

★ ★ ★ ★ ★ Nationally Ranked Five-Star Chapter • MOAA Affiliate from January 23, 1956 • Our 63rd Year



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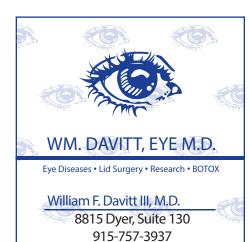
Statement of Publication

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

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

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EL PASO CHAPTER NATIONAL AWARDS

Levels of Excellence

Runner-up

Five-Star Chapter

Communications Award Print Newsletter

Five Star

Four Star

Winner

Runner-up

Communications Award Print Legislative Coverage

Winner

Communications Award Website

Five-Star Winner Runner-up 2000 and 2001 2001 thru 2018

2015 and 2016 2017

2004, 2012, 2013 and 2014 2008 thru 2011

2008, 2009, 2011 and 2012

2015, 2016 and 2017 2010 thru 2013 2009 and 2014

Editorial Policy

wfdavitt@juno.com

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



PRESIDENT'S MESSAGE
COL Forrest Smith, USA, Retired

Happy Birthday MOAA!

On 23 February 2019 the Military Officer's Association of America celebrated its 90th birthday. Almost a century ago Col Arthur Marix, USMC (Ret), and 62 other officers gathered on 23 February 1929 to start The Retired Officer's Association, (TROA). While TROA later changed its name to MOAA in 2003, it was the same core MOAA principles in effect in 1938 when TROA/MOAA hired its first lob-byist to start representing the interests of veterans and their pay and benefits. As you know MOAA has been named among the Top 50 of all lobbyist organizations in Washington DC, and MOAA still remains the only Veterans' Service Organization on that list. Each year your El Paso MOAA Chapter sponsors two \$25,000 scholarships, but did you know MOAA has been supporting children of service members by sponsoring scholarships since as far back as 1948? Your El Paso Chapter Border Bulletin magazine has been recognized nationally for the better

part of a decade. But did you know MOAA/TROA national magazine has been serving service members since 1969? Each April, MOAA leads members to Washington to "Storm the Hill" on your behalf, an effort to inform and to lobby congressional lawmakers to protect your pay and benefits. Did you also know that MOAA has been "Storming the Hill" since 1997? Today we are fighting to protect TRICARE fees and compensation for service members. But it was MOAA in 2001 who initiated TRICARE for Life, and then successfully defeated DoD efforts to double TRICARE pharmacy co-payments. It was also MOAA who won lawsuits on your behalf in 2003 authorizing Combat Related Special Compensation (CRSC) for qualified veterans.

MOAA has spent the past 90 years lobbying Congressional Lawmakers on your behalf and has authored, or represented landmark legislation on your behalf time and time again. Veterans have a duty to understand exactly how MOAA has served our best interests, and we owe it to the 1% serving, and every veteran who has served to get involved. We can do more. You can do more.

What more can you do?

- A. Stay Informed.
- Track MOAA's Top Ten Goals for 2019, and track MOAA's efforts to support you.
- (2) Seek to understand legislative proposals that affect Veteran's benefits. Learn about the Survivor Benefit Plan-Dependency and Indemnity Compensation offset, better known as "the Widow's Tax". Also learn about current MOAA efforts to stabilize TRICARE fees for currently serving troops.
- (3) Track Senate and House voting records, and consider attending Veteran's Town Hall events with your Congressional representative.
 - B. Get involved:
- (1) Communicate directly with your political representatives. Tell Congress to reject military pay and benefits cuts at every opportunity. You can send elected officials your own note, or simply go to the MOAA National website Legislative Action Center and choose a MOAA-suggested 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.
- (2) Join MOAA in April when MOAA members "Storm the Hill" in Washington to educate and lobby congressional law-makers.
 - (3) Become a MOAA Member and speak with one voice. Join now by visiting www.elpasomoaa.org.

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

"Never Stop Serving"

Stay connected to MOAA:

EL PASO MOAA CHAPTER: www.elpasomoaa.org;

FACEBOOK: www.facebook.com/moaa; www.facebook.com/moaaspouse;

LINKEDIN; www.moaa.org/linkedin;

YOUTUBE: www.youtube.com/TheMOAAChannel MOAA TAKE ACTION: takeaction.moaa.org



EL PASO MOAAOUTREACH FOUNDATION

APRIL 2019

The El Paso Chapter Outreach Foundation continues to search for and develop new funding opportunities to assist local military and veteran organizations and activities. At the Foundation Board meeting in February two sponsorships to new activities was discussed and approved. Support will be provided for the VA 2K Walk and Roll, which is a fund raiser for the VA Homeless Veterans Department. This agency provides funds to local veterans who have needs for clothing, hygiene items, and everyday living. The Board had previously visited the Armed Services YMCA (ASYMCA) and learned about the programs they offer to military families such as Operation Hero, Operation Little Learners, Child Development Center, Back to School Bash, and many more activities. Additionally the Foundation continues to provide support to their Junior Enlisted Food Pantry effort. The ASYMCA conducts an annual golf outing to raise funds for their projects. The Board approved providing funds for the outing to enhance the funds that are raised for their programs.

