

THE BORDER BULLETIN



DAY AT THE RACES

FEBRUARY 2014

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 58th Year

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El Paso Chapter, MOAA

P.O. Box 6144, El Paso, TX 79906-0144

publications@elpasomoaa.org

EL PASO CHAPTER NATIONAL AWARDS

Category 1 Outstanding Chapter

Runner-up

Five-Star Chapter

Communications Award Print Newsletter

Winner

Runner-up

Communications Award Print Legislative Coverage

Winner

Communications Award Website

Winner

Runner-up

Special Communications Award

2000 and 2001

2001 thru 2013

2004 and 2012

2008 thru 2011

2008, 2009, 2011 and 2012

2010, 2011 and 2012


2009

2007



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PRESIDENT'S MESSAGE

COL Lennie Enzel, USA, Retired

I hope you all enjoyed a fabulous holiday season and that Santa was good to you. As you probably heard, the Grinch visited Congress. Right before their holiday break, the Senate passed the Bipartisan Budget Act of 2,013 (BBA) by a vote of 64-36. While it is wonderful that they finally performed one of their main jobs—passing a budget, they clearly did it on the backs of current and future military retirees. The two-year budget deal includes a provision that reduces working age retirees' annual cost-of-living adjustment (COLA) by one percentage point until they reach the age of 62 and does not grandfather existing retirees and currently serving members who contemplate to serve a 20-plus year career.

As many members of Congress were apparently caught off-guard by the complete financial effect retirees would face, one must conclude that again they planned to pass the bill and read it later. Presumably, they did this in haste so they could go home punctually for their holiday recess. It seems to me to be the equivalent of "ready, shoot, aim." So here are the facts: service members who retire at the 20 year point will experience a near 20% reduction in their retired pay when they reach age 62. And albeit they said that the COLA adjustment would exempt disability retirees, there is no exemption for Chapter 61 retired pay or for certain survivors' benefits. Survivors of retirees who are under the age of 62 will see a reduced annuity. However, when their retiree would have reached age 62, the survivor's annuity will be recalculated to the full annual COLA. And it continues: since the bill omits a critical provision that would have guaranteed active duty service members a 1.8% pay raise to keep pace with private sector wage growth. That omission ensures that President Obama's executive order to only permit a 1% pay increase will become effective on 1 January. So not only are they financially injuring current and future retirees, they are hurting those who they repeatedly send into harm's way. Interestingly, the bill allows defense contractors to have their contracts adjusted based on the Employment Cost Index (an increase of 1.8%), but again, caps military pay at a 1% raise. Hmmm...

Additionally, the bill authorizes a reduction of over 40,000 active duty personnel from FY 2013 levels, but prohibits the Pentagon from initiating another round of BRAC. Happily, the bill flatly rejected all proposals to establish

or increase TRICARE fees and will allow TRICARE Prime Remote beneficiaries to remain in the TRICARE Prime Program. The BBA also included a 3-month delay in the 24% cuts to Medicare and TRICARE physician reimbursement rates scheduled to take effect on 1 January. We hope that by 1 April, we will have a permanent fix to the annual insanity of these caps.

Lucky for those of us who live near our beloved William Beaumont Army Medical Center (WBAMC), our TRICARE For Life (TFL) beneficiaries will not be required to fill maintenance medication prescription refills through the TRICARE Home Delivery (mail-order) pharmacy system. Starting 14 February, those not living near a military treatment facility (MTF) or not a nursing home resident, must comply with that edict. The mandate applies to maintenance medications only. Initial prescriptions can be filled at a retail store, and beneficiaries can fill up to two 30-day refills at a retail store during the transition. The mail-order pharmacy system lowers costs for both beneficiaries and DoD. A 90-day refill of generic medication is free through the mail-order pharmacy, but costs \$5 per 30-day refill at a retail drug store. For brand name medications, the cost is \$13 for a 90-day refill through mail-order versus \$17 for a 30-day refill at a retail store. Beneficiaries may opt out after using the mail-order refill system for a one-year trial period.

Sadly, the defense bill fell short on many MOAA-supported issues. The bill did not include provisions to end the SBP-DIC offset or to expand concurrent receipt. These provisions, along with restoring full COLAs for military retirees under age 62 will be among MOAA's legislative priorities in 2014. Following the bill's announcement, MOAA organized a "Storming the Hill" event with The Military Coalition and The American Legion. "Hill stormers" visited every senate office on Monday urging them to strip the provision affecting military retirement, and survivor's benefit pay. But, seemingly, our Congressional representatives could not find any other programs to decrease to balance their budget. I hate to be the bearer of all this bad news, but hope it will spur you to stay politically astute and to take an active role in contacting your congressional representatives and voicing your opinions about the BBA. In case you are unaware, the next threat is to our commissary benefit. Our own Congressman has stated "it, like everything

else, is on the table to be examined."

