



## Inside this issue:

3

President's Message

5

Luncheon Menu Program Guest Speaker

6

**Events Schedule** 

7

**Doc's Corner** 

9

**Auxiliary Liaison** 

10

Army Nurse Corps History ...

11

**Personal Affairs** 

12-13

**EP MOAA Images** 

15

Membership

18

**Chaplain Corner** 

19

Legislative

## **INPUT**

deadline for August 2017 Border Bulletin 3 July 2017

## The Border Bulletin NEWSLETTER COMMITTEE

Editor: LTC William L. Moore 842-9650 EDITORIAL COMMITTEE

MG Edward Greer, USA 755-2244 MG William H. Riley, Jr. 584-8798

Advertising Manager: LTC William L. Moore publications@elpasomoaa.org

Printer: Northeast Printing,755-6089

June 2017 • Vol 61 No 3

The Border Bulletin is the Official publication of the

El Paso Chapter of

The Military Officers Association of America

P.O. Box 6144, Fort Bliss, TX 79906-0144. This bulletin is published Bi-monthly. Subscription is included in the annual dues of \$20.00.

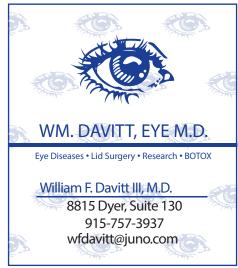
#### Statement of Publication

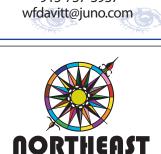
The Border Bulletin is the newsletter of the El Paso Chapter, Military Officers Association of America. It is published bi-monthly, even months, to inform the membership of issues and activities of interest to all. elpasomoaa.org is a non-profit entity within the State of Texas organized to represent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

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

### **Chapter Staff Emeritus**

COL Margaret H. Baskfield	584-6826
Mrs. Penelope Cochran	778-5723
Mrs. Hedy Forcier	751-2638
LTC Rafael G. Garcia	593-1469
CW3 Emiliano Gorgas	594-0444
Major E. Dexter Lyerly	585-9619
Mrs. Blanche J "Maggie" Maguire	584-7682
CW4 Manuel Martinez	751-3791
LTC James L. McLaughlin	566-4976
LTC Daniel J. Schulte	755-3387
Mrs. Kathleen Schulte	755-3387
MAJ Edwin S. Stone, III	598-6058
Captain Jeanne B. Thompson	598-0981
COL Martin C. Wehmhoner	585-9106
COL Robert Pitt	533-5111
COL Lennie Enzel	755-2325
Mrs. Judy Stone	598-6058
COL Forrest Smith	449-8944
Mrs. Julie Pitt	533-5111
Mrs. Elma Smith	355-1849
LTC William Moore	842-9650
COL Steve Barrett	222-8307
Mrs. Janet Rasmussen	598-3835





PRINTING SINCE 1973

9728-A Dyer St El Paso, TX 79924 PH 915.755.6089 FAX 915.757.2452 northeastprinting@yahoo.com

## <u>EL PASO CHAPTER NATIONAL AWARDS</u>

Levels of Excellence

Runner-up

**Five-Star Chapter** 

**Communications Award Print Newsletter** 

Five Star

Winner

Runner-up

**Communications Award Print Legislative Coverage** 

Winner

Communications Award Website

Five-Star

Winner

Runner-up

**Special Communications Award** 

2000 and 2001 2001 thru 2016

2015 and 2016 2004, 2012, 2013 and 2014 2008 thru 2011

2008, 2009, 2011 and 2012

2015 and 2016 2010 thru 2013 2009 and 2014 2007



I encourage you to take a look at Lt.Gen. Atkins' note in the May issue of Military Officer. During a November meeting with then Defense Secretary Carter, Secretary Carter said that if Sequestration returned in FY18 it would require defense budget cuts of \$100M over five years. In the May issue, Lt.Gen Atkins' note highlights the continuing threat that Sequestration presents to the three pillars of the defense budget — recapitalization, readiness, and personnel.

While Lt.Gen Atkins highlights several MOAA-supported issues represented in the FY17 defense budget, he emphasizes the need to balance potential resource allocations across all three pillars, and that despite proposed increases to modernization and readiness for FY18, congressional leaders need to recognize the "acute pressures" on personnel accounts, as the nation's forces are continually strained to meet current and emergent global commitments.

As Lt.Gen. Atkins notes, "MOAA recognizes the need to modernize the military enterprise, and we challenge Congress to meet these readiness challenges while remaining attuned to the need to recruit and retain talent. We need solutions to solve both, without handing the bill to our troops." (Visit www. moaa.org/takeaction to learn more about MOAA's legislative agenda).

### Supporting the El Paso Community.

Your El Paso MOAA Chapter presented twenty-four MOAA Awards to local High School JROTC students during the month of May at numerous JROTC Award ceremonies. LTC Dave Powell, USA (Ret), the 2016 El Paso MOAA Inspire Award winner, continues to inspire several initiatives in our efforts to provide support and inspiration to future leaders learning about military service through El Paso's outstanding JROTC programs. As pointed out in a recent article, El Paso MOAA has continued to fund these awards, and will pursue additional initiatives informing the success of these programs despite MOAA National withdrawing funding support for these awards in FY16.

Your El Paso MOAA Chapter will also host the 2017 El Paso Retiree Appreciation Day (RAD) Dinner (Friday, 29 September) at the Ft Bliss Underwood Golf Course. We look forward to the opportunity t continue serve the numerous El Paso Veteran Service Organizations during this dinner, as the initial event of the RAD weekend activities.

## So what can you do to contribute to your El Paso military community?

- **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. You can send elected officials your own message of support utilizing MOAA National's website, Legislative Action Center. You can also 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. Communicate directly to your elected officials and be heard. It's easy. Go to www.moaa.org, and use their simple tools. Its easy...and effective.
- **(2)** Become a 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.

"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.



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



### **Board of Directors:**

### **President**

Vacant

### Vice-President

Colonel Lennie Enzel

### **Secretary**

Lieutenant Colonel Bill Moore

### Treasurer

Ms. Elma Smith

### **Programs**

Colonel Maureen Lofberg

### **Advisory Director**

Colonel Forrest Smith

### **Donors**

Candlewood Suites
Colonel Forrest Smith and Elma Smith
Colonel Constance Moore and Lieutenant Colonel William Moore
Mrs. Ann Broilett
Lieutenant Colonel John R. Pipkin
Colonel Lennie Enzel
Lieutenant Colonel B.J. Jackson

### **Donations**

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



# DFAS Changes Mailing Address

March, the Defense Finance and Ac-Service counting nounced it was changing mailing addresses for retirees and annuitants. Retired Pay correspondence should be addressed to DFAS, U.S. Military Retired Pay, 8899 E 56th St., Indianapolis, IN, 46249-1200. Annuitant correspondence should addressed to DFAS, U.S. Military Annuitant Pay at the same address.