The Veteran Transition Living Center computer work station project has been completed with the installation of one computer and pending the completion of their kitchen remodeling the additional computers will be installed. The National University is partnering with us to provide desks for the work stations at the Center. Another computer work station has been installed at the H.O.P.E. Institute who provides transitional housing and support for female veterans. All these work stations are being provided with the funds we receive as a grant from the MOAA National.

The National University is willing to provide a sponsorship to the Foundation for our outreach efforts. Their sponsorship will include their logo on our Chapter website and the newsletter along with a banner to be displayed at our luncheons.

The Foundation Board continues to be very active and will consider additional funding projects as well as sponsorships for our programs. We continue to thank you for your support too.

Never Stop Serving!

Jack W. Ketter

Jack H. Kotter BG, USA, Retired Foundation President

Support El Paso MOAA Outreach Foundation.

When you shop at smile.amazon.com,

Amazon donates.

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(in MOAA National) to active warrant and commissioned officers dedicated to maintaining a strong national defense and to preserving the earned entitlements of members of the uniformed services, their families and survivors.

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

APRIL GUEST SPEAKER



Mr. Rodolfo "Rudy" Maldonado
Deputy Regional Director, Southwest Region, Air and Marine
Operations, US Customs and
Border Patrol (CBP)

Mr. Rodolfo "Rudy" Maldonado is the Deputy Regional Director, Southwest Region—an area of responsibility that includes more than 2,000 miles of the border with Mexico.

Deputy Director Maldonado supports the principal senior executive responsible for fully coordinating operations across the Southwest Regions; assist with conducting complex operations and requirements planning, assessing the effectiveness of air and marine forces; and organize both long-term support requirements and special operations with military officials and se-

nior executives from other federal law enforcement agencies

Deputy Director Maldonado began his aviation career in 1991 as a flight instructor at El Paso International Airport. He also served as a freight pilot flying DC-3 and Convair 640 aircraft. He later served as a corporate pilot flying Westwind 1124 and Learjet 25 business aircraft.

In 1996, Deputy Director Maldonado began his federal law enforcement career with U.S. Border Patrol (USBP) as an Agent stationed at Brown Field Station in San Diego. He served as a member of the San Diego Sector Horse Patrol Unit where he was responsible for the detection and prevention of crossborder incursions while on horseback.

In December 1999, Deputy Director Maldonado became a USBP Aircraft Pilot at the El Paso Sector and later transferred to the San Diego Sector as a Pilot.

In 2004, Deputy Director Maldonado was promoted to Assistant Chief Patrol Agent at U.S. Border Patrol Air Operations Headquarters in El Paso, Texas, where he was responsible for technical support and administrative direction for field aviation components.

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Lunch Menu APRIL

Herbed Roast Beef w/ red-wine
and mushroom sauce
Green Bean Almandine
Scalloped Potatoes
Tossed Green Salad
Roll and Butter
Coffee, Iced Tea and Water
MOAA Cake

Meeting Program

Saturday, 13 April Underwood Golf Course

Sequence of Events

11:00 — 11:45 Social Hour

11:45 — 1200 Opening Ceremony

12:00 — 12:45 Meal Service

12:45 — 13:30 Program

13:30 — 13:45 Door Prize Drawing

13:45 — 14:00 Closing Ceremony

Please submit your Lunch Reservations no later than Monday, 8 April, 2019

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

NEW MEMBERS

Mr. Henry Poku LTC George Whitmire COL Michael Hester

RENEWALS

CW4 Michael Seitz

Mrs. Evelyn Kordek

Mrs. Maria Childress

Mrs. AJ Foster

CPT Jeanne Thompson

Mrs. Ellen Pipken

Mrs. Wiebke Long

Mrs. Colette Petty

Mrs. Dagmar Becker

CPT David Thackston

CPT Roger Nichols

BG J. Morgan Jellett

LTC Robert Dawson

NEW ONLINE NOTICE OF DEATH OPTION

Reporting the death of a retiree can be a difficult time for anyone. We know that many in the RSO community will assist the family with this task, and waiting on the phone to report a death can take valuable time out of your day. Therefore, DFAS has worked to correct the issues that forced the removal of the online form used to report the death of a retiree. We are pleased to report that as of March 1, 2018, the online option has been restored.

To use the online Notice of Death option, click on the link at the top of the Retired Military & Annuitants main page, which is located at https://www.dfas.mil/retiredmilitary. This will take you to a form where you will enter all of the pertinent information.

When reporting a retiree's death, be sure to have the following information available:

- · Retiree's full name
 - Retiree's SSN
- The date of death
- Cause of death
- Marital status
- · If married, the wedding date

The form also asks for your name, address, phone number and email address. As a third party completing this form for someone else, please use the information of the person who reported the death to you. Updates on the status of the claim will be sent to the email address pro-vided, including an email verifying that the notification was received.

WBAMC Pharmacy Services

Main Hospital Pharmacy / 915-742-2793

Monday through Wednesday and Friday 7:30 AM - 6:00 PM
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 / 915-742-9017

Monday – Friday 8:30 AM – 6:00 PM Saturday & Training Holidays 9:00 AM – 5:00 PM

Closed Sundays and Federal Holidays

Soldier and Family Medical Clinic (SFMC) Pharmacy / 915-742-1802

Monday – Friday 7:30 AM – 6:30 PM

Closed Saturdays, Sundays, and Federal Holidays

Soldier Family Care Clinic (SFCC) Pharmacy / 915-742-1400

Monday – Friday 7:30 AM – 6:30 PM

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

Location: 2nd Floor, West Hallway.