Here is some happier news! Our December Brunch was a great success and there were many laudatory comments about Rosa Guerrero's presentation. Many thanks to Col Bob Pitt for all the great work he does at putting together our luncheons. We also donated a table full of diapers, baby formula, and food to the Junior Enlisted Family Center. A big thank you to all who contributed to this effort. We were grateful to have the WBAMC Commander, COL Mike Heimall and his wife, Lynda, join us. COL Heimall gave an update on WBAMC's initiative to enroll several thousand retirees and their family members for Primary Care. He also did us the honor of swearing in your 2014 MOAA-El Paso Board of Directors. After the brunch, several of us attended the Army-Navy Game. Although I am still stinging from yet another Army loss (12 in a row), I am grateful to LTC Bill Moore, LTC Joe Gollasch, and MAJ Ed Stone for recruiting several new chapter members. I am also thrilled to announce that COL Heimall volunteered to serve as our Post Liaison, a position that has been long vacant. I am hopeful this will lead to the recruitment of more active duty service members while informing them of the organized attack on their earned benefits.

Upcoming events include our February Meeting which will happen on 8 February at the Underwood Golf Course. Mayor Oscar Leaser will be our guest speaker. Our annual 'Day at the Races' will take place on 8 March at Sunland Park Racetrack. We look forward to enjoying the day with our MOWW, NAUS, and SMW colleagues. On 12 April, we will again return to the Golf Course with COL Heimall as our Luncheon guest speaker. I look forward to hearing about the plans for the new WBAMC.

I hope to see you in the very near future. Please never hesitate to contact me or another Board member if we may better serve you.

Lennie Enzel
COL, USA, Retired
President

Mine was earned in Vietnam. By my dad.

Barbara Q., USAA member

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February Guest Speaker: Mayor Oscar Leeser

Oscar Leeser is the 53rd Mayor of the great City of El Paso. He was born in Chihuahua, Mexico, where later his family relocated to the Sun City when Oscar was nine years old. Since an early age, Oscar realized the importance and value of hard work; his first job came when he was 16 years old. In 1979, Oscar began his career in the auto industry, working with several dealerships in El Paso. His most notable career opportunity came in 2001, when Oscar became president and dealer operator of Hyundai of El

Paso. Through his leadership, Oscar turned a store that was only selling 15 cars a month into today's number one overall dealer in El Paso. His store is also the number one Hyundai dealer in the South Central Region and ninth in the nation for Hyundai dealers. Oscar says his career is the definition of the American dream, "through hard work all is possible."

Oscar currently serves as a member of the UMC El Paso Children's Hospital Foundation Board and also holds several professional positions as well. He is the President of the Hyundai South Central Region, a member of the National Dealer Council, serves on the National Parts and Service Committee, and the Hyundai Advertising Committee. In addition, Oscar actively supports many local charities and youth organizations.

Despite his passion for business and service, Oscar's most proud of his amazing family. He has been married for over 30 years to his childhood sweetheart, Lisa; they have four children and six beautiful grandchildren.

Lunch Menu February

BBQ Brisket
Green Bean Almandine
Potatoes au Gratin
Tossed Green Salad
w/Dressing, Roll & Butter
Water, Coffee, and
Iced Tea

February Membership Meeting Program

Saturday, 8 February
Underwood Golf Course

1100 - 1200	SOCIAL HOUR
1200 - 1215	OPENING CEREMONY
1215 - 1230	BOARD UPDATES
1230 - 1315	MEAL SERVICE
1315 - 1345	PROGRAM
1345 - 1355	DOOR PRIZE DRAWING
1355 - 1400	CLOSING
1400	ADJOURNMENT

Please submit your Brunch Reservations no later than Wednesday, 5 February

Treasurer: 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**



Guest Speaker Rosa Guerrero and Chapter President Lennie Enzel at the December 2013 Brunch.



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2014 EL PASO CHAPTER MOAA EVENTS SCHEDULE

February 8, 2014	February Membership Meeting and Lunch
March 8, 2014	MOAA Day at the Races
April 12, 2014	April Membership Meeting & Lunch
June 14, 2014	June Membership Meeting & Lunch
August 9, 2014	August Membership Meeting and Lunch

Retiree and Annuitant Pay Dates for 2014

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January 2014	Friday, January 31, 2014	Monday, February 3, 2014
February 2014	Friday, February 28, 2014	Monday, March 3, 2014
March 2014	Tuesday, April 1, 2014	Tuesday, April 1, 2014
April 2014	Thursday, May 1, 2014	Thursday, May 1, 2014
May 2014	Friday, May 30, 2014	Monday, June 2, 2014
June 2014	Tuesday, July 1, 2014	Tuesday, July 1, 2014
July 2014	Friday, August 1, 2014	Friday, August 1, 2014
August 2014	Friday, August 29, 2014	Tuesday, September 2, 2014
September 2014	Wednesday, October 1, 2014	Wednesday, October 1, 2014
October 2014	Friday, October 31, 2014	Monday, November 3, 2014
November 2014	Monday, December 1, 2014	Monday, December 1, 2014
December 2014	Wednesday, December 31, 2014	Friday, January 2, 2015

MOAA Spouse Blog:

Making it in the MilLife®

Making it in the MilLife™ is the blog where you can get deeper insight on current issues affecting military spouses and families, follow our spouse programs and read interviews with community leaders. Spouses are each other's best resource, so if you would like to be considered for a guest blog entry, contact us at moaaspouse@moaa.org.

Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 9 p.m. and is closed weekends and federal holidays.

IBCT North Gate is open Monday - Friday 5am - 0900 Closed on holidays.

WBAMC Pharmacy Services

Main Hospital Pharmacy

Monday through Wednesday and Friday:	7:30 AM – 6:30 PM	915-742-2793
Thursday	8:30 AM – 6:30 PM	
Saturday, Training Holidays:	9:00 AM – 5:00 PM	
Closed Sundays and Federal Holidays		

Freedom Crossing PX Pharmacy

Monday – Friday	8:30 AM – 6:00 PM	915-742-9017
Saturday & Training Holidays	9:00 AM – 5:00 PM	
Closed Sundays and Federal Holidays		

Soldier and Family Medical Clinic (SFMC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1802
Closed Saturdays, Sundays, and Federal Holidays		

Soldier Family Care Clinic (SFCC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1400
Closed Saturdays, Sundays, and Federal Holidays		
Pharmacy Refill Services		915-742-1400

Chaplain's Corner

LTC John H. G. Rasmussen
Chaplain



Paul Harvey's Wishes for His Grandchildren

As I was thinking about thoughts for the New Year I came across this marvelous piece from the late, great Paul Harvey.

We tried so hard to make things better for our kids that we sometimes made them worse.

For my grandchildren, I'd like better. I'd really like for them to know about hand me down clothes, homemade ice cream, and leftover meat loaf sandwiches. ... I really would.

I hope you learn humility by being humiliated, and honesty by being cheated.

I hope you learn to make your own bed, to mow the lawn, and wash the car.

—And I really hope nobody gives you a brand new car when you're sixteen.

It will be good if at least one time you can see puppies born and your old dog put to sleep.

I hope you get a black eye fighting for something you believe in.

I hope you have to share a bedroom with your younger brother/sister. And it's all right if you have to draw a line down the middle of the room, but when they want to crawl under the covers with you

because they're scared, I hope you let them.

When you want to see a movie and your little brother/sister wants to tag along, I hope you'll let them.

I hope you have to walk uphill to school with your friends and that you live in a town where you can do it safely.

On rainy days when you have to catch a ride, I hope you don't ask your driver to drop you two blocks away so you won't be seen riding with someone as uncool as your Mom.

If you want a slingshot, I hope your Dad teaches you how to make one instead of buying it.

I hope you learn to dig in the dirt and read books.

When you learn to use computers, I hope you also learn to add and subtract in your head.

I hope you get teased by your friends when you have your first crush; and when you talk back to your mother I hope you learn what ivory soap tastes like.

May you skin your knee climbing a mountain, burn your hand on a stove and stick your tongue on a frozen flagpole.

I don't care if you try a beer once, but I hope you don't like it... And if a friend offers you dope or a joint, I hope you realize they are not really your friend. I sure hope you make time to sit on a porch with your Grand Parents and go fishing with your Uncle. May you feel sorrow at a funeral and joy during the holidays.

I hope your mother punishes you when you throw a baseball through your neighbor's window and that she hugs and kisses you at Christmas time when you give her a plaster mold of your hand.

These things I wish for you – tough times and disappointment, hard work and happiness.

To me, it's the only way to appreciate life.

As your chaplain, I would only add this—

I hope that you will come to realize that God holds all these things... and you ... in the hollow of his hand. A Happy and Blessed New Year in 2014.

JUNIOR ENLISTED FAMILY CENTER, YMCA FOOD PANTRY

The YMCA Food Pantry provides services to E-5s and below and is located in building #1717 (the old commissary) on Marshall Road. The entrance for the Food Pantry is behind the building by the loading docks near Pleasonton Road. The hours of operation are Tuesday, Wednesday, and Friday from Noon to 1700 hours.

In an emergency, occasionally a Jr. Grade Officer or a Retiree is helped. To receive food, a form must be signed by a chaplain or someone in authority in the soldier's unit. Families must show a military I.D. The center focuses

on helping truly needy families.



The pantry accepts any sealed non-perishable food. Items that routinely run out of are peanut butter, canned tuna, cereal, pasta, and pasta sauce.

Disposable diapers in all sizes, baby formula and baby food are, also, in need.

If you are redecorating your home and you have furniture, or other household items in good condition

that you would like to donate, please phone Nina Carey, Coordinator, Junior Enlisted Family Center, YMCA at 915/564-0009 during the hours of the center's operation. Please don't leave things on the loading dock without contacting Nina first as the items left are often "lost."

