

2022 | FEBRUARY



Happy
Valentine's
Day



THE BORDER BULLETIN

EL PASO CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA



Nationally Ranked Five-Star Chapter • MOAA Affiliate from January 23, 1956 • Our 65th Year

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EL PASO CHAPTER NATIONAL AWARDS

Levels of Excellence	
Runner-up	2000 and 2001
Five-Star Chapter	2001 thru 2018
Communications Award Print Newsletter	
Five Star	2015, 2016, 2018, and 2019
Four Star	2017
Winner	2004, 2012, 2013 and 2014
Runner-up	2008 thru 2011
Communications Award Print Legislative Coverage	
Winner	2008, 2009, 2011 and 2012
Communications Award Website	
Five-Star	2015 thru 2019
Winner	2010 thru 2013
Runner-up	2009 and 2014

INPUT deadline for April 2022 Border Bulletin 4 March

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Printer: Northeast Printing, 755-6089
December 2021 • Vol 65 No 6
 The Border Bulletin is the Official publication of the
El Paso Chapter of
The Military Officers Association of America
 P.O. Box 6144, Fort Bliss, TX 79906-0144.
 This bulletin is published Bi-monthly.
 Subscription is included in the annual
 dues of \$20.00.

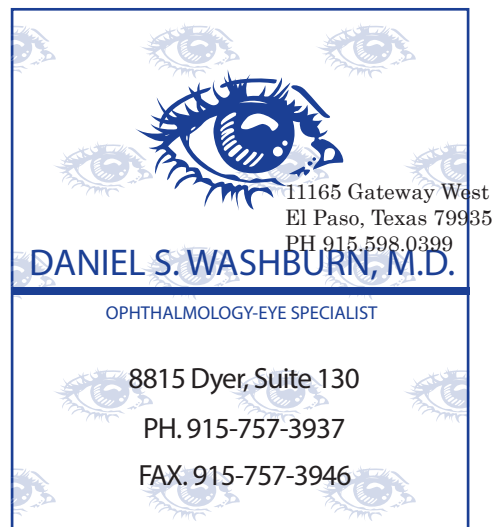
Statement of Publication

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.

The advertisements that appear in this publication/website do not reflect an endorsement by MOAA or the El Paso Chapter.

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Editorial Policy

MOAA national and the El Paso Chapter (a MOAA affiliate) are independent, nonprofit, and politically nonpartisan organizations.



PRESIDENT'S MESSAGE

MIKE HESTER

included fundraising, finding a home for our Scholarship, coordinating with the Community Foundation, and making an idea a reality. Truly a superb effort by all involved. Great work!

Happy new year team! Thank God 2021 is in our rearview mirror and I hope that this letter finds everybody in great health and spirits! 2021 was much better than 2020 and if the trend continues, here is to 2022 finally putting this COVID stuff behind us! There were great accomplishments in 2021 for our MOAA Chapter. Specifically, getting our scholarship under the El Paso Community Foundation so that we have an organization that can keep our scholarship running in perpetuity. There was a ton of work behind that endeavor and I would like to thank COL (R) John Robbins, COL (R) Dave Powell, along with the rest of the BOD. There is not enough space to describe all their efforts on this front but here is a taste. The work

Unfortunately for us COL(R) John Robbins is stepping down as our Foundation BOD Deputy President after some superb Yeomans work! On behalf of the entire Chapter, thanks for the awesome work and a job well done! There will always be a place for you and we will keep a chair open at the lunches! See you on the high ground!

As for the lunches our next one has moved to the left and it will be on Sat 5 February 2022, the first Sat not the usual second due to building availability. The theme will be valentine's day so guys put on a tie and take your lovely to the lunch. We will also have our own C.J. Moore give us a rundown on the Army Nurse Corps in Vietnam and might even get a dance from our own Chaplain, the indomitable Ms. Connie Sullivan! Come on out and enjoy the comradery! If you were at the last lunch you got a chance to catch up with MG (R) Greer and his lovely daughter Gale, that in itself is worth the price of the ticket!