Hours:

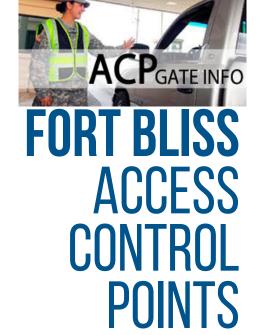
Mon - Fri., 8:00am-4:30pm; Except Tues., 9:00am-4:30pm



DOC'S CORNERDr. William Davitt

Let's say that bump you've been worried about is suspicious for cancer. Most of the time, medical science can come up with a name for the bump [diagnosis] and with that, a proven treatment plan.

Now this process usually adds to your care team. ONCOLOGY is the specialty trained in cancer diagnosis and treatment. We're lucky here; we have options. First is the big group, Texas Oncology. And there's also some folks that practice by themselves, or maybe with a small team. Your family doctor will direct you. But having options allows for local second opinions. And if you don't mind traveling, one of the premier institutions in the world, MD Anderson, is just a planeride or two away. So gathering different opinions might be a good first step. Then you pick YOUR team.





Once everyone is sure of what the bump is [diagnosis] and how to make it go away [treatment plan], you might consider learning as much as you can, so you can be a better patient. The GREEN HOUSE, 562-7660, 10460 Vista Del Sol, has a great lending library if you're a book person. CURE magazine [www.curetoday.com] runs review articles on each major type of cancer at least once a year. You can ask for a free subscription, and check back issues online. And there's always the Internet, but try to stick with sites you can trust. Each type of cancer usually has a foundation or solid information source. Leukemia and Lymphoma Society for example at Ils.org. Now some might take the direction "I don't want But given the fast pace to know..." of medical care these days, driven by too many patients and too few providers, a head in the sand approach really doesn't make sense. Each of us has to be our own advocate, when means being the player, and knowing the playbook by heart, and letting our care team

be our coach. Don't hesitate to speak up if something doesn't fit. That's the best way to beat cancer....

Speaking of cancer.....it runs the gamut between a chronic illness, like high blood pressure or diabetes, all the way to "we better do something fast." So should you ever get the bad news, first, take several deep breaths. It's not the end of the world, and you generally have time to sort things out, with the help of family, friends, and your care team.

Before I go, I sincerely thank Colonel Moore for allowing me this podium over the last few years. I'm turning over the keys to Dr. Dan Washburn this summer, and you can look to him for his bimonthly thoughts right here. Best of health,

Bill Davitt, Eye MD former Army eye surgeon former USAF jet Instructor Pilot and soon to be former physician

- A 100% identification card check of all personnel will be implemented at all Fort Bliss access control points.
- All Department of Defense and non-DoD vehicular occupants, including the driver and all of-age passengers, will have to present an ID card - valid state driver's license, government/ federal ID card, passport, etc. - for authorized access to Fort Bliss.
- All vehicles and occupants entering Fort Bliss are subject to random searches and inspections, as has always been the standard.
- All non-DoD persons can expect to obtain a visitor's pass at certain gates with VCC (Visitor Control Centers). Travelers should plan their time accordingly as access times to Fort Bliss might be increased following these enduring security measure enhancements.

For more detailed information on gate access and hours of opertation see https://www.bliss.army.mil/gateinfo.html.





SURVIVING SPOUSE LIAISON Mrs. Connie Sullivan

Sometimes we who have gone abroad with our husbands, think that we have had difficulties and hardships living in a foreign country simply because ,perhaps, of the lack of commodities, frills or luxuries, that we enjoy in this nation for our comfort.

When we were in Germany, I felt

that it had been a time of affliction because of the dire circumstances I was living in, with my husband, two babies in diapers and bottles, Cindy and Casey, a seven year old, Priscilla, no washing machine and in a very small apartment that had no hot water.

The weather, to me, was extremely depressing, since I was from Texas. I was fortunate that I had my wonderful seven-year old daughter who was a joy, a blessing and was a very helpful precious girl.

I felt that God had helped me through that experience, because it had been a very difficult time of my life. But looking back and seeing now what some women are going through with demanding, trying and extreme trials, makes me think that what I went through, was not all that hard.

In my church, there is a lady that I admire. Her name is Catherine Lang.

She has 5 Children: Sam 13, Nephi 11, Jacob 8, Joseph 4 and Moroni 3. All of them with ADHD and three are Autistic. Her husband, a God loving man, Cpt Benjamin D. Lang, a wonderful husband and a great Dad to his children, is deployed to South Korea.

Mrs. Lang's love and trust in the Lord is incredible. To say the least, this loving mother is an inspiration to us in church. She displays such an amazing strength of faith that radiates to all that surround her. The love and care that she dedicates to her children is evident by the children's appearance.

From her, we have learned that nothing is impossible to God and that no matter what situations we find ourselves in, we can survive and endure our challenges through this life to the end with His help.