Should you elect to give a monetary donation for the Food Pantry, please draw your check payable to: Armed Services YMCA (ASYMCA) and put "Junior Enlisted Family Center (JEFC)" on the memo line. Additionally, a collection box for your checks or cash will be on the donation table.

Thank you for your consideration of helping our needy families at Fort Bliss.

February 2014 Membership Meeting & Lunch
The General George V. Underwood, Jr. Golf Course
3200 Coe Ave., El Paso, TX 79904

Date: Saturday 8 February 2014

Time: 1100 - 1400

Guest Speaker: Mayor Oscar Leeser

Menu:

BBQ Brisket

Green Bean Almandine

Potatoes au Gratin

Tossed Green Salad w/Dressing, Roll & Butter

Water, Coffee, and Iced Tea



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, 5 February 2014 with a check for \$20 per person, the cost of the brunch. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Thursday, February 6, and pay at the door.

Lunch will be on Saturday 8 February 2014 at 11:00 a.m.

Please print guest names clearly to ensure the correct spelling on the registration listing.

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:

Who Needs a Knee Replacement?

If you or someone you know is considering knee replacement, a new resource can help you understand how it works, how to prepare for surgery, and what to expect in recovery.

Knee replacement involves removing parts of your natural knee joint and replacing them with artificial parts. Knee replacement is the most common type of joint replacement surgery.

Several forms of arthritis can damage knees and cause so much pain and disability that knees need to be replaced. Certain knee deformities—such as bowed legs or knock knees—can wear down cartilage and create difficulties. Knee damage can also result from a problem called avascular necrosis, or osteonecrosis, in which the bones lose their blood supply, die, and eventually collapse.

If other treatments haven't helped, your doctor may suggest knee replacement when pain and stiffness begin to interfere with your everyday activities.

If you'd like to consider knee replacement, ask your doctor to refer you to an orthopedic surgeon, a doctor specially trained to treat problems of the bones and joints.

For more information, visit the NIH Senior Health Knee Replacement (<http://nihseniorhealth.gov/kneereplacement/whoneeds/01.html>) page.

Cont'd from page 9

PERSONAL AFFAIRS How to Select a Financial Advisor

•How interested in you is your advisor? Does he or she spend time getting to know you by asking numerous questions, delving into your investments, your personal expectations, and your likes and dislikes? The more your financial advisor makes things about you--and not themselves and their products--the better off you'll be. They should want you to be an educated consumer. An educated client makes the job easier for a good advisor. There should be nothing to hide. If keeping you in the dark is your advisor's goal, then you should be asking yourself what's being hidden. Advisors should explain details and "why" they recommend certain products to you. You should never be unclear about what you are buying and why. Professional advisors want their clients to be a part of the process. Taking time is not a problem for a professional. Sales pitches and glossing over programs are tactics that are designed to push something on you. You should willingly want to participate in the purchase, not be pushed into a game plan. Buyer's remorse is not part of a good advisors' plan.

It boils down to trust and integrity. Much of the selection process rests on trust and integrity. Advisors can do anything and make it sound right for you. You have to understand their agenda.

You need an advisor who cares about your needs first and foremost. The next biggest consideration is their expertise and whether they have the tools to deliver the best plan that will meet your needs.

Be an involved participant in your financial game plan. Know:

**What you are in;
Why you are in it;
What other options exist to achieve your goals; and
Whether your advisor has all the necessary tools, in terms of products and expertise,
to achieve your goals.
Be an educated consumer.
Truly good advisors prefer it.**

- See more at: http://www.moaa.org/main_article.aspx?id=392#sthash.DNFEcgea.dpuf

Army Nurse Corps Anniversary

113th ANNIVERSARY OF THE ARMY NURSE CORPS

by

*COL Constance J. Moore, USA (Ret.),
Army Nurse Corps Association Historian*



February 2, 2014, marks the 113th anniversary of the establishment of the Army Nurse Corps. Since 1901 Army nurses have demonstrated again and again their total commitment to the highest standards of military and nursing excellence. Both men and women have served as Army nurses since 1775, but the Army Nurse Corps did not become a part of the Army Medical Department until 1901. The distinguished contributions of female contract nurses during and following the 1898 Spanish-American War became the justification and demonstrated the need for a permanent female nurse corps.

When the United States entered World War I in 1917, there were only 403 nurses on active duty. By November 1918, there were 21,460 Army nurses, with 10,000 serving overseas. During the war, nurses served primarily in base, evacuation, and mobile surgical hospitals in the United States, France, Hawaii, Puerto Rico, and the Philippines. They also provided care on hospital trains in France and transport ships carrying wounded home across the Atlantic.