Being the new year, I want to keep this note upbeat and short! This does not mean that we do not have our issues, trust me we do, and the number one is able and willing folks who want to keep this organization running. We did get a new BOD Member COL (R) Bob Wagner who will help with recruiting and marketing and I am still getting a rope around COL Paul Garcia who is about to retire. If you all know anyone who wants to pitch in have them give me a ring at 760-969-2102 or sling me a note at mikehester65@gmail.com.

We are working on a strategic plan to help get the Chapter/Foundation into the future but as a WARNO I see some tough decisions coming up this spring and as all military folks we like to surprise, we don't like getting surprised, so if you have any ideas to make our organization stronger, please do not keep them to yourself!

I hope everyone has a great 2022 and with folks chipping in we can make the Chapter and our Foundation stronger than ever!

See you on the high ground! Proud to serve!

Mike Hester

RETIREE PAY DATES FOR 2022		ANNUITANT PAY DATES FOR 2022	
MONTH	DIRECT DEPOSIT DATES	MONTH	DIRECT DEPOSIT DATES
JANUARY	FEBRUARY 1	JANUARY	FEBRUARY 1
FEBRUARY	MARCH 1	FEBRUARY	MARCH 1
MARCH	APRIL 1	MARCH	APRIL 1
APRIL	APRIL 29	APRIL	MAY 2
MAY	JUNE 1	MAY	JUNE 1
JUNE	JULY 1	JUNE	JULY 1
JULY	AUGUST 1	JULY	AUGUST 1
AUGUST	SEPTEMBER 1	AUGUST	SEPTEMBER 1
SEPTEMBER	SEPTEMBER 30	SEPTEMBER	OCTOBER 3
OCTOBER	NOVEMBER 1	OCTOBER	NOVEMBER 1
NOVEMBER	DECEMBER 1	NOVEMBER	DECEMBER 1
DECEMBER	DECEMBER 30	DECEMBER	JANUARY 3, 2022



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FEBRUARY GUEST

COL (R) Constance J. (CJ) Moore



COL (R) Constance J. (CJ) Moore served as an Army nurse for twenty-five years. She was assigned in various psychiatric nursing positions, and in five hospital education and

nursing academic roles, culminating in the assignment, Chief of Education, William Beaumont Army Medical Center, El Paso, TX. Other past military assignments include the Army Nursing Corps Historian, and Pentagon Crisis Management Team Member where she provided support for the military and civilian staff after the 9-11 bombing. After retiring from active federal service in 2008, Moore telecommuted as a government contractor for the Defense Center for Excellence for Psychological Health and Traumatic Brain Injury.

She has maintained her passion for history by serving as the Army Nurse Corps Association Historian since 2008. She also has published a biography in 2019 entitled Maria Longworth Storer – from Music and Art to Popes and Presidents.

TEXAS DRIVER LICENSE, REAL ID AND YOU

Please be advised that beginning May 3, 2023, federal agencies will only accept Texas driver licenses and identification cards for official federal purposes - including air travel and entering federal facilities - provided the Texas driver license or identification card is marked REAL ID compliant. REAL ID compliance is indicated by a gold circle with an inset star located on the upper right of the driver license or identification card. For additional information regarding the REAL ID Act, please visit <http://www.dps.texas.gov/DriverLicense/federalRealIdAct.htm>.

Texas Department of Public Safety strongly encourages you to renew your license prior to May 3, 2023 to ensure that you have a REAL ID compliant card. If you already have a REAL ID compliant card, as indicated with a Gold Star in the upper righthand corner, you do not

need to take any action before May 3, 2023.

If you have any questions, please email realid@dps.texas.gov.

