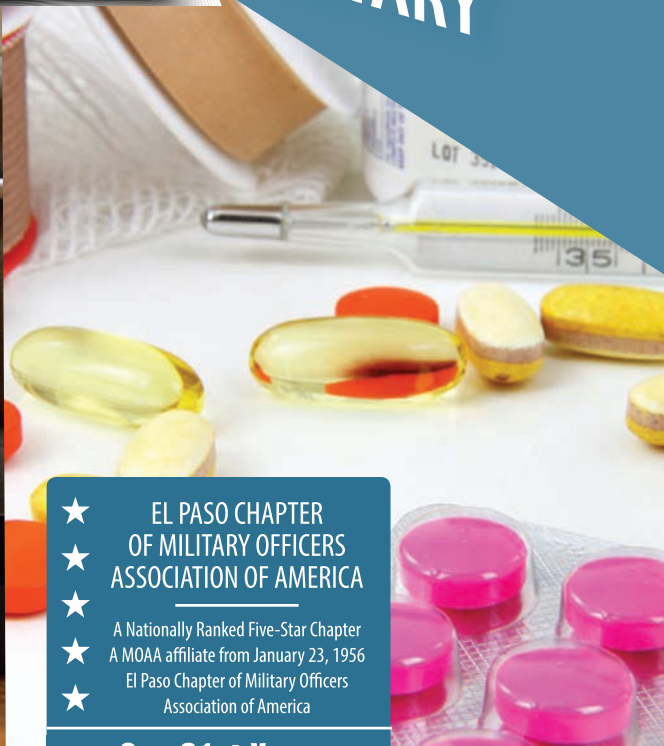
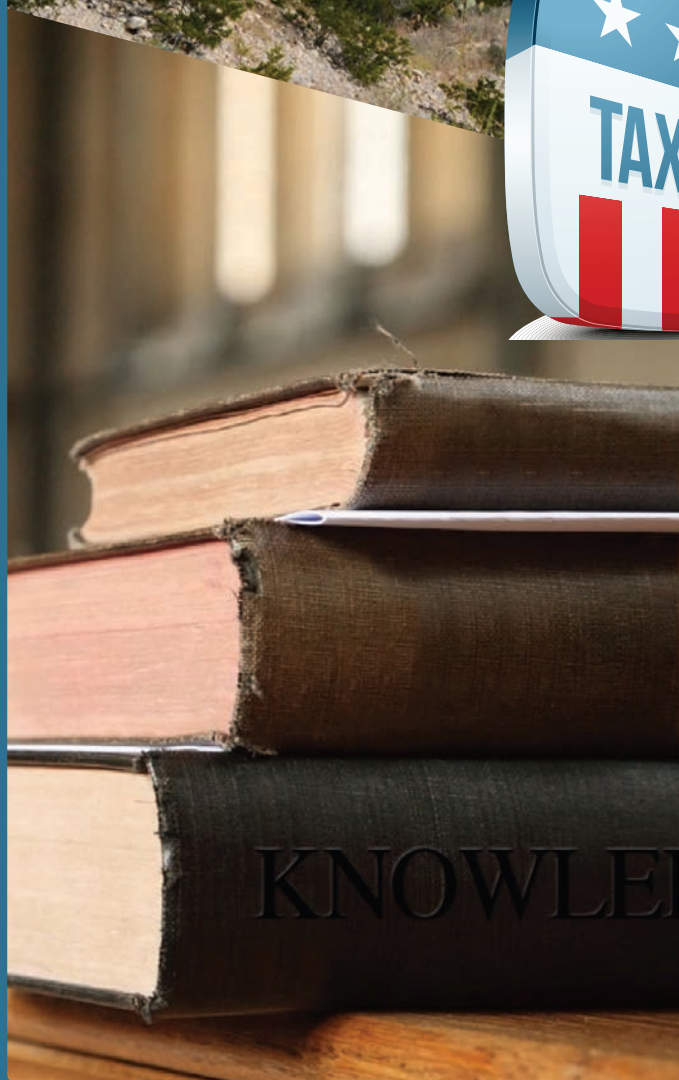


THE BORDER BULLETIN

APRIL 2017



HEALTHCARE
DEVELOPMENT
EDUCATION
MILITARY



★ 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 61st Year

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INPUT deadline for June 2017 Border Bulletin 3 May 2017

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The Border Bulletin is the newsletter of the El Paso Chapter, Military Officers Association of America. It is published bi-monthly, even months, to inform the membership of issues and activities of interest to all. elpasomoaa.org is a non-profit entity within the State of Texas organized to represent the membership and to support the activities of the Texas Council of Chapters and MOAA National. Advertising contained on the website and in the newsletter and directory are not endorsed by the Chapter and does not represent any recommendation to the membership. Opinions expressed in articles contained herein are not necessarily those of the membership as a whole or the Chapter. Questions should be directed to the Editor, at the Chapter office.

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

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EL PASO CHAPTER NATIONAL AWARDS

Levels of Excellence

Runner-up

2000 and 2001

Five-Star Chapter

2001 thru 2016

Communications Award Print Newsletter

Five Star

2015

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

Winner

2010 thru 2013

Runner-up

2009 and 2014

Special Communications Award

2007



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PRESIDENT'S MESSAGE

COL Forrest Smith, USA, Retired

Follow-up: "Under Attack: Concurrent Receipt of Retirement Pay and Disability Compensation for Disabled Veterans." In the January Border Bulletin I reported on the threat of Option 11 under the Mandatory Spending section of the Congressional Budget Office Reduction Options – a section entitled, "Eliminate Concurrent Receipt of Retirement Pay and Disability Compensation for Disabled Veterans." Since January MOAA has continued to lead the effort to end Disability Offset and pursue full concurrent receipt of both service-earned military retired pay and VA Disability Compensation. MOAA has continued to work with Congress to get the authority for concurrent receipt greatly expanded, eliminating the offset for retirees with non-combat disabilities rated at 50 percent or higher. The Director of Policy and Advocacy for Currently Serving and Retired Affairs, COL Mike Barron, USA (Ret) stated, "even though we still have more to do, this ranks as one of MOAA's most important legislative achievements." MOAA National continues to pursue plans to phase out the Disability Offset for all disabled retired service members. In the close fight, MOAA's initial priority remains to end the offset for those "who were prevented from serving twenty years solely because they became severely disabled in service." To date, companion Concurrent Receipt Bills have been introduced in both houses of Congress. H.R. 333, The Disabled Veteran's Tax Termination Act, and H.R. 303, the Retired Pay Restoration Act have both been introduced to permit retirees with disability ratings of less than 50 percent to receive full concurrent receipt. H.R. 333 also targets support for Chapter 61 retirees with less than twenty years of service. In the Senate, S.66 the Retired Pay Restoration Act, was also introduced.

Why join your local MOAA Chapter?

In the past I have commented about the responsibility for professionals to belong to professional organizations. Firemen, Policemen, Lawyers, all belong to profes-

sional organizations representing their professions. I believe it is the same for military service members. It is surprising however, how many service members are members of MOAA National, yet are not members of their local MOAA chapter. So why should you be a member of your local MOAA Chapter? Your local MOAA Chapter is the primary tether to future, current, and retired military service members in the community. Our MOAA Outreach Program, a non-profit extension provides funds for numerous community and collaborative VSO events. The El Paso Chapter itself sponsors two separate \$25,000 interest-free academic loans distributed among several local students every year. The El Paso Chapter also actively supports High School JROTC initiatives and the UTEP ROTC program. The El Paso community has an outstanding JROTC program led by superior military mentors, and the El Paso community continues to send an astonishing number of local students to all of our service academies. Last year this Chapter presented approximately twenty-four medals for superior performance for JROTC students. In 2016 MOAA National stopped funding medals for this key community engagement, thus transferring responsibility for funding these medals to the local MOAA Chapters, and we will continue this program because we are truly invested in the community. We believe that the High School environment and the JROTC program are the critical stage to institutionalize professionalism and responsible commitment to your community and our nation, and that is why we will continue to commit time and resources to this level of academic development. As an example of our commitment, in FY 2016 the MOAA CEO and President, LtGen Dana Atkins presented the local Chapter's first MOAA Inspire Award to LTC Dave Powell, USA (Ret) for his inspirational leadership in the JROTC Program. In FY2017 your local MOAA Chapter will partner closely with the Association of the United States Army (AUSA), because a closer collaborative ef-

fort benefits a greater number of future, currently serving, and retired military service members of all grades, and across all services, right here in the El Paso community. Being a member of MOAA is important for all future, currently serving, and retired military service members...but being a member of your local chapter reflects your own investment and commitment to your community and our nation, starting right here at home.

