

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 57th Year



The “public sector” employee who made the above sign received a furlough notice. Contact your representatives in Congress and the President to fix this mess immediately!

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APRIL
2013

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PRESIDENT'S MESSAGE



I can't believe it is already April! Time is just flying by. But your Board has been busy planning activities guaranteed to increase your knowledge and to provide camaraderie. I hope you will join us and bring a friend to our upcoming events.

In April, we will go to the airport for a great lunch prepared by Carlos and Mickey's and a briefing on airport operations by Monica Lombrana. This will be a unique opportunity to learn how our airport operates. Parking will be validated. In June, the newly appointed Director of the El Paso VA, John Mendoza, will be our speaker at the Great American Steakhouse in the Northeast. I want to thank all who joined us on 16 March at our annual Day at the Races at Sunland Park. We dined on a buffet prepared especially for us, had an opportunity to bet on the ponies, and we went to the Winner's Circle to take a picture with the winning horse at the end of the race named in our honor. A great time was had by all; see you again at the 2014 event.

The political volleys that affect our benefits continue. By the time you read this, we will have an inkling of how sequestration will affect our military and our benefits. I urge you to promptly respond to MOAA's electronic Call for Action or to call, visit or write your legislators to voice your opinions about the ongoing attacks on our hard earned benefits. I suggest you ask others with a vested interest in protecting that which was promised to them to also contact their legislators.

Our Chapter continues to seek new members. Many people believe that if they belong to MOAA National, they belong to their local chapter. This is not true. One must join the local chapter. The rates are very reasonable and entitle you to our award winning Border Bulletin and full access to our website (which has garnered national recognition). We recommend new members take advantage of MOAA's new basic membership which allows them

to join both MOAA National and our local chapter for a mere \$20.

A big thank you to those of you who do support our lunch meetings. Because of your attendance and raffle ticket purchases, we will be donating \$5,000 to the 1st Armor Division (1AD) Scholarship Fund. We urge you to contribute to both the MOAA and the 1AD Scholarship as I believe few things are as important as higher education for the youths of El Paso.

We will, once again, be purchasing the branch specific epaulets for our UTEP ROTC graduates. The Army eliminated the Class A, Greens and the new service uniform is the Dress Blues. Thus, all newly Commissioned Officers need a set of Dress Blue epaulets with their branch colors. The cost is \$35 per set. At both the Day at the Races on March 16th and our Lunch meeting on April 13th, there will be a donation basket available for you to donate to this very worthy cause. If you would like to donate and will not attend these events, please send your check payable to the "El Paso Chapter" marking the memo line "UTEP Epaulets", and mail it to the Secretary, P.O. Box 6144, Fort Bliss, TX 79906-0144.

Thank you for your support. It is our hope that we will have a growing and engaged membership and be able to remain the Five Star Chapter that we have been for decades. Your Board wants to hear your suggestions for improving our chapter. I am honored to serve as your president.

Lennie Enzel
COL, USA, Retired
President

April Lunch Menu

Choose one item from the menu below:

Item 1 Tampiqueña Platter: Your choice of tenderloin steak or a chicken breast topped with sautéed onions and green chiles, served with guacamole, red cheese enchilada, rice and beans

Item 2 Fajitas: Best in Town! A sizzling skillet filled with steak or grilled chicken served with bell peppers, onions, guacamole, pico de gallo, charro beans and piping hot flour tortillas

Item 3 Combination Platter: Two beef or chicken enchiladas and one beef or chicken taco, served with rice and refried beans

MEMBERSHIP MEETING PROGRAM

Saturday, April 13th
El Paso International Airport

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, 10 April

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

Monica Lombraña

Director of Aviation - El Paso Airport

Monica Lombraña is the Director of Aviation for the El Paso International Airport and has been in this position since March 2009.

Ms. Lombraña has been employed with the City of El Paso since 1994 and has worked in various City Departments. She promoted to the Airport in 2002 as the Airport Program Manager, and later promoted to the Assistant Director of Aviation Development, where she oversaw the department's grants and capital improvement programs.

Ms. Lombraña holds a Bachelor of Science degree in Management from Park University and a Masters degree in Business Administration from Webster University. She is also an Accredited Airport Executive and



Monica Lombraña
Guest Speaker - 13 April, 2013

Member of the American Association of Airport Executives, a member of the El Paso Metropolitan Planning Organization-Transportation Project Advisory Committee, member of the El Paso Greater Chamber of Commerce Advisory Board and vice-chair of the Texas Commercial Airports Association.



Mr. Jackson Polk, February 2013 Guest Speaker, receives plaque of appreciation from COL (R) Lennie Enzel, Chapter President.



El Paso



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2013 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

April 6, 2013	Massing of the colors
April 13, 2013	April Member Meeting and Luncheon
June 8, 2013	June Membership Meeting & Luncheon
June 30 – July 6, 2013	Texas Council of Chapters Cruise to Alaska
August 10, 2013	August Member Meeting and Luncheon
September 27, 2013	2013 Retiree Appreciation Day Reception & October Membership Meeting
September 28, 2013	2013 Retiree Appreciation Day
October 20, 2013	Army 10-Miler
November 14-17, 2013	MOAA Annual Meeting
December 14, 2013	December Membership Meeting & Brunch

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Closed Sundays and Federal Holidays		

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Closed Sundays and Federal Holidays		

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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		
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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.

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.

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Chaplain's Corner

Peter A. Baktis
Chaplain

Farewell

"Elections should be held on April 16th- the day after we pay our income taxes. That is one of the few things that might discourage politicians from being big spenders" Thomas

Sowell

This year we have had crises after crises. Will the government shut down? Who is going to be furloughed? What will have a continuous resolution? It reminds me of the spring winds in El Paso, they come and they go, but they leave a mess behind. Crisis is not a good place to live. When we live from crisis to crisis we often feel out of control. We allow ourselves to be controlled by events, situations, and emotions in which we have nothing to say. This may lead to anxiety and cause not only an emotional rollercoaster but can have adverse effects on our health and how we relate to each other.