When the United States entered World War II, fewer than 7,000 nurses were on active duty. By 1945, more than 57,000 Army Nurses were assigned to hospital ships and trains, flying ambulances, field, evacuation, station, and general hospitals at home and overseas. In Europe, Army nurses assisted in developing the concept of recovery wards for immediate postoperative nursing care. Military nursing gained a greater understanding of the process of shock, blood replacement, and resuscitation. Air evacuation from the combat zone by fixed wing aircraft brought patients to definitive treatment quickly. Army flight nurses helped to establish the incredible record of only

five deaths in flight per 100,000 patients. Nurses endured hardships caring for their patients: In May, 1942, with the fall of Corregidor, Philippines, 67 Army nurses became Japanese prisoners of war. During the thirty-seven months captivity, the women endured primitive conditions, starvation rations, but still they continued to care for the ill and injured in the internment hospital. On Anzio nurses dug their foxholes outside their tents and cared for patients under German shellfire. Their example bolstered the spirits of the soldiers who shared the same tough experience. Army nurses once again played a major role in support of combat troops when President Truman ordered United States forces into Korea in June 1950. Army nurses cared for combat troops during the landing on Inchon; the advance across the 38th parallel into North Korea; the amphibious landing on the east coast of Korea; the drive toward the Yalu River; and the retreat to the 38th parallel. Throughout the Korean War, 540 Army nurses served on the embattled peninsula.

Mobility and increased patient acuity characterized service in Vietnam. Evacuation by helicopter brought wounded to medical units located within minutes flying time of the battlefield. The UH1H helicopter ambulance, nicknamed the "Dustoff," not only transported patients from the battle locations 50% faster than in Korea, but also provided triage and resuscitative services for casualties. Trauma care specialization as well as shock/trauma unit developed from this experience.

During Operation Desert Storm, approximately 2,200 nurses served in forty-four hospitals. Two of every three nurses in the Arabian Gulf were from the Army National Guard or Army Reservists. This was the first major conflict that DEPMEDS, deployable medical systems, were used. Another unique feature was that Army hospital staff co-existed with host nation personnel in fixed facilities forming joint national professional organizations.

Recent years have seen Army nurses active throughout the world both in armed conflicts and humanitarian endeavors. In 1983, they supported combat troops in Grenada and in 1989 in Panama. Nurses served in Operations Enduring Freedom/Iraqi Freedom with distinction, expanding scopes of practice as nurse anesthetists and family nurse practitioners. Nurses have continued to serve proudly during relief efforts following natural disasters such as Hurricane Katrina

2005. The Corps' recent professional evolution reflects not only the changing requirements of a progressive Army, but also its expanded roles in support of the health care needs of the nation. Army nurses compete with other members of the Army Medical Department for command positions. For example, our Army Surgeon General is LTG Patricia Horoho, who is the first female and to be selected for this position. Today, the legacy of these military nurses lives on.

On 6 June 2013, Colonel Barbara R. Holcomb was promoted to the rank of Brigadier General at the Sam Houston Community Center, Joint Base San Antonio, Fort Sam Houston, Texas. The ceremony was hosted by Lieutenant General Patricia D. Horoho and attended by Major General Jimmie Keenan. BG Holcomb is the FIRST Army Nurse Corps Officer to compete against all eligible AMEDD Colonels and be board selected to the rank of Brigadier General. Following her promotion, she transitioned to Fort Bragg, NC to assume the duties and responsibilities of the Command Surgeon, U.S. Forces Command. For the first time in history there are three, actively serving, Army Nurse Corps general officers.

Throughout its history, the Army Nurse Corps has earned the deep respect and gratitude of the American people because of its dedication to providing the best possible care to our soldiers while serving our country in war and peace. Army nurses have unselfishly come to the aid of victims of disaster and disease throughout the world. Over time, the mission has grown broader, yet there has been one constant—the devotion of the individual nurse in providing excellent nursing care.



From L-R, BG Barbara R. Holcomb, MG Jimmie Keenan, and LTG Patricia D. Horoho



“How to Select a Financial Advisor”

Choosing a financial advisor isn't easy. Over time, you'll learn whether the relationship you have with your financial advisor will meet your expectations personally and professionally. In the meantime, here are a few tips you can use during the selection process.

Check credentials. Some credentials are better than others. Get your prospective advisor's business card, and use an Internet search engine such as Google to see what those credentials mean. (Credentials usually are listed after the advisor's name.) Credentials that require comprehensive courses, completion of a board test, adherence to a code of ethics or standards, and continuing education requirements all indicate a higher level of competence and product knowledge.

Credentials also indicate the advisor is interested in expanding their professional knowledge and staying current. However, it doesn't mean the advisor knows how to use every investment possibility, nor does it mean he or she has access to products that will meet your needs.

Expertise is key. One key consideration in the selection process is the advisor's expertise. There are countless ways to help a person reach their financial goals. You want someone who is knowledgeable on most of the possibilities, has the most investment/insurance options available to them, and will custom design a plan that best suits your personal needs and desires. You don't want an advisor who only knows a few things, or will benefit by making a few product options work for you. Remember, your advisor should work for your benefit.