So what else can you do as a MOAA member?

A. Get Informed. Understand MOAA's Top Ten Goals for the year, and track MOAA's progress in fighting for your compensation and benefits.

B. Get involved.

(1) Communicate directly with your political representatives. Utilize MOAA National's website, Legislative Action Center; Send a message telling your elected leaders to stop defense bill personnel and compensation cuts. Your message will be pushed automatically to your House and Senate leaders. Go to www.moaa.org, and use their simple tools. Its easy...and effective and you can also access it through www.elpasomoaa.org.

(2) Become an El Paso Chapter MOAA Member and speak with one voice. MOAA's goal is to exceed 400,000 members in 2017. Your membership entitles you to access to, and use of valuable planning tools, and continuous lobbying efforts to preserve your earned military benefits. Join now by visiting www.elpasomoaa.org. Join MOAA National and your local MOAA Chapter with easy online registration.

"Professional Leaders belong to Professional Organizations." Become part of the solution. Join MOAA.

Forrest Smith COL, USA, Retired
President

El Paso Chapter Outreach Foundation

NAME

The name of this organization shall be El Paso Chapter Outreach Foundation of the Military Officers Association of America, herein after referred to as the MOAA Outreach Foundation. Short Title: elpasomoaaoutreach.org.

The El Paso Chapter Outreach Foundation is registered with the IRS as a 501(c)(3) non-profit organization. All donations are 100% tax deductible.

PURPOSE

The purpose of the foundation shall be to seek donations and sponsor fund raising events to support, fund and enhance MOAA objectives and El Paso MOAA Chapter activities; educate and encourage participation in local and national legislative issues and decisions; sponsor educational scholarships; support local individual service member's, units' needs, events, and special requests for support from Active, Reserve, National Guard, Public Health, Retiree, Veteran, Spouse's, and Beneficiaries in the local Military community. These includes and are not limited to:

- Army Ten-Miler Participants
- UTEP ROTC
- El Paso County JROTC Units
- Fort Bliss Junior Enlisted Food Bank
- Bataan Road March Participants
- Fort Bliss Veterans Gala
- Fort Bliss Replica Museum
- Hugh O'Brien Youth (HOBY) Leadership Symposium
- Veteran Transitional Center
- Gift of Caring
- Stand Down for Homeless Veterans
- White Cane Day for Blind Veterans
- Interment Flags for the Fort Bliss Cemetery
- Flags Across America



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Colonel Lennie Enzel

Donations

Donations may be sent to:
El Paso Chapter Outreach Foundation, Attn.: Treasurer, PO Box 6144,
Fort Bliss, TX 79906-0144

New Members

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April Guest Speaker Lori Romero

She was born and raised in Birmingham, Alabama along with 3 other siblings and moved to El Paso in 1996 where she began working with MonteVista as an LVN in the nursing department and then worked in various,

different capacities over the next 12 years. Before departing, her last position at MonteVista was Sales and Marketing. She left MonteVista to return to school and to obtain a Registered Nurses License. She worked at Providence Memorial Hospital, assistant to Physicians at El Paso Endoscopy Clinic, and Home Health Nurse for the next 7 years.

When MonteVista reached out to her to determine if she would be interested in returning as the Director of Sales and Marketing, she felt really blessed to return to her work home. She cannot express how pleasant it is to work with a group of people that are always smiling, willing to go the extra mile and truly enjoy their work. She finds herself being blessed everyday in her relationships with MonteVista residents and nothing makes her happier than to see them truly living an independent and happy retirement years.

Lori has one son who has Asperger's Syndrome and he is now 6'2" and 16 years old. She then married the love of my life and they have now been married for 9 wonderful years.

February Guest Speaker Congressman Will Hurd



Chapter President Colonel Forrest Smith greets Representative Will Hurd, 23rd Congressional District of Texas, at the February 2017 Member Meeting.

Lunch Menu APRIL

Blackened Shrimp Pasta
Beef Filet Roulade
Truffle Parmesan "Fries" and
Grilled asparagus
Winter Green Salad w/ apples,
grapes, and Honey Vinaigrette
Coffee, Iced Tea, and Water
Flourless Chocolate Cake

Meeting Program

Saturday, 8 April 2017
MonteVista at Coronado

Sequence of Events

1100 — 1200	Social Hour
1200 — 1215	Opening Ceremony
1215 — 1300	Meal Service
1300 — 1315	Staff Updates
1315 — 1345	Program
1345 — 1355	Door Prize Drawing
1355 — 1400	Closing Remarks
1400	Adjournment

**Please submit your Dinner
Reservations no later than
Monday, 3 April**

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**

Report a Retiree Death

Monday - Friday:

0730 - 1700

915-568-5207

After Hours (Installation)

915-569-6950/6951

2017 EL PASO CHAPTER MOAA EVENTS SCHEDULE

April 1, 2017	Massing of the Colors
April 8, 2017	April Membership Meeting and Luncheon
May 29, 2017	Memorial Day
June 10, 2017	June Membership Meeting and Luncheon
July 4, 2017	Independence Day
August 12, 2017	August Membership Meeting and Luncheon
September 30, 2017	Retiree Appreciation Day
October 14, 2017	October Membership Meeting and Luncheon



FORT BLISS VISITOR POLICY

As part of Fort Bliss' continued efforts to improve installation access, five Visitor Control Centers (VCCs) will begin operating on the 9th of August.

All visitors to Fort Bliss will need to obtain a Visitors Pass at one of the following VCCs before entering the installation: Buffalo Soldier, Chaffee, Old Ironsides (Global Reach), Sheridan, or Biggs Airfield Main (Sergeant Major Blvd). Visitor passes are good for a maximum of 30 days.

Fort Bliss Visitor Control Centers

The Buffalo Soldier VCC will operate from 5 a.m.-9 p.m. every day of the week, including holidays.

The Master Sgt. Peña VCC will be closed to the public indefinitely for visitor passes, but will be open for un-cleared contractor processing only.

The Sheridan VCC will be closed to the public indefinitely for visitor passes and will process foreign visitors and special access only.

However, the Peña and Sheridan VCCs will be the primary automated installation entry registration points, operating between 7:30 a.m.-4:30 p.m. for AIE registration (Mondays-Fridays only). The specific start date for AIE registration will be published in the near future.

The following hours still apply for Fort Bliss VCCs: the Chaffee VCC will operate 24 hours a day, 7 days a week (including holidays), and the Old Ironsides VCC will operate from 5 a.m.-9 p.m. every day of the week, including holidays.

Visitors to William Beaumont Army Medical Center are required to use the Fred Wilson Access Control Point and visitors to the McGregor Range Complex are required to use the McGregor Front Access Control Point. Hours of operation: 24 hours, 7 days a week, for both of these ACPs.

As a reminder, all drivers requiring entry to the installation must possess a valid state issued driver's license, vehicle registration document, and proof of insurance for a pass to be issued. All vehicles are subject to random security inspections.

All DOD ID card holders (military, dependent, retiree, and DOD/DA civilians) are authorized to escort those that do not possess a DOD ID card. Individuals being escorted must possess a valid form of government issued ID card (state driver's license or ID card) and present it when entering at the Access Control Point. If an individual does not possess a valid form of government issued ID, they cannot be escorted and must obtain a pass at a VCC.

DOD ID card holders escorting visitors assume responsibility for the escorted visitors. The authorized escort must remain with their guests at all times while they are on the installation.