Fort Bliss offers Texas driver license services at 505 Pershing Ave, Room A154

Respectfully,
William L. Moore
Lieutenant Colonel,
US Army, Retired
Webmaster
<http://elpasomoaa.org>



NEW MEMBERS

LCDR Kevin Odenborg
Mr. Gabriel Peña

RENEWALS

SFC David Snider
Mr. Henry Poku
SGM Velton Locklear
Mrs. Laura Charity
Mrs. Elizabeth Brinkley
COL Miller Rhodes
Mrs. Ursula Landrie
COL Paul Parks
MG Charles Rodriguez
COL Jorge Martinez
CW3 Gary Mnn
LTC Mike Zaborowski
LTC Martin Keipp
COL James Scott
COL Paul Garcia
MAJ Betty Ritchley
LTC Tony Traficante
SFC Harry Horonzy
CW4 Robert St Almond
Mrs. Ellen Pipkin
COL William Oseles
Col Billy Speights
Mrs. Ruth Fisher
CDR Roger Springstead

Please submit your Lunch Reservations no later than December 1

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

All dinner reservations with payment to our postal mail box

\$20 Per Person

REMITTANCE ENVELOPE ENCLOSED

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(Bldg 7777 3rd Fl WBAMC) 5005 N Piedras St, El Paso, TX 79920.

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Freedom Crossing (PX) Pharmacy

1611 Haan Rd, Fort Bliss, TX 79906

915-742-9017

Soldier and Family Medical Clinic Pharmacy

2496 Ricker Rd El Paso, TX 79925.

915-742-1802

Mendoza Soldier Family Care Center Pharmacy

11335 Ssg Sims St, Fort Bliss, TX 79918.

915-742-1400

East Bliss Health and Dental Pharmacy

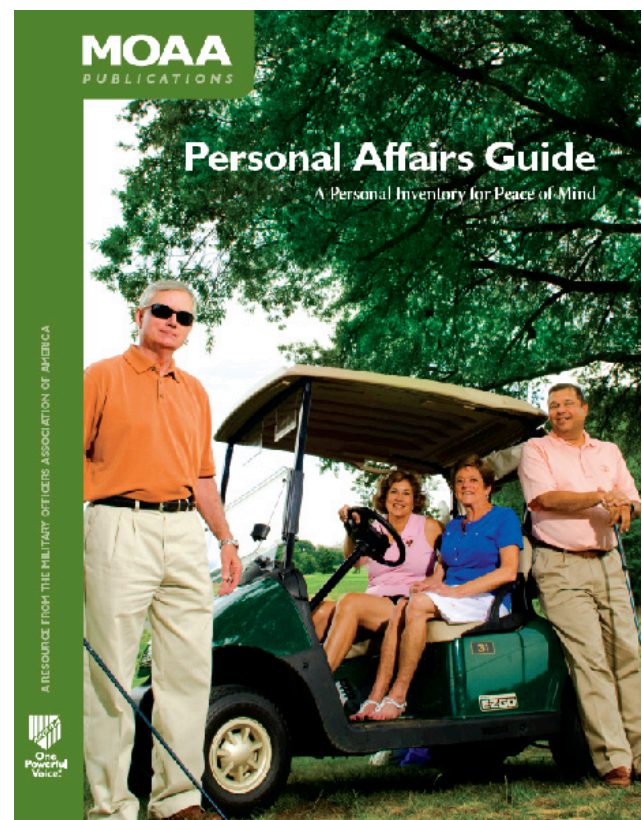
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CHAPLAIN CORNER

MRS. CONNIE SULLIVAN

In life, we experience different types of love, as we know. The most rewarding one, of course, is the love of God.

The love that we share with our spouses, family, relatives and friends is very special, but the one that we experience with our children, is so beautiful because of it's innocence of the pure love of Christ. It is the love that helps us grow spiritually because it teaches us patience, compassion and many other things that we can only learn by caring for our children. Whether we are the biological parents or not, the love for them is the same.

A very special lady, shared with me a poem that she wrote of her son after his death in Iraq. I was so very touched that I asked her if I could in turn share it with others and she graciously said yes. The sorrow that she felt when she wrote it, depicted the profound love that she had for her son:

To my most beautiful Son, Velton Locklear III Far, far beyond the sun, way on the other side, there is a home, a beautiful home, far, far beyond the sun.

Where the streets are made of gold, where the flowers never die, where the light comes from the stars, where the streams of clear,



pure water flow.

Where the pebbles shine like gold and silver. Where peace is life, and love is heart, and the spirit flows freely throughout the heavens.

Where people of all colors and all nations are joined together, to live in peace, in harmony, in love forever, in the beautiful home, way on the other side, far, far beyond the sun.