Where you look matters. Banks offers banking solutions, insurance companies offer insurance solutions, and brokers offer investment firm solutions. Advisors within a bank's

investment department can act more like investment firm brokers. Be wary of advisors who view annuities—an insurance product with investments, lots of strings, and fees—as the solution for most situations. However, annuities aren't bad products when they're used properly.

Independent advisors who open accounts and manage portfolios still work through a firm that handles the accounts and investments, so they might be limited by that firm's offerings or policies. Independent advisors who only offer advice for a fee and don't open accounts or manage your money are the most unbiased. However, you'll have to take on a bit more of the work.

ABC: Always Be Closing. Advisors who open accounts, recommend investment options, and manage the buying and selling of investments are salespeople. They have to put food on the table and please their bosses—but not necessarily in that order. Their job performance directly is related to how much money they make for their company. That means they must close the deal with you. If one investment provides more money to them and their company than another, they'll be biased.

Technically, advisors are supposed to do what will best benefit their client. But who's to say what's best? Most decisions are subjective, and anything can be spun to sound like the best option for you. When considering a specific company to act as your advisor, think about where their largest revenues come from—insurance, company-specific products, or services with lots of fees. Don't be afraid to ask questions. A good advisor doesn't mind explaining details and respects a knowledgeable client.

Details to consider. Here are some details you should consider before you select a financial advisor. Most

folks don't know or think about the following issues until it's too late.

- Are you shopping for specific types of investment or savings products? (CDs, certain bonds, stocks, mutual funds, closed-end funds, options, speculative stocks, etc.) Know whether your advisor offers what you want. If you want to invest in individual municipal bonds, you probably don't want to invest in a municipal bond mutual fund. However, if your advisor only offers mutual funds, then that's probably exactly what you'll get.

- If you want or need insurance, then ask about obtaining insurance. If you only want investment options, make sure your advisor only provides investments. Did you know some investments are “wrapped” in an insurance plan? Do you want your investments in an insurance plan? You'll pay for them both.

- How does the advisor get paid? Chances are you'll pay by one, or a combination of the following three methods: a fixed up-front fee for everything, a percentage of assets under management, or through commissions. Any one of these could be good or bad, depending on your situation.

- If mutual funds are your primary investment vehicle, which fund families does your advisor offer? Generally speaking, offering funds from only one mutual fund family should cause additional probing on your part. A typical mutual fund family has some good funds, mostly average funds, and some bad funds. Wouldn't you rather pick from the best funds of numerous families? Ask why the advisor offers funds from only one fund family.



December Brunch





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TAPS



CW4 Robert J. Versaw (Bob), USA, Retired, 78, loving husband, father and best friend, passed away on Friday, December 20, 2013. Bob proudly served his country in the United

States Army for 30 years. After his service he worked as an electronic engineer.

His parents, Donald and Grace Versaw, sister Jeanne Felker and his daughter, Debora Versaw precede him in death. Surviving

are his wife, Christine Versaw, daughters Kathleen Camire, Jacqueline Leone, and Maureen Martinez, grandchildren and great grandchildren.

Visitation was held Monday, December 30th from 11:00 am to 12:30 pm at FDA Kaster-Maxon & Futrell, 8817 Dyer Street, followed by a Funeral Service at 12:30 pm. Interment was at Ft. Bliss National Cemetery with full military honors. The Versaw family would like to thank the entire staff at the Ambrosio Guillen Texas Veterans Home and Dr. Oscar Noriega and his associates for their loving care and support for the past 5 years.

New Members

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CWO Alan Smith
LTC Jo Ann Knight
COL Michael Heimall
CPT Allen Rooney
CPT Steven Aoyagi
CPT Sheiloh Carlos
CW2 William Bezold, III
Mrs Joan Billings

Renewals

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Mrs Shirlee Smith	Mrs Eleanor Newton	COL William Simanikas
Mrs Jacqueline Welsh	Mrs Nadine Wilberger	CW4 Henry Waldrop
COL Christine Sautter	Col Billy Speights	COL Lennie Enzel
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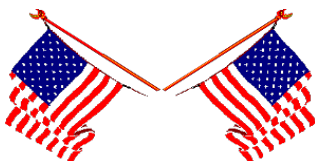
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LTC (R) Joe Gollasch
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The Military Officers Association of America (MOAA) is dedicated to preserving the hard-earned benefits of service members. The more members we have, the stronger our voice. Our mission is urgent and we need the support of all beneficiaries.

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MOAA works throughout the year representing and lobbying on behalf of all beneficiaries. MOAA speaks with one voice ...

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MOAA BASIC MEMBERSHIP: MOAA'S new no-fee electronic BASIC Membership gives busy officers the opportunity to experience what MOAA is all about. You'll stay current with our e-newsletters and have opportunities to participate in grassroots activism effort.