Retiree and Annuitant Pay Dates for 2017

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January 2017	Wednesday, Feb. 1, 2017	Wednesday, Feb. 1, 2017
February 2017	Wednesday, Mar. 1, 2017	Wednesday, Mar. 1, 2017
March 2017	Friday, Mar. 31, 2017	Monday, Apr. 3, 2017
April 2017	Monday, May. 1, 2017	Monday, May 1, 2017
May 2017	Thursday, June 1, 2017	Thursday, June 1, 2017
June 2017	Friday, June 30, 2017	Monday, July 3, 2017
July 2017	Tuesday, Aug. 1, 2017	Tuesday, Aug. 1, 2017
August 2017	Friday, Sept. 1, 2017	Friday, Sept. 1, 2017
September 2017	Friday, Sept. 29, 2017	Monday, Oct. 2, 2017
October 2017	Wednesday, Nov. 1, 2017	Wednesday, Nov. 1, 2017
November 2017	Friday, Dec. 1, 2017	Friday, Dec. 1, 2017
December 2017	Friday, Dec. 29, 2017	Tuesday, Jan. 2, 2018

WBAMC Pharmacy Services

Main Hospital Pharmacy

Monday through Wednesday and Friday	7:30 AM – 6:00 PM	915-742-2793
Last Thursday of every month	8:30 AM – 6:00 PM	
Saturday	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

El Paso VA Health Care System Pharmacy

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 MyHealthVet 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.

Thank you in advance for using these new steps which should improve the speed and efficiency of getting your prescriptions from the El Paso VAHCS Pharmacy.

Extended Hours

Monday and Friday: 8:00 am to 4:45 pm. Pharmacy intake window will be closed at 4:30 pm.

Tuesdays: 9:00 am to 5:45 pm. Pharmacy intake will be closed at 5:30 pm.

Wednesdays and Thursdays: 7:00 am to 5:45 pm. Pharmacy intake will be closed at 5:30 pm.

Saturday: 8:30 am to 10:30 am for patients with primary care appointment only.

Location

El Paso VAHCS
2nd Floor, West Hallway

Contact Numbers

915-564-7942
800-672-3782



DOC'S CORNER

Dr. William Davitt

Colorectal cancer kills around 50,000 people each year in the U.S., but these deaths could be prevented if everyone were screened appropriately, enabling early diagnosis and treatment.

Colonoscopy is one of several procedures to screen for colorectal cancer - others include testing fecal matter for blood (currently the subject of a VA study), fecal DNA testing (under the trade name Cologuard), flexible sigmoidoscopy, and "virtual" colonoscopy (computed tomographic colonography).

For most people, initial screening is recommended at age 50, continuing until age 75. Talk with your primary health care provider to determine what the most appropriate screening schedule and procedures are for you. If you're covered by TRICARE, find out what TRICARE will cover.

If a colonoscopy is recommended, the

A STEP-BY-STEP GUIDE TO GETTING A COLONOSCOPY



step-by-step guide below will help you through the process.

Step 1: Work with your primary care provider to identify a gastroenterologist (the physician specialist who will do the colonoscopy).

Step 2: Contact your insurance company to make sure you understand any physician network issues and what your insurance will pay. (What about TRICARE?)

Step 3: Schedule an appointment for the procedure. Choose a day when you have nothing else scheduled. It's also easiest if you can spend most of the previous day relaxing at home, to facilitate your colonoscopy prep.

Step 4: Plan for a friend or family member to drive you home from the procedure. Driving yourself (or taking a taxi) isn't permissible.

Step 5: A few days before the procedure, read the instructions provided by your gastroenterology (GI) clinic. Be sure to read all of them, and read them again the day before the procedure. These instructions will tell you how to take the bowel prep the day before the procedure and what to do the day of the procedure. Foods and most fluids are restricted the day of the procedure. If you take regular medications, talk with your health care provider about when to take them.

Step 6: Two days before the procedure, reduce your food intake. This will make your bowel easier to clean.

Step 7: The day before your colonoscopy is scheduled, begin the bowel prep as directed by your GI clinic. Typi-

Con'td on page 9

JUNIOR ENLISTED FAMILY CENTER, YMCA FOOD PANTRY

The Junior Enlisted Family Center's Food Pantry serves Fort Bliss needy families E-6 and under with non-perishable food. Presently, 1200 families are being assisted. The Food Pantry is open Tuesday, Wednesday, and Friday from 12 noon until 4:00 p.m. Approximately 150 people are helped each day.

Located in the Trading Post (old Commissary), 1717 Marshall Road, the entrance is located behind the building on the loading docks that face the Post Office. There are steps up to a door. Once you enter the doorway, immediately turn left and go down a hallway. The Family Center is straight ahead.

If a soldier is in need, the soldier must get a form from a chaplain or

someone in his unit who is authorized to provide the form. Upon entering the Family Center, the soldier or spouse



must provide the form and their military ID. The Pantry is dedicated to helping the truly needy families.

Kimberly Heaverin coordinates the program. She can be reached at 270-804-9506. Wendy Bryant, also, coordinates the program and she can be reached at 423-435-4506.

What can you do to help? You may take donations of non-perishable food to the Pantry during the hours they are

open. Please don't leave donations on the docks as those items are often "lost." Those food items that are in great demand are boxed macaroni and cheese, Ramen noodles, cereal, oatmeal, pasta and pasta sauce. If you have gently used furniture that you no longer want or other items such as baby strollers, a call to Kimberly or Wendy will get those unwanted items to families on Fort Bliss who need them. Furthermore, the Commissary will place a large carton near the exit for donations of non-perishable food from time to time during the year. Also, several times a year, there are brown paper sacks pre-packaged with food in the commissary which you may purchase and place in a carton near the exit.

Any help that you might provide will be greatly appreciated. Please contact Kimberly or Wendy if you have questions. Thank you.



elpasomoaa.org

El Paso Chapter
Military Officers Association of America
PO Box 6144
Fort Bliss, TX 79906-0144

April 2017 Membership Meeting & Lunch
The MonteVista at Coronado
1575 Belvidere Street, El Paso, TX 79912

Date: Saturday, 8 April 2017
Time: 1100 - 1400

Guest Speaker: Mrs. Lori Romero
Director of Sales and Marketing

Menu

Blackened Shrimp Pasta
Beef Filet Roulade
Truffle Parmesan "Fries" and Grilled asparagus
Winter Green Salad w/ apples, grapes, and Honey Vinaigrette
Coffee, Iced Tea, and Water
Flourless Chocolate Cake



Dress: Casual

Cost: \$20.00 per 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 Monday, 3 April 2017 with a check for \$20 per person, the cost of the luncheon. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Wednesday, February 5, and pay at the door.

Lunch will be on Saturday 8 April 2017 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: _____

Telephone Number: _____

Name(s) of Guests:



AUXILIARY LIAISON

Mrs. Connie Sullivan

Easter is a very happy and exciting time of the year. It's when parents dress their children with new clothes or their Sunday best. Some go to church and others to visit relatives etc. There are people that like to go to parks and enjoy the fresh smelling trees or perhaps play sports. When there are little children still at home, Easter egg hunts are always very enjoyable. Most of us have stories of our children and grandchildren when they were small. I remember one Easter when my granddaughter, now sixteen years of age, was five years old. We, my husband and I, organized an Easter egg hunt in the backyard of our house. My little granddaughter was vivacious with a lively and bubbly personality. So in order to make the egg hunt fair, because she tended to take things away from her older brothers, we divided the yard in three sections. One section for her and one for each of her brothers. At the end of the egg hunt, all three put their baskets behind a little wall in the living room that divided the living room from the dining room. When it was time for them to go home, all the eggs were in my granddaughter's basket which made my grandsons very unhappy campers. I am sure we all treasure memories of our families for that's what life and love is about. HAPPY EASTER!