### What to watch:

The change from the previous address in London, Ky., took final effect May 1. Mail sent to the wrong address will be forwarded, but it could be delayed by three to five days.

The DFAS website provides information and links to additional paperwork that might need to be submitted.

## **April Presentation**



Lieutenant Colonel Dan Schulte presents a check from El Paso NAUS to Colonel Steve Barrett, Chapter Secretary, at the April Membership Meeting.



& TAPS ∞



## Chief Warrant Officer 4 Manuel Martinez, US Army, Retired

Manuel Martinez was called home by our Heavenly Father on April 25, 2017. Marty is survived by his wife Kiyoko; son, Thomas; daughters, Karen Stack and Kathy Ross; and six grandchildren. Marty was very proud of things he accomplished in his life, combat tours in Korea and Vietnam. Thirty years of service to his county in the military and twenty awards and decorations but his sixty seven years of marriage to Kiyokao was his most proud accomplishment. Marty was a friend to many and will be missed greatly by all, especially his family.

Visitation was from 3:30pm to 6:30pm on Thursday, May 11, 2017 at Sunset Funeral Home Northeast, 4631 Hondo Pass. Funeral Service began at 9:30am on Friday, May 12, 2017 at Sunset Funeral Home Northeast. Committal Service followed at 11:00am at Fort Bliss National Cemetery with Full Military Honors. A reception was held at the Fort Bliss Golf Complex.

Services entrusted to Sunset Funeral Home Northeast.

Please keep the Martinez family in your prayers.

### THE BORDER BULLETIN

## Lunch Menu June

Schnitzel
Sautéed Broccoli Almandine
Home Fries
Tossed Green Salad w/dressing,
Dinner Rolls w/Butter,
Coffee, Iced Tea, and Water
MOAA Cake

### **Meeting Program**

Saturday, 10 June 2017 Underwood Golf Course

### 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, 5 June

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



May 29, 2017 June 10, 2017

June 14, 2017

July 4, 2017 August 12, 2017

**September 29, 2017** September 30, 2017

November 11, 2017

November 23, 2017

**Memorial Day** 

June Membership Meeting and Luncheon

Flag Day

Independence Day

August Membership Meeting and Luncheon Retiree Appreciation Day / October Luncheon

**Retiree Apreciation Day** 

Veterans Day **Thanksgiving** 



### 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 Sqt. 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

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, incluiding 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

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

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

Soldier and Family Medical Clinic (SFMC) Pharmacy

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

Soldier Family Care Clinic (SFCC) Pharmacy 7:30 AM – 6:30 PM 915-742-1400 Monday – Friday

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.

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

**Contact Numbers** El Paso VAHCS 915-564-7942 2nd Floor, West Hallway 800-672-3782



## **DOC'S CORNER**

### **Dr. William Davitt**

Not that we've had much of a winter, but I bet you're finding yourself outside more now. Two issues come to mind: allergies and risk of eye injuries.

The major symptom of eye allergies is itching: both EYES, and not your eyelids. Sometimes redness and watering are part of the mix. But generally, unless both eyes itch, you may not be dealing with eye allergies.

Treatment is NEVER RUB!! Eye rubbing can damage internal structures. I even had one lady knock her lens implants loose and that's not good. Do AVOID what you KNOW causes you problems. Sometimes that's hard to do, so the next step is wash out the offending agent with artificial tears. Here, your goal is not to lubricate the eye, but mainly to dilute or wash out the offending agent: dust, pollen, and chemicals

in the air. If you use COLD lubricating drops, the cold will block the itching signal and you'll feel better fast.

Your next step is an allergy eye drop like Patanol. This is a prescription item stocked at Freedom Crossing and Beaumont's pharmacy. Unlike the artificial tears, it's important to increase contact time so block off your tear duct and don't blink for 2 minutes after you instill a drop. Again, COLD drops [refrigerated] block the itching signal from your eye to your brain.

The BACKSTOP for serious itching that doesn't respond to avoidance, artificial tears, and a good allergy drop is STERIOD eye drops. Rare use is sometimes the secret ingredient and your ophthalmologist may offer this option to patients who need it.

There was once a time you had to start allergy drops before the season started, and use them daily, but the newer drops can 'rescue' a problem as it becomes bothersome.

To review EYE ALLERGIES, in order: avoid, wash out [artificial tears], treat [Patanol] and for emergencies, steroid eye drops. Always use proper eye drop application technique!

Now, topic TWO: preventing eye injuries. Example: bending over to water your plants and a branch or plant stick pokes you in the eye. OUCH!

My trick is to aim before I bend over, then close my eye, bend down, and get the job done, whether it be watering or picking up the neighbor's trash that landed in my plants during the last windstorm.

If you really have to do weed whacking, be sure to double up: glasses plus goggles. I can 't tell you the number of surgeries I've done because 'stuff' gets past safety goggles.

And sometimes SMART prevention is DON'T DO IT. Let someone else step in. This goes along with another of my rules: roofs are not meant for those above 65.

Have a great Spring and Summer! Dr. Bill Davitt, former Chief, Eye Surgery, WBAMC.



### 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.

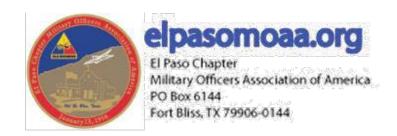
Kimberly Heaverin coordinates the program. She can be reached at 270-804-9506. Wendy Bryant, also, coordinates the program and she can be reached at 423-435-4506.

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.





### June 2017 Membership Meeting & Lunch

## The General George V. Underwood, Jr. Golf Course 3200 Coe Ave., El Paso, TX 79904

Date: Saturday, 10 June 2017

Time: 1100 - 1400

**Guest Speaker: TBA** 

Menu Schnitzel Sautéed Broccoli Almandine Home Fries Tossed Green Salad w/Dressing, Roll & Butter Water, Coffee & Iced Tea

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, 5 June 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, June 7, and pay at the door.

Lunch will be on Saturday 10 June 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

May is a very special month of the year because we remember our heroes who gave their lives for our freedom.

We that are widows know the pain and suffering our husbands went through as well as all the parents and families that have lost their loved ones.

In this month, we reflect and remember them not only with gratitude and sorrow but with enormous pride.

June is also very special for it is the month that has Flag Day. It's a time to celebrate the important significance of what it stands for since we know the sacrifices that have been made, under God, by our courageous, strong and brave soldiers.

We are very blessed in this country and some perhaps have even become complacent of the meaning and value of what our flag signifies.

Our fore fathers fought with such valor for what those colors on that cloth stood for.

Our Pledge of Allegiance states "One Nation Under God" bringing together the unity of our

So, recalling the purpose of what our beautiful flag stands for, is not only important but it is crucial for we cannot afford to not be watchful, diligent and true to our nation.