It is during times like these that I remember the words of the psalmist: "Be still, and know that I am God." (PS 40:10)

This helps me to understand that I am rooted in something that is unchanging, solid, and cannot be moved by the winds of the world. It is knowledge that I am not alone in whatever storm or struggle may come my way. To be still and to trust in the Creator of all that we know and what we do not know. These centering words of the psalmist prevent the emotional roller coaster that those who want us to live from crisis to crisis perpetuate. Say, "NO!" and challenge them to change. This is the mission of MOAA, to prevent the crisis and to hold those responsible to accountability.

On a sad note, I say farewell to all my beloved friends and members of MOAA. I will report to my new duty assignment at INSCOM at Ft. Belvoir. I will miss you all. Jeanne and I will miss El Paso and the many friends that we will keep in touch with and pray for. Team Bliss, El Paso has left its mark on our hearts and who know what the future will bring but I know it is time to "Be still, and know that I am God."

Tricare Region West Update 03

TRICARE West Region beneficiaries should keep their eyes on their mailboxes. UnitedHealthcare Military & Veterans, the incoming West Region health care support contractor, is sending out welcome packages in late February and early March. The welcome packets include contact information for UnitedHealthcare, where to file claims, and information on continuing automatic payments, new case managers, referrals and authorizations. TRICARE beneficiaries should read their packets carefully to see if they have to take any actions to prepare for the April 1, 2013 transition to UnitedHealthcare. One important date highlighted in the package is March 11, 2013 when beneficiaries must switch their automatic payment authorizations to UnitedHealthcare to maintain uninterrupted coverage.

Also highlighted are new features and benefit enhancements to improve beneficiaries' access to quality providers and decrease wait times. Enhancements include Convenience Care Clinics, the UnitedHealth Premium Designation Program of providers and expanded telemedicine opportunities. The packets contain information about how beneficiaries can request

that their current providers remain part of the TRICARE network after the transition to UnitedHealthcare takes place. Beneficiaries can ask their providers if they are members of the UnitedHealthcare network, and if not, encourage them to sign up. West Region beneficiaries can access additional information about the transition by visiting the UnitedHealthcare website at <http://www.uhcmilitarywest.com> or reach UnitedHealthcare customer service at 1-877-988-9378. They may also visit the TRICARE website at www.tricare.mil/westtransition (or the UnitedHealthCare website at <http://www.uhcmilitarywest.com>).

The TRICARE West Region services beneficiaries in Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal area), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner, including El Paso), Utah, Washington and Wyoming. [Source: TRICARE News Release at <http://www.tricare.mil/Welcome/MediaCenter/News.aspx>. 21 Feb 2013 ++]

Input for June 2013 BULLETIN by 3 May 2013

Our Weekend With Celebrities - Part 2

By Colonel (R) Robert W. Pitt, USAF

"Gordon," I continued, "I've seen all your movies: The Desert Song with Katharine Grayson; The West Point Story, with James Cagney, Virginia Mayo and Doris Day; On Moonlight Bay and By the Light of the Silvery Moon, with Doris Day; Oklahoma and Carousel with Shirley Jones. But my favorite, by far, is Carousel."

"Mine, too," Gordon wistfully agreed.

Gordon seemed most interested in my nostalgic trip down memory lane. His young female companion, on the other hand, was quite annoyed. She kept tugging on his arm to regain his attention, but, alas, Gordon had traveled too far down the road of his glorious past to be recaptured by her charms.

About this time, the manager came to the table and asked if I had parked my car in front of the door. I told him that I had and he asked if I would move it as it was blocking traffic. I assured the manager that we would be leaving in a minute and the car would be gone. I then turned back to Gordon and told him that the few minutes with him had been a great honor and pleasure. Gordon politely echoed a similar sentiment. As I was leaving, I turned to Gordon and said, "Gordon, you know we should do this more often. Once every 30 years just won't hack it!" Gordon once again looked at me in puzzlement, but I truly believe he enjoyed our few minutes together. Sadly, Gordon died a few years after our night in San Antonio.

Our Wide World of Sports program was a huge success. Howard Cosell did his usual superb job of announcing, Don King did a great job of shaking hands and patting backs and Joe Louis served as an inspiration to all in attendance.

Another high spot of the show was Don King's ring girls – not girls in the ring – but girls serving drinks to the

host of big shots in the first few rows. A few days earlier, I introduced my wife, Julie, and an attractive blonde neighbor, Jane Swope, to Mr. King and he asked them to serve as his ring girls. Naturally, Julie and Jane were happy to oblige.

Jane was the wife of Dickie Swope who had been a talented captain in my flight at Holloman Air Force Base back in 1969 and 1970. We were flying F-4D aircraft in those days. Jane was a young girl of about 20 years of age at Holloman. She was the daughter of an Air Force lieutenant colonel and her younger brother played little league baseball with my youngest son, Michael. Dick and Jane were married while we were at Holloman and settled down in La Luz, New Mexico, outside of Alamogordo.

When Julie and I arrived at Randolph Air Force Base in 1976 and bought a house in San Antonio, we soon discovered that Dick and Jane lived across the street from us. Dick was now a Major and worked at the Air Force Military Personnel Center at Randolph Air Force Base. Dick went on to rise to the rank of lieutenant general and served as Inspector General of the U.S. Air Force.

Anyway, Don King took a liking to Julie and Jane and they performed well as his ring girls.

Well, the show was over and most of the celebrities and others involved had departed. However, Don King and his group remained for another day or two. During the few days he was with us, Mr. King had run up a bill of a thousand dollars or so which he now owed to the Air Force. I was responsible for collecting the money. I had called him a couple of times to arrange a time and place to collect the debt. However, Mr. King kept putting me off. I was beginning to be somewhat concerned.

Then, finally, Mr. King told me over

the phone that he was departing the following day and invited me to have breakfast with him at his motel at which time we could settle the bill. I naturally accepted the invitation with a slight feeling of relief. Mr. King then enthusiastically asked me to be sure to bring Julie and Jane along to the breakfast. I answered that I would.