Fort Bliss Spouse employment orientation

Are you a military spouse looking for employment? You don't have to job search on your own. Attend the Employment Orientation at Army Community Service. The orientation will take approximately 1.5 hours and a lot of good information will be provided about free services available to you. Learn how the Employment Readiness Program and Workforce Solutions Upper Rio Grande can assist you. We provide resume (civilian and federal) assistance and help you get ready for that dreaded interview. We have certified federal job search trainers to assist you. Orientations are held from 10 to 11:30 a.m. every Monday and Wednesday at ACS, 2494 Ricker Road at West Fort Bliss. Advance registration is required. To learn more or register, call 569-5838

Below information is a repeat of the March 2017 MOAA Surviving Spouse column.

"When servicemembers and dependents turn 65 and they enroll in Medicare, they also will become eligible for No fees are associated with TFL, however, beneficiaries must pay the Medicare Part B premiums to stay enrolled in TFL. TFL works as the secondary payer to Medicare; Medicare pays 80 percent of covered services, and TFL pays the remaining 20 percent. TFL also pays the Medicare deductible. Generally, beneficiaries should not have any out-of-pocket costs for Medicare and TRICARE-covered services."

Under provisions of the FY 2017 National Defense Authorization Act (NDAA), TRICARE benefit plans for servicemembers and dependents under age 65 will be streamlined from three plan types to two. TRICARE Select is the new preferred provider option; it will replace TRICARE Standard.

The new TRICARE Select will have an Extra-like network of TRICARE providers who will have agreed to accept a pre-negotiated rate of payment. The other option is TRICARE Prime. It will be modernized so the majority of referrals to specialists from primary care managers will no longer be required to through a pre-authorization process.

TRICARE also has new preventive care coverage, including the Cologuard colorectal cancer screening exam and BRCA1 or BRCA2 gene testing for breast cancer. For children and families, TRICARE's benefit coverage will be consistent with the American Academy of Pediatrics' standards of care of well children over age 6. Beneficiaries using TRICARE Standard no longer will pay cost shares for well-child screening and preventive visits. Learn more about the new preventive care coverage on MOAA's website.

Regarding pharmacy changes, TRICARE Pharmacy contractor, Express Scripts, announced CVS pharmacies no longer would process prescriptions as of Dec. 1, 2016. Instead, Walgreens pharmacies returned to the TRICARE network. Beneficiaries who had been using CVS should have been notified how they could transfer their prescriptions to a nearby network pharmacy. You can find your closest TRICARE network pharmacy using the Express Scripts website.

The FY 2017 NDAA also included a provision that would allow dependents of retired members to purchase hearing aids at-cost. MOAA is working closely with DoD's TRICARE department on the details of this benefit and likely will have updates in a few months.

By Sharon A. DeVaney, member, Surviving Spouse Advisory Committee

Con'td from page 7

cally, you either will be prescribed a liquid laxative to drink or pills to swallow. If you have other medical problems or sensitivity to aspartame, let your GI clinic know; that can affect which bowel prep your clinic prescribes. The bowel must be perfectly clean so your gastroenterologist can examine the walls of the entire area.

Step 8: The day of the procedure, after you arrive at the clinic, you will be asked to change into a hospital gown. A sedative will be administered by IV, so you are relaxed and comfortable during the procedure. The procedure itself usually takes about 30 minutes and includes inserting a small tube with light and camera attached through the anus and into the rectum and colon. The area will be examined carefully. If small polyps are found, they might be

removed during the procedure. If there are larger growths, a biopsy might be taken for further examination. The tube is removed and the procedure is over.

Step 9: A short time after the procedure, you'll start to wake up. When you are fully awake, it's time to return home. There usually are no eating restrictions for the rest of the day.

By: Rear Adm. Joyce Johnson, USPHS (Ret), D.O., M.A

FLORENCE NIGHTINGALE THE FIRST MILITARY NURSE

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



Nurses Week is celebrated in honor of Florence Nightingale's birthday of May 12th. This year from 6-12 May nurses celebrate the trailblazing nurse who greatly affected nursing in the 19th and early 20th century nursing. It is important to pause and remember why we celebrate and honor her as of the first military nurse.

When the Crimean War began, the British army was unprepared to accommodate British battle injuries and casualties in Crimea. In the hospital in Scutari, Turkey, where the wounded and sick were sent from the battlefield, medicines were in short supply, and mass infections were common. More soldiers were dying from disease, and from these conditions, than from enemy action. British Secretary of War,

Sidney Herbert asked Nightingale to take nurses and help in the facility. This shy, yet determined, small woman left the comfort and the safety of her home in England, loaded up a ship with medical supplies and provisions and went with a group of volunteer nurses to a war zone.

Nightingale and her nurses found wounded soldiers being badly cared for by overworked medical staff in the face of official indifference. There was no equipment even to process food for the patients. Blankets were rotting in warehouses while the men did without, because no one had issued the proper forms for their distribution. The lavatories in the hospitals had no running water, and the latrines were tubs to be emptied by hand. But no one emptied them, since official regulations did not specify which department was responsible for doing so. The result was that the hospital had a foul stench that could be smelled for some distance outside its walls.

Overcoming the hostility from the British medical hierarchy, Nightingale and her nurses spent hour after hour improving the conditions for the patients—literally cleaning up this smelly mess. First, Nightingale conquered the overcrowding acquired more space for wards and beds. She ensured that the wards were sanitized and the windows were opened to improve ventilation. The nurses directed that the patients'

clothes were washed and set up a kitchen to provide nourishing meals. With her own money, Nightingale established patient lounges so the injured and the sick could sit at tables to write letters home. She brought teachers from England to provide classes for patients so they could begin to focus on life outside the military and the war environment. Many military staff chafed at the changes that she and the nurses made, but many also helped her by ensuring the cleanliness of the units, changing patient linen without reminder, and raising money to help with improvement efforts.

As a result of the nurses' efforts, the mortality rate of the Scutari patients dropped appreciably from 42 percent to 2 percent. These conclusions were initially met with consternation, and later with grudging approval, and ultimately with praise, by military officials. As the news spread by newspaper reporter in this first newspaper war, the British public and then the international media established Florence Nightingale as the first nursing superstar because of this outstanding work.

Through focused determination, she transformed military nursing into a noble profession. Florence Nightingale gave dignity and honor to our profession by upgrading hospital conditions and advocating for patient rights. We are fortunate to have her as our first military nursing exemplar.

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resource;

- Understand how and when to ask for it, what it's called, and who is eligible; and
- trust there will be no penalty or stigma attached to a request for it.

Ideally, servicemembers and families are aware a program or solution to their challenge exists; understand how and when to ask for the resource in question; and trust their supervisors and leadership will be supportive. If

any of those elements are lacking, the process of getting help becomes difficult. In those less-than-ideal cases, servicemembers and families often turn to advocates like MOAA to bridge the divide.

We already know how important it is for our military to retain the best and brightest, and we know those people are more willing to stay if they know their families will be taken care of. As the saying goes, we recruit the soldier but retain the family.

If you have a family and would like to comment on your experience, MOAA want to hear from you. Click here to share your thoughts in a quick survey.

By Brooke Goldberg, Deputy Director Government Relations, MOAA



PERSONAL AFFAIRS

Jose Luis Hernandez

ID CARDS

A retired military ID card is issued to military retirees and eligible family members. Eligible family members must renew their ID card periodically, usually every four years.

Here is how retirees and eligible family members can renew their military ID card. If you are enrolled in the Defense Enrollment Eligibility Reporting System (DEERS), your eligibility may be verified and the card issued at the nearest military ID card issuing office. You can find the nearest ID card issuing office by ZIP code, state, city, or name online.

The following special categories of personnel must have their ID card application verified by their service branch (Army, Marine Corps, Navy, Air Force, Coast Guard, U.S. Public Health Service, and National Oceanic and Atmospheric Administration):

- Incapacitated individuals over age 21;
- All dependent parents;
- Illegitimate child of a male sponsor, whose paternity has not been judicially determined;
- Illegitimate child of spouse of sponsor; and
- Un-remarried and unmarried former spouses applying for initial issuance of an ID card.

Keep Your Data Current

DoD reports continuing significant problems with maintaining accurate and current addresses in the DEERS database, particularly for retired servicemembers and their families and survivors.