### 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 May 2017 MOAA Surviving Spouse column.

What does Memorial Day mean to you? For many, it's the unofficial beginning of summer; a day for family gatherings, baseball games, and barbecues. But for others — especially those who have served in the military and their families — it's a time to pause and remember why we celebrate this very special day.

Across the nation, MOAA members will support efforts marking this day of remembrance by laying wreaths, giving speeches, playing taps, marching in parades, participating in flag ceremonies, and conducting memorial services to pay tribute to our nation's men and women who fell in the line of duty. But I, like many, don't need Memorial Day to serve as a reminder of the price we pay when we put our young people in harm's way. My son, James Casey Joyce, a U.S. Army Ranger, died Oct. 3, 1993, in Mogadishu, Somalia, in the worst firefight since Vietnam. That day, 18 young men lost their lives; six were from Casey's unit, the 3rd Battalion, 75th Ranger Regiment, from Fort Benning, Ga. Casey was 24 and my youngest. For me. Memorial Day is my opportunity to remind everyone in every way I can — speaking at events, writing about my son, giving interviews, and working on the Field of Flags in Granbury. Texas — about the five Rangers (Jim Cavaco, Richard Kowalewski, Dominique Pilla, Lorenzo Ruiz, and Jamie Smith) who died in combat along with Casey, and all those who have died in the conflicts in Iraq and Afghanistan (6,828 at last count).

All across the U.S. on Memorial Day, our

grateful nation comes together to honor these men and women. More than 1 million have fallen in combat during the 241-year history of our nation. We should all pause to remember them and honor their selfless sacrifice.

In Granbury, we remember and honor our military through A Field of Flags. On Highway 377, 1,000 flags will be waving in the breeze, each representing an individual, unit, or branch of service. This Memorial Day, spend some special time with your loved ones, but take time to reflect on our freedoms that our husbands, wives, sons, and daughters have died to pro-

By Gail Joyce, Surviving Spouse Advisory Committee chair

### Con'td from page 10

needs of patients who arrived in groups after they were flown to the United States.

She met several former Japanese prisoners of war who were receiving medical care. One was General Wainwright, the commander of Allied Forces in the Philippines at the time of their surrender to the Empire of Japan. Another was an Army nurse who had been a captive. Sullivan "very much admired her because she had seen what war was all about."

After completing her clinical time at the military hospital, Sullivan returned to the Charity Hospital School of Nursing and graduated with her class. She decided to enter the Army and was sent to basic training. As her drill and ceremony skills were excellent, she was appointed a platoon leader during the schooling.

Sullivan was next assigned to General Hospital McCloskey Temple, TX. It was one of the army's largest general hospitals used as a center for orthopedic, amputations, and neurosurgery. It provided expert care and treatment for all military personnel and had many specialists on its staff.

"Its 3500 beds and 160 buildings are conveniently situated on 215 beautifully landscaped acres." Sullivan recalled, "We worked 7:00 am to 7:00pm, or visa versa, with one day off. We took care of service men who had been injured at the front."

Ruth Sullivan is one of the generation who were involved in the tumultuous journey through adversity and achievement, despair and triumph of World War II. Like others she did not seek fame or recognition, but did it because the work needed to be done.



# WWII CADET NURSE RUTH SULLIVAN JOINED THE ARMY!

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



Ruth (Christ) Sullivan is definitely a sterling example of the greatest generation. She served her country as an Army Nurse, assigned duty at Brooke Army Station Hospital. How did she get there from the rural, cotton country of Lake Charles, LA?

Sullivan was the oldest of seven siblings who wanted to do something "different" with her life. Sometimes she dreamed of being a pilot, but common sense told her to apply to the nursing diploma program at New Orleans Charity Hospital after graduating from high school. The Sisters, who ran the school, told her that she was too young to enter the program at 17 years, but the following year, when she turned 18 years she could apply. All that changed when the Japanese bombed on 7 December 1941, the United States recognized that there would be a tremendous nurses shortage when so many registered nurses were needed in military facilities. The government strongly encouraged nursing schools to educate as many students as possible.

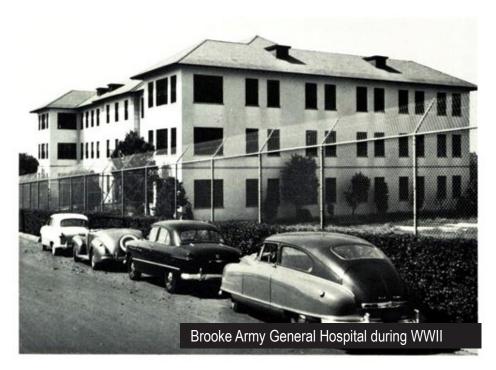
Suddenly, Sullivan's age was no

longer a discriminator. An administrator at Charity Hospital Nursing contacted Sullivan and asked her to come back to New Orleans for a new nursing class beginning 2 January 1942. Somehow she and her parents were able to quickly scrape up enough money to send her. Ruth loved the training at the state's largest teaching hospital. She also liked the convenience of living and learning in the same building situated at the rear of the hospital. It was used as a dormitory, dining facility, assembly hall and classroom for the student nurses.

During the initial part of her schooling, Sullivan made an important decision to join the Cadet Nurse Corps to help defray the cost of her education. Charity Hospital Nursing School, in compliance with Cadet Nurse Corps guidelines, accelerated their program to graduate nurses faster. This meant that the training was compressed, with less time off, and longer hours in the clinical areas and the classroom.

Sullivan loved being a cadet and was proud of the fact she in one of the first classes of cadets in the nation. She also liked the fact that her parents could stop paying her tuition and that she was given free uniforms and a monthly remuneration. Her stipend ranged from \$15 a month for the first 9 months as a pre-Cadet, \$30 a month for the next 21 months as a Junior Cadet, and from \$30 to \$60 a month during the last 6 months as a Senior Cadet.

As a Senior Cadet, Sullivan was required to fulfill a period of service in either a federal or civilian hospital in which they worked full-time. Sullivan elected to serve in an Army facility and was selected to work at Brooke Army General Hospital in San Antonio. Because the hospital was designated as a center for thoracic surgery in the Army system, it is not surprising that Sullivan was sent to work on a busy unit handling chest casualties from overseas. The nursing staff was constantly challenged to meet the



Report of Charity Hospital of Louisiana at New Orleans 1 July 1946 to 30 June 1947. (n.p.), p.43.

 $_{\scriptscriptstyle 2}$  Sullivan, R. Personal Communication, August 22, 2014.

Con'td on page 9

<sup>3</sup> Fath, S. &B. Hiller. (2010). The Greatest Generation as Reported in the Weekly Bastrop Advertiser during World War II. XLibris, Corp. p. 327.