Where pain is lost and forever no more, where the heart lives for eternity, and beauty runs deep, far, far beyond the sun, way on the other side, is a beautiful home.

God has sent you there, my beautiful Son. There can be no higher honor, no higher privilege than to be the chosen one.

He wanted a Samson, a "gentle giant" and you were chosen for God's service. He chose you because of your great bravery and great strength in heart. To be at His side, a soldier for peace, a soldier for hope, a soldier for love.

A soldier in heaven at the pearly gates to help bring in the lost, the hurt, the old, the young, and the many souls that will come

up to that beautiful home far, far beyond the sun.

God has this special place, a special place for people like you. A place with a job that will never end, for your heart is kind and humble, and your smile lights up the path, and your beautiful green eyes shine like heaven's pebbles in the road. Way on the other side, far, far beyond the sun.

A brave soldier you were here on earth, and a brave soldier you are in that beautiful home way on the other side, far, far beyond the sun.

Mrs Carmen Locklear
Yes, GOD is LOVE and
will always care for us.

HAPPY VALENTINE'S DAY !!!

Report a Retiree Death

Monday - Friday:

0730 - 1700

915-568-5207

After Hours (Installation)

915-569-6950/6951

or visit:

<https://www.dfas.mil/retiredmilitary>

Armed Services YMCA – El Paso

Junior Enlisted Family Center

• Food Pantry • No-Cost Thrift Store • Baby Project • Soldiers Kits • Volunteering

Located on the corner of Sheridan and Cassidy at
2004 Sheridan Rd. Fort Bliss, TX



Donations

Duration Varies

JEFC Donations: Clothing, Shoes, Accessories, Toys, Nursing, Maintenance, Media, Electronics, Seasonal, Uniforms, Household, Furniture, Appliances, Sports Gear, Hygiene, Military Gear, Crafts and Books.

Food Pantry Donations: Non Perishable foods such as – Canned Vegetables, Canned Fruits, Bagged Grains, One box meals, Canned Protein, Breakfast items and Snacks.

Baby Project: Baby Wipes, Diapers, Baby Food, Baby Cereal and Formula.

Monetary Donations: Give online: www.asymca.org/donate-el-paso Donate over the phone: (915) 263-7164 Mail a check: 7060 Comington St. El Paso, TX 79930

Volunteering at the JEFC

Duration Varies

Offering active duty service members, military spouses and Fort Bliss Youth a positive opportunity to earn volunteer hours in their community. Volunteers can earn up to 52 hours a month during business hours to go towards school credit, promotion points or resumes.

Volunteer Requirements: - Current Physical - Must be registered in Amilia.

Ages 17 and under must be accompanied by parent or legal guardian.

To register visit: www.asymca.org/el-paso-sign-in

Baby Project

Duration Varies • Free to military E6 and below

Junior Enlisted military families in need are allowed one bundle of diapers, baby wipes and up to 10 baby food items per week during hours of operation while supplies lasts.

Hours of Operation: Tuesday, Wednesday and Friday from 10:30am - 2:30pm

Location: 2004 Sheridan Rd. Fort Bliss, TX

Emergency Food Pantry

Duration Varies

Military families in need can pick up a voucher for further assistance while visiting ACS, which can then be redeemed at our JEFC during our hours of operation.

Hours of Operation: Tuesday, Wednesday, Friday and 3rd Saturday of the month from 10:30am - 2:30pm

Location: 2004 Sheridan Rd. Fort Bliss, TX

Army Community Services 2494 Ricker Road 915-568-0768

Shopping

Duration Varies • Free to military E6 and below

Free new and gently used items to Junior Enlisted E6 and below military families in need.

-Clothing, Shoes, Accessories, Toys, Nursing, Maintenance, Media, Electronics, Seasonal, Uniforms, Household, Furniture, Appliances, Sports Gear, Baby items, Hygiene, Military Gear, Crafts and Books.