The next morning, Julie, Jane and I arrived at the motel restaurant and went inside. Mr. King was waiting for us. He had reserved an extra large booth for the occasion. Mr. King personally seated all those attending making sure that Jane was seated next to him. Besides Mr. King, Julie, Jane and myself, the group included Mr. King's public relations director and his financial director.

Well, we had a very nice breakfast and extremely pleasant conversation. However, nothing was mentioned about paying the bill owed to the Air Force. Realizing that we were nearing the end of the meal, I uncomfortably asked Mr. King if he would mind settling the bill owed to the Air Force. He failed to respond and went off on a different topic of conversation. Finally, after I had asked a couple of times to no avail, my friend Jane interjected, "Oh, Don, we're having so much fun. I hate to talk about money."

Mr. King responded immediately and ordered his financial director, "Give him a check! Give him a check!"

And so, with the able assistance of my good friend, Jane Swope, I collected the balance owed to the U.S. Air Force. Julie, Jane and I exchanged cordial farewells with Don King and his entourage as we departed the restaurant – check in hand.

Julie and I had a terrific weekend – and one we shall never forget – Our Weekend With Celebrities.



April 2013 Membership Meeting & Luncheon
El Paso International Airport Conference Room
6701 Convair Rd., El Paso, TX 79925

Date: Saturday, 13 April 2013

Time: 11:00 – 14:00

Guest Speaker: Ms. Monica Lombraña, A.A.E.
Director of Aviation
El Paso International Airport



Menu: Chose one from the three below:

1. Tampiqueña Platter (Steak or Chicken)
2. Fajitas (Steak or Grilled Chicken)
3. Combination Platter (Enchiladas & Taco)

Water, Coffee, and Iced Tea; Cash Bar Available (catering by Carlos & Mickeys)

Dress: Casual

Parking: Free short-term parking (bring your parking ticket for validation)

Brunch 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, 10 April 2013 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, April 11, and pay at the door.

Lunch will be on Saturday 13 April 2013 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:

IRS Audit Update 02

What are the odds of being audited by the IRS? If you make less than \$200,000 a year, just over 1 in 100, according to their annual report. Those odds are up slightly over the past six years, where the average audit rate was 0.98 percent. That's because the IRS stepped up its game a few years ago to work on closing the tax gap, or "the amount of tax liability faced by taxpayers that is not paid on time." That amount was \$345 billion in 2001, rising to \$450 billion in 2006, the last year they computed it. With today's historic deficits, it's not surprising Uncle Sam is looking harder for missing cash. There's no guaranteed way to avoid an audit, because the government admits to randomly picking thousands of people every year. But there are ways to avoid red flags – things that make your return suspect and more likely to be chosen for an audit. You should always take the deductions you're entitled to. An audit doesn't mean you're guilty of anything – it just means the IRS might need a closer look. Good documentation is your best defense, so stay organized and don't throw anything out until you know you won't need it. The IRS typically has up to three years to audit a return, although they go back further in some cases. Some tips to avoid an audit are:

1. Be careful with pros - Many people don't need to hire a tax professional – there's free professional preparation for those making \$51,000 a year or less. But if you do decide to pay for help, choose wisely. Check references and credentials: If the IRS suspects a tax preparer is routinely fudging numbers, they can audit all their clients.

2. Put business before pleasure - You can and should deduct expenses related to a business, including for home office use if it applies. But expenses related to hobbies aren't deductible. The difference: A business makes money. From the IRS page called *Is Your Hobby a For-Profit Endeavor?*: "An activity is presumed for profit if it makes a profit in at least three of the last five tax years."

3. Incorporate - According to The Wall Street Journal, self-employeds are 10 times more likely to get audited if they file a Schedule C rather than a corporate return. The reason is partially explained by a line in this government study: "70 percent of the sole proprietor tax returns reporting losses had losses that were either fully or partially noncompliant." In other words, people operating a hobby rather than a business are more likely to file a Schedule C.

Taxes aren't the only factor in the decision to incorporate. Check out 'Should You Set Up Your Business?' at '<http://www.moneytalksnews.com/2011/06/10/incorporate/>' for more options, with pros and cons on each.

4. Avoid outsized deductions - Another red flag is taking charitable deductions that look big compared to your income. In general, the IRS says you can deduct up to half your adjusted gross income. But the rules get complicated, and the bigger the deduction, the higher the audit odds. That doesn't mean you shouldn't take all the deductions you're entitled to – it just means you should be prepared to back them up.

5. Take your time - Don't rush through your taxes – the more mistakes you make, the more your return sticks out. If you can't wait to file, don't miss simple stuff like signing your return and double-checking your Social Security number.

6. Make less - Prolific U.S. bank robber Willie Sutton was credited with saying he robbed banks "because that's where the money is." The IRS has a similar philosophy. Last year the odds of an audit went up sharply for higher earners. Audit odds for those making more than \$200,000 were about 4 percent, and for those making more than \$1 million, more than 12 percent. The more you make, the better prepared you should be.

7. Be careful with the earned income credit - The IRS doesn't focus only on the rich. Folks claiming the Earned Income Tax Credit – available to "low to moderate income working individuals and families" – can also invite scrutiny. More than 27 million people claimed the EITC last year, leading to \$62 billion in refunds. Because the credit is refundable – meaning the government will send you a check even if you paid no taxes – it's ripe for abuse. Definitely take it if you're eligible, but make sure you are. For more info check out the EITC page of IRS.gov at <http://www.irs.gov/Individuals/EITC-Home-Page--It%E2%80%99s-easier-than-ever-to-find-out-if-you-qualify-for-EITC>.

8. Report all income - Many people don't realize income from almost any source is taxable. You may not get caught on stuff like yard sale profits, but you might on gambling winnings. And for stuff that's been reported to the IRS by someone else – like investment and self-employment income – you almost certainly will. Don't assume because you didn't get a copy of an income-reporting form, one wasn't filed with the IRS. If your W-2, 1099, or other tax form hasn't shown up by now, call the company that's supposed to be sending it. Still no luck? Call the IRS at (800) 829-1040.

9. E-file - It's true that the IRS uses computers to analyze returns for potential audits. But it's not true that e-filing increases your risk. In fact, the IRS says the opposite: When you e-file, "Your chance of getting an error notice from the IRS is significantly reduced." It's easier, cheaper, safer, and gets faster refunds – there's no good reason not to file electronically.