THE INFORMATION WAS RETRIEVED FROM THE FEBRUARY 2019 COUNCIL AND CHAPTER NEWSLETTER

You've probably been both a mentor and a role model, but do you know the difference between the two? Children look to parents, teachers, coaches, or even older siblings or relatives asrole models for inspiration on how to behave. Even adults seek to model themselves after those who appear to be successful or who they consider are worth emulating, such as famous leaders in history, professional athletes, and entertainers. It is important to remember, however, that role models can be positive or negative, and it is up to the individual to choose whose actions to follow. Role models and mentors, though similar, are, in fact, quite different. Role models often are distant, having no actual connection or contact with those who admire them. A mentor, as described in Webster's Dictionary, is "a trusted counselor or guide," and because of a close relationship with his or her students, have a more profound impact. A mentor is someone who looks for ways to help others reach their full potential. Whether we realize it or not, each of us has been a mentor and a role model at some time in our lives. Good mentors provide a positive influence on those around them by being willing to share the knowledge, skills, and expertise they have gained and developed. Effective mentoring takes work and enthusiasm; it requires the mentor to take a personal interest in his mentee, providing guidance and constructive feedback in an effort to grow that person to his or her fullest. John Crosby aptly describes a mentor as a "brain to pick, an ear to listen, and a push in the right direction." As a leader, one should first practice the behavior desired for others to follow and then look for opportunities to share experience and learning to help the protégé "navigate a course to the destination." (John C. Maxwell) By Michele Costello, Surviving Spouse Advisory Committee

Con'td from page 8

APRIL GUEST SPEAKER

Mr. Rodolfo "Rudy" Maldonado, Deputy Regional Director, Southwest Region, Air and Marine Operations, US Customs and Border Patrol (CBP)

In October 2005, Director Maldonado participated in the CBP Air transition management process and was appointed as the Interim Deputy Director, Resource Management for the newly created Agency.

In 2008 Rudy was promoted and served as the Air and Marine Acquisi-

tions Manager for the Secure Border Initiative (SBI) Program Office. During his assignment in the SBI Program Office, he assisted in the formation of the Office of Technology Innovation and Acquisition (OTIA).

In 2012 Rudy was selected as the Director of Air Operations for the EI Paso Air Branch. He was part of the founding team which set up the DHS Joint Task Force –West (JTF-W) Headquarters in San Antonio, TX. He is currently the Lead Federal Official for the New Mexico-West Texas Alliance to Combat Transnational Threats (ACTT) Unified Command.

Deputy Director Maldonado has more than 7,000 flight hours in fixed-and rotor-wing aircraft, and holds commercial single- and multi-engine land fixed-wing and rotorcraft certificates, with instrument privileges in both. He is a Certified Flight and Instrument Instructor airplane single engine, land.

Rudy earned his Aviation Safety and Security Professional Certification through the University of Southern California and attended the National Test Pilot School.

Rudy is a native of the El Paso area.

CARING FOR NORTH VIETNAMESE POWS AT THE 85TH EVACUATION HOSPITAL

BY COL. CONSTANCE J. MOORE, USA (RET.), ARMY NURSE CORPS ASSOCIATION HISTORIAN

One of the most difficult jobs of the Vietnam War for Army nurses was providing care for prisoners of war. Three Army nurses, Carmelita Clukey Simila, Elizabeth Gortner Lanoue, and Beverly Scoville shared their experiences dealing with the challenging patient population. They all were assigned as successive Head Nurses of the 85th Evacuation Hospital POW wards at which were separated from the other units by barbed wire and armed guards. 1

Carmelita Clukey Simila was an award winning cardiac nurse who wrote a textbook about intercardiac surgery and cardiovascular nursing that became a standard in military hospitals in the early 1960s.2 When the war in Vietnam escalated, she volunteered and was sent to the 85th Evacuation Hospital in June 1966. Simila stated, "I wouldn't be a good nurse if I didn't treat anybody and everybody who needed my loving care and loving touch [emphathetically]. . . so [it] was very easy for me. . . When I was working with the POWs, I quite realized so intensely their leaders told them we were awful and did horrible things." Because she required compassionately care from the staff, the

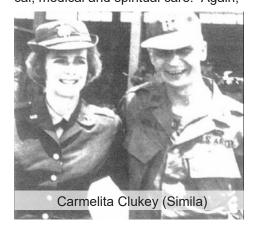
Elizabeth Gortner (Lanoue)

prisoner patients "began to be friendlier." She also described the challenges of adjusting the hot summer temperatures of 110-120 F with no air conditioning that added to the stress. 3

In May 1968, Elizabeth Gortner Lanoue wrote an article describing her initial disappointment of being assigned as Head Nurse of the Prison of War compound. Like Simila she had volunteered to nurse where "a nurse [wa]s really needed." 4 Yet, nine months into the assignment she had decided this was exactly where she wanted to be.

Lanoue described two wards that were filled with many critically injured patients, generally teenager, age 15 to 16 years, whose conditions were also impacted by poor nutrition and inadequate hygiene. "They are usually febrile from infected wounds and most are infested with worms. Their poor physical condition, fearful emotional state and the language barrier challenged me." As a result, they did not heal as quickly as American patients and required more nursing care.

She decided to see them as "human beings who [were in need of physical, medical and spiritual care." Again,



like Simila, she found newly admitted patients to be quite frightened. "It's rewarding to see how a cold glass of water, a bath, clean dressings and simple TLC allayed their fears," Gortner wrote. 5

Lanoue depicted how trust grew amongst patients and staff. The injured observed what the nurses did and tried to help with "the ward details. It's not uncommon to see a patient with one leg supporting himself on crutches and [making] beds or with his good arm assisting to bathe and feed patients who are unable to help themselves." 6

Beverly Scoville had a similar experience. "The prisoners cooperate[d] fully with us and really tr[ied] hard to recover," she said. She described how some Army nurses objected to working on the unit but, she encouraged them to see the patients as human beings because "that [was] the way I look[ed] at them." 7

Nursing enemy wounded tested these nurse leaders' highest ideals; however, they persevered and treated these patients with the same attitude, care, and kindness as American troops.