 $Sullivan,\,R.\,\,Personal\,\,Communication,\,August\,\,22,\,2014.$ 



# PERSONAL AFFAIRS Jose Luis Hernandez

To some of you regular readers, I may sound like a scratched record but these points bear repeating. After conducting financial classes and presentations on benefits, there are reoccurring threads of thought regarding what people think about investment management. A good chunk of time in one-on-one moments after a class is spent breaking down public misconceptions about managing strategic money. Breaking down misconceptions requires constant effort. The following points address specific reoccurring threads of thought.

Is the following all you need to know to be a savvy investor; of course not. Please comment to share your thoughts of investment wisdom. The world of experience can be valuable to people seeking knowledge in the complicated financial arena.

To be a good investor, add these insights to your mental quiver of wisdom. Other articles on the MOAA financial pages go into the details and help supplement the information below. Let's go...

- There is no need to trade within your portfolio as a normal course of events. Buying and selling investments is the way everyone portrays the investing world. Movies, TV, internet, radio, publications, you name it. Buy low, sell high, watch the markets, time the markets, what's the latest trend, what sectors are up or down, what's the next hot stock tip... It's exhausting trying to keep up. Relax. You can stop trying to keep up because trading is unnecessary and a losing proposition over time.
- The trading mentality leads people to think investing is a short-term game but it's not. Short-term means you have to be ready to pounce when

## 8 Things Savvy Investors Understand

opportunity knocks. How do we know when opportunity knocks? We don't. Investing is actually a long-term game. It's based on a lifetime of work, having a plan, being thrifty, patient and disciplined. There are no shortcuts or getrich-quick schemes.

- · The knowledge and processes required behind success in investing are not that complicated. The financial service firms and media would have to believe it is because they need you to think that. Successful investing does not have to be complicated. In fact, the more complicated investing gets the greater likelihood that you will fail. Find articles on this site about averaging down, portfolio allocation and rebalancing to build a strong base of knowledge and start an action plan. A good adviser can help build a solid a plan for you and help maintain your discipline when you feel emotionally weak in the knees.
- You can't always stick with a good mutual fund manager. This would be great but good fund managers eventually leave or retire. Some are great during a period but their strategy falters when the environment changes. You can't count on their replacements keeping the same success level. Some management oversight on your part is always required to ensure your original game plan is still on track.
- · Most financial advisers are sales people not advisers. Real advisers have no agenda and no specific products ready to pitch when you walk in. Real advisors can't begin to know a strategy or investments until they get to know you; your current situation, your needs, your desires and your objectives. Real advisers don't have their organization pushing them to pitch preferred products. Most people need simple, efficient, and effective financial plans. When the product/solution gets complicated, it gets expensive and probably not what you need. If you can't fully understand the strategy and the product, you have reason to question the help and possibly walk away. Generally, if you need insurance, get insurance; savings get savings; investments get investments. Combining all in one product, be on guard.
- The markets are not stacked against us. People whose strategy is based on speculation or "playing" the markets or flying by the seat of their pants may think so. It's their misguided strategy

dragging them down; not a rigged market. A person whose strategy is based on long-term market history and discipline in their actions will succeed with no problem.

- The world and political stages are not causing your investments to fail. These worldly and political events have always been around. Look around. We're still here and better than ever for the most part. Investing is about understanding that people instinctually want freedom and to be better than they were the day before. Knowledge and wisdom don't happen overnight in the world's societies. In the long term things work out.
- Your plan should expect ups and downs in the short terms because ups and downs are guaranteed. How many guarantees do you get in investments? If you know ups and downs will happen, your strategy has to exploit those ups and downs for your benefit. You don't need to know when we are up or down to be successful only that ups and downs are a natural state of affairs in investing. Plan accordingly.

All of these points are delivered in the context of a lifespan and by understanding some of the principals explained in other articles throughout this financial site.

Warren Buffett has stated that risk is what results when we don't know what we are doing. Based on the reoccurring comments I hear, there is a lot of risk built into people's investments as people do things they don't understand. These are smart, highly skilled individuals. But they are wrongly led into actions that are not in their best interest because they are not able to identify the questionable guidance. Primarily because the questionable guidance has been presented to the public as the way things are done.

Want help? An adviser with fiduciary responsibilities can be a trusted agent to guide you on a path to success. A good adviser can provide knowledge, experience, define an objective, develop a strategy, and add the discipline and support to achieve the objective.

By Lt. Col. Shane Ostrom, USAF, Retired, CFP

# APRIL 8, 2017















































(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 El Paso MOAA Membership Director (membership@elpasomoaa.org) for additional information.

# **Physical Therapy** AT IT'S BEST

Four Convenient Locations to Serve You

- Evaluation & Treatment of Orthopedic Problems
- Post-Surgical Rehab
- Sports & Athletic Rehab
- Work Related Therapy
- Spine Care & Stabilization
- Athletic Performance Training
- Osteoporosis
- Neuro Rehab

WWW.BORDERTHERAPY.COM

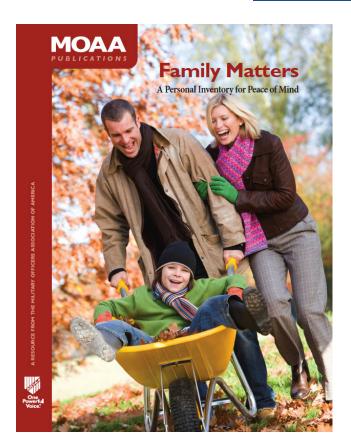
2280 Trawood (915) 595-3535

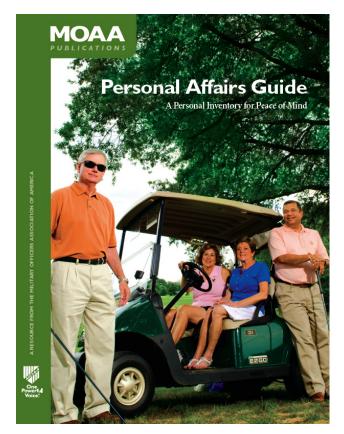
836 E. Redd Ste. B (915) 845-4060

4242 Hondo Pass Ste 110 (915) 751-0599

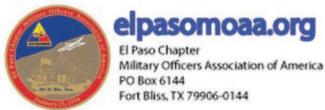
12801 Edgemere Ste 102-B (915) 493-6795

FREE SCREENING MOST MAJOR INSURANCES ACCEPTED





Get yours today at MOAA.ORG; your family will Thank You!