10. Be careful with state returns - Federal and state governments communicate, so if you get audited by one, expect to hear from the other. That's a good reason to take just as much care in preparing a state return as the federal one.

What if You get picked anyway? Keep calm and carry on. An audit isn't the end of the world. The IRS has a video series (<http://www.irsvideos.gov/audit>) explaining the whole audit process in detail. Usually it's a polite notice or phone call asking for some details about a few numbers on your return. It rarely requires an in-person interview or an agent showing up at your door. If you do get selected for an audit, don't forget about Form 911: the form to request help from the Taxpayer Advocate Service. The number might be the IRS's idea of a joke, but the service isn't. The taxpayer advocate service is an independent department of the IRS that helps people who can't afford professional representation. [Source: MoneyTalksNews | Brandon Ballenger | 20 Feb 2013 ++]



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Saving Money

Getting it right the first time can save you thousands of dollars and months of frustration. If you're trying to sell your home right now, you face two big problems: Prices are at rock-bottom, and when you do find buyers, they can't find financing. As the National Association of Home Builders explains, more than three-quarters of homes sold between October and December "were affordable to families earning the national median income of \$64,200" – the lowest since the NAHB started keeping track two decades ago. But "overly restrictive lending conditions" are frustrating both buyers and sellers. Following are five mistakes (dumb moves) that could cost sellers cash, time, and even the sale:

1. Using the wrong agent. If you're going to pay 6 or 7 percent to real estate agents, get your money's worth. Ask friends and family for referrals, visit open houses and start building a list of possibilities. When you've narrowed down your list, make a list of questions to ask your candidates – things like, "How many homes have you sold in my neighborhood? How close to the asking price did they sell for? How long did it take? How exactly do you market homes in my price range?" Their answers will help narrow it down. The ideal candidate has a lot of local experience and knows what homes nearby go for, so they price correctly and get what you ask in a relatively short time. When you have your top three, invite them over for a walkthrough. Get their assessment of your home's value and get them to spell out their specific marketing plan: the number of ads, how many open houses they'll hold, and anything else they plan to do. Get it in writing – this is what you'll use later to hold their feet to the fire. For a much more detailed look at finding a reliable agent – and whether you even want one – check out 10 Questions to Ask Before You Hire a Real Estate Agent at <http://www.moneytalksnews.com/2010/08/02/10-questions-to-ask-before-you-hire-a-real-estate-agent/>

2. Failing to stage. Making your home look like it belongs in a parade of homes will make it sell faster. It's a technique known as staging. According to the International Association of Home Staging Professionals, 94 percent of professionally staged homes sell within a month. You can hire a pro, but even without one there's a lot you can do yourself. The goal is to make it look like a beautiful home, but not your home – more like a nice hotel. Functional, classy, but not cluttered. So pack up your personal stuff like you're moving – that's the idea, right? "Personal" is anything that says mine, not yours: family photos, knick knacks, stuff that suits your quirky tastes. If it's not essential and doesn't make things look nicer, put it in storage. (Don't stuff the closet, because buyers will probably want to peek in there.) Then clean and touch up everything: carpets, tile, furniture, beds, fixtures. Fix any minor defects like cracks and leaks, and if you're going to paint, go for off-white. Do your best to maintain that appearance for every potential buyer that comes knocking. If you have an agent, ask them what they think about the look. If not, ask people who are almost never there – fresh eyes are a big help. For more ideas and to see what a professionally staged home looks like, check out Home Staging and 7 More Ideas That Will Sell Your Home for More at <http://www.moneytalksnews.com/2011/07/22/the-value-of-staging-and-7-cheap-tips-to-sell-your-home-faster/>.

DFAS Announces

Retiree and Annuitant Paydays for 2013

The below chart is a list of all 2013 Retiree and Annuitant paydays:

Retiree and Annuitant Paydates for 2013

Month of :	Direct Deposit Date:
January 2013	Friday, February 1, 2013
February 2013	Friday, March 1, 2013
March 2013	Monday, April 1, 2013
April 2013	Wednesday, May 1, 2013
May 2013	Monday, May 31, 2013
June 2013	Monday, July 1, 2013
July 2013	Thursday, August 1, 2013
August 2013	Friday, August 30, 2013
September 2013	Tuesday, October 1, 2013
October 2013	Friday, November 1, 2013
November 2013	Friday, November 29, 2013
December 2013	Tuesday, December 31, 2013

Contin'd on page 14





El Paso

FEBRUARY LU





Contin'd from page 11

3. Overpricing. Don't pay attention to national housing prices or historical trends – the current local market is what matters, because prices can vary widely by area. You can use sites like <http://www.zillow.com/> and <http://www.trulia.com/> as a starting point, but you also need to scout out the competition. Act like a buyer and visit everything comparable currently for sale in your neighborhood. If your agent is good, they'll be familiar with the data on what homes are going for nearby. Overpricing to give yourself room to negotiate, or because you haven't accepted the loss in value that may be affecting your area, can backfire. Some people just won't consider a home unless it's realistically priced. They might think it's out of their league, or that you're unreasonable and impossible to work with. If nobody bites, you'll have to lower the price, and each time buyers see that happen, they're going to believe you're more desperate and they have more bargaining power.

4. Locking yourself in with an unprepared buyer. Don't accept any offer unless you know the buyer has been pre-approved for financing. Buyers' financing struggles become your problem if your house is off the market and you're stuck in contract limbo for weeks.

5. Being around too much. Standing around while potential buyers are looking through your home is a bad idea. You want them to imagine it as theirs – tough to do if you're hovering. If it's at all possible, leave home before they arrive.