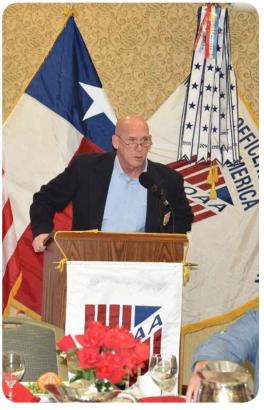
^{1 &}quot;Viet Cong POWs Surprised," Cincinnati Enquirer, August 22. 1967. accessed December 29, 2017, 12, Proquest Historical Newspapers (1888291353).
2 "No Ordinary Wartime Nurse," Penquis Review 1, no. 6 (2010), accessed December 29, 2017, https://books.google.com/books?id=WiLVAgAAQBAJ&pg=RA2-PA2&dq=rear+view+issue&hl=en&sa=X&ved=0ahUKEwju5Jj4wa_YAhVs0oMKHWpOAMkQ6AEILDAA#v=onepage&q=rear%20view%20issue&f=false.

⁴ Elizabeth Gortner, "I Care for the Viet Cong," USARV Medical Bulletin, May 1968, 88-89, accessed December 29, 2017, http://cdm16379.contentdm.oclc.org/cdm/singleitem/collection/p15290coll4/id/374/ rec/344.

[&]quot;Viet Cong POWs Surprised," Cincinnati Enquirer, August 22. 1967. accessed December 29, 2017, 12, Proquest Historical Newspapers (1888291353).

















2019 **EL PASO CHAPTER** MOAA **EVENTS SCHEDULE**

FEBRUARY 13, 2019 APRIL 15, 2019 APRIL 21, 2019 MAY 12, 2019 JUNE 8, 2019 AUGUST 10, 2019

APRIL MEMBERSHIP MEETING TAX DAY **EASTER** MOTHER'S DAY JUNE MEMBERSHIP MEETING AUGUST MEMBERSHIP MEETING **SEPTEMBER 28, 2019** RETIREE APPRECIATION DAY



FEBRUARY 2019 LUNCHEON









































PERSONAL AFFAIRS

Jose Luis Hernandez

WHO IS ELIGIBLE?

TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have enrolled Medicare Part A and B.

When you become eligible for and purchase Medicare, you become eligible for TRICARE for Life (TFL). The Social Security Administration is responsible for Medicare enrollment and should send you the necessary information 3-4 months prior to your 65th birthday. If you do not receive this information by one month prior to reaching age 65, you'll want to contact your local Social Security Office.

While the Social Security retirement age is increasing, the Medicare eligible age **remains 65** regardless of when you are eligible for full Social Security retirement benefits. Once you enroll in Medicare, TFL automatically becomes the secondary payer to Medicare as long as you have a valid military ID card. Your military ID card expires on the first day of the month that you turn 65 so you will need to make sure it has been renewed in order to keep your TRICARE eligibility.

WHAT DOES IT COST?

There are no fees associated with TFL. Beneficiaries must pay the Medicare Part B premiums in order to stay enrolled in TFL.

TFL works as the secondary to Medicare. Medicare pays 80% of covered-services, and TFL pays the remaining 20%. TFL also pays the Medicare deductible. Beneficiaries should not have any out of pocket costs for Medicare and TRICARE-covered services.

For services covered by TRICARE but not by Medicare, such as phar-



TRICARE FOR LIFE

macy services or overseas care, you may be required to pay any applicable TRICARE co-payments. In situations where Medicare coverage does not apply, <u>TRICARE Standard</u> becomes primary payer and you will be responsible for the TRICARE Standard deductible and cost-shares.

For services covered by Medicare but not TRICARE, such as chiropractic care, Medicare pays 80 percent and you will be responsible for the remaining 20 percent.

HOW DOES IT WORK?

As a Medicare beneficiary, you visit a physician who accepts Medicare. The provider files the claim with Medicare and once the claim is processed by Medicare, it is automatically forwarded on to TFL for payment. TFL pays the remainder of the claim provided that the service is a Medicare and a TRI-CARE covered benefit. There are very few Medicare covered benefits that are not TFL covered benefits which would require you to pay the remainder of the claim instead of TFL (i.e. chiropractic care is a Medicare but not TRICARE benefit).

If you choose a provider who has opted-out of Medicare, meaning they do not accept Medicare patients and will not file with Medicare, TRICARE will process the claim as second payer as long as the service is a covered benefit and the provider is TRICARE authorized. As second payer, TFL pays what it would have paid if Medicare processed the claim as primary (meaning TFL pays 20% of the TRICARE allowable charge). You are responsible for the remaining 80% of the bill.

The Medicare website provides a search tool to find a provider in your area. Should you have no option for reasonable access to medical care but to use an opt-out Medicare provider contact WPS at 1-866-773-0404 for details on the opt-out waiver process.