Name				
Branch of Service Rank		e		
☐ Retired ☐ Active ☐ Former ☐ Reserve ☐ National Guard ☐ Auxiliary*	The state of the s	Active	Charles Control of the Control of th	
Graduation Year (Cadet/Midshipmen)	THE REAL PROPERTY OF THE PARTY	National Guard		
Email Address**		State _		
Address		State_		
City State Zip				
Phone Number	Unit			
To ensure deliverability of MOAA communications, please provide a personal		lity of MOAA communications, "domain if available,	, please provide a persona	
email without a ".mil" domain if available.  We value your privacy, MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from		r		
MOAA as a member benefit. Visit www.moaa.org/email for details.	Date of Birth	Date of Birth		
Date of Birth	Spouse Name _	Spouse Name		
Spouse Name		ur spouse has access to all of ye		
		and Copy Membership		
*Surviving spouse of eligible officer  **Email address required for BASIC Membership	One-Year Electronic Membership \$15  Multi-Year Memberships Contact Membership Chair			
Email address required for books i remocratip	*Surviving spouse of eligible officer			
Chapter Name				
MI300CJOIN			M1300GPRI	
Method of Payment				
Check (please make payable to El Paso MOAA)	Discover	MasterCard	[ AMEX	
Charge my card \$		CCV		
Card number		Expiration date		
Signature				

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

Add your own voice to the fight.





## Retiree Finances: Steps to Prevent Financial Troubles

The title of a Wall Street Journal article from 17 Feb 2017, shouted "Retiring Baby Boomers Face Crushing Debt." The article peaked the interest of Lt. Col. Shane Ostrom, USAF (Ret), CFP who is MOAA's Program Director, Finance and Benefits Information because it neatly dovetailed with another theme he had written about concerning an oncoming retirement predicament. The predicament that soon-to-be-retirees don't have enough assets to fund several decades of living as a retiree. Together, these issues paint a picture that many people are not financially prepared to retire. For those of you on the verge of retirement and facing these issues, there are no magic solutions. You know it comes down to working longer and reducing your living standard to address the debt and lack of assets. You should get professional help so you can map out a plan to reduce debt and build assets.

Ostrom's objective is to present insights to prevent the scenario above by eliminating debt and ensuring you have enough funds for retirement. Often after his financial classes, participants approach him about their difficult financial situations. From these conversations, he has outlined below some of the basic issues facing people today that may lead to the situations in the opening paragraph. In these conversations people think they are doing everything correctly in the application of their financial knowledge. Yet, they have issues. With his financialear Ostrom hears one financial misconception after another which led to the behaviors that led to their troubles. Some overestimate their financial sophistication and others are iust too close to the situation to see the mistakes they are making.

The need to work should not be in your retirement future. For those of you with time and still in the work world, your working lifetime is your one chance to get this right. Based on Ostrom's class conversations, here are things we can do to head off problems and better ensure future financial success.

This first insight is tough but necessary. When you find yourself in financial straits, have the courage to face the possibility that you are the source of the problem; obviously excepting catastrophic situations that are truly beyond our control. Start by assuming the blame for your issues until proven otherwise. Consult trusted people to validate your objectivity. Too often we want to blame outside forces before ourselves. "That stupid stock market screws you every time."..."We deserved a big house."..."That college cost a fortune but we'll make it happen." "I've earned this (insert favorite adult toy)." Usually it is not outside forces behind our troubles because these could have been managed with a solid plan. Only by being open to finding the root cause of problems can we confirm we are not just tinkering with the symptoms.

Next, establish a plan. Review your family's cash flow as though it were a business. Revenues come in. Expenses go out. Some revenue is kept for savings and investments for specific objectives. Control the cash flows to ensure expenses don't overwhelm your revenues and you are able to meet your needs for the future. You wouldn't establish a business without a business plan. Your family is no different. Winging it is not a strategy. This one idea, a plan, helps in so many ways. It gives you a structure and logic behind your actions. It builds in discipline. It takes the emotions and guess work out of your financial management. Creates visibility to identify problem areas. It sets outcomes or goals so you can track and measure your success.

**Communication.** Continuing with the business metaphor above, how can you run a business, your family operation, if the two partners don't discuss, plan and run the operation as a team? You can't have the partners running off in different directions. Lack of cooperation between partners leads to organizational failure. Each partner has a role. Each partner needs visibility into the process and understands the plan. As partners, you have to agree on the management of the cash flow. Because you will not always agree, you must be willing to compromise and build consensus to

find workable solutions you will each carry out. If one partner prefers to remove them self from the financial management role, the partner with total control needs an outside consultant. Having all the financial decisions under the command of one person creates an opportunity for a breakdown as described in the first insight above— "Power tends to corrupt, and absolute power corrupts absolutely." per Sir John Dalberg-Acton. Not to say you are corrupt but have that objective third-party consultant on standby for regular reviews.

Those are some big issues. Now for some specific issues that trip some folks along the way to retirement.

Not saving enough for the future. We underestimate how much it takes to retire. Retirement is funding 40 years of unemployment. Confusion is part of the problem. There are so many ways to measure your potential financial need for retirement how do you know what's an appropriate amount?

Have a goal to invest 15% of your earned income. This is a good base line but you should regularly recalculate your total retirement income requirement. How much monthly income will you need to retire based on your retirement expenses per month? Hint, you can control your retirement income needs by planning to enter retirement with no debt. Say you need \$6250mo/\$75,000yr. Starting with \$75,000yr, subtract out military retirement and Social Security and any other form of known income sources to get your actual invested asset need. Say you are left with \$45,000yr after other retirement income sources are subtracted. Divide \$45,000 by 4% and you need roughly \$1,125,000 in assets. The sooner you start these projections, the better. You see how time is your greatest asset given the amounts involved. You also see the importance of a plan. This level of assets doesn't happen by accident.

Secret accounts. These decrease visibility enabling potential problems to fester as bad things usually happen in the darkness. Do secret accounts indicate a problem by their nature? Ostrom's experience is that these accounts are either the cause or a symptom of a problem. A cause; a secret credit card gets maxed out. A symptom; a secret savings account.

Con'td on page 17

### Con'td from page 16

The savings account is a good thing but the reason for the hidden account (the cause) is a bad thing... "If my spouse knew, he would spend it." Or, "I'm saving the money to escape a bad relationship." On the other hand, if you are secretly saving for your spouse's surprise birthday party, more power to ya!

Individual stock portfolios. People with financial challenges shouldn't have portfolios of individual stocks. Even people without financial challenges but are in the process of building a foundation of assets, shouldn't have an individual stock portfolio. They pose too much risk for someone who needs to get their financial house in order. In fact, the individual stock portfolio tends to be a reason behind some families' financial problems.

Individual stocks are better suited for people who have established a solid financial status.

Lacking a sound investment strategy. An investment portfolio requires a proven strategy based in sound research and history to succeed. Too often Ostrom hearss of people shooting from the hip with their stock selections and their buy and sell processes. Their selections are based in hot tips, uncle Joe and Jim Cramer. Throw in some greed and fear and you have a recipe for failure. It's not the stock market's fault you have issues with vour investment status. Money and our emotions go hand and glove. Your investment strategy requires objective thought and action. Emotions, media, and lack of financial knowledge make for a toxic cocktail.

