system, they said. And retirees, surviving family members, National Guard members and Reservists would be forced to cover the cost increase on their own. "There are no winners or losers with the way the benefit works today. Everyone has an equal opportunity with savings regardless of how much money you make," Gordy said. "A family of four currently saves about \$4,400 a year at the commissary. That's huge. But when they are only covering \$400, that doesn't even touch it."

While the Defense Department has not issued an official statement on the plan, the Army's highest ranking enlisted Soldier, who sits on the Army and Air Force Exchange advisory board, early this month said the plan might not be such a bad idea. Sgt. Maj. of the Army Raymond Chandler said that because the exchange systems currently

give annual support to Morale, Welfare and Recreation programs, a combined system could increase those funds, giving a boost to programs that are facing the chopping block under the current budget crunch. "You have to open your mind at least to all things," Chandler said. "I'm definitely interested." But Gordy said the MWR payout would likely also suffer under the proposed changes. He said the cost of combining the three exchange systems and DeCA would force the resulting agency to raise prices at least seven percent for all exchange goods. That cost spike could drive customers to civilian stores, lower the dollar amount the new exchange system could bring in and potentially eliminate any exchange support to MWR programs.

"For me to go to the commissary, I have to drive 30 miles. Why would I take extra time to do that if all I'm going to be saving is just a few dollars?" Gordy said. "It is just shortsightedness to think 'Oh we can just raise prices.' ... You're not going to end up with increased MWR dividends; you're probably going to end up with less." Candace Wheeler, government relations deputy director with the National Military Family Association, agreed. She said her organization opposes the measure because it would take away a valuable benefit while not saving the government any money over the long run. "Our whole point is that we do not see this as a cost savings," she said. "Everyone is trying to be a good steward of money and if that's what they are trying to do ... this not a good way to do it." Officials with Senator Coburn's office did not respond to repeated calls for comment. [Source: Military.com] Amy Bushatz article 12 Dec 2011 ++]



Membership Meeting & Luncheon
Great American Land & Cattle Company
9800 Gateway North, El Paso TX 79924-4410

Date: Saturday, 11 February 2012
Time: 1100 - 1400

Guest Speaker: John Harris

Menu:

Choose One of Three Entrée Selections:

1. Brisket
2. Chicken Breast (2ea)
3. Grilled Salmon

Includes Great American beans, pineapple coleslaw, choice of baked potato, steak fries, or chuck wagon vegetables, roll and butter



Dress: Casual

Brunch Secretary: secretary@elpasomoaa.org

Membership or email queries: membership@elpasomoaa.org

Mail To: El Paso Chapter MOAA, Attn.: Secretary, PO Box 6144, Fort Bliss, TX 79906-0144

Please fill in this acceptance slip and return to the Secretary by Wednesday, 8 February 2012 with a check for \$20 per person, the cost of the lunch. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Thursday, February 9, and pay at the door.

Brunch will be on Saturday 11 February 2012 at 11:00 a.m.

Please print guest names clearly to ensure the correct spelling on the seating plan

I will / will not attend the lunch and there will be _____ attendees in my party.

My check for \$ _____ (\$20.00 per person) made payable to the "El Paso Chapter" is enclosed.

Name of Member: _____

Email Address: _____

Telephone Number: _____

Name(s) of Guests: _____

Item 1 ☐ Item 2 ☐ Item 3 ☐ Item 1 ☐ Item 2 ☐ Item 3 ☐

Item 1 ☐ Item 2 ☐ Item 3 ☐ Item 1 ☐ Item 2 ☐ Item 3 ☐

Stay Forever Young

By Haley Shapley

No matter your age today, you probably want to be in good health tomorrow — and beyond. These five tips will keep you youthful now and in the future, whatever the date on your birth certificate.

1. Sweat it out. Exercise has all kinds of benefits you've probably heard about before — it keeps your weight in check, helps you fight off any illnesses that might come your way, and provides protection against heart disease, for example — but studies show it also preserves your brain function, one of the biggest factors in staying young.

Plus, working out keeps those all-important bones strong, provided you're doing the right kind of exercises. "Imagine you have a piece of wood that's nice and solid, and next to it you have a piece of wood that's full of termite holes," says Vicci Hill-Lombardi, associate professor of athletic training at Seton Hall University in New Jersey, to illustrate the difference between a healthy bone and one that's porous and brittle. "If you have a weak skeleton, those bones could break, and it doesn't have to be from a fall — even extreme movement can cause a bone to just break."

Like a good carpenter, though, you can improve your skeletal structure. "Bone is constantly remodeling, it is constantly being broken down and built up," says Hill-Lombardi. "Through weight-bearing exercise and even resistance training, you can offset more of that breakdown and augment more of the buildup."

The best kind of exercise for this purpose is walking, jogging, or stair climbing — something with a foot strike. For the upper body, dumbbells, resistance bands, and weight-training machines are helpful.

2. Open wide and ... yawn. If you've ever watched a competitive swimmer or a speed skater getting ready for a race, you might notice they often have a peculiar habit: yawning. And they're not the only ones. Dogs yawn before attacking and fish yawn before they change activities. Yawning even has been shown to help those on military assignment perform their tasks with better accuracy, according to Dr. Andrew Newberg, director of research at the Myrna Brind Center for Integrative Medicine at Thomas Jefferson University Hospital and Medical College in Pennsylvania, and Mark Robert Waldman, coauthors of *How God Changes Your Brain*.

All this yawning obviously isn't a sign of boredom or fatigue, so what is it? Yawning, researchers say, is one of the fastest ways to meditate, and it helps your mind focus, makes you more compassionate toward others, and even might enhance intimacy if done with a partner.

Recent brain-scan studies have shown yawning affects the brain's precuneus, which is thought to play a role in consciousness, self-reflection, and memory retrieval. It's also one of the areas hardest hit by getting older, so deliberately yawning actually might strengthen this important part of the brain. Pretend to yawn a few times, and you'll trigger a real one, giving yourself what Newberg calls a "neurological treat."

3. Drop the diet sodas. While diet sodas don't add calories and sugar to your body, they might be taking something away: calcium and phosphorus.