TRAVELING OR LIVING OVERSEAS AND TFL

TRICARE Overseas Program (TOP) TRICARE for Life is available to beneficiaries residing overseas. The Medicare Part B enrollment requirement applies regardless of whether you live in the United States or abroad. Because Medicare is primarily a U.S. based program, there is no Medicare coverage overseas with the exceptions listed below*.

In locations where Medicare coverage does not apply, TRICARE is the primary source of health benefits. TOP TFL provides the same coverage and TOP Standard with the same cost shares and deductibles. However, TRICARE pays billed charges overseas vs. maximum allowable charge. TOP Standard beneficiaries are responsible for paying annual deductibles and cost shares. You may be required to pay up front for care and then file claims with Wisconsin Physicians Service (WPS) – the TRICARE overseas claims processor.

*Medicare is available in U.S. territories (Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, the Northern Mariana Islands, and for purposes of services rendered onboard ship, the territorial waters adjoining the land area of the United States). In these locations, TFL acts as the secondary payer after Medicare, just as

with the stateside TFL program.

MEDICARE/TFL AND OTHER HEALTH INSURANCE

When you have Other Health Insurance (OHI) that is not based on current employment (an FEHBP for example), then Medicare pays first, your OHI pays second, and you have to file any remaining balances yourself with TRI-CARE.

Generally speaking, TRICARE/ Medicare-eligible beneficiaries (without other health insurance) find that Medicare as their primary insurance and TFL as their secondary insurance is adequate for their health care needs. It is often more cost-effective as well, because TFL doesn't require any additional participation premiums outside the monthly Medicare Part B premium. There are very few Medicare-covered benefits that are not TFL-covered benefits which would require you to pay the remainder of the claim instead of TFL (for example, chiropractic care). The important question is whether or not you are required to pay for your employer-sponsored health coverage.

If you are not required to pay premiums for you and/or your spouse, then the only thing to consider is the fact that you are responsible for filing claims with TFL for any outstanding balances after both your OHI and Medicare have paid; however, there are probably very few instances where there would actually be an outstanding balance after both insurance plans have processed the claim.

If you are required to pay premiums for you and/or your spouse, then you will want to evaluate the cost-effectiveness of continuing enrollment in your OHI. Remember, you are already paying Medicare Part B premiums, and unlike your OHI, TFL doesn't require additional participation premiums. If you decided to drop your OHI, you would be saving the cost of those premiums. and have Medicare as your primary payer and TFL as your secondary. You will not be responsible for filing your own claims with TFL as long as you seek care from providers that accept Medicare. The provider will file with Medicare and once the claim is processed by Medicare, it is automatically forwarded on to TFL for payment.

Keep in mind that TFL provides you with a pharmacy benefit at no cost (other than drug co-pays), whereas Medicare offers a separate pharmacy benefit (Medicare Part D) that requires a monthly premium on top of your Medicare Part B premium and gener-

ally higher drug co-pays. Medicare Part D is an optional benefit; but as far as TFL beneficiaries are concerned, there is generally no added benefit in enrolling in Medicare Part D.

Other items to consider are dental coverage, routine eye exams, and long term care; none of which are TFL or Medicare covered benefits. If your employer-sponsored health plan provides any of these services, you will want to take that into serious consideration in making your decision- especially if your OHI includes long term care.

TRICARE PHARMACY BENEFIT

The pharmacy benefit under TFL is the same pharmacy benefit as TRI-CARE Prime and TRICARE Standard.

Can fill prescriptions three different ways: at a military treatment facility (MTF), at a local retail pharmacy, or through the mail-order pharmacy (TMOP)

For current pharmacy costs, see this Tricare web page: https://tricare.mil/CoveredServices/Pharmacy/Costs

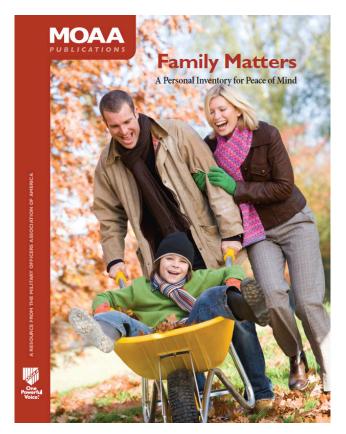
To research currently covered medications, see the Tricare formulary list here: https://tricare.mil/CoveredServices/Pharmacy/Drugs

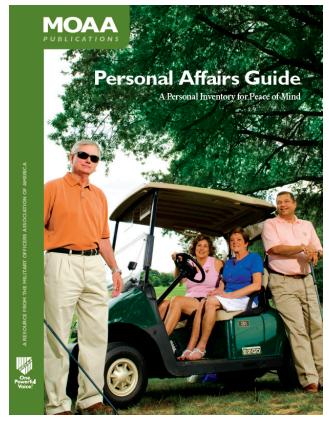
RETIREE PAY DATES FOR 2019 ANNUITANT PAY DATES FOR 2019			
MONTH	DIRECT DEPOSIT DATES	MONTH	DIRECT DEPOSIT DATES
JANUARY	FEBRUARY 1	JANUARY	FEBRUARY 1
FEBRUARY	MARCH 1	FEBRUARY	MARCH 1
MARCH	APRIL 1	MARCH	APRIL 1
APRIL	MAY 1	APRIL	MAY 1
MAY	MAY 31	MAY	JUNE 3
JUNE	JULY 1	JUNE	JULY 1
JULY	AUGUST 1	JULY	AUGUST 1
AUGUST	AUGUST 30	AUGUST	SEPTEMBER 3
SEPTEMBER	OCTOBER 1	SEPTEMBER	OCTOBER 1
OCTOBER	NOVEMBER 1	OCTOBER	NOVEMBER 1
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DECEMBER	DECEMBER 31	DECEMBER	JANUARY 2, 2020





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BASIC MEMBERSHIP ENROLLMENT

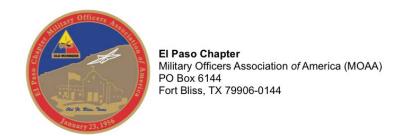
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Send to: El Paso Chapter MOAA PO Box 6144 Fort Bliss, TX 79906-0144

Add your own voice to the fight.