Hours of Operation: Tuesday, Wednesday, Friday and 3rd Saturday from 10:30am - 2:30pm

To register visit: www.asymca.org/el-paso-sign-in



elpasomoaa.org

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BASIC MEMBERSHIP ENROLLMENT

☒ YES! Sign me up as a **FREE** BASIC MOAA Member

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☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard ☐ Auxiliary*

☐ Graduation Year (Cadet/Midshipmen) _____

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To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.

We value your privacy. MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from MOAA as a member benefit. Visit www.moaa.org/email for details.

Date of Birth _____

Spouse Name _____

Your spouse has access to all of your MOAA member benefits.

*Surviving spouse of eligible officer

**Email address required for BASIC Membership

Chapter Name _____

M1300CJOIN

or

Chapter MEMBERSHIP ENROLLMENT

☒ YES! Sign me up as an El Paso Chapter Member

Name _____

Branch of Service _____ Rank _____

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard ☐ Auxiliary*

Address _____

City _____ State _____ Zip _____

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Your spouse has access to all of your MOAA member benefits.

☐ One-Year Hard Copy Membership \$20

☐ One-Year Electronic Membership \$15

☐ Multi-Year Memberships Contact Membership Chair

*Surviving spouse of eligible officer

M1300CJPRE

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Dues to MOAA are not deductible as a charitable contribution for federal tax purposes.

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Add your own voice to the fight.





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February 2022 Membership Meeting & Lunch
The General George V. Underwood, Jr. Golf Course
3200 Coe Ave., El Paso, TX 79916

Date: Saturday, 5 February 2022

Time: 1130 -1400

Guest Speaker:

Colonel Constance J Moore, US Army, Retired
Historian, Army Nurse Corps Association



Menu

Herb Roast Beef
Steamed Broccoli, Cauliflower, and Baby Carrots
Stuffed Potatoes
Tossed Green Salad w/Dressing
Roll & Butter
Red & White Wine, Water, Coffee & Iced Tea

Dress: Ladies— Business Casual; Men— Coat & Tie

Cost: \$20/person

Lunch Treasurer: treasurer@elpasomoaa.org

Membership or email queries: membership@elpasomoaa.org

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

Please fill in this acceptance slip, and return to the Treasurer by Wednesday, 2 February 2022 with a check for \$20 per person, the cost of the luncheon. **Late Reservations**, call Bob Pitt, 915-533-5111 or Dave Powell, 915-491-1272, by Noon, Thursday, February 3, and pay at the door.

Lunch will be on Saturday 5 February 2022 at 11:30 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: _____

Telephone Number: _____

Name(s) of Guests: _____

Name(s) of Guests: _____



DOC'S CORNER

DR. DANIEL WASHBURN.

"New eyedrops could replace reading glasses for millions." You may have recently seen this headline in the news or an advertisement. This certainly grabs the attention of anyone who is reliant on reading glasses and is constantly putting them on and taking them off throughout the day. I will explain what this headline means.

Presbyopia is the medical condition where the lens inside the eye hardens with age, causing us to lose our ability to focus our vision up close. In the middle of December 2021, the FDA approved the first every eyedrop to treat presbyopia. The prescription eyedrop is called Vuity (pilocarpine 1.25%). It is dosed once daily, takes effect within 15 minutes and can last up to 6 hours.

Vuity acts by constricting the pupil, the black circle in the center of the eye. Looking through a small pupil can give clearer near vision. Not everyone in the research studies had good close vision when using the eyedrop but it was successful in enough people that it received FDA approval.

In studies, there were no major side effects. The most common (but still rare) adverse effects were red eyes and a slight headache. A small pupil can reduce night vision so caution should be used with night driving or other potentially hazardous activities in low lighting when using the eyedrop.

There are some drawbacks to this medication. There is a chance of side effects as mentioned above. It doesn't provide perfect near vision or work for everyone in every situation. It is not covered by medical insurance and one bottle or 30 day supply costs about \$80. Although people of all ages can use it, it works best in those under 60.

Vuity is not the perfect solution to presbyopia, eye doctors are still looking for the perfect

solution. However, for some people it can potentially be a big advantage over fumbling with reading glasses all day.