[Source: MoneyTalksNews Brandon Ballenger article 28 Mar 2012 ++]

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LTC Martha Caldwell
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Contin'd from page 17

TRICARE For Life Handbook <www.tricare.mil/~media/Files/TRICARE/Publications/Handbooks/TFL_HBK.ashx>

TRICARE For Life Flyer <www.tricare.mil/~media/Files/TRICARE/Publications/BrochuresFlyers/TRICARE_For_Life_Flyer.ashx>

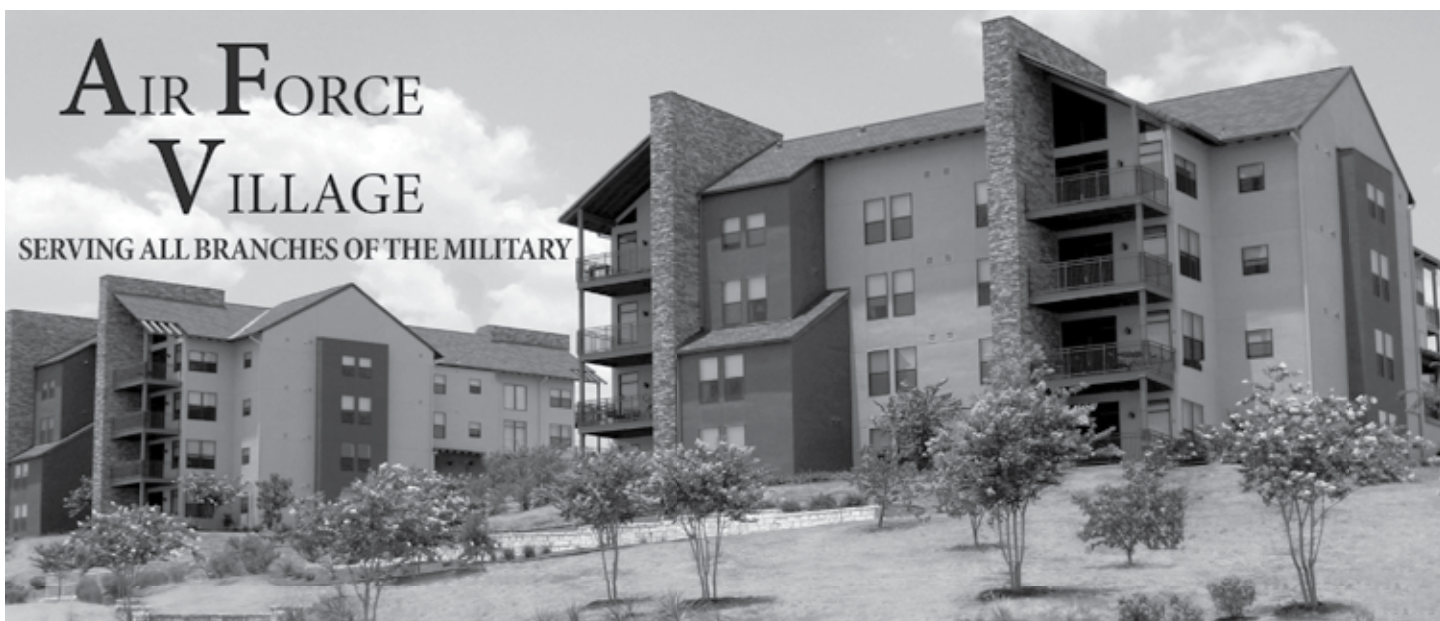
TRICARE and Medicare Turning 65 Fact Sheet <http://www.tricare4u.com/apps-portal/tricareapps-app/static/pdf/TRICARE_and_Medicare_Turning_65_Fact_Sheet_2011_508.pdf>

TRICARE Pharmacy Program <<http://www.express-scripts.com/TRICARE/>>

Common Health Topics <<https://www.tricare4u.com/apps-portal/tricareapps-app/static/beneficiaries/healthyliving/commonhealthtopics.htm>>

General Telephone Numbers <<https://www.tricare4u.com/apps-portal/tricareapps-app/static/contactus/general/index.htm>>

----- SOURCE: Various TRICARE web pages.



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El Paso



MOAA

Military Officers Association of America



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Personal Affairs

Jose Luis Hernandez
Personal Affairs Chairman



TRICARE for life information (For Retirees Close to 65 Years and Older)

TRICARE For Life (TFL)
offers secondary coverage to
Medicare for all beneficiaries

To contact WPS:

Send all written correspondence to:

WPS/TRICARE For Life
P.O. Box 7889
Madison, WI 53707-7889

Send all claims to:
WPS/TRICARE For Life
P.O. Box 7890
Madison, WI 53707-7890

E-Mail: <https://www.tricare4u.com/apps-portal/tricareapps-app/static/contactus/contactusform/index.htm>

Telephone:

TRICARE For Life:
1-866-773-0404

HOURS: Monday - Friday, 7:00 am - 10:00 pm
Central Standard Time

TRICARE For Life TDD:
1-866-773-0405

HOURS: Monday - Friday, 7:00 am - 10:00 pm
Central Standard Time

IS TRICARE FOR LIFE RIGHT FOR YOU? - If you have both Medicare Part A and Part B, then TRICARE For Life is the plan for you. Coverage is available worldwide and you can see any provider you want. However, you will have greater out of pocket expenses if you get care from Veteran's Administration providers or providers who opt-out of Medicare, because they are not permitted to bill Medicare.

CAN I SUSPEND MY FEHB COVERAGE TO USE TFL? - Yes. Call the Office of Personnel Management's Retirement Information line at 1-888-767-6738 to get a suspension form.

>>Learn More about TRICARE and Medicare Eligibility Requirements at <http://www.tricare.mil/Welcome/Eligibility/MedicareEligible.aspx>

LINKS TO OTHER TFL RELATED INFORMATION:

=====

TRICARE4U Web Site <<https://www.tricare4u.com/apps-portal/tricareapps-app/static/register.htm>>

who have both Medicare Parts A and B.

ELIGIBLE BENEFICIARIES - All TRICARE beneficiaries who have both Medicare Parts A and B.

AVAILABILITY - TRICARE For Life is available worldwide. Medicare provides coverage in the U.S. and U.S. Territories. In all other overseas locations, TRICARE is the primary payer.

GETTING CARE - You may visit any authorized provider. Your provider will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to the TRICARE For Life claims processor. TRICARE For Life then pays the provider directly for TRICARE-covered services.