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MOAA LIFE MEMBERSHIP: MOAA LIFE Membership remains the most elite level of membership for military officers and their spouses. When you become a LIFE Member of MOAA, you not only make us a stronger advocate for America's military officers, but you also make a lifetime investment for yourself and your loved ones.

Contact El Paso MOAA Membership at: membership@elpasomoaa.org



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Bucket List minus 1— Visit Australia and New Zealand

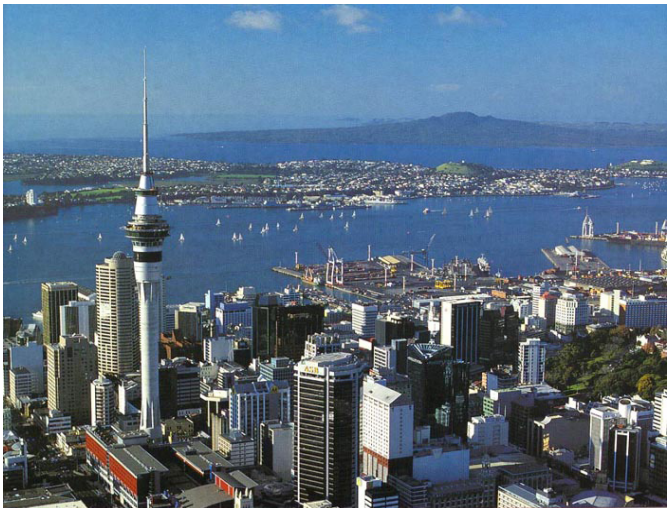


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25 March 2015	3	At Sea
26 March 2015	4	Hobart
27 March 2015	5	At Sea
28 March 2015	6	At Sea
29 March 2015	7	Milford Sound
30 March 2015	8	Dunedin
31 March 2015	9	Akaroa
1 April 2015	10	Picton
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3 April 2015	12	Napier
4 April 2015	13	Tauranga
5 April 2015	14	Auckland



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Cruise Agent: Bonnie Jordan, MOAA Travel
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Phone Number: 866-724-4462 ext 4255
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MOAA

Military Officers Association of America



THE 1ST ARMORED DIVISION EL PASO CHAPTER SCHOLARSHIP

GOAL
\$25,000

**\$20,000
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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)."

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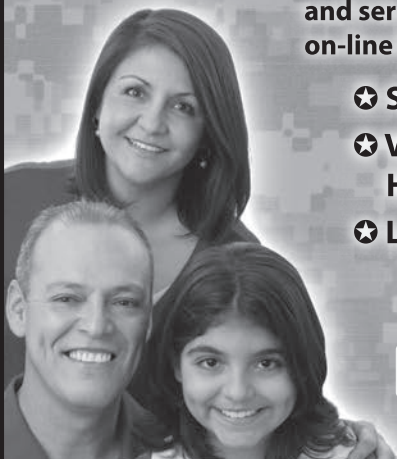
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Snuffy Smith Deep in the Weeds Feeling a Little Abused and Smelling Chicken-stuff

The amount of chicken-stuff heaped on Snuffy this past month or two is “breath taking” besides being odoriferous.

Let’s focus on what Snuffy considers to be the most egregious “load of stuff” dropped on him by Congress...the COLA cuts for those under 62 years of age that made it way in to the 2014 Budget deal. (http://www.moaa.org/main_article.aspx?id=13205)

Senator Patty Murray and Representative Paul Ryan forged a bipartisan budget reducing retirees current and future who are under 62 Cost of Living (COLA) increases by an annual rate of 1%. Neither the Senate Armed Services Committee nor the House Armed Services Committee were allowed the opportunity for input. There was no grandfathering.

So, what does it mean? A 20 year retiree at 42 will see their retirement cut 20%. MOAA calculates that an E7 retiring this year would lose \$83,000 upon reaching 62. Even with a COLA “catch-up” clause when one reaches 62, the loss is substantial and irretrievable.

Another item with regards to the COLA cuts: No distinction was made between normal retirees and the medically disabled...both are cut the same.

According to Tom Philpott in a 12/26/2013 “Special to Stars and Stripes,” An E6 retired on a medical disability after 12 years of service would lose \$45,000 up to age 62 taking into account an assumed average inflation rate of 3%. Similarly, a Captain age 34 will lose \$63,000 in retired pay by age 62. See Philpott: <http://www.military.com/benefits/2013/12/26/hagel-ryan-defend-retiree-cola-caps.html>

Paying for the Sequester on the backs of military retirees was a cowardly act not worthy of our leadership.

Now, some in Congress supposedly held their noses and voted Yes. Almost immediately following passage, there was a flurry of self serving, equivocating press releases explaining their reasoning and calling for legislation to correct these injustices. This includes our own.

Wonder what they will do when there is no Force to Call-Out-of-Barracks in case of need because no one wants to serve? Hurt Recruitment and Retention, taking bets on what it’ll look like in a couple of years if this legislation is not turned around?