April 2019 Membership Meeting & Lunch

General George Underwood Golf Complex

3200 Coe Ave., El Paso, TX 79916

Date: Saturday, 13 April 2019 **Time**: 11:00 AM – 2:00 PM

Guest Speaker

Mr. Rodolfo "Rudy" Maldonado Deputy Regional Director, Southwest Region Air and Marine Operations, US Customs and Border Patrol (CBP)

Menu

Herbed Roast Beef w/ red-wine and mushroom sauce Green Bean Almandine Scalloped Potatoes Tossed Green Salad w/dressing, Dinner Rolls w/Butter, Coffee, Iced Tea and Water, and MOAA 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, 8 April 2019 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, April 10, and pay at the door.

Lunch will be on Saturday, 13 April 2019 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:



CHAPLAIN CORNERMrs. Connie Sullivan

Not long ago, I went to a military funeral for a Korean War POW. Funerals as we know, are solemn, reverential and a very peaceful farewell to a person no longer living.

While there, I noticed the many

people who had come to pay their respects. The legacy and memories that this man left behind were incredible. His loved ones and friends talked about the wonderful selfless service he had given not only to the community but to the military base he had been employed at for many years.

He collected gifts for needy children at Christmas time and had as well, been involved in countless other projects to help others. It was obvious that this God loving man had been very loved and cherished by his peers, family and friends.

As the funeral service continued, it brought to mind my experience of when my husband passed away. The sounds of the firearms pierced my heart as they always do when I attend military funerals. For those of us that have been through this situation, those sounds

never seem to ease the emotional pain in our souls.

It also brought to mind, for those who are believers, the religious beliefs of the crucifixion of the Lord and Savior. To imagine how Heavenly Father felt as He saw and heard the sounds of the nails driven and piercing His Son's hands and feet. The agonizing suffering of the Son of His love.

For those that are non-believers, it is a time of sorrow in such an occasion and also, perhaps, could be of some relief if the deceased had been very ill.

Whichever the case, the farewells are emotionally painful, and grief stricken. But as we know, there is always another tomorrow and life goes on whether to endure in sadness or just to keep on going toward our destiny, with God's help, toward our resting place.

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. Phone #: 915-562-8462 ext.351 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.

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 Hanna Okura, Program Director, 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 prepackaged 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 Hannah Okura if you have questions. Thank you.



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LEGISLATIVECW2 Dave Garcia, USA, Retired

The key Bills, I mentioned in February Newsletter are under review by Congresswomen Veronica Escobar legislation team in Washington, DC for her to co-sponsor...It's very important for every chapter member to "Take Action"...contact her office in writing and send to 221 N. Kansas Street, Suite 1500, El Paso, Tx 79901 or email Benito. Torres@mail.house.gov...or call 915 541-1400 on any legislation concerns.

Visit MOAA "Take Action" at http://takeaction.moaa.org/

Key Bills

***Do Not Raise TRICARE Fees

Yes, your TRICARE fees and cost shares are once again in the cross-hairs. The Congressional Budget Office (CBO) recently published their annual list of budget strategies with options for policymakers to consider as they begin the budgeting process for next year. And as we know, they will be looking to increase revenue any way they can get it – so knowing in advance the areas they are going to fo-

cus on is a powerful offense for MOAA. This article also includes eliminating the Individual Unemployability for veterans who reach the age of 65...

Federal - S 164

A bill to amend title 10, United States Code, to remove the prohibition on eligibility for TRICARE Reserve Select of members of the reserve components of the Armed Forces who are eligible to enroll in a health benefits plan under chapter 89 of title 5, United States Code

Federal - HR 553

A bill to amend title 10, United States Code, to repeal the requirement for reduction of survivor annuities under the Survivor Benefit Plan for military surviving spouses to offset the receipt of veteran's dependency and indemnity compensation, and for other purposes. On Feb 11, 2019, Congresswoman Escobar co-sponsored to support this bill...

On January 3, 2019, House Veterans' Affairs Committee Ranking Member, Dr. Phil Roe (TN), introduced H.R. 203, the Blue Water Navy Vietnam Veterans Act of 2019. On January 8, 2019, House Veterans' Affairs Committee Chairman, Mark Takano (CA), introduced H.R. 299, the Blue Water Navy Vietnam Veterans Act of 2019. Nearly identical legislation was approved in the House last year by a vote of 382 to 0. Unfortunately, the legislation was not approved by the Senate so it must be approved again by the new 116th Congress.

Both bills would expand the presumptions for service connection related to exposure to herbicides containing dioxin, including Agent Orange, to veter-

ans who served in the territorial seas of the Republic of Vietnam during the Vietnam War.