- o For services covered by both Medicare and TRICARE, Medicare pays first and TRICARE For Life pays your remaining coinsurance for TRICARE-covered services.

- o For services covered by TRICARE but not by Medicare, TRICARE For Life pays first and Medicare pays nothing. You must pay the TRICARE fiscal year deductible and cost shares.

- o For services covered by Medicare but not by TRICARE, Medicare pays first and TRICARE For Life pays nothing. You must pay the Medicare deductible and coinsurance.

- o For services not covered by Medicare or TRICARE, Medicare and TRICARE pay nothing and you must pay the entire bill.

- o For Overseas beneficiaries and providers go to www.tricare-overseas.com

OUT-OF-POCKET COSTS:

- o You do not pay any enrollment fees, but you must pay Medicare Part B monthly premiums. Your Part B premium is based on your income. For more information about Part B premiums visit www.medicare.gov or call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).

- o As described above, you'll pay nothing out of pocket for services covered by both Medicare and TRICARE.

TRICARE FOR LIFE CONTRACTOR - In the U.S. and U.S. Territories, Wisconsin Physicians Service (WPS) is the TRICARE For Life contractor. WPS-TRICARE For Life will provide customer service and claims processing services. The WPS website is at <https://www.tricare4u.com/apps-portal/tricareapps-app/static/>.

Contin'd on page 14



El Paso

EL PASO CHAPTER AWARDS

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CY 2000 and 2001

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2008, 2011; Best Legislative Coverage 2008, 2009 & 2011
(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 & 2011

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171K May Soon Lose TRICARE Prime

Defense officials are expected to announce that military retirees and their dependents that live more than 40 miles from a military treatment facility or BRAC (base closure) site will lose access to TRICARE Prime as early as next April. This move could force as many as 171,000 retirees to shift to TRICARE Standard, which would mean an increase in out-of-pocket costs--especially those with special needs dependents or other chronic health issues. The first round of Prime service changes is "tentatively" planned to go into effect in the West region on April 1. The North and South regions will see the plan implemented by October 1, 2013.

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El Paso MOAA Membership



Membership is open to Active Duty, Retired, Former Officers, Reserves, National Guard, and Warrant Officers of the seven uniformed services: Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service and National Oceanic and Atmospheric Administration. Spouses, Widows and Widowers may also join.



One Powerful Voice

Changes to MOAA membership levels lead to a stronger, more influential MOAA positioned for ongoing success in defending the interests of the entire military community.

Three New Membership Levels

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.

As a BASIC Member, you get *Military Officer* magazine via our mobile app. You'll also have the opportunity to attend our career fairs, networking events, and classes and to take advantage of valuable discounts on products and services

MOAA PREMIUM MEMBERSHIP Get full access to everything MOAA has to offer with our PREMIUM Membership, including our full spectrum of our career resources (one-on-one career counseling, résumé reviews, and interviewing advice and critiques), countless discounts on products and travel, and access to all MOAA exclusive publications and news updates.

Plus, as a PREMIUM Member, you'll be able to tap into MOAA's staff of experts for financial and investment advice, college scholarships for dependents, and much more. That's on top of all the benefits you receive at the BASIC Membership level

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.

As a LIFE Member, you'll receive exclusive privileges and benefits, like bonus travel rewards and a waiver of initiation fees at the prestigious Army and Navy Club of Washington, D.C. Become a MOAA LIFE Member today.

Become a MOAA National **and** El Paso Chapter member for only \$20

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

*Ed Stone*

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Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman

Snuffy Smith Looking for Sanity



Snuffy Smith's snippets: Sequestration has gone into effect. "Snuffy doesn't know whether to wind his watch (for those of you who remember GI wind-up (spring driven) Hamilton Field Watches and an "old soldier's" phrase about being confused and unable to find a way out of a mess) or 'load' his 'depends,'" taking editorial license with the original quip so as to not upset the more gentile among us. So, who's sane, who's dysfunctional, who's leading, can we govern ourselves as a Nation? Beats me...I, simply, don't know. Looking for sanity in all the wrong places?

Nationally in the face of the current politically uncertainty, Snuffy is selecting as issues to follow: SBP/DIC (HR32, a Senate Bill will be filed) and Concurrent Receipt Offset (S234, HR303&333) Repeal; and, Post 911 Guard/ Reserve Retirement Fix (S240&HR690). "Mother MOAA" will be coming up with its Storming the Hill Issues and making the rounds through the Halls of Power on April 17th; and, TCC will be asking you to write, call, and Tweet your Congressional representatives that very same afternoon. Back MOAA and swamp Washington with your concerns regarding military personnel issues through every means to contact them...here's the link to the web page with names, phone numbers, and addresses: <http://www.texas-moaa.org/content.asp?pl=22&sl=3&contentid=38> and Texas Members in the 113th Congress, 02-28-2013 .

Twitter, emails, and the web, are the fastest and surest methods of keeping abreast of and reacting to changing legislative conditions. With Twitter, one's wordiness is controlled with an ability to enter only 140 characters... the upside is that you can link sources and Capwiz to your posts.

Will break this piece down into a few snips, National and State:

Tweets, a selection out of 190, Snuffy's National Issues

• Edwin Stone"@oldsoldier1942 2/11/2013

@USArmy Fact v Fiction Will military pay and benefits "break the bank?" http://www.moaa.org/main_secondary.aspx?id=10605 Snuffy Smith gives 110% gets cut to 70% Civ=?