**Too much debt.** Too many credit cards or loans. Having too much debt

indicates a lack of cash flow management. A lack of financial discipline. Lack of visibility. A possible emotional weakness tied to spending. Other than an emotional weakness, all these issues can be fixed and prevented by having a plan. Credit is not a substitute for income. Overextending for a car, boat, house, vacation, education, kids toys, electronics is obvious trouble. Debt negates income. No extra income means no assets. Which all equals no retirement.

Hopefully these insights cause you to rethink your situation. Do not be ashamed to seek help. We are all experts in our specialties but outside that, things get sketchy. We don't practice veterinary medicine on our pets. Is the need for a financial specialist any different?

[Source: MOAA News Exchange | Shane Ostrom | March 14, 2017 ++]\

# Learning from Each Other: The Far Reaching Impact of Senior Spouses



It seems like just yesterday I was starting this journey as a brand-new military spouse. I was overwhelmed, far away from home, and the only person I knew was out the door by 5 a.m. each morning. It was scary and it made life feel very real.

It was a year later at our second duty station where I started to discover that military spouses — all of them — play an important role in the community. My first experience with senior spouses occurred during our three-year period overseas and directly impacted my military-spouse journey.

I've watched senior spouses dance in Zumba class at the base gym, attend every ceremony possible, carry a footlocker across the parking lot when I was pregnant, and tell me when it was time to stop complaining and "start doing something about it."

I've watched as these spouses tirelessly gave of themselves, often putting their own fear, sadness, and energy aside to care for families. These spouses gave of their time, their possessions, their homes, and their tears. And, to a brand new spouse, it truly was comforting. Comforting and inspiring. Watching these spouses volunteer wherever and whenever it was needed gave me a framework for how I wanted my military-spouse journey to go. I wanted to be that spouse: the one that had the answers or knew where to get them; the one who people knew meant it when they said, "Call if you need anything;" the one who made a difference.

With their guidance and mentorship, it's happening. I've been involved at each and every installation helping to make the community inviting and supportive for all military spouses. Most of the time, I am counting my blessings that these strong, courageous, and knowledgeable spouses are right beside me, gently leading when necessary, and sitting back, letting me take the reins when I'm ready.

Over the past 10 years, there have been so many senior spouses who have made this journey not only bearable but enjoyable. That has been my goal for the spouses who come after me so the tradition of caring for our families can continue.

So, to the spouses who paved the way for me, thank you.

By Rebecca Alwine





**CHAPLAIN CORNER**Mrs. Connie Sullivan

As we watch the daily news, we can see the turmoil that is occurring in some foreign countries and is difficult not to worry.

For believers, the prophecies of the Bible are unfolding right before our eyes.

For non- believers, it might also be of some concern.

It appears that we are in dire and very stressful times in life.

Therefore, as things escalate, it would be wise to remember the old simple example of a pencil, that one pencil can be broken with ease, but a handful of them cannot be easily broken.

As fellow Americans, it is imperative that we, for believers, be together in prayer.

For others just keeping in harmony with the circumstances would probably help.

Because now is when our military is of serious need of support. So our part is to continue diligently praying for our soldiers especially the ones in Combat, that our Lord will protect them from harm and evil and bring them home safe.

## **Memorial Day Prayer**

Gracious, Sovereign God, Lord of all nations,

On this Memorial Day, we pause to reflect upon our blessings as a nation and the high cost of those blessings. We offer our prayers of thanks and intercession.

Thank you for the freedom we enjoy in this country, for opportunities to flourish, and for the security of our land.

Thank you for those who have served in the armed services of our country, risking their lives for our liberty.

Thank you for those who have given their lives in service to our country, sacrificing in such a costly way for the sake of others, including me. Thank you for those who have given their lives so that those who live in other countries might experience freedom from tyranny.

Thank you for a day set apart, not just for celebration, but also for solemn remembrance as we consider the sacrifices of so many in our military.

O Lord, may we be more aware of just how blessed we are as a nation. May we be more grateful for our blessings, more faithful in stewarding them well, more eager to share them with others.

We pray today for the families and friends of those who have given their lives in service to our nation. May they be comforted in their sadness. May they be reassured that the sacrifice of their loved ones contributes to a worthy cause. May they be proud of those they have lost, entrusting their ultimate fate into your gracious hands.

Even as we remember those who have given their lives in the past, we also think of those whose lives are on the line today. Protect them. Encourage them. Bring them home safely...and soon.

Give wisdom to the leaders of our armed services, that they might know how best to deploy the troops in the cause of freedom. May their efforts be successful, so that peace with justice might be established in our world.

Guide those who lead our nation in international affairs. Help them to pursue diplomatic paths that prevent needless conflict. May they have your wisdom about when and how to use the military might you have entrusted to us. God of peace, stir in the hearts of the leaders of all nations and in all who would use violence to further their cause. Change their hearts and minds. Give them a passion for peace. Bring an end to the pain, suffering, injustice, and violence in our world

We know, dear Lord, that ultimate peace will not come until your kingdom is here in all of its fullness. Nevertheless, we pray for a foretaste of the future. We ask for the growth of peace throughout our world today, so that fewer and fewer men and women will have to risk and even to sacrifice their lives. We long for the day when people will "beat their swords into plowshares, and their spears into pruning hooks; nation shall not lift up sword against nation, neither shall they learn war any more" (Isa. 2:4).

May your kingdom come, Lord, and your will be done on earth, as it is in heaven!

"The United States and the freedom for which it stands, the freedom for which they died, must endure and prosper. Their lives remind us that freedom is not bought cheaply. It has a cost; it imposes a burden."

-- Ronald Reagan, Memorial Day speech, 1982



# **LEGISLATIVE**COL. Lennie Enzel

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

As you probably know, our Congress passed a resolution to fund our government through 30 September 2017. In my opinion, they are still shirking their main duty which is to pass a cogent budget and not a hodge-podge of continuing resolutions of varying lengths of time. Our earned benefits remain under constant attack. There are still many who want to change our pay and compensation, promotion, healthcare, retirement, and education systems as well as areas of support such as child care. There is still a big push to eliminate the **Commissaries and Basic Housing** Allowances are facing more cuts. Congress is also seeking to get involved with legislation to curb sexual assaults in the military. Immediately following DoD's release of the FY 2016 Annual Report on Sexual Assault in the Military, the **House Armed Services Commit**tee's (HASC's) Military Personnel Subcommittee held a hearing on "Sexual Harassment and Violence at the Military Service. While DoD reported that the prevalence of sexual assault in the military decreased last year, it is still at an unacceptably high rate with 14,900 reported assaults (one can only imagine how many go unreported). Twelve percent of service academy students report being sexually assaulted and approximately 50 percent report being sexually harassed during their time at the academies.