Daniel Washburn, M.D.
Former Chief Eye Surgeon at
WBAMC

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There are four convenient options for refilling prescriptions which can then be mailed directly to your home. Choose any process that is easy for you to use:

- Call the automated phone system at (915) 564-6100 ext. 6110 or 1-800-672-3782 ext.6110. Follow the directions to process your refill.
- Mail in your refill slips.
- Drop the refill slip in the mail-out box located in the pharmacy.
- Use the MyHealtheVet Website:
www.myhealth.va.gov

Please note, window service at the Pharmacy will be limited to new prescriptions only. So, for all refills, please use one of the 4 options listed above.

Location: 2nd Floor,
West Hallway.

Hours: Mon - Fri.,
8:00am-4:30pm;
Except Tues.,
9:00am-4:30pm



SURVIVING SPOUSE LIAISON **MRS. CONNIE SULLIVAN**

February is here already and we will be celebrating Valentine's Day, which is a very fun time of the year. As we know, it's when we think in a special way of our loved ones, whether it's our spouses family, relatives or friends. For some, it will be a joyous time and for others it will probably be a not so happy of an occasion because they might have lost loved ones with the Pandemic or in other circumstances.

However, we know, we have to keep on going and in the process remember the people that we love. Whether they are with us or have passed on. In life, we all experience different types of love. The love of God, for the love and care that He gives us in our daily lives, the love of family, which is very close to our hearts, the love of friends and even the love of relatives.

The love for our spouses is beautiful and intimate, the love for our family, relatives and friends is warm and caring and very special. There is also a type of love for material things and for spiritual ones. And also, some people not only enjoy their jobs but love it, especially when they make a difference in helping people.

I have a dear friend from church that loves her job. She is a Mid-Wife, very dedicated to her profession. Here is how she expresses herself about her work:

I am a Mid-Wife, I feel that every birth is a moment of sacredness as families do change with

the arrival of a new birth. When

delivering a baby, I feel the presence of God very strongly in those moments. There are times when we, our staff and I, have challenging situations. In one particular birth, we were up against a very difficult delivery. As the delivery was in progress, I quickly said a prayer in my mind so that we could be guided by the Holy Spirit. I asked God for a blessing on my hands and mind so that I might know what I should do in case something did not go as was supposed to. In spite of the complications, I felt my hands working every step of the way by the power of my Heavenly Father.

Everything went well and we did not fear for we were prepared to manage, in an instant, for whatsoever might would have gone wrong.

I am grateful for the blessing of having God's constant guidance, as I and my co-workers enter into such sacred birth experiences. Susana Peña

The love of God is there for all of us and is everywhere and yes, it is the greatest love we can celebrate on Valentine's Day.



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Arlington Cemetery Update: New Law Needed to Stop Unfair Eligibility Changes

By: Mark Belinsky

The Senate Armed Services Committee (SASC) report for its version of the FY 2022 National Defense Authorization Act (NDAA) includes language directing DoD to establish an appeals process for TRICARE coverage of Tier 4/non-covered drugs – a change sought by MOAA to reduce beneficiaries' financial risk and improve their access to effective drug treatments. MOAA greatly appreciates the SASC's response; although directive report language is not legally binding, agency officials generally regard it as a congressional mandate and respond accordingly. The SASC language directs the Defense Health Agency (DHA) to establish a medical necessity and prior authorization process to allow a beneficiary to request coverage of a Tier 4 drug at the same co-pay or cost-share as a non-formulary drug. It requests a briefing to the Senate and House Armed Services Committees on the appeals process no later than Feb. 1, 2022.

The FY 2018 NDAA authorized DoD to exclude from the TRICARE pharmacy program any prescription drug that provides little or no clinical effectiveness over other covered drugs. These drugs are known as Tier 4 (non-covered). Since the establishment of Tier 4, MOAA has advocated for an appeals process on the basis of medical necessity. And because charges for drugs in this tier don't count against the catastrophic cap, beneficiaries can be exposed to significant costs if their prescription is moved to this tier.

We also have worked to get a specific drug, Dexilant, reinstated to the TRICARE formulary. Even with the pending appeals process, our efforts on Dexilant will continue given beneficiary feedback and our research on Dexilant coverage policies, which indicate TRICARE is out of step with commercial plans and other government payers.