Members with e-mail access can keep their address data current by e-mailing any updates directly to the DEERS management office: addrinfo@osd.pentagon.mil. E-mail updates should contain the following information: sponsor's name and Social Security number; address change; names of other family members affected by the address change; effective date of the new address information; and your telephone number and area code. DEERS address changes also may be made online.

Alternatively, members may fax the data to (831)655-8317 or call (800)538-9552. You also can update your address by writing:

DEERS Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6671

Military ID Cards by Mail

Disabled or have an incapacitated dependent and cannot get to an ID card office.

You may be able obtain a new ID card by mail from the nearest military ID card office. Locate your nearest ID card office by using the RAPIDS site locator noted below. Call the office to verify mail-in ID card procedures. Plan ahead if updating by mail expecting the process to take from four-to-six weeks.

This describes the general process. We recommend you call the nearest ID card for specific information:

- As the applicant, you will provide an 8in x 10in or 5in x 7in portrait type photograph, including your physical characteristics (i.e., eyes and hair color, weight, and height). The requirements for the photo are very

specific so call the nearest ID card for the detailed information. A notary must verify your signature on a written statement concerning your identity. In cases of medical impairment, a statement from an attending physician is acceptable.

- After you submit your request for an ID card by mail with your photo to your ID card office, you will be sent an ID card/application by certified mail for signature. You sign the proper block on the ID card and return to the issuing ID card office. Enter "IN-CAP" when the individual cannot sign because of a mental or physical incapacity.

- The issuing activity will laminate the card and return to the applicant by certified mail.

Permanent ID Cards for Those Age 75 and Over and Incapacitated Dependents

A permanent U.S. uniformed services ID card is available for all eligible uniformed services family members and survivors of deceased personnel who are age 75 and over or incapacitated.

Beneficiaries currently in possession of a valid ID card may obtain the new permanent ID card within 90 days of expiration. The availability of the new permanent ID card does not in any way invalidate a current ID card, nor will it impact any associated benefits or entitlements. Beneficiaries should apply for a new ID card when their existing card is within 90 days of expiring.

It is important for surviving family members to update their personal information in DEERS when the active duty or retired sponsor dies. Additionally, the DEERS Support Office can be reached by telephone at **(800) 538-9552**, or information can be found online at www.tricare.osd.mil/DEERS.



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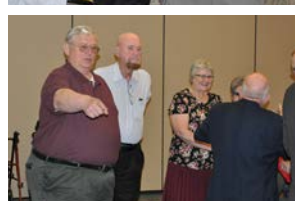
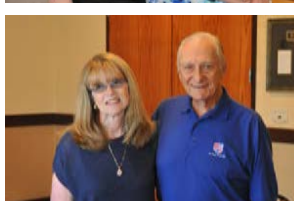
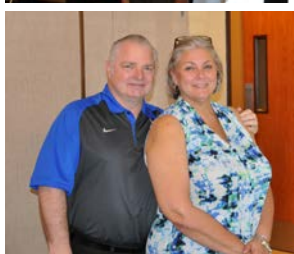
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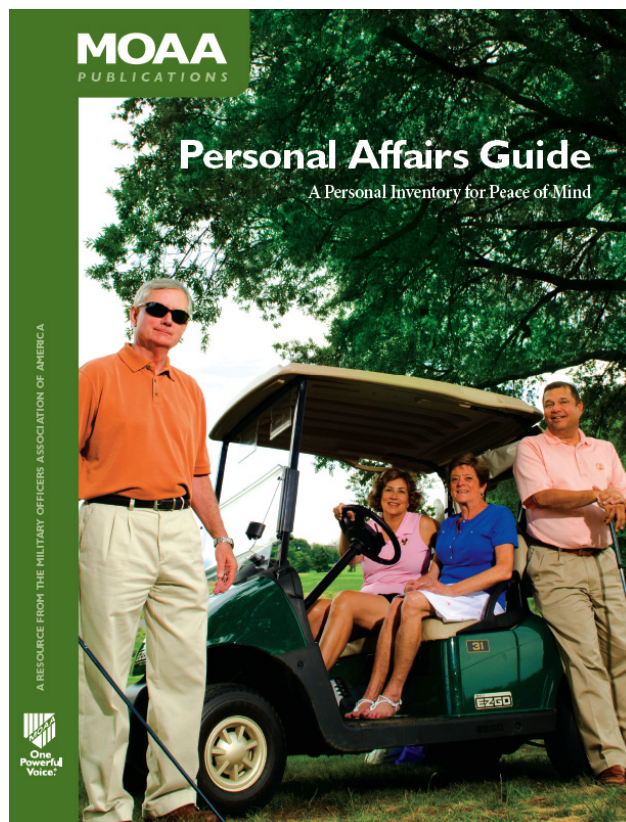
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Spouse Name _____

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*Surviving spouse of eligible officer

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- Access information to understand national defense priorities, budget issues, and the needs of the military community.

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THE ISSUES

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- Ensuring wounded warriors and their families are taken care of and their voices are heard.

- Increasing time at home for service-members between deployments.

- Winning fairer compensation for severely disabled veterans and military survivors.

- Improving access to affordable childcare and establishing Flexible Spending Accounts (FSAs) for military families.



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nated water in Camp Lejeune, N.C., between Aug. 1, 1953, and Dec. 31, 1987. The rule is effective March 14, 2017 and presumes the following conditions were caused by the contaminated water exposure: kidney cancer, liver cancer, Non-Hodgkin lymphoma, adult leukemia, multiple myeloma, Parkinson's disease, aplastic anemia and other myelodysplastic syndromes, and bladder cancer.

Veterans who were at Camp Lejeune for at least 30 days (consecutively or non-consecutively) between Aug. 1, 1953, and Dec. 31, 1987, and who have been diagnosed with one or more of these conditions may receive presumptive service connection for their disability. These Veterans must file a VA disability claim in order to receive the benefits. The new rule will also be applied to any claims currently pending before the VA.

Commissary Price Changes:

A pilot program that allows commissaries to raise or lower grocery prices is slated to kick off very soon. The pilot, known as "variable pricing," is

a key piece of a larger congressional mandate that the commissary system move from relying strictly on \$1 billion in annual taxpayer funding to cover all of its operation costs to a model where it turns a profit and pays for some of its own overhead. The new pricing model passed by Congress last year allows the Defense Commissary Agency (DeCA) to instead use a variable pricing plan, with prices based on a percentage of savings over the same items sold off base and determined on a region-by-region basis.

For shoppers, that means commissary prices will fluctuate dependent on what part of the country they are in and the cost of goods sold at off-base stores in those areas. DeCA's regional savings index, released Monday, will dictate the percentage of savings the system must maintain over off-base grocers. Currently, the stores sell goods at cost plus a 5-percent surcharge, which covers store construction and maintenance. The variable pricing system passed by Congress last year instead allows officials to raise and lower prices at will, so long as shoppers continue to see a specific savings of between 17.6 percent and

44.2 percent, depending on region, over off-base grocery stores.

The pilot program will test the variable pricing system at 10 commissaries nationwide with the prices of between 1,000 and 1,400 items in those 10 stores will be examined against prices off base and raised or lowered accordingly. The specific stores included in the upcoming pricing pilot were chosen based on geography and market size, but the locations won't be released until officials have fully briefed lawmakers on the plan.

Also slated for this spring is the second piece of the agency's efforts to turn a profit: the rollout of a private label, or "generic," brand. About 400 private-label items will be put on shelves in early May under "Freedom's Choice" and "HomeBase" labels. Adding those items to shelves, means making space by eliminating some of the national brands currently stocked by the agency with the choice of what brands to remove based on market research. Unlike the previous savings study, the new system takes into ac-

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CHAPLAIN CORNER

Mrs. Connie Sullivan

April is the month when Easter is celebrated by many believers in the Christian faith. In the belief, it's when the Savior was crucified and resurrected. The conviction is that he paid for the sins of the world. For others, it is a time to have picnics, Easter egg hunts, barbecues, a visit with family or to perhaps just rest. Some take the opportunity to work on their home projects, remodeling etc. In the Jewish faith, they celebrate the Passover. In the story of the Bible, the angel passed over their homes and city and killed the first born of the Egyptians. Then the Pharaoh, the ruler of ancient Egypt, gave the Hebrews their freedom from slavery. There are many different ways people celebrate this holiday. The Catholic faith, for instance, have Passions where they depict the Savior carrying the cross to Calvary. In the Mormon faith, they focus on the resurrection and believe that as a result of the atonement, the Savior giving his life for the sins of many, believers can go back to Heavenly Father and live with Him and His son for eternity with their families. The only requirements are Believing, Repentance, and Baptism. Whatever the religious belief, it is a wonderful time of the year that signifies a re-birth and new beginnings.