A 2010 study at the Walter Reed Army Medical Center, formerly located in Washington, D.C., found that compared with those who sipped water, healthy women who drank diet sodas excreted more calcium and phosphorus, two important minerals in keeping bones and teeth strong. Other studies have shown sodas of all kinds — diet or not — are associated with lower bone mineral density for some people.

Water is the best alternative to your soda habit, but if you'd like something with a little more flavor, Molly Morgan, a registered dietitian and author of *The Skinny Rules*, recommends seltzer waters, decaffeinated iced teas, or water with cucumber slices. "Also try bringing a water bottle with you so you're more apt to reach for water when at work or out and about," she says.

4. Turn down the volume. Hearing loss might seem inevitable if you're older or too far off to care about if you're younger, but the truth is you can lose your hearing at any time — and you can do something to help stop it.

The current popularity of personal listening devices like iPods and other MP3 players means a lot of people are walking around wearing earbuds that could be doing irreparable damage. A report from the Scientific Committee on Emerging and Newly Identified Health Risks in Europe said people listening for just five hours a week at high-volume settings exposed themselves to more

noise than is allowed in the noisiest factory.

So what's a safe listening level? Craig Kasper, chief audiology officer at New York City-based Audio Help Hearing Centers, says a volume level of 60 percent is thought to be safe all day, while 70 percent puts you at risk after less than four hours. Blast your music at 100 percent of the volume, and you could sustain damage after just one song. "The best way to protect our ears is to wear hearing protection or make sure what we're listening to is not at a damaging level," Kasper says. "Everyone should get a hearing test on an annual basis. It's important to get a baseline and monitor it, just as we would monitor any other health indicator. If we see any changes, we can actually act quickly to make sure those changes don't accelerate."

5. Stock your diet with enough fat. But hold on before you load up on donuts and French fries — this is the good kind of fat we're talking about. What's the difference?

Saturated fats and trans fats are the ones you want to stay away from — they clog arteries and raise cholesterol levels and should be kept to a maximum of 7 percent of your caloric intake, according to the American Heart Association. Unsaturated fats, on the other hand, are necessary to survive and have heart-health benefits, among others. "By incorporating healthy fats into your eating routine, you can help boost your youthful appearance by having healthier-looking, less-dry skin," Morgan says.

Omega-3s are one type of "good" fat, and without enough of them, you could suffer from fatigue, memory problems, poor circulation, brittle hair, and more. A good source for these essential acids is two servings a week of fatty fish. To remember which ones pack the biggest benefits, Morgan likes to use the acronym SMASH — salmon, mackerel, albacore tuna, sardines, and herring. Walnuts, flaxseed, and canola oil are other sources.

But even the good kinds of fat should be consumed in moderation — keep them to about a quarter of your overall calorie intake to keep youth on your side.

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Postal Rates 2011: The cash-strapped U.S. Postal Service announced on Tuesday a one-cent increase in the cost of mailing a letter, starting in January. The new prices lift the cost of a first-class stamp to 45 cents starting on January 22, 2012, the first increase in more than two years. The Postal Service is facing a financial crisis because mail volumes have declined as more people use electronic mail or the services of private sector competitors such as FedEx and United Parcel Service. The Postal Service said the cost to mail a postcard will go up three cents to 32 cents, letters to Canada or

Mexico will increase five cents to 85 cents, and letters to other international locations will increase seven cents to \$1.05. The agency, which is allowed to raise prices in line with the rate of inflation, said it filed the new prices with the Postal Regulatory Commission on Tuesday. The regulator has 45 days to approve the changes.

Until the price changes take effect, consumers can still purchase 44-cent Forever stamps, which do not require additional postage after prices go up. "The overall average price increase is small and is needed to help address our current financial crisis," said Postmaster

General Patrick Donahoe. "We continue to take actions within our control to increase revenue in other ways and to aggressively cut costs." The Postal Service has asked Congress for permission to drastically overhaul its business, including cutting Saturday mail delivery and eliminating a massive annual payment to prefund retiree health benefits. The agency also is studying thousands of post offices and processing facilities for possible closure. [Source: Reuters Emily Stephenson article 18 Oct 2011 ++]

VA Automobile Grants:

Financial assistance, in the form of a grant, is available to purchase a new or used automobile (or other conveyance) to accommodate a veteran or servicemember with certain disabilities that resulted from an injury or disease incurred or aggravated during active military service. The grant may also be paid, if disabilities are a result of medical treatment, examination, vocational rehabilitation, or compensated work therapy provided by the Department of Veterans Affairs (VA). The grant is paid directly to the seller of the automobile for the total price (up to \$11,000) of the automobile. The veteran or servicemember may only receive the automobile grant once in his/her lifetime. A veteran or servicemember must have one of the following disabilities to qualify for the automobile grant:

- Loss, or permanent loss of use, of one or both feet;
- Loss, or permanent loss of use, of one or both hands; or

- Permanent impairment of vision in both eyes to a certain degree.

Those qualified for the automobile grant, and veterans or servicemembers with ankylosis (immobility of the joint) of one or both knees or hips resulting from an injury or disease incurred or aggravated by active military service may also qualify for the adaptive equipment grant. Adaptive equipment includes, but is not limited to, power steering, power brakes, power windows, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle. Contact should be made with your local VA medical center's Prosthetic Department prior to purchasing any equipment. The adaptive equipment grant may be paid more than once, and it may be paid to either the seller or the veteran.

You can apply for the automobile and/or the special adaptive equipment grant by completing VA Form 21-4502, Application for Automobile or Other Conveyance

and Adaptive Equipment and submitting it to your local VA regional office. The instructions on the VA Form 21-4502 contain a list of adaptive equipment that has been pre-approved for particular disabilities. After you complete and submit Section I of the application, VA will complete Section II and return the original to you. You are responsible for obtaining the invoice from the seller, updating Section III, and submitting the form to your local VA regional office for payment. If you are entitled to adaptive equipment only (i.e., service connected for ankylosis of knees or hips) you should complete VA Form 10-1394, Application for Adaptive Equipment - Motor Vehicle and submit it to your local VA medical center. Additionally, VA Form 10-1394 should be completed for approval of equipment not specified on the VA Form 21-4502. For More Information, Call Toll-Free 1-800-827-1000 or visit <http://www.va.gov>.