### TRICARE:

In addition to going from 3 TRICARE Contractors and Regions to 2 (Health Net and Humana), the other major TRICARE change is to replace TRI-CARE Standard (the fee-for-service insurance option) and TRICARE Extra (the preferred provider option) with TRICARE Select. Under the new TRICARE Select, patients can choose their own providers but if they use a non-network provider, they will incur higher out-of-pocket costs. Costsharing will revert to a percentage of TRICARE's allowable charge. TRI-CARE Select patients using non-network providers also will have a higher deductible to pay. TRICARE Select, unlike Standard, will require an enrollment fee, but only for servicemembers and families who enter active duty on or after Jan. 1, 2018. Beneficiaries who currently use Standard or Extra will be grandfathered from TRICARE Select enrollment fees at least through 2019. There are few plans to change TRICARE Prime (the managed care option). One improvement is they are ending a requirement that Prime users must get referrals from primary care doctors before using a neighborhood urgent care facility.

The new contracts for both TRICARE Medical and Dental Plans for active duty family members and reservists lower the amount they reimburse physicians and dentists leading to concerns that many will flee the program leaving beneficiaries unable to get needed care. The TRICARE Retiree Dental Program is unaffected by the new dental contracts.

The Supreme Court is hearing a case involving the Uniformed Services Former Spouse Protection Act (USFSPA). The case will determine the extent of a state court's legal authority to divide military retired pay in a divorce where the former servicemember waives a portion of military retired pay in favor of VA disability compensation. The court is expected to rule on the case later this year.

### VA:

VA Secretary Dr. David Shulkin, told lawmakers he plans to extend benefits to two groups: pre-9/11 caregivers and Veterans with other-than-honorable

discharges who are suffering from mental health issues all whilst using existing resources.

The Caregivers Program, which started in 2010, provides caregivers of Veterans who were injured in the line of duty on or after Sept. 11, 2001, with monthly stipends, access to health care, mental health counseling, and other services. The VA wants to find ways to extend similar benefits to the caregivers of older Veterans. Hopefully, this will allow elderly Veterans to remain in their own home with a Caregiver and not have to be placed in a nursing home.

Shulkin also promised to offer mental health care to veterans with other-than-honorable discharges. 20 Veterans commit suicide every day which is 21% higher than the adult civilian population. However, only 6 of those are connected with VA services.

## Changes in the Veterans Choice Program:

On April 19, 2017, President Trump signed a law that removes the Aug. 7, 2017, expiration date and allows VA to utilize funding dedicated to the Veterans Choice Program (VCP) until it is exhausted. The VCP increases access to care for Veterans by authorizing millions of appointments for Veterans in the community. Before this law change, some Veterans were required to pay the cost-shares/co-pays associated with their private health insurance. Now, those Veterans will not have to pay the cost-shares/co-pays to their private, health-insurance carrier. The law also permits the VA and community health providers to more readily share medical information thereby improving care coordination.

Effective 11/11/17, Veterans will be able to shop online at The Exchange. They must first be authenticated through VetVerify.org.

#### Texas

The 85th Texas Legislative Session will end on 5/29/17. A number of bills affecting military and Veterans are being considered by both the House and Senate to include modifications in the Hazlewood Act. I will keep you updated as more information becomes available.



## WWI Harlem Hellfighters: Untold Stories of 369th Infantry Regiment

This year marks the centennial of the United States' entrance into World War I — a conflict that claimed millions of lives, redrew the world map, and changed war forever. Countless stories of heroism and hardship emerged from the fight in Western Europe, and many of them involve the 369th Infantry Regiment. The first black American infantry regiment to fight in World War I, the 369th spent more time in the trenches and under fire — 191 days — than any other U.S. unit. A National Guard regiment, the 369th recruited out of New York City in large numbers, and German soldiers who witnessed their battlefield prowess quickly dubbed them the Harlem Hellfighters. Though their actions didn't immediately alter the fight for equal rights at home, the regiment's wartime service heightened a sense that sending African-Americans to fight for democracy abroad while racial segregation and inequality went unchecked at home — smacked of hypocrisy. Here are five stories of bravado and courage from the 369th — the first U.S. regiment to cross into Germany over the Rhine River, and one of the most decorated American units of the war.

1. Even the Harlem Hellfighters' rifles were segregated -- By the time the United States joined the war, its allies were in desperate need of reinforcement. The men of the 369th were sent to assist the French Army's 16th Division on the Western Front in spring 1918. It was a strategic necessity the Western Front desperately needed reinforcement — but it was also motivated by racial bias: Many white American soldiers refused to fight alongside their black counterparts. The decision to hand off command of the 369th to the French started with some small-arms complications. After the regiment's limited combat training stateside, they were issued Springfield rifles, which they had to give back after being assigned to the French, along with "almost every bit of American gear" they had - including helmets, Army greens, and food rations, according to author Stephen L. Harris' book, "Harlem's Hell Fighters." In place of their Springfields, the 369th received the French Lebel rifle which had a reputation for reliability, but was temperamental and annoying to load. Some members of the regiment, like Capt. Hamilton Fish, saw the exchange as a bit of a disappointment. "Their Lebels were nowhere near as good as our Springfields," Fish said in Harris' account. "The French, you see, were great believers in the hand grenade — their rifles seemed more or less something to put a bayonet on."

- 2. That's okay: The Hellfighters had "Black Death" and bolo knives -- While standing watch in the Argonne Forest in May 1918, two 369th soldiers, Pvt. Henry Johnson and Pvt. Needham Roberts, were attacked by a 12-man German raiding party. Outnumbered and under fire, the two men fought off the initial attack, but after Roberts was badly wounded. Johnson remained with the injured soldier to keep him from being taken prisoner by the Germans. Wounded, advancing on the enemy with only a bolo knife, Johnson killed one German soldier by stabbing him in the head and forced the survivors to retreat. Johnson's actions earned him national acclaim, as well as the incredibly metal nickname "Black Death." Johnson and Roberts were among the first Americans to be presented the Croix de Guerre for valor by the French military. And in 2015, Johnson became the second African-American to receive the Medal of Honor for actions during World War I, presented by President Barack Obama during a posthumous award ceremony at the White House.
- 3. When not kicking ass in the Marne, be-bopping Hellfighters helped bring jazz to Europe -- Among the Hellfighters' many distinguished members was James Reese Europe, a renowned ragtime and jazz musician who served as both an infantry officer and the regiment's bandleader. Europe had a hard time finding enough trained recruits to play in the regimental band in New York, so he traveled to Puerto Rico and enlisted more than a dozen black instrumentalists from the island to round out his band, according to the New York Folklore Society. "The band, which recruited up to a third of their members from Puerto Rico, introduced European audiences, particularly in France, to live jazz music and influenced the careers of notable musi-



Members of the 369th who were awarded the Croix de Guerre for gallantry.