Military families regularly face challenges the typical American family would consider extraordinary, such as moving every two-four years. The Military Officers Association of America (MOAA) listens to servicemembers and families as they discuss such challenges associated with the military lifestyle. We consider and analyze their difficulties and then work with policymakers and legislators to find solutions.

Through these engagements, we have learned remedies take many forms. Sometimes a change in law or policy is required; sometimes it's a matter of sharing knowledge of preexisting programs and removing barriers to accessing them. Lately, the latter scenario has become more typical, and narrowing the divide between resource availability and access to such programs has become a readiness issue for families and their servicemember.

In a February Senate hearing on

The Gap between Providing and Accessing Resources to Military Families

single servicemembers and military family readiness, senators questioned the most senior enlisted leaders from each of the armed service branches, a senior DoD official, and nonprofit advocates about programs and resources helping military families and servicemembers succeed. The main topics were military spouse employment, servicemember education and training, access to child care, and flexibility regarding move dates to a new installation.

The following day, DoD convened members of the Military Family Readiness Council to address policies and programs for families with special needs, and associated healthcare and educational needs. This council is mandated by Congress and directly informs the secretary of defense. While most topics receive a handful of advanced comments, in this case 66 public submissions were entered into the record. The increase in public interest in this case was not lost on the services' senior enlisted leaders and DoD officials.

In both meetings, family members repeatedly asked for more flexibility, access, and transparency. Officials from DoD said their programs and policies are robust, flexible, and accessible to families — when requested. However, families and advocates disagreed with this assessment, characterizing both access to programs and flexibility in the system as limited.

But the chasm between DoD and families is not necessarily so wide that messages don't make it across. The most senior enlisted leaders within DoD regularly discuss concerns at open sessions with families and have direct access to DoD leadership. There are varying degrees of knowledge, understanding, and trust across the divide, and all three of those factors are essential for finding solutions.

For servicemembers and their families to gain access to desired resources, they must:

- Know about the existence of the

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LEGISLATIVE

COL. Lennie Enzel

MOAA and the El Paso Chapter are independent, nonprofit, and politically nonpartisan organizations

The 115th Congress began its two year term on January 3, 2017. Republicans control the Senate the House, and the White House for the first time in a decade. The GOP maintains control in the Senate by a margin of 52-48 and in the House by a margin of 238-194.

The Budget:

The government is currently operating under a continuing resolution, passed in December 2016 that will expire April 28th. Decisions must be made about the debt limit as well as the pending 2018 mandatory budget cuts under the original sequestration established by the Budget Control Act of 2011 and slated to continue through 2021. Sequestration was intended to save the federal government from increasing national debt. Congress is faced with a few options concerning the Budget Control Act of 2011:

- they can vote to repeal sequestration and lift budget
- they can make another budget deal and find a way to raise the caps
- or they can leave the caps in place.

Whatever option they select, they must fund the government beyond April. Also on the table are another round of base closures and the elimination of concurrent receipt of retirement pay and VA disability compensation.

Defense Spending:

The proposed budget is expected to increase defense spending by \$54 billion, or about 10 percent. Specific details are expected to be revealed in early May. To fund the \$54 billion increase for FY 2018 without increasing the deficit, the administration plans to cut \$54 billion from domestic programs.

The VA:

The new VA secretary, Dr. David

Shulkin, former VA Undersecretary for Health, laid out his plan for improving Veteran health care and restoring trust after news stories broke in 2014 about Veterans facing long wait times for care. Shulkin is not seeking to privatize the VA but plans to:

- Fire bad employees
 - Extend the Choice program beyond its Aug. 7 expiration date.
 - Simplify Choice 2.0 which replaces the current Choice Program – eliminate the requirement for the Veteran to have to wait more than 30 days or live more than 40 miles from a VA facility before they can get care in the community.
 - Improve VA infrastructure – many facilities are quite old, one dating back to 1895!
 - Deliver 'World-class' services – especially in areas that are Veteran-unique such as spinal cord injury, traumatic brain injury, and post-traumatic stress.
 - Better VA-DoD partnerships – we in El Paso have long enjoyed the benefit of the decades old joint venture between William Beaumont Army Medical Center and the El Paso VA Health Care System.
 - Develop better electronic medical records that integrate with the Department of Defense's system.
 - Stop Veteran suicide – currently 20 Veterans a day take their lives and 14 of those are not connected with VA health care. This is the Secretary's number one priority.
 - Modernize the appeals process - VA officials need to partner with Congress to get many needed changes
 - Make internal improvements – continue to bring down the appointment backlog and improve access
- Arlington National Cemetery:

Space is limited at Arlington necessitating the need for legislative action and changes in eligibility. Some proposed options are:

- Adopting the VA requirement for 24 month active duty service minimum
- Restricting eligibility to retirement from the armed services
- Changing eligibility only to those killed in action, active duty deaths, and recipients of qualifying awards
- Expanding the grounds beyond current physical boundaries
- and establishing a new DoD national cemetery.

A survey of MOAA members found that participants overwhelmingly rejected the idea of restricting retirees, with the majority preferring expansion

options.

Uniformed Services Former Spouses' Protection Act (USFSPA):

This year the Supreme Court will issue a decision that could affect hundreds of thousands of military retirees and spouses. In 1982, Congress passed the Uniformed Services Former Spouses' Protection Act (USFSPA) which provides several benefits including payments from retired pay for child support and alimony to the former spouses of military retirees. It made military retired pay divisible property in divorce proceedings. Since Congress enacted USFSPA, the Supreme Court has only decided one case related to its application, in 1989, the court held that VA disability compensation may not be divided as marital property.

However, in the case the Supreme Court will hear this year, the divorce occurred while the servicemember was on active duty and the VA had not yet granted a disability rating. If the Supreme Court agrees the disability offset in USFSPA does not apply to divorces occurring before the VA grants a disability rating, then a person who gets divorced while on active duty will always be required to pay a former spouse the full retirement division, even if the VA later grants a disability.

In the current case, a family court granted the former spouse 50 percent of the servicemember's retirement. Years later, the retiree received a 20 percent VA disability rating and waived a portion of military retired pay to receive the VA disability compensation instead. As a result, the portion of the servicemember's military retirement went down by \$304 a month; the former spouse took the retiree to court to get her portion of that (\$152 a month) back. A lower level court held that, even though the reduction was the result of a VA disability, the retiree still had to pay the \$152 per month to the former spouse. If Congress passes concurrent receipt for all retirees receiving VA disability compensation, offsets to retired pay would end, and this problem would no longer exist.

Camp Lejeune Water Contamination and VA Benefits:

The VA finalized language for a rule that would grant disability compensation to Veterans suffering from conditions caused by exposure to contami-

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Debt: Housing, Car, and Student Tips

Americans rang in 2017 with near-record debt. The Federal Reserve Bank of New York reported 16 FEB that household debt balances “increased substantially” in the fourth quarter of last year, totaling \$12.58 trillion as of Dec. 31. That figure reflects an increase of 1.8 percent from the previous quarter. It is now only 0.8 percent below the peak of \$12.68 trillion in total household indebtedness seen in the third quarter of 2008. Several members of the New York Fed’s Research and Statistics Group note in a blog post that if American debt continues to grow at recent rates, total household indebtedness will return to that peak level sometime this year. Our current indebtedness is different than it was in 2008, though. For example, the report says delinquencies are “much lower” — 4.8 percent at the end of 2016 compared with 8.5 percent in the third quarter of 2008. The composition of our debt has also changed since 2008.