On January 10, 2019, Representative Julia Brown (CA) introduced H.R. 444, the Reduce Unemployment for Veterans of All Ages Act of 2019.

Currently, veterans with service-connected disabilities or other employment handicaps are able to receive career development services through VA's Vocational Rehabilitation and Employment program up to 12 years after they separate from military service. H.R. 444 would remove the limiting 12-year-period for eligibility.

On January 8, 2019, Representative Gus Bilirakis (FL) introduced H.R. 303, the Retired Pay Restoration Act. This bill would extend concurrent receipt authority to longevity retirees with service-connected disabilities rated less than 50 percent disabling. Under current law disabled veterans with longevity retirement from active military service who are also in receipt of a Department of Veterans Affairs (VA) disability determination of 50 percent or higher may retain both military retirement pay and their compensation.

Texas Legislation:

The Texas Legislature is in session:

District 76 State Rep. C. Blanco introduced HB 696, Relating to employment and referral services veterans and military service members. Filed 01/09/2019

District 78 State Rep. Joe Moody introduced HB 166, Referred to Defense& Veterans' Affairs, relating to wavier programs for recipients of the Purple Heart provided by toll project entities. Filed 2/13/2019

WHAT WOULD MAJOR CUTS TO MILITARY MEDICAL PERSONNEL MEAN TO YOUR CARE?

In July, MOAA first identified four key and rather worrisome trends we've been closely tracking that are taking place in the military health care system. Now, we can add the planned reduction in the number of military medical personnel to the list.

If the numbers are as large as we have been led to believe (approximately 17,000 positions), this will exceed and intensify the impact of the other trends, and may have considerable effect on military beneficiaries in significant ways.

We will not be able to assess the impact of these large cuts in the number of practicing military physicians, nurses, medics, and other allied medical personnel until the fiscal year 2020 defense budget request is approved by the White House and sent to Congress in mid-March. If Congress approves the

cuts, to be presented billet by billet, they would start to take effect quickly in FY 2021.

Proposed personnel reductions of such magnitude surely will affect military medical training platforms. It takes years to educate physicians, and there are projections of physician shortages: A recent study released by the Association of American Medical Colleges predicts that by 2030, the United States will face a shortage of between 42,600 and 121,300

Con'td on page 19

TEXAS STATE LEGISLATIVE REPORT

OTHER ISSUES FOR 2019 LEGISLATIVE SESSION

Another issue that could possibly revive is the defense of the Hazlewood Act. Although we currently do not expect any issues coming up this session, Jim Brennan reported the following:

Brennan discussed TCVO defense of the Hazlewood Act. The current law provides up to 150 hours of free college credit hours for veterans who declared Texas as the home of record at the time that they entered the service. These hours are currently transferable to the spouses and dependents of these qualified Texas Veterans. The Institutes of Higher Education (IHE) were directed during the 85th Texas Legislature to produce a study on the financial impact of Hazlewood on their budgets. These IHE members are the major public university systems within Texas. The requested study and analysis have not been generated by IHE. If and when there is a challenge, TCVO is prepared to work with IHE to protect Hazlewood benefits. Rep Chris Turner chairs the Higher Education Committee, knows TCVO, and has worked with TCVO in the past on several other issues.

In our meeting February 15/16, we will discuss what to promote at the March Advocating in Austin. Obviously, one of our primary issues will be that of disabled veteran exemption. Secondary issues may be those of increasing the number of veteran courts which could be enhanced with shared county veterans' courts and increased support for County Veteran Service Officers (VSO). These are both major issues in counties without a VSO or limited resources to support the county's Veteran population. The continuing education for VSO's is critical to ensure that they are current in the procedures and policies required to keep them on top of their jobs.

Our impact on the development and successful passage of legislation requires that we may need to have a lot of representation from the veteran organizations, including the TCC and its members, at the various committee hearings. Many instances will be a short notice request for assistance! TCVO member John Spahr, former State of Texas VFW Chairman, has developed an email database referred to as the VFW Team Texas Alerts. There are over 500 names on the Alert email list. The list is for legislative issues only and is designed to garner grassroots support for Veteran related legislation. Spahr has opened the VFW Team Texas Alerts to any Veteran Service Organization that wishes to be added to the alert network. I recommend that our MOAA Chapter Presidents and Legislative Chairs share their information with John to be part of this alert system.

Jim Cunningham, Texas Council of Chapters, State Legislative VP

Con'td from page 18

physicians. This leads us to our first question: How this will affect the military mission and medical care, and how can leaders expect to have a medically ready force without a ready medical force?

Our second question: What would these cuts mean for beneficiaries? If the plan is just to replace these health care providers with civilians, that's not a reliable strategy. Getting private-sector medical professionals to take jobs near rural bases may not be realistic or feasible.

Beneficiaries, including active duty

families who receive care at military treatment facilities, may be forced to seek it in the TRICARE networks. Pediatric and obstetric care - which are now available to these beneficiaries - may vanish from the MTFs. Lab and pharmacy services, along with radiology, may be greatly reduced. We already are starting to see TRICARE Prime retirees being re-enrolled from MTFs into the civilian networks, resulting in them being charged with new, and higher, co-payments.

These are major shifts in military medicine. MOAA will watch DoD's proposed FY 2020 budget closely and will assess the impact on military beneficiaries.

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