Here’s a bit of Rudyard Kipling’s “Tommy Atkins,” our Snuffy Smith:

*So I went into a theatre as sober as could be,
They gave a drunk civilian room, but they ‘adn’t none for me;
They sent me to the gallery or round the music-’alls,
But when it comes to fightin’, Lord! they’ll shove me in the stalls!*

Snuffy is buried under a load of chicken-stuff! And, he knows it. Furthermore, Snuffy knows who piled it on him...WH, DOD, and Congress.

Remember, “If one smells chicken-stuff, it’s chicken-stuff!”

Staying current, abreast of issues is the reason for being a member of MOAA, TCC, and a Chapter! Remember, there’s always tomorrow and the next Session!!!

TRICARE (TFL) Users Soon Must Fill Long-Term Prescriptions Via Mail

Mmilitary retirees and family members who use Tricare For Life will be required to start filling long-term prescriptions by mail starting Feb. 14, 2014.

Under an interim rule published by the government Wednesday, retirees and family members age 65 and older must begin filling their maintenance medication prescriptions by mail when they come up for renewal on or after Valentine's Day next year.

The requirement applies to maintenance medications only, not those needed for acute illnesses. It also will not apply to prescriptions covered by other health insurance.

The Defense Department has determined that nearly half the 70 million prescriptions filled for Tricare beneficiaries at retail pharmacies in fiscal 2012 were for Tricare For Life beneficiaries, at a cost of \$2.2 billion to the government.

Since DoD pays 17 percent less for maintenance medications filled by mail compared with those filled at retail stores, Pentagon analysts concluded that costs could be trimmed significantly — by at least \$120 million a year — if Tricare for Life beneficiaries were required to use mail order.

The requirement also will save beneficiaries money: a 90-day refill of a generic medication costs nothing by mail, but require a \$5 copayment for a 30-day prescription at retail stores. Brand name drugs cost \$13 for a 90-day prescription by mail but \$17 for a 30-day prescription at a store.

Over the next month, Tricare will begin publicizing the pending change. Affected beneficiaries also will receive letters.

Beneficiaries will be able to opt out of the five-year initiative after one year. Their obligation starts when they first fill a prescription through mail order, according to the rule published in the Federal Register.

To make up for any delays between ordering refills and receiving them, the new rule will allow beneficiaries to receive up to two 30-day refills at a retail store during the transition.

Public Health Service Rear Adm. Thomas McGinnis, the Defense Health Agency's pharmacy operations chief, said recently that Tricare and Express Scripts, Tricare's pharmacy contractor, have established a telephone concierge service to help beneficiaries make the switch.

With a patient's permission, Express Scripts will contact the prescribing physician to help transfer the prescription. Express Scripts also will staff its toll-free number to serve customers as well as pharmacists and physicians.

Case-by-case waivers may be granted out of personal hardship, emergency or "other special circumstance," according to the rule. Waiver requests would have to be made through Express Scripts.

A congressional budget analysis conducted in May 2012 said the program likely would save \$150 million a year, and it estimates that from 2013 to 2022, total savings from the proposal would be \$1.1 billion.

A 2012 Military Officers Association of America survey of 130,000 members found that more than 92 percent of those who tried the mail-order system report being "very satisfied" or "mostly satisfied" with it.

Retired Lt. Cmdr. Steve Tennison, of Pampa, Texas, who uses Tricare Standard, said his family recently received a phone call from Express Scripts offering to switch their maintenance medications to the mail order pharmacy.

He described the process as "painless" and said his medications now arrive roughly every 60 days by mail, for free.

"We just talked to them on the phone and a few weeks later, the postman delivered a big plastic bag of medicine," Tennison said.

Refills can be ordered by calling 1-877-363-1303 or by going online at Express Scripts.

Tricare beneficiaries, including Medicare-eligible ones on Tricare for Life, also can fill prescriptions and receive refills at no cost at military treatment facilities

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El Paso -MOAA Chapter's Annual "Day at the Races"



Saturday, 8 March 2014



At SUNLAND PARK RACETRACK & CASINO

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

RESERVATIONS ARE REQUIRED!!

Be a winner while having a great time starting with a private buffet, **with half-priced champagne**, 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 HORSERACING 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 Saturday, **1 March 2014** -- to the Treasurer. Lunch Cost: \$21.00 per person (including 18% gratuity, program, Tip Sheet, etc).

Online reservations are at:

http://elpasomoaa.org/calendar_day.asp?date=3/8/2014&event=212

=====

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

Saturday, 8 March 2014

Please mail checks (\$21.00 x _____ = _____) drawn/payable to:

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Please make reservations for the following persons attending "Day at the Races" 8 March 2014 Joint MOAA/NAUS/SMW/MOWW, luncheon at the Sunland Park Racetrack and Casino: (Please print)....

Signature: _____

The Story of the 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.

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