Housing debt

Mortgages and home equity lines of credit, or HELOCs, made up 79 percent of household debt in 2008, “a figure that had been fueled by the rapid growth in house prices during the boom,” the researchers note. Now such debt makes up 71 percent of all household debt, “a level even lower than the 74 percent observed in 2003, as the housing boom was underway.” While this might be good news, few homeowners enjoy having a mortgage hanging over their heads. Take

a look at a “Your Mortgage: The Rate That Changes Lives” in MoneyTalksNews Solutions Center at <http://www.moneytalksnews.com/rates/mortgage-ratest> if you’re considering refinancing to help pay your mortgage off sooner, or if you’re in the market for a mortgage. There, you can search for a better mortgage rate. Also, you may want to check out the pros and cons of refinancing in “6 Painless Ways to Pay Off Your Mortgage Years Earlier” at <http://www.moneytalksnews.com/6-painless-ways-pay-off-your-mortgage-years-earlier>.

While refinancing can help you retire the debt earlier, it’s not be the best way to pay off a mortgage ASAP. As explained at <http://www.moneytalksnews.com/ask-stacy-should-pay-off-mortgage> “... there’s only one way to do it: Always pay more than the minimum. Send in as much as you can as often as possible. ”There’s a hitch to this, though. it continues: “... make sure you designate the additional money as principal reduction. A simple note on your check or electronic payment should do. But check with the servicer. If they don’t get the message, the extra money could go to prepay future payments rather than paying off principal.”

Other Debt

Car & Student loan debt

According to the New York Fed’s report, the rising debt seen in recent years has been driven not by housing debt but by student loans and car loans. Looking at 2016 as a whole:

- Car loans increased by \$93 billion, or 8.7 percent. Additionally, 2016 saw more new car loans taken out than in any year in the 18-year history of this data.

- Student debt increased by \$78 billion, or 6.3 percent.

If you have a car loan or are considering one, be sure to check out “Car Loans: Are You Paying Too Much?” <http://www.moneytalksnews.com/rates/auto-loans>. You might also want to check out:

- <http://www.moneytalksnews.com/4-ways-car-loans-can-wrong-and-how-avoid-them> “4 Ways Car Loans Can Go Wrong and How to Avoid Them”

- <http://www.moneytalksnews.com/dont-take-out-car-loan-before-reading-this/> “Don’t Take Out a Car Loan Before Reading This”

- <http://www.moneytalksnews.com/4-simple-steps-get-the-very-best-car-loan%E2%80%8B> “Need a Car Loan? Here’s How to Get the Best Deal”

- <https://www.moneytalksnews.com/solutions/student-loans> “Get Help with Student Loan Debt.”

[Source: MoneyTalksNews | Karla Bowsher | February 17, 2017 ++]

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count lower-cost generic items carried at off-base stores that do not currently compare to any items carried at commissaries where the private label has yet to be introduced. It also takes into account the price of fresh meat system-wide instead of the old method of only examining the cost of fresh meat at the commissary against those outside the gate at only 30 stores.

According to a DeCA chart, the 36 commissaries in New England will have 21.4 percent savings over local off-base retailers; 30 commissaries

in the South Atlantic region will have savings of 19.9 percent; 33 stores in the South Central region will have savings of 18.1 percent; 31 stores in the Pacific region of the U.S. will have savings of 20.9 percent; 20 stores in the Mountain region will have 17.6 percent savings; 18 stores in the North Central region will have 20.2 percent savings; nine stores in Alaska and Hawaii will have 32.6 percent savings; and 61 stores outside the U.S. will have 44.2 percent savings. The average savings at commissaries across the U.S. will be 20.2 percent, officials said, while the global average across

all 238 stores will be 23.7 percent. Price studies produced under the old system found that shoppers regularly saved an average of about 30 percent by shopping at the commissary, a statistic some commissary experts had long questioned. The new system instead found an average savings of 23.7 percent worldwide, varying by region from a high of 44.2 percent at overseas stores to a low of 17.6 percent in the Mountain Region, DeCA announced early this month. 2017 VA Disability Compensation

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IRS Audit: Tips On Surviving One

The Internal Revenue Service is severely underfunded, which means the odds are low that your federal tax return will be audited. After losing about a quarter of its enforcement staff amid recent budget cuts, the agency's capacity is the lowest it's been in a decade, according to U.S. News & World Report. The chance of an audit is under 1 percent on average — but soars to nearly 35 percent in the uppermost income brackets, according to a breakdown by the nonprofit Tax Foundation. But if you are among the unlucky ones who open the mailbox and find a notice of audit, here's how to proceed:

1. Take a deep breath -- Calm yourself. After the shock wears off, reread the IRS letter to understand exactly what it says. Look for details explaining which aspects of your tax return are in question and precisely which documents you need to provide. "If you filed your tax return yourself and you have a complete understanding of each item on your return, you should be able to make it through an audit without any trouble," says CNBC.

2. Understand your rights -- Hearing from the IRS can be scary, but you have rights. The IRS adopted a 10-point Taxpayer Bill of Rights in 2014 acknowledging those rights. A couple of examples:

- IRS rules give the agency just three years from when you filed your return to demand any additional money for that tax year. (There are a few exceptions, including a finding of fraud on your part.)
- The IRS has 10 years to collect back taxes from you.

The National Taxpayer Advocate, an independent service within the IRS, explains taxpayer rights in more detail at <https://taxpayeradvocate.irs.gov/taxpayer-rights> and has additional information and articles answering tax questions.

3. Get help -- If you hired a CPA to prepare your tax return, or if you did your own return but feel unequipped to face the IRS, get professional help. Check with the tax adviser who prepared your taxes to see if representation during an audit is part of the

service. If not, learn the cost of hiring representation. Accountants often caution their clients not to respond directly to an IRS notice. There is potential for problems, such as bringing down additional scrutiny on yourself by saying the wrong thing or trying to respond to a question you'd be better off not answering. "Not only does a tax preparer have a professional stake in their clients' audits, they have the knowledge and expertise to easily identify the reason for an IRS exam and help businesses and individuals prepare documentary evidence to counter claims of tax deficiencies," says legal website Nolo (<http://www.nolo.com>).

A representative acting on your behalf can always plead ignorance of the answer, follow up with you and then get back to the auditor. "This not only buys time for you to think carefully about how you will answer; it may also let the question drop if the auditor fails to follow up on it," enrolled agent Steven J. Weil of RMS Accounting in Fort Lauderdale, Florida says. If the IRS brings up tax fraud, get a tax adviser to represent you. Also, if a meeting with the IRS seems to be going poorly, request a recess to consult with an adviser.

4. Get a postponement -- Schedule your appointment with an auditor as far in advance as possible so you have plenty of time to prepare for the meeting. If you need more time, just before the meeting date, ask for a postponement so you can continue your preparations. Be sure to get a response to your request — in writing.

5. Meet on neutral ground -- When scheduling your meeting with the auditor, hold it on neutral territory — at your tax adviser's office or at another venue. Holding it at your home or office puts you at a disadvantage. If you are asked to host an audit at your business premises, consult a tax pro, advises Nolo.

6. Meet every deadline -- Don't make grief for yourself by blowing off crucial deadlines for filing responses, attending meetings and producing documents. Stay on top of every single deadline.

7. Thoroughly prepare for your

meeting -- Begin immediately locating and organizing your tax returns for the year in question and pull out all supporting documentation. This enables you to see and gain command of the materials in question, fill in any gaps and familiarize yourself with the documents. Also, there are more subtle benefits: You'll gain confidence from preparation and having command of your response, and attending meetings thoroughly prepared tells your auditor that you are diligent and respect the process.