[Source: <http://www.vba.va.gov/VBA/benefits/factsheets/#BM2> Dec 2011 ++]

TRICARE Beneficiaries Have Several Pharmacy Options

By Cheryl Pellerin • American Forces Press Service

WASHINGTON, Dec. 29, 2011 - Despite questions about whether the Walgreens pharmacy chain will continue as a TRICARE provider, beneficiaries will have several options for filling prescriptions, Defense Department spokeswoman Eileen M. Lainez said today.

The retail pharmacy contract between Express Scripts Inc., or ESI, and the Walgreens pharmacy chain is set to expire on Dec. 31, she added.

If the contract is not renewed, Walgreens will no longer be a pharmacy network provider, Lainez said, but beneficiaries will be able to find a nearby network pharmacy using the "find a pharmacy" feature at the ESI website, <http://www.express-scripts.com/tricare>.

"We are committed to ensuring all our pharmacy beneficiaries are aware of

the many options that TRICARE makes available to them," said Army Brig. Gen. Bryan Gamble, TRICARE deputy director. "By now, all of our beneficiaries who use Walgreens to fill prescriptions should have been contacted to advise them of their pharmacy options and to take action to ensure their pharmacy benefit remains uninterrupted. The health of our service members, retirees and their families remains my number one priority."

In addition to 56,000 network pharmacies, Lainez said, TRICARE beneficiaries have other pharmacy options, including military pharmacies at no cost; and convenient, low-cost TRICARE Pharmacy Home Delivery.

Beneficiaries can check the TRICARE website at <http://www.tricare.mil> for

more information.

ESI has mailed information or contacted beneficiaries who use Walgreens by telephone, and in December, they followed up with reminder letters.

If needed, beneficiaries can take current prescription bottles to a new network pharmacy to have prescriptions transferred.

Beneficiaries who need help finding a pharmacy or changing their medications to home delivery, or who have other questions, can contact Express Scripts at 1-877-885-6313.

SOURCE: DoD News Release at <http://www.defense.gov/News/NewsArticle.aspx?ID=66626>



BG Dennis Doyle administers the oath of office to 2012 Board of Directors members Forrest Smith, Lennie Enzel, Janet Rasmussen, Joe Gollasch, Elma Rodriguez-Smith, Peter Baktis, Ed Stone, Bob Pitt, Judy Stone, and Bill Moore.



Left to Right: Forrest Smith receives the MOAA Leadership Award from Ed Stone; Elma Rodriguez-Smith receives the MOAA Leadership Award from Ed Stone; Bill Moore receives MOAA Communications and MOAA Leadership awards from Ed Stone.



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El Paso

THE BORDER BULLETIN

The Story of Four Chaplains

It was Feb. 3rd 1943, and the U.S. Army Transport Dorchester was one of three ships in a convoy, moving across the Atlantic from Newfoundland to an American base in Greenland. A converted luxury liner, the Dorchester was crowded to capacity, carrying 902 servicemen, merchant seamen and civilian workers. It was only 150 miles from its destination when shortly after midnight, an officer aboard the German submarine U2 spotted it. After identifying and targeting the ship, he gave orders to fire. The hit was decisive, striking the ship, far below the water line. The initial blast killed scores of men and seriously wounded many more. Others, stunned by the explosion were groping in the darkness. Panic and chaos quickly set in! Men were screaming, others crying or frantically trying to get lifeboats off the ship.

Through the pandemonium, four men spread out among the soldiers, calming the frightened, tending the wounded and guiding the disoriented toward safety. They were four Army chaplains, Lt. George Fox, a Methodist; Lt. Alexander Goode, a Jewish Rabbi; Lt. John Washington, a Roman Catholic Priest; and Lt. Clark Poling, a Dutch Reformed minister. Quickly and quietly the four chaplains worked to bring calm to the men. As soldiers began to find their way to the deck of the ship, many were still in their underwear, where

they were confronted by the cold winds blowing down from the arctic. Petty Officer John J. Mahoney, reeling from the cold, headed back towards his cabin. "Where are you going?" a voice of calm in the sea of distressed asked? "To get my gloves," Mahoney replied. "Here, take these," said Rabbi Goode as he handed a pair of gloves to the young officer. "I can't take those gloves," Mahoney replied. "Never mind," the Rabbi responded. "I have two pairs." It was only long after that Mahoney realized that the chaplain never intended to leave the ship.

Once topside, the chaplains opened a storage locker and began distributing life jackets. It was then that Engineer Grady Clark witnessed an astonishing sight. When there were no more lifejackets in the storage room, the chaplains simultaneously removed theirs and gave them to four frightened young men. When giving their life jackets, Rabbi Goode did not call out for a Jew; Father Washington did not call out for a Catholic; nor did Fox or Poling call out for a Protestant. They simply gave their life jackets to the next man in line. One survivor would later call it "It was the finest thing I have seen or hope to see this side of heaven."

As the ship went down, survivors in nearby rafts could see the four chaplains -- arms linked and braced against the slanting

deck. Their voices could also be heard offering prayers and singing hymns. Of the 902 men aboard the U.S.A.T. Dorchester, only 230 survived. Before boarding the Dorchester back in January, Chaplain Poling had asked his father to pray for him, "Not for my safe return, that wouldn't be fair. Just pray that I shall do my duty... never be a coward...and have the strength, courage and understanding of men. Just pray that I shall be adequate."

Although the Distinguished Service Cross and Purple Heart were later awarded posthumously Congress wished to confer the Medal of Honor but was blocked by the stringent requirements, which required heroism performed under fire. So a posthumous Special Medal for Heroism, The Four Chaplains' Medal, was authorized by Congress and awarded by the President on January 18, 1961. It was never before given and will never to be given again.

-Special thanks to CH (LTC) Joel Harris (USA Ret), the Chaplain at The Citadel, for sending the above and the reminder this morning that today is the anniversary of the heroism and spiritual leadership of Chaplains Goode, Poling, Washington and Fox.

Romantic Valentine's Day Dinner

By Sandra A. Gutierrez

According to a French proverb, "the torch of love is lit in the kitchen." Food and romance have always gone hand in hand. Oysters, strawberries, and chocolate are some widely recognized romantic offerings. Frankly, I believe what makes a meal romantic is an attention to detail.