We will request an implementation update from DHA and will provide more information as soon as it is available. Thank you to the many MOAA members who shared their stories about the impact of Tier 4 – your contributions played a critical role in our advocacy efforts. Continue to share these details on your use of the TRICARE pharmacy program by emailing legis@moaa.org.

Survey: Servicemembers, Veterans More Likely to Be Scammed Than Civilians

By: Kevin Lilley

Have you ever felt like you're getting a higher-than-average chunk of scam calls, texts, emails, or social media posts? Turns out, you could be right. Servicemembers and veterans are 40% more likely to lose money to scams than their civilian counterparts, according to a survey released last month. They also report receiving more scam attempts across a variety of platforms (robocalls, suspicious texts, and spam emails) and subjects (tech support scams, fake prize notifications, and phishing).

Among some of the key figures from the survey, produced by AARP Research:

- 67% of military/veteran survey respondents reported receiving a tech-support scam offer, compared to 58% of civilians.
- 25% of military/veteran respondents reported falling victim to an IRS imposter scam, compared to just 13% of civilians.
- 36% of military/veteran respondents reported losing money as part of a grandparent imposter scam, compared to 17% of civilians.

It gets worse for those who've spent time in uniform: 1 in 3 servicemembers/veterans who responded to the survey reported losing money in service-connected scams. These include fraudulent promises of VA benefit buyouts, paying to obtain or change personnel records, and donations to fake veteran charities.

The findings echo the results from a similar AARP survey in 2017. The ever-present nature of this threat is one of many reasons MOAA has partnered with dozens of fellow military and veteran service organizations, along with other nonprofits and federal agencies, as part of the military and veteran program of the Partnership to Fight Cybercrime. Visit FightCybercrime.org/milvet-resources/ for guidance on avoiding these scams, and how to report them to your military

6 Smart Money Moves for the New Year

By: Lila Quintiliani

There's a reason why we make resolutions at New Year's: Studies have shown we are more likely to tackle our goals if they're tied to important temporal milestones. Behavioral economists call this the "fresh start effect," and we can use this to our advantage to motivate ourselves to tackle our financial to-do list in the New Year.

Here are some smart money moves for you to make in January.

- Max out your Thrift Savings Plan or 401(k) contribution: Are you getting a raise? Consider upping your contribution to your employer's retirement plan. The new IRS contribution limit for 2022 is \$20,500, with a \$27,000 limit for those 50 and over.
- Think about opening a Roth IRA: If you're already contributing enough to your workplace retirement plan to get the employer match, you might consider opening a Roth IRA account (if you're eligible) to give you future tax planning flexibility.
- Get ready for tax season: Soon W2s, 1099-R, and other tax forms will be arriving in the mail. Set aside a place to gather these documents so you can be prepared when it comes time to file your taxes. It's a good idea to have a list of the documents you'll need and check them off as they arrive so you won't be scrambling to find them at the last minute.
- Reassess insurance policies: Do you have the proper amount of life, home, and auto insurance? When did you last check how much coverage you had? And when did you last shop around to see if you are getting the best possible rates?
- Check your credit report: The holiday shopping season also brings about a rise in identity theft and fraud. You should check your credit report several times a year, but especially after the holidays. Federal law allows you to get a free credit report every 12 months from each of the three credit bureaus, but Equifax, Experian, and Transunion are offering free weekly online reports through April 2022.
- Rebalance your portfolio: Now that you've upped your contribution to your workplace retirement account and possibly opened an IRA, it's time to take a look at your accounts and see what you have been investing in. Maybe you never switched out of the G fund in the Thrift Savings Plan, or perhaps you have been put into a default fund at your job that isn't appropriate for your investing needs. Or maybe your stock and bond allocation has gotten out of whack over the past year – regardless of your situation, take this time to make sure your investments match your financial goals.