• Edwin Stone"@oldsoldier1942 2/8/2013

Sens @JohnCornyn @tedcruz Please Cosponsor Retired Pay Restoration Act Bill # S.234 <http://capwiz.com/moaa/issues/bills/?bill=62389806> ... #Texas #Military #DisabledVets

• Edwin Stone"@oldsoldier1942

@BetoORourke #SOT #DisabledVets Pls cosponsor both HR303 & HR333 <http://capwiz.com/moaa/issues/bills/#Texas #Military @FortBlissTX @dburge1962 @EIPasolnc>

• Edwin Stone"@oldsoldier1942 1/28/2013

@BetoORourke #EIPaso our gratitude for co-sponsoring HR32 <http://capwiz.com/moaa/issues/bills/> & #SOT Surviving #Military Spouses @FortBliss @dburge1962

• Edwin Stone"@oldsoldier1942 1/27/2013

The shame of #Congress #Senate #House, failure to repeal SBP-DIC Offset #Military #SurvivingSpouses support HR 32 <http://capwiz.com/moaa/issues/bills/>

Texas Council of Chapters (TCC) State Legislative Issues (2013 83d Regular Session) , 02-14-2013 <http://www.capitol.state.tx.us/Home.aspx>

Major James Cunningham, USAR, (Ret), State Legislative Vice President, TCC, established a list of military personnel issues in the form of pending bills and put together a legislative drop packet left behind in each of the 150 House and 31 Senate members offices by the 15 or so TCC members that made visits in Austin on February 14th. Here's the legislative packet dated February 14, 2013: TCC's 2013 Texas Legislative Priorities and 2013 Legislative Goals (Leave Behind Packet) - Texas Council of Chapters .

Major Cunningham Set us up with three areas of advocacy:

1. Veterans with less than a 100% disability rating, the amount sheltered from property taxes will be updated.

2. Service Disabled Veteran Owned Businesses being considered economically disadvantaged receiving breaks similar to that of minority business owners.

3. Extending the 100% Property Tax Exemption of surviving spouses of 100% Disabled Veterans to many not now qualified by reason of law.

A separate page with excerpts from Major Cunningham's State Legislative Report (83d 2013) follows in this issue.

State Legislative Report (Texas 83d Session, 2013)

Major James Cunningham, Executive Vice President – State Legislative Affairs

Texas Council of Chapters – Military Officers Association of America

Questions? Please contact me on redlegs48@gmail.com

These excerpts are taken from Major Cunningham's report with the order reorganized to reflect the order in 2013 Legislative Goals (Leave Behind Packet) - Texas Council of Chapters:

1. Up Date Advalorem Tax Relief for those Disabled Veterans rated less than 100%: (An attempt, one in which

the method may change) to update the ad valorem tax exemptions for partially disabled veterans. Senator Van de Putte along with co-authors Corona and Rodriguez have filed SB465 and SJR30 to change the law in the following ways:

- Exemptions would be changed in the following ways:
 1. \$10,000 (\$5,000) for disabilities of 10 to 30%
 2. \$15,000 (\$7,500) for disabilities of 30 to 50%
 3. \$20,000 (\$10,000) for disabilities of 50 to 70%
 4. \$25,000 (\$12,000) for disabilities of 70% or more.
- A disabled veteran, of any percentage, would be entitled to an exemption of \$24,000 if,
 1. They are 65 or older with a percentage of 10% or more;
 2. Is totally blind in one or both eyes;
 3. Has lost the use of one or more limbs
- If an individual dies while on active duty with the United States Military, then:
 1. The surviving spouse would be entitled to an exemption of \$10,000 of the assessed value of the homestead property and;
 2. Each of the surviving children who is younger than 18 years of age and unmarried is entitled to exemption of the assessed value of the property that the child owns and designates. The amount of exemption is determined by dividing \$10,000 by the number of eligible children.
 2. Extend Minority Owned Business relief to Disabled Veterans: Only one bill related to our three priorities was heard (as of 03-01-2013), that being Representative Farias' bill HB194, which would give Service Disabled Veteran Owned Businesses a minority status for the purpose of bidding for state contracts.
 3. Extend Ad Valorem Tax Exemption to a Greater Number of Surviving Spouses of 100% Disabled Veterans: There has been a bit of confusion regarding the bills filed for allowing ad valorem tax exemption for surviving spouses of 100% disabled or unable to work veterans. HJR21 and HB214 have been filed by Representative Pickett. These bills would have the affect of removing the date of January 1, 2009 as the beginning date of eligibility for exemption for surviving spouses and would open it up to any surviving spouse of a 100% disabled veteran regardless of when they died. It would therefore pick up any spouse who veteran died prior to that date. If approved by the electorate, the law would go into effect on January 1, 2014. It would not be retroactive in any way for past taxes.

A similar set of bills has also been filed by Representative Issac, but they have a key difference. HB229 and HJR50 have been filed to provide for 100% ad valorem tax exemption for the homestead property of the surviving spouse of a military member who died while on active duty. Two requirements are that the surviving spouse cannot have remarried and the homestead must have been that of the service member at the time of their death on active duty. Snuffy Stone's comments:

Major Cunningham is optimistic that some form of all of these issues will come into being: Don't forget the requirement to amend the Texas Constitution and then pass the enabling language – Constitution first, followed by

enabling language to permit the fiscal changes...two votes.

Keep your eyes on TCC's email and on-line requests for each of us to contact our legislators asking for their support.

While the outcome may currently be murky, unsure about how these laws may evolve, The State of Texas is seeking a way forward and will solve some of our issues. While all is in a state of flux, Texans still know how to "Make Sausage," an old term for making laws; and, can claw their way to an ending point to the betterment of their constituency...and then, come back the next session to refine what is already law...it's the way we do it!

Medicare Reimbursement Rates 2014 Update 01

What will it take to put a "fix" into the "Doc Fix" for real Medicare payment reform?" For doctors, seniors and TRICARE beneficiaries, the nail-biter has become a familiar. Lawmakers invariably defer the cuts in Medicare payments to providers, commonly referred to as the "doc fix" which was originally a payment reimbursement formula developed back in 1997. Everyone agrees this formula is broken and beyond repair. But these "kick the can" deferrals are always temporary due to the difficulty of finding offsetting funds, or cuts, to pay for a permanent fix. (This payment issue is important to TRICARE beneficiaries because TRICARE's reimbursement rate to its providers is tied to the Medicare payment rate). In 2010 alone, Congress delayed the cuts with temporary patches five times -with the longest patch lasting one year. Now to this year. The Congressional Budget Office (CBO) on 5 FEB lowered its estimated 10-year cost of freezing Medicare physician pay by a whopping \$100 billion-plus. This is a move viewed by many as a potential "game changer." In that this may help to create an opening for Congress to pass a permanent Medicare "doc fix" perhaps this year. CBO's latest estimate is \$138 billion, which is down considerably from its August 2012 estimate of \$245 billion to replace the current doc fix formula. CBO's latest estimate is \$138 billion, which is down considerably from its August 2012 estimate of \$245 billion to replace the current doc fix formula.