Luckily, setting the mood and the stage for romance does not mean slaving over intricate recipes or spending countless hours in the kitchen.

Here are some of my tips to make your Valentine's Day memorable. To help you out, I've created romantic classics that can be prepared easily and ahead of time.

- Cook recipes you are familiar with. This is not the time to make that intricate heart-shaped roulade on the cover of a magazine just because it looks pretty. Cook what you know, and garnish it elegantly.
- Comfort foods are very romantic: a perfectly seared steak, a plump baked potato, and a carefully composed salad can be just as elegant as a fancy restaurant meal. Pay attention to the details, such as how you arrange the food on a plate and the types of garnishes you select for presentation.
- Create foods that juxtapose textures, temperatures, and colors to engage all of the senses. If you offer a soup to start with, make sure you end the meal with something fresh (such as chocolate-dipped strawberries).
- Keep the meal light. You'll want to feel energetic after dinner instead

of lethargic.

- You're only as good as your dessert. That's the last thing that will linger in your loved one's memory, so make it something luxuriously delicious, such as my easy chocolate truffles.

Salad of Baby Greens with Brie Parcels and White Balsamic Vinaigrette I love the idea of presenting food in small packages, and therefore I try to incorporate them throughout my Valentine's menu. Here, gift-wrapped morsels are enveloped in phyllo pastry, available in the frozen section of most supermarkets. When cut, the cheese oozes out deliciously, creating a creamy contrast to the crunchy greens. Make the phyllo packages early in the day and chill them until ready to bake. Make the vinaigrette early in the day and whisk it again right before serving to re-emulsify it. Arrange each salad on individual plates.

- 2 frozen sheets of phyllo dough
- 2 tablespoons extra virgin olive oil
- 2 ounces Brie cheese, cut into 4 rectangles*
- 1 tablespoon black sesame seeds
- 3 cups salad greens, rinsed and spun dried
- 1 cup sliced hearts of palms
- 8 grape tomatoes, halved
- 1/4cup white balsamic vinegar
- Salt
- 1 teaspoon Dijon mustard
- 1/3 cup extra virgin olive oil

• Pepper to taste

*If you have a Brie wheel, cut eight wedges and stick two triangular pieces together to form a rectangle.

Preheat oven to 350°F and line a baking sheet with parchment paper. Brush the phyllo sheets with olive oil and fold in half. Place each Brie rectangle on phyllo sheet and roll up egg-roll style. Brush more oil on entire phyllo parcels and sprinkle with sesame seeds. Place parcels onto the prepared baking sheet; cover with a clean, dry kitchen towel and chill for 15 minutes

(NOTE: You may prepare these up to 8 hours ahead and keep them covered and chilled until ready to bake). Divide greens onto two plates and decorate with the hearts of palm and tomatoes. Chill salad plates until ready to serve (up to 1 hour). In a small bowl, whisk together the vinegar, salt, and mustard. Slowly, in a drizzle, add the olive oil and keep on whisking until the vinaigrette is emulsified (creamy); adjust salt and add pepper to taste. Set dressing aside.

Bake brie parcels for 8-10 minutes or until they are golden. Drizzle salads with vinaigrette and set two Brie parcels decoratively over each salad. Serve at once.

NOTE: Phyllo dough is brittle and resembles very thin sheets of paper. Follow the package directions for thawing, and keep it covered with a dry towel as you work. You may re-freeze leftover pastry dough to use later.

Yield: 2 servings

Individual Beef Wellingtons This is as romantic-retro as you can get. These little beef bundles deserve to be brought out from obscurity. Well-made, they are delicious and can be prepared hours ahead of time before baking, making this a stress-free recipe that leaves plenty of time for romance. The ingredients are expensive but well worth it, and you will only need enough for two portions, which makes it affordable. My contemporary rendition incorporates a gutsy kick from Cognac and uses more modern Cremini mushrooms, but feel free to use white button mushrooms instead. Puff pastry is found in the frozen section of most supermarkets. Follow package directions to thaw.

- 1 tablespoon butter
- 1 shallot, finely minced
- 1/4 cup chopped Cremini mushrooms
- 1 tablespoon cognac, brandy, or bourbon
- 2 (5 ounce) beef tenderloin steaks (filet mignon cut)
- 1 tablespoon unsalted butter
- Salt and pepper to taste
- Half package of frozen puff pastry, thawed (1 sheet)
- 2 slices (about 2 ounces each) of liver pâté
- Egg wash made with 1 egg and 2 tbsp. heavy cream

In a small sauté pan, heat the butter. Add the shallots and sauté for a couple of minutes or until they begin to caramelize; add the mushrooms and sauté for 4 minutes; add the Cognac and continue cooking until the mixture is dry. Chill well (you can prepare this the day ahead).

Line a baking sheet with parchment paper. Preheat oven to 450° F. In the meantime, heat a large sauté pan over high heat and add a tablespoon of butter; sear steaks on all four sides well, about 2 minutes per side. Steaks will not be cooked through.

Remove steaks to a separate plate and allow them to cool; season them well with salt and pepper. On a floured surface, roll out the thawed puff pastry, using a rolling pin, until you have a 12 by 12 inch piece; cut pastry in half. (If seams tear, just press them together with your fingers and roll lightly). Place 1/2 of the mushrooms in the bottom center of each of the pastry halves. Top each with 1 slice of the pâté and top that with the cool steaks. Bring pastry up over the steaks and wrap completely, brushing edges of pastry with water to

help it seal. Using the tines of a fork, seal edges well. Place them seam-side down on a baking sheet. Brush the entire pastry package with the egg wash; with a sharp knife, cut 2 large vent holes on top of each package and bake for 15-20 minutes or until they are golden.

Yield: 2 beef Wellingtons

Hand Rolled Orange-Chocolate Truffles Nothing says “love” better than a box of chocolates. Making your own truffles is both easy and rewarding. Make these ahead of time — they get better as they age. This Valentine’s Day, give hand-rolled truffles; then, enjoy them together for days to come. If you ask me, this is the perfect ending to a perfect evening.