LEGISLATIVE

CW2 DAVE GARCIA, USA, RETIRED

Greeting to all, hope everyone had a safe holiday...Thank you for your support and selecting me another year as your legislative coordinator...Let's work hard together in 2022 to support our legislative concerns...I will continue to keep the chapter updated on important legislation...Pls continue to contact your elective official for there support when needed...God Bless you all...Dave Garcia

MOAA engages with Congress on all manner of issues related to the uniformed services community. These efforts can include collaboration with other like-minded organizations and with The Military Coalition. We also rely heavily on our members who make their voices heard by contacting lawmakers via [MOAA's Legislative Action Center](#), by participating in our annual signature advocacy event, and through local efforts at the [chapter and council level](#).

No list could encompass everything MOAA's achieved since 1929, but below, you'll find some of the highlights. Click the links for details on each of the items (or scroll below the boxes to see the full list), and reach out to MOAA's legislative team at legis@moaa.org to discuss your concerns on these or other topics. Note: Items with an asterisk (*) are recurringly under attack or under resourced.

Ending the 'Widows Tax'

Ensuring a Credible Game Plan for Health Care Oversight (2020)

Securing Comprehensive Privatized Housing Reform

Lessening the Impact of TRICARE Fee Hikes (2016)

Protecting TRICARE For Life

Restoring and Maintaining Military Pay Raise Comparability

Providing Wounded Warrior Protections and Caregiver Enhancements

Defeating 'COLA Minus 1 Percent' (2013)

Securing Major GI Bill Upgrades, Including Transferability

Boosting Compensation Significantly for Retirees With 50% VA Disability

Improving Guard and Reserve TRICARE Coverage (and Securing a Premium Cut)

Ensuring Guard and Reserve Retirement Age Credit for Active Duty Service (2008)

**There will be Dancing as we celebrate
Valentines Day at our Luncheon**

Meet 2021/ 2022 El Paso County's Veteran of the Year The UTEP Hometown Hero Award



EL PASO, Texas -- As El Paso County Judge Ricardo Samaniego handed over a beautiful glass plaque, the **new Veteran of the Year award winner was chosen. Retired U.S. Army Chief Warrant Officer David Garcia**, who spent 20 years of his life dedicated to providing safety and freedom for all Americans, was given the **new title of 2021-2022 Veteran of the Year**. He is the **third to receive the reward** since its creation by Samaniego in 2019. The award is given to veterans who have a **good military career and background**, as well as in **recognition for what they do for their community today**. The **Veterans Advisory Board**, whose members are appointed by the county judge, received **19 candidates for this year - but two stood out from the rest, and it was Garcia who came out on top**.

In 1975, he enlisted in the Army. He wasn't always a Chief Warrant Officer of course, but from the beginning of his career to the end - he won many awards and was stationed all over the world. **In 1995, he retired from the Army, but was still very dedicated to working with his military "brothers and sisters" as he calls them**. Now, he works with associations such as the Disabled American Veterans Organization Northeast Chapter 187, where he is a Benefits Protection Team Leader, Chapter Judge Advocate, Chapter Sr. Service Officer and Sr. Combat Related Special Compensation Ambassador to include the Military Officers of America (MOAA) as The chapter Legislative Coordinator.... For Samaniego, Garcia was a no brainer pick. **"Officer Garcia, you are exemplary**. The number of hours [you] put into it. The vision that [you have]," Samaniego said to him. **Garcia emphasized that this award is not only for him, but for the entire veteran's community. "My outlook on receiving this award, first, is it's not just about me. I want to present this award for all the veteran sisters and brothers in the community and in the county - this award is also for you," he said**. As Veteran of the Year, **Garcia will be closely involved in any veteran-related project that the county judge works on**. He will also be participating in numerous events in the community, including being honored at the next **UTEP home football game to receive The UTEP Hometown Hero Award presented by Allstate Oscar Arrieta Agency on November 20, 2021...** He continues to work closely with his military brothers and sisters and is happy to have won the award. "I'm happy for all my brothers and sisters - the veterans that sacrificed for this great nation. But I am happy, my wife is happy, my friends are happy. They say it's time. I've been doing this for 20-some years, so you know I'm glad that they recognize the work that we put together is being accomplished," he explained.

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THE BORDER BULLETIN

is the print newsletter of the
El Paso Chapter, Military Officers Association of America
(MOAA)

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