8. Resist the urge to be extra-helpful -- Give the auditor exactly what was requested and nothing more.

Answer the questions you are asked, and produce the documents requested. But do not bring to a meeting or offer to produce copies of other years' tax returns or any documents that are not named in the audit request. "You do not want them opening up lines of questioning on other issues because you said or showed something that made them question something else," says CNBC. Nolo offers this advice: If you have something to hide, don't provide evidence to the auditor, but don't lie, either. The adjustments she may make could be less damaging than if you had given her what she asked for.

9. Recalibrate your expectations

-- You may well be required to pay a penalty. Depending on why your return is being audited, emerging from an audit scot-free may not be a realistic goal.

10. Negotiate on the issues -- When you get the auditor's report, you can call the auditor if you disagree with the findings or do not understand them. If that is not satisfactory, request a meeting with the auditor's manager, and try to come up with a compromise. But haggling with the IRS auditor over how much tax you owe is not a winning strategy. Neither is pleading poverty. "Instead," says Nolo, "negotiate tax issues — for example, whether a certain deduction should be allowed." In other words, make sure you understand the auditor's points and mount a reasonable, well-researched case to rebut

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Social Security Reform: Possible Major Changes

With Republicans in control of the House, the Senate, and the White House for the first time in eight years, The Senior Citizens League (TSCL) believes that major changes to the Social Security program could be on the way. Last summer, when they adopted their party platform, Republicans promised to make changes to the program in order to extend the solvency of its trust funds past 2034. The platform that they adopted rules out revenue increases – such as an elimination of the payroll tax cap that would require millionaires and billionaires to contribute more to the program – a proposal supported by 75% of older voters and backed by TSCL. That leaves only benefit cuts on the table. The following three proposals have gained the support of Republican leaders in recent years, and TSCL believes they will be featured strongly in Social Security reform plans in the near future. Without vigilance from senior activists and strong efforts to fight benefit cuts, these proposals could be signed into law by President Trump before the end of the 115th Congress.

Proposal 1: Increasing the eligibility age. Life expectancy has increased in recent decades, and many on Capitol Hill believe Social Security's eligibility age should be adjusted accordingly. Last summer, legislation was introduced that would raise the retirement age from 67 to 69 over the course of 12 years, and then tie the age of eligibility to life expectancy. That comprehensive reform plan received praise from many leading lawmakers, despite research that shows a one-year increase in the eligible age amounts to an across-the-board benefit cut of roughly 7%.

Proposal 2: Adopting the “chained” COLA. Proposals to switch to a more slowly-growing Social Security cost-of-living adjustment (COLA) have been floating around the halls of Congress for years. Budget hawks have touted it as a minor technical correction to the way inflation is measured, but according to TSCL's research, it would amount to a significant benefit cut when compounded over the course of a retirement.

Proposal 3: Means-testing benefits. Many Republican leaders on Capitol Hill have also supported proposals that would create a Social Security means test, so that moderate and high-income seniors would receive reduced monthly benefits. But creating a means test would transform Social Security from an insurance program – where benefits are based upon lifetime earnings – into a welfare program for older Americans, and many believe that it would dramatically weaken public support for the program over time and leave middle income seniors living close to the poverty level.

It's too early to tell what President Trump and the 115th Congress have in store for older Americans, but TSCL believes the three proposals mentioned here will likely gain traction on Capitol Hill. In the months ahead, TSCL will monitor negotiations to reform the Social Security program very closely, and continue to advocate for solutions like the Social Security Expansion Act that would strengthen and modernize the program responsibly, without cutting benefits for current or future beneficiaries.

[Source: TSCL Leg Up | February 21, 2017 ++]

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Rates:

<http://www.military.com/benefits/veterans-health-care/va-disability-compensation-rates.html?ESRC=banner.nl>
State Veteran's Benefits:

<http://www.military.com/benefits/veteran-state-benefits/state-veterans-benefits-directory.html?ESRC=banner.nl>

Texas Legislative Update:

The 85th legislative session began in January and will last for no more than 140 days. Bills being considered include:

- HB 1696 affecting exemption from taxation on the assessed value of property owned by disabled Veterans based on their disability percentage
- HB 1802 requires the Texas Veteran Commission to conduct outreach to assist Veterans in obtaining benefits and services such as claims assistance, employment, health and financial services
- SB 0591 also requires the Texas Veteran Commission to conduct outreach to assist Veterans in obtaining benefits and services such as claims assistance, employment, health and financial services
- Hazelwood Act will also be reviewed.
- More information on other military and Veteran specific bills can be obtained at: <http://www.legis.state.tx.us/Reports/Report.aspx?ID=committee&LegSess=85R&Code=C305> and <http://www.legis.texas.gov/Reports/Report.aspx?ID=committee&LegSess=85R&Code=C650>

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them, backed up by your documentation.

11. File an appeal -- If your efforts to discuss the findings don't produce a satisfactory result, and you receive a Statutory Notice of Deficiency (or “90-day letter”) saying you owe additional taxes and listing the areas where the IRS disputes your tax return, you have the right to appeal and will have 90 days to make the appeal. The IRS publication “Your Appeal Rights and How to Prepare a Protest if You Don't Agree” (<https://www.irs.gov/pub/irs-pdf/p5.pdf>) explains the options. Nolo also explains in “The Pros and Cons of Appealing an IRS Audit” at <http://www.nolo.com/legal-encyclopedia/pros-cons-appealing-irs-audit-29757.html>.

[Source: MoneyTalksNews | Marilyn Lewis | February 17, 2017 ++]

Homeowners

Insurance: What's Not Covered

When a 5.8 magnitude earthquake hit Washington, D.C., in August 2011, those of us who experienced damage rushed to find our homeowners insurance policies to see if we were covered. The answer: nope. Earthquakes aren't a covered peril under most homeowner policies. It's easy to assume the premiums you pay automatically assure that no matter what happens, you're "in good hands." Most insurance policies cover damage that's of the once-in-a-blue-moon variety — like an airplane landing on your roof. Few, however, cover something experienced by thousands of homeowners every year: damage from flooding. The most common policy, an HO-3 (HO stands for "homeowners"), covers everything other than things specifically excluded. But the exclusions can be glaring... What's not covered

- When the earth moves — Think earthquakes, landslides, and sinkholes.
- Water damage — Burst pipe? Yes. But water coming from rivers, lakes, streams, or ocean? No. Also not covered: water seeping from the ground.
- Neglect — Failure to preserve your home and stuff to the best of your ability during or after a loss.
- War — Not covered, whether it's an undeclared war, civil war, insurrection, or a "warlike act." Also not covered: discharge of a nuclear weapon, even if it's accidental.
- Governmental action: If your stuff is destroyed or seized by the cops or other governmental agencies, no coverage.
- Business-related property and liability: If you're running a business from your home, stuff related to that business may be excluded and require additional coverage. Likewise, liability from business-related activity may also

be excluded.

- Power failure: If you lose the food in your freezer because of a blackout, you might have limited coverage, but for other damage, no.

For more on what's covered and what's not, see the <http://www.iii.org/article/am-i-covered> page of the Insurance Information Institute's website. Better yet, find the exclusions in your own policy by looking at it — they can vary by state and type of policy.

If you want to save on homeowners insurance, don't do it by cutting coverage. Maintain enough property insurance to fully replace your home and furnishings, as well as enough liability coverage to protect your net worth in case you're sued. If there's even an outside chance you could be affected by flood, get flood insurance. It's probably cheaper than you think. For a quick estimate visit the government's floodsmart.gov page at <https://www.floodsmart.gov/floodsmart/pages/faqs/what-will-my-flood-insurance-premium-cost.jsp> for a quick estimate. Another place to avoid scrimping is replacement vs. cash value coverage. From the clothes in your closet to your furniture, the things in your home are worth a lot less than you paid for them. If they're destroyed and you want them replaced with new stuff, you need replacement coverage. If you have only cash value coverage, you'll be paid their depreciated value — think yard-sale prices. If you can afford it, always get replacement coverage.

So how do you save? The best way is raising your deductible. The more you're willing to pay before your insurance company has to, the lower the cost. Raising your deductible from \$250 to \$1,000, for example, can lower your premium by 10 percent or more.

[Source: MoneyTalksNews | Michele Lerner | February 18, 2013 ++]

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