- 1/2 cup heavy cream
- 1/2 teaspoon vanilla extract
- 11 ounces dark chocolate, chopped (Valrhona, Ghirardelli, or other quality chocolate)
- 3 tablespoons sweet unsalted butter
- 1 tablespoon orange liqueur (optional)

Pour heavy cream into a 2-quart pot set over medium heat. Cook until it reaches a simmer (small bubbles). Add the chopped chocolate to the cream and turn the heat to low; leave the chocolate sit for 30 seconds before stirring until melted. When the chocolate has fully melted, turn the heat off; add the butter and continue to mix until you have a thick, creamy and shiny mixture. Pour in the vanilla and the liqueur and mix well with a spatula. Pour the chocolate onto a cookie sheet with high sides and chill until firm — 3 to 4 hours. After the chocolate is set, scoop out into little balls (use a miniature ice-cream scoop or spoon) and dip or roll them into various toppings (see below). Store for up to 2 months in the refrigerator, packed into containers.

Toppings:

- Cocoa powder
- Confectioner’s sugar (sifted)
- Chopped nuts

Yield: about 16- 20 truffles (depending on size).

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The Veterans Crisis Line is a free, confidential service available 24/7/365 for Veterans, Service members and their loved ones even if they are not registered with the Department of Veterans Affairs or enrolled in VA healthcare.

Veterans, Service members and their loved ones can call 1-800-273-8255 and Press 1 or chat online at www.VeteransCrisisLine.net to receive support from caring, qualified Department of Veterans Affairs responders - many are Veterans themselves - who are specially trained and experienced in helping Veterans of all ages and circumstances through any emotional or personal crisis.

GI Bill Briefings The Education Center, Bldg. 405, Thunder Horse Road, East Fort Bliss, is now offering two GI Bill briefings daily on a walk-in basis to servicemembers at 8 a.m. and 1 p.m. Monday through Friday. This briefing is mandatory for all separating Soldiers. Soldiers will not be admitted into the briefing after the start time. If a servicemember prefers their GI Bill briefing on an individual basis, make an appointment with the Education Center’s front desk. To learn more, call Alma Herrera at 568-5635.

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- Uncertainty about the tax laws. Because Congress is almost sure to tinker with estate tax laws again soon, you may end up wanting to change or revoke a trust you create now.

Another challenge to creating an AB trust is that the future of the estate tax is uncertain. In fact, at this point – in the summer of 2010, there is no estate tax for 2010, although Congress could implement it retroactively. Going forward, it's most likely that

Congress will reinstate the estate tax, with an exemption at around \$3.5 million. However, all of this uncertainty may make it difficult for you to know whether or not your estate might owe estate taxes, and therefore whether or

not you need to consider making an AB trust. The law should settle soon, however, if you and your spouse have a combined estate of over \$3, and you want to do your planning before the dust settles, see a qualified estate planning lawyer for help.

Do You Need an AB Trust? Given these disadvantages, it's obvious that not all married couples with a combined estate over the estate tax threshold should use an AB trust. It's generally not advisable, at least not without the advice of an experienced estate planning lawyer, for many couples under 60. People in this age group may not want assets to be tied up in a trust if one spouse dies unexpectedly. Other couples who may not need an AB trust

include:

- Couples where one spouse is considerably younger than the other. There's generally no need to burden the second spouse with a trust designed to save estate taxes when he or she is likely to live for many years.

- Couples with children from prior marriages. There may be concern about conflicts between the surviving spouse and the deceased spouse's children, who must essentially share ownership of property for many years.

Further Information To learn more about AB trusts, and other mechanisms to avoid probate and reduce estate tax, read *Plan Your Estate*, by Denis Clifford (Nolo).

Medicare Premiums 2012: On 27 OCT Medicare officials announced the new Part B premium rates for 2012 – and they were significantly lower across the board than most people had expected. And for the first time in memory, large numbers of seniors will actually see their premiums drop significantly. Most beneficiaries with incomes under \$85,000 (or \$170,000 for couples) will see a small increase in monthly premiums from \$96.40 to \$99.90 – an increase of 3.6%. But for some in that category (specifically, those who first became eligible for Medicare in 2010 and 2011) the \$99.90 rate will be less than what they paid in 2011. Similarly, beneficiaries with incomes above \$85,000 (\$170,000 for married couples) will see their premiums drop by \$20-\$50 per month.

Why the declines? Because these two groups (new eligible and upper-income beneficiaries) were hit with extra premium hikes for the past two years. That happened because the law generally bars any drop in Social Security benefits when there's no COLA. That means most people had their Part B premiums frozen for the last two years. But new eligible and upper-income people were exempt from the freeze, so they absorbed not only their share of the 2010 and 2011 hikes, but also had to cover the share of all of the "frozen" beneficiaries. Now that the premiums for those 75% of beneficiaries who were held harmless are able to rise, Medicare was able to lift the extra premium burden previously imposed on the unprotected 25%. The bottom line: almost every Medicare-eligible will be paying lower premiums in 2012 than had been predicted, and a significant number will be paying much less. The following chart shows the 2012 premium rates.:

2012 Medicare Part B Monthly Premiums:

Individual Income	2011 Premiums	2012 Premiums	Change	Gov't Subsidy
Under \$85K	\$96.40	\$99.90	+\$3.50	75%
\$85+K - \$107K	\$161.50	\$139.90	-\$21.60	65%
\$107+K - \$160K	\$230.70	\$199.80	-\$30.90	50%
\$160+K - \$214K	\$299.90	\$259.70	-\$40.20	35%
Above \$214K	\$369.10	\$319.70	-\$49.40	20%

And one more piece of good news – Medicare also reported that the annual Part B deductible will drop to \$140 for all beneficiaries in 2012 – a \$22 drop from the 2011 deductible. [Source: MOAA Leg Up 28 Oct 2011 ++]

Medicare Reimbursement Rates 2012 Update 05:

In a classically convoluted way the chances of a "doc fix" – which would prevent a 27% cut in Medicare and TRICARE payments to medical providers starting the first of the year – went from hopeful to bleak back to hopeful over the past two weeks.