The current physician payment patch doesn't expire until Dec. 31 of this year, but lawmakers have said they want to tackle the issue as part of a broader budget discussion. The new CBO estimate makes that task a little more manageable, though still difficult, according some lawmakers during this week's hearing on the subject. Although it is vexing as to how best to move into a new payment model, there is broad consensus that any new model must reward quality and value, reward efficiency, and reward collaboration for a beneficiary centered approach to care. The Military Officers Association of America (MOAA) has long advocated for a permanent fix to this flawed formula. A repeal of the current formula would provide a stable payment system to providers - and most importantly, will protect access to care for seniors and TRICARE beneficiaries, now and into the future. Hopefully, Congress and the administration can take advantage of the fact that the cost of repealing the doc fix is lower than it has been in many years and will replace this formula with a new system that encourages quality of care while reducing costs. [Source: MOAA News Exchange | Kathryn M. Beasley | 20 Feb 2013 ++]

Military Trivia 69: WWII Aleutians

Rear Admiral Robert A. Theobald was Commander, North Pacific Force, at the start of the Aleutian campaign. What was his nickname?

Skinny | Fuzzy | Slim | Baldy

1

Which author, known for "The Thin Man" and "The Maltese Falcon", served in the Aleutians?

Sam Spade | Dashiell Hammett
Humphrey Bogart | Nick Charles

2

The opening attack on June 3rd, 1942, coincided with the Midway attack and was seen by many as a feint to draw away U.S. forces from that strategic target. Which port, now known as home to a fishing fleet, was the target of the first Japanese attack on the continental U.S.?

Attu | Juneau
Dutch Harbor | Kodiak

3

The Japanese made amphibious assaults on two Aleutian islands, and established their main naval base on one of these - Kiska. What was the other island, at the far end of the Aleutians, that was also occupied by the Japanese?

Agattu | Rat Island
Komandorski | Attu

4

A naval battle took place west of Attu in March 1943. Which battle was this, named for the nearest islands that were owned by the Soviet Union?

North China Sea
Murmansk
Kommandorski Islands
Sakhalin Islands

5

One Allied country pledged early in the war that their conscripts would not serve overseas. Which country's draftees, however, did serve in the Aleutians?

United States | Canada
Mexico | Soviet Union

6

In May 1943, U.S. forces landed on Attu. Near the aptly-named Massacre Bay, the Japanese launched a large attack of a particular type, for which the Japanese were infamous. What type of attack was this?

Kaiten | Kamikaze
Banzai | Samurai

7

A Japanese aircraft crashed on Akutan Island and was later recovered and test-flown by the U.S. Which famous type of aircraft was this?

Nakajima B5N "Kate"
Aichi D3A "Val"
Mitsubishi G4M "Betty"
Mitsubishi A6M "Zeke"

8

"Report from the Aleutians" is a 47-minute documentary/propaganda movie produced by a famous U.S. director. Which director was this, better known for such movies as "The Maltese Falcon" and "The African Queen"?

Dashiell Hammett | Cecil B. DeMille | John Ford | John Huston

9

The battleships USS Mississippi and Idaho engaged in The Battle of the Pips in July 1943 near Kiska. Despite firing over 500 14-inch projectiles, no hits were recorded. What caused this poor performance?

Fog | Radar
Poor gunnery | Smoke screens

10

Answers: (1) RADM "Fuzzy" Theobald commanded Task Force 8 underway. After suffering the loss of Attu and Adak, he was replaced by RADM Thomas C. Kinkaid. (2) Dashiell Hammett served as an Army sergeant and newspaper editor. He pulled strings to be able to enlist, despite being a wounded veteran of WWI and a self-confessed Communist. (3) Dutch Harbor was a Navy and Army port on Unalaska Island. Japanese forces were confounded by the typically poor Aleutian weather and only half reached Dutch on the first day. A second day of attacks on June 4th resulted in damage to oil tanks, hospital and barracks. (4) Attu Island was occupied by the Japanese without resistance on June 7, 1942. Much of the island's native Aleut population had been evacuated, but there were still 45 natives and two American civilians on the island at the time of the invasion. Islands pitted six U.S. ships (2 cruisers, 4 destroyers) against eight Japanese (4 cruisers, 4 destroyers). Bravery, luck, bad weather and a timid enemy allowed the outnumbered U.S. forces to force a Japanese retreat, ending surface resupply of Japanese garrisons in the Aleutians. (6) Canada defined "overseas" as being outside North America, so the government felt justified in sending troops to the Aleutians. In 1944, the Canadian government rescinded this restriction and sent many thousands of troops to fight in Europe. (7) Remaining Japanese forces rushed the U.S. forces in a mass Banzai charge on May 29th, 1943. The ferocious attack reached to the U.S. rear-echelon forces. Only 28 Japanese survived to be taken prisoner. (8) The "Akutan Zero" - a Mitsubishi A6M "Zeke" - was described at the time as "probably one of the greatest prizes of the Pacific war". Test flights revealed the abilities and limitations of this awesome fighter and allowed the Allies to design planes that could defeat it in aerial combat. (9) Captain John Huston, U.S. Signal Corps, produced three war documentary movies, the first being "Report from the Aleutians" in 1943. Now considered some of the best documentaries to come from that war, at the time they were heavily censored, or not shown at all, as they were considered demoralizing to the troops and public. (10) Radar was a rather new tool and operators hadn't yet learned its best use and limitations. The many radar "pips", thought to be Japanese ships, were more likely large groups of sea birds. No Japanese ship was within 200 miles of this "battle".

[Source: <http://www.funtrivia.com/playquiz/quiz35674628d6db8.html> Feb 2013+]

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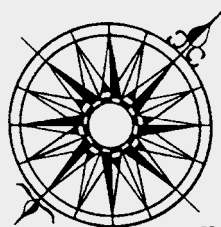
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