Last week the House passed a two-year doc fix along with a one-year extension of payroll tax cuts and unemployment benefits (H.R. 3630). With vastly differing opinions on how to offset the cost of paying for this long-term fix

the Senate amended the House version and reduced the fix to a much smaller two-month patch with the stated goal of hammering out a long-term solution in early 2012.

After passing this short-term patch the Senate promptly left town for their holiday recess. The political atmosphere went from promising to hopeless when the House refused to consider the Senate's two-month patch and instead, appointed conferees in hopes of working out the differences. After much finger pointing and with strong constituency criticism, cooler heads prevailed as House and

Senate leaders agreed to a short-term, two-month bill with a guaranteed conference between both chambers for a longer-term, one-year fix. House Speaker John Boehner (R-OH) stated that he expects both House and Senate to act on the bill 23 DEC.

The Military Officers Association of America MOAA is appalled that Congress waited until the last minute and failed to come to a longer-term solution; however, they remain hopeful that a longer-term solution will be developed by the conferees after the first of the year. [Source: MOAA Leg Up 23 Dec 2011 ++]



El Paso



THE 1ST ARMORED DIVISION EL PASO CHAPTER SCHOLARSHIP

The "The 1st Armored Division - El Paso Chapter, MOAA #2" was established on 7 February 2011. The 1st Armored Division - El Paso Chapter, MOAA #2 Scholarship is a part of "the MOAA Scholarship Fund; and thus, it is a nonprofit, charitable organization, incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under §501(c)(3) of the Internal Revenue Code. Its tax identification number is 54-1659039." Please draw your check payable to "MOAA Scholarship Fund," and mark the memo line with "1st Armored Division/TX05 - 501(c)(3)." Mail your contribution to: MOAA Scholarship Fund, PO Box 320910, Alexandria, VA 22320-4910

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Personal Affairs

Jose Luis Hernandez
Personal Affairs Chairman

Tax-Saving AB Trusts



Most people don't need to worry about federal estate tax because it only affects those with very large estates. (See Nolo's Estate and Gift Tax FAQ.) But if you (or you and your spouse) expect that your estate may owe taxes, creating an AB trust is a good way to both avoid probate and also save on federal estate tax.

How an AB Trust Works Here's how it works: Instead of leaving property outright to the surviving spouse, each spouse leaves most or all of his or her property to an irrevocable trust that can be used for the benefit of the surviving spouse. Because the surviving spouse does not own the property outright, the property isn't subject to estate tax when the surviving spouse dies. When setting up an AB trust, each spouse names final beneficiaries who will receive the trust's property when the surviving spouse dies. Spouses often name the same people -- their children -- as final beneficiaries, but it's not mandatory.

EXAMPLE Christine and Terry had a combined estate of \$4 million, all of which they owned together. In their wills or trusts, they each left all of their property to the other. When Christine died in 2009, her \$2 million went directly to Terry, who then had an estate of \$4 million. No tax was due. When Terry died later that year, \$500,000 of his estate was subject to estate tax, because his estate exceeded the \$3.5 million estate tax exemption for 2009. But if Christine and Terry had left their property in an AB trust, naming their five children as the trust's final beneficiaries, no estate tax would have been due when Terry died. When Christine died, her \$2 million would have gone into an irrevocable trust for Terry. It would be subject to estate tax at that time, but because the amount in the irrevocable trust is less than the federal estate tax exemption, no tax is due. For the rest of his life, Terry would have had the right to use the trust property, but he would not own the trust property. When Terry died, his estate would still have been only \$2 million, well below the estate tax exemption for 2009.

The Surviving Spouse's Rights The surviving spouse has limited power over the assets in the irrevocable trust. The extent of this power depends on the terms of the trust, within certain limits set by the IRS. If a surviving spouse is given more power than IRS rules allow, the surviving spouse becomes the legal owner of the trust property -- exactly what you don't want.

At most, the surviving spouse may:

- receive all interest or other income from the trust property
- use the property -- for example, he or she can live in a

house held in trust

- spend the trust property in any amount for his or her health, education, support and maintenance, in his or her accustomed manner of living. (IRS Reg. 20.2041-1(c)(2).)

In other words, the surviving spouse has the right to use all of the trust principal for what really concerns most older couples: the surviving spouse's health care and other basic needs. After the death of the surviving spouse, the irrevocable trust property is distributed to the final beneficiaries, chosen by the deceased spouse in the original trust document. The surviving spouse's property is also distributed to his or her beneficiaries.

Drawbacks of an AB Trust Before creating an AB trust, couples should understand what they're getting into. Once one spouse dies, the trust cannot be changed.

Possible drawbacks include:

- Restrictions on the surviving spouse's use of the property. As discussed above, the surviving spouse has only limited rights to use trust property in the irrevocable trust.
- Expense of legal or accounting help. When one spouse dies, the survivor will need to hire a lawyer or accountant to determine how to best divide the couple's assets between the irrevocable trust and the surviving spouse's revocable living trust. How the property is divided can have important tax consequences.
- Trust tax returns. The surviving spouse must get a taxpayer ID number for the irrevocable trust and file an annual trust income tax return. Like any tax return, this requires some work.
- Recordkeeping. The surviving spouse must keep separate records for the irrevocable trust property.

cont'd on page 15



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Vet Jobs Update 49: Vet Jobs Update 49: With the Iraq War officially over and the Army downsizing in the face of defense budget pressure, more troops will be making the transition back to civilian life -- a potentially challenging prospect given the state of the economy. But for those who want to stay in uniform, there may be a new option emerging -- just not an American one. Australia has put out the "Help Wanted" sign for foreign national veterans. "We are looking for serving or ex-serving foreign military personnel, who can directly transfer their job and life skills to whichever Service they join, with limited training and preparation," the Australian Defence Force has announced on its website <http://www.defencejobs.gov.au/recruitmentcentre/canIJoin/overseasApplicants/>. Jobs to be filled include special forces types, intelligence officers and submariners, according to the announcement, but the separate recruitment pages for each service branch show that the Aussies will consider veterans with a broad range of military experience.

As the U.S. tightens its defense belt slightly over the next year, the Army and Marine Corps will cut end strength by thousands of men and women. The Army expects to lose about 7,400 Soldiers by OCT 2012, to reach an end strength of 562,000. The Corps eventually plans shrinking its manpower by about 16,000 to reach a total Marine force of 186,800. The Navy already has brought down its numbers by more than 50,000 since reaching a wartime strength of 383,000 during the build-up for the Iraq invasion. It expects to ship another 3,000 Sailors off to civilian life by next fall. Only the Air Force expects to add people next year, but just a few hundred; and

its end strength of about 333,000 for 2012 will still be about 40,000 Airmen lighter than it was in 2004. According to the U.S. State Department, the U.S. and Australia each recognize dual citizenship. Serving in the military of one is not listed as a cause for losing citizenship in the other. The Australian defense site also notes that security clearances acquired while in the U.S. military are transferable to the Australian military. "Australia is a great country and staunch ally, and aside from a common language, we share the same values and beliefs," said Joe Davis, a spokesman for the Veterans of Foreign Wars. "As our military begins to downsize, it could be a great opportunity for those who want to continue serving."

Among veterans who saw a story on the Aussie recruiting announcement posted to the Iraq and Afghanistan Veterans of America site on 27 DEC, a number said they would consider making the move Down Under, and some indicated enthusiasm for the idea. Ricardo Mireles of Texas, a retired Navy man, posted that if he were just out of the Navy, he'd "be there in a heartbeat, no doubt!" "Why not?" posted Laci DeLisle, whose Facebook page shows her in an Army uniform, hugging family members at an airport. "People here are trying to stay in when they don't need us anymore. I'd be down for it. Probably get better accommodations than the U.S. Army provides, but that really wouldn't take much." But other posters were adamant they would never wear another country's uniform. "Can't ever imagine putting my life on the line for another country," posted Larry Josefowski, an Iraq War veteran and Army reservist in Delaware, "even for Australia." [Source: Military.com Bryant Jordon article 28 Dec 2011 ++]

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Local MOAA chapter membership offers added value to members. Chapter members are important to the grass roots support for MOAA's national legislative issues. Our chapter is active in supporting the local community through support to JROTC/ROTC, 1AD Scholarship fund, and other programs. We are starting a chapter Outreach foundation that will allow further support for needs and initiatives within our Fort Bliss community. We provide access to help members with benefit questions and provide access to MOAA's world class information resources. We share common experiences from our military service.

Seeking Volunteers to serve on our Membership Committee

We are expanding our Membership Committee to include any Chapter member willing to support and contribute to our membership endeavors. There are many initiatives planned but we need your assistance for success. Commitment and required time devoted are determined by the individual.

The membership committee works 'outside of the box' on ideas and initiatives to support national and local recruitment and community support and involvement. Some of our 2012 endeavors include:

- | | |
|---|--|
| 1. Establishing an 'Outreach Foundation' | 7. Developing an Annual Recruitment plan |
| 2. Contacting prospective new members | 8. Freedom Crossing/Commissary MOAA Tables |
| 3. Increase Active Duty, NG, and Reserve component membership | 9. Support JROTC/ROTC |
| 4. Compile legislative/benefit pamphlets | 10. Bataan Death March and Retiree Appreciation Day events |
| 5. Support of Ft Bliss units | 11. Collaborate with Community and Civic leaders |
| 6. Organize a golf tournament | 12. Welcome new members at luncheons and events |

If you are interested in any of these initiatives, or have any other ideas, please contact any Board Member, send an e-mail to the address below or call 757-9963 for further information.



Join an Association dedicated to maintaining a strong national defense and to preserving the earned entitlements of members of the uniformed services and their families and survivors.

Contact the El Paso MOAA Membership at: membership@elpasomoaa.org
or write to us at: El Paso Chapter, MOAA; PO Box 6144, Fort Bliss, TX 79906-0144



El Paso

Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman



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Legislative Military Personnel Issues – Aiming at a Hypersonic Target

With a Year-End Holiday and meeting a publishing date a month ahead, January 4 for February issue...over two months before this is in the reader's hands, it is difficult to be timely in print media...truthfully, it is difficult to remain current from day to day as events are unfolding so quickly. The best way to be on

top of what's happening legislatively as issues evolve is to either subscribe to MOAA's weekly Legislative Updates by email or go to their online repository, http://www.moaa.org/Main_Menu/Take_Action/Legislative_Update/Weekly_Legislative_Update.html, and scroll through the topics.

Here's a try at examining events immediately before and after Congressional Reconciliation of the 2012 National Defense Authorization Act (NDAA), which follows in committee of the two chambers after each have passed their own version:

- Muddy Legislative Waters Prior to 12-12

One update towards the end of November 2011, the 23d, MOAA asked the membership to contact their elected congressional members encouraging them to request Senator McCain, Arizona, withdraw his amendment to the NDAA by coupling health-care inflation costs to the rate of inflation in medical care costs, estimated to be 6.5% annually, rather than the previously agreed factor multiplier adjustment of the increase in retiree pay COLA. On November 30, MOAA announced that in response to an alert that generated "thousands of e-mails and phone calls" causing members of Congress to oppose the amendment with the outcome of it being withdrawn by Senator McCain. A prime example of why one should use MOAA's Legislative Updates and Capwiz letters and emailing system...NCOs, you do not have to be a member to participate in MOAA's apparatus for contacting congressional representatives...Officers, if you want to participate, you may; however, the Association needs your membership because when one is carrying on a dialog with Congress, the numbers count.

Another Legislative Update, dated 2 December, speaks to the Senate adopting a Survivor Benefit Plan (SBP)/VA Dependency Indemnity Compensation (DIC) offset fix by ending the deduction and placing it in the 2012 NDAA by amendment put forward Senator Bill Nelson of Florida, which goes to reconciliation by the Senate and House in committee. It will be interesting to see if the practice of deducting DIC from SBP survives the process. Many items did not survive to make the NDAA cut...among them, Chapter 61 Retirees with less than 20 years. Again, use MOAA's Capwiz messaging system to make one's self heard on this important personnel issue as a

constituent...take care of your spouse!

The December 9 Update laid out MOAA and the Military Coalition's Defense Bill Highlights. Reconciliation is to take place the week of December 12, 2012. Some of the items left out in the passage of the Senate version were put forward for consideration by the Senate and House in reconciliation. It's never over until it is over so one must be online and prepared to react in a timely manner.

- Turbulence, More or Less, After NDAA Reconciliation beginning 12-12-2011

By Thursday, December 15, 2011, the Senate and the House reconciled the 2012 NDAA. Most notably, the Senate version included eliminating the deduction of VA Dependent Indemnity Compensation from Survivors Benefit Plan benefits was removed...a huge disappointment...an issue we will continue to press in the out years going forward.

Here are two of MOAA's issues for 2011 that survived: Authorize a 1.6% Active military pay raise; and, Limit the percentage increase in TRICARE Prime enrollment fee in any year to the percentage growth in military retired pay. Other items of interest that were included that made the cut in reconciliation may be found at http://www.moaa.org/Main_Menu/Take_Action/Legislative_Update/2011_Legislative_Updates/December_16,_2011.html#defense

Two major military personnel issues carried over from previous years, Post 911 fix in accounting for Reserve Component Combat Time For Retirement and Chapter 61 Retirements with Less than 20 Years of Service and VA Disability Compensation, were not included but remain core issues to be revisited each year and strongly pursued when times are better.

Where is the current danger with a 460 Billion Dollar Defense Budget cut? According to Col Steve Strobridge, USAF, Retired, MOAA's Legislative Director, "COLAs to all federal annuities, TRICARE, TRICARE For Life, major force and compensation cuts, commissaries, exchanges, family-support programs, and just about every military program you and your family use." Check his columns online. He says, "As I see it – Consider Yourself Warned," the title of his December 15, 2011 column. Join. Stay informed! Act!!

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See next Page

Contact the El Paso MOAA Membership Director (membership@elpasomoaa.org) for additional information.

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LTC Philip Mullin

Renewals

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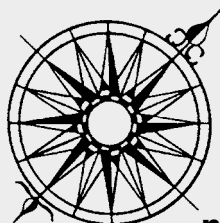
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COL Peter Poessiger

CW4 Ron Mora

VMIS Training Do you want to volunteer, but you are not sure where to start? Are you already a volunteer, but you are not sure how to track your volunteer hours? The Fort Bliss Army Volunteer Corps office now offers Volunteer Management Information System training online. You will learn how to track your volunteer hours, how to search for new volunteer opportunities and how to navigate the VMIS system. After completing the VMIS quiz and a 80 percent or better score, you will receive a certificate of completion for this course. The VMIS training can be found under the "Professional Development" tab on the Fort Bliss Army Volunteer Corps website at www.blissmwr.com/volunteer.

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❧ TAPS ❧



Colonel (Ret) Gerald J. Carlson, completed his final mission and was victorious against cancer, passing to a better life on November 21, 2011. He was born in Ishpeming, Michigan on November 30, 1928 to Bill and Anna Carlson and was raised in Marquette, Michigan. Upon graduation from high school and following a period of labor shoveling coal on an ore boat on the Great Lakes, Jerry was appointed to West Point, graduating in 1951. After a distinguished career and upon retirement, Jerry and his wife, Jeanne, started their civilian life and moved to the El Paso, Texas area where he was appointed as the Executive Officer of the El Paso Apartment Association. Jerry served the Association for 28 years until his second retirement at the age of 80. He was active in the community and served in the local community through his involvement in MOAA, the Military Order of the Purple Heart, Lone Star Chapter 393; and many other organizations. Jerry was an extraordinary man, soldier, hero, husband, father and friend to many. He was preceded in death by Doris (Jeanne) Carlson, his wife of 38 years. Celebration of his life was Tuesday, November 29, 2011 with a Funeral Mass at Ft. Bliss Chapel #2 on Wednesday, November 30, 2011 at 9:30 AM. Graveside service will followed at Fort Bliss National Cemetery at 10:30 AM with Full Military Honors. In lieu of flowers, memorials may be made to Hospice El Paso (1440 Miracle Way, El Paso, TX 79925-7102), the Military Order of the Purple Heart - Lone Star Chapter 393 (P.O. Box 640751, El Paso, TX 79904), or the EPAA Gerald Carlson Scholarship Fund (5730 E. Paisano, El Paso, TX 79925).



Yolanda Garcia McKinney, born on March 24, 1942 in San Antonio, Texas, passed away on Sunday, December 11, 2011 in El Paso, Texas. She was preceded in death by her husband, John Baylor McKinney. Yolanda was the first-born child and only daughter of Jesus Trevino Garcia and Leonor Coronado. She was a proud graduate of Providence High School and participated in many alumni activities with her classmates throughout the years. Shortly after graduating, she began her very long civil service career as a Clerk/Stenographer at Kelly AFB, and retired as an Executive Secretary from the El Paso Intelligence Center. It was at Kelly AFB where Yolanda met her first husband, Steve Peter Marioles. Early on, Yolanda found her call to public service beginning with her job working for Volunteers in Service to America (VISTA). After Yolanda married John McKinney in 1983, she dedicated herself to veterans and that remained foremost for the rest of her life. She worked with many organizations, including the American Legion Auxiliary and the El Paso Homeless Veterans Burial Project. Over the last several years Yolanda spent many long hours researching her family history and was surprised to discover that she was a 10th generation San

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The Border Bulletin is the newsletter of the El Paso Chapter, Military Officers Association of America. It is published bi-monthly, even months, to inform the membership of issues and activities of interest to all. elpasomoaa.org is a non-profit entity within the State of Texas organized to represent the membership and to support the activities of the Texas Council of Chapters and MOAA National. Advertising contained on the website and in the newsletter and directory are not endorsed by the Chapter and does not represent any recommendation to the membership.

Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to the Editor, at the Chapter office.

El Paso Chapter, MOAA

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Antonian, beginning with the arrival of her Canary Islands Ancestors in 1731. She became a member of the Canary Islands Descendants Association and the Daughters of the Republic of Texas, also joining that group as a volunteer. Yolanda's survivors include her daughter, Letitia Marioles Riley; her five brothers, Jesse, Edward, Roger, Daniel, and John Garcia; several great-aunts and uncles; and numerous cousins, nieces, and nephews. In lieu of flowers, the family suggests that contributions be made to the Ronald McDonald House of San Antonio or any veteran's organization of your choice.

THE BORDER BULLETIN

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