### Con'td from page 20

cians" on both sides of the Atlantic, according to the Society.

Musicians like Europe continued to play while serving abroad, touring thousands of miles to perform, according to Rod Paschall, director of the U.S. Army's Military History Institute. This exposure to a deeply American style of music - jazz - had a profound and lasting impact in France. It also produced a corps of Latin and black musicians who found themselves in demand in New York after their service. "While concrete proof is impossible to produce in these sorts of social movements," Paschall writes. "It is likely that the regiment's band performances in 1917 and 1918 had much to do with creating or accelerating the French tastes for American jazz — a phenomenon that has persisted until this day."

4. To fight alongside the French, they had to learn to fight like the French: badass -- By the time the 369th made its way into the trenches, each member of the regiment was paired off with a French counterpart — a stab at forced harmony that would have been unthinkable in the American military at the time. The pairs then trained intensely for three weeks, near the front and amid sporadic attacks by German aircraft and artillery. The Hellfighters quickly learned the tricks of trench warfare from their French counterparts, according to author Peter N. Nelson's "A More Unbending Battle: The Harlem Hellfighters' Struggle for Freedom in WWI and Equality at Home." Those tricks included cutting off the tails of their overcoats so they wouldn't get weighed down with mud and water; carving grooves in the mud wall with shovels to make it easier to

climb out of the trenches; or curling up balls of barbed wire during the day, so that at night they could be carried with ease and then quickly unfurled to reinforce the defenses. Knowing when to take cover, or when to be wary of a gas attack — i.e., when the wind was blowing toward your lines — all had to become second nature for the men who survived half a year in the trenches.

5. Even in death, the Hellfighters made French friends for life -- Many of the U.S.-French pairs of soldiers ended up cementing permanent bonds. George Cuffee, a young soldier in the 369th, became close to his French counterpart, Ruby Garnett, who taught him to speak French — a fact that Cuffee's wife, kids, and grandkids were unaware of for decades, until one night, when they caught him parlez-ing Français in his sleep. When asked why he never spoke French around his family before, his sardonic reply was: "None of you all speak French, why should I waste time talking it to you?" Cuffee's great nephew, Glenn Jones, told Task & Purpose. One night in the days before the Meuse-Argonne Offensive — a massive battle that stretched along the Western Front, and lasted 47 days, ending on Armistice Day — Garnett took Cuffee's place on watch. Tragically, Garnett was killed in an unexpected attack, and his death stayed with Cuffee for years. "They were buddies, so they'd be together all the time in the trenches." Jones said. Cuffee "vowed to name his first child" after Garnett and he did, naming his eldest daughter Ruby Garnett after his fallen friend. If they hadn't traded watches, Cuffee's great nephew said, "he felt it would have been him and not Ruby."

[Source: Task & Purpose | James Clark | April 20, 2017 ++]

### Con'td from page 22

# Hello Girls: Denied Vet Status Until 1977

Wilson and his cabinet towards the women's vote, with an eye for the perfect, lacerating detail. Here she is, for example, on Secretary of War Nelson Baker: "... a small man, not much above five feet, the bespectacled secretary often sat with one leg bent under him to give an impression of greater height when receiving visitors at his giant desk in the War Department." Yee-ouch.

The Hello Girls is clear-eyed about the root cause of the Army's disingenuous confusion over these women's status: the document signed by General "Black Jack" Pershing that called them into being. "Every word of Pershing's order implied military service without stating it." That imprecision proved something the U.S. government would successfully cower behind until 1977, when President Jimmy Carter signed the order granting the few surviving Hello Girls full veterans status. It's an abiding irony of American military history that one poorly communicated order kept the very soldiers tasked with communicating orders from receiving, for six long decades, the recognition they deserved.

[Source: NPR| Glen Weldon | April 6, 2017 ++]

### **New Members**

MAJ James Griffith

### Renewals

LTC Robert Dawson

MG Travis Dyer

Mrs. Betty Barter

Mrs Christine. Versaw

CPT Steve Mendoza

CW4 Edward Zukauskas



# **WWI Hello Girls:**

## Denied Vet Status Until 1977



Six members of the U.S. Army Signal Corps preparing to ship off for France in 1918, where they and 217 other women served as switchboard operators.

During World War I, some 223 members of the U.S. Army Signal Corps performed a highly specialized service which demanded great skill, nerve and tenacity: Over the vast network of telephone lines that had been hastily constructed across France, these soldiers worked the complicated switchboards connecting the ever-shifting front lines with vital supply depots and military command. At the height of the fighting, they connected over 150,000 calls per day. They had been specifically recruited for this task.

They underwent physical training, they received medical examinations and inoculations, they swore the Army oath, they wore regulation uniforms and "identity discs" (akin to dogtags) to identify their remains. They observed strict military protocol, they were subject to court-martial, and many found themselves stationed a few short miles from the front during the bloodiest days of that very bloody war, at outposts that came under sustained mortar fire.

General "Black Jack" Pershing, who had issued the call that caused so many of them to volunteer, singled them out for praise.

They were brave. They were resourceful. But when they returned home, they discovered to their dismay that, according to the United States government at least, there was one thing they most certainly were not: veterans. They were the "Hello Girls" — a cadre of patriotic women who volunteered when the U.S. Army realized that the war would be won or lost on the Allies' ability to exploit the new technology of telephone communication. In the crisply written book 'The Hello Girls: America's First Women Soldiers', Elizabeth Cobbs detailed exactly what was asked of these women during the war, and reveals, with an authoritative, dispassionate, this-was-some-selfevident- nonsense lucidity, the dismaying extent to which their country failed them when it was over.

Because they were women, the Department of War denied them veteran status — including benefits, medical care, commendations, honorable discharges, military funerals, even the right to wear their uniforms. For 60 years they fought to be recognized for their service. Although this struggle is relegated to The Hello Girls' final chapter, the blunt matter-of-factness that marks Cobbs' prose quietly slamdunks her thesis:

Stubborn pride, bureaucratic arrogance, and the belief that women sim-

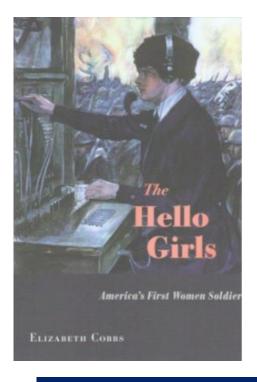
**EL PASO MOAA** 

ply did not merit recompense blinded senior staff officers to faceless female veterans.

The Hello Girls is built around the diaries of several young women who served as operators; we come to know Berthe Hunt, Grace Banker, Merle Egan and others as they trace the arc familiar to every young soldier: raring to get as close to the fighting as possible, pining for home, and gradually growing all-too-intimate with the horrors of war.

(Cobbs outlines the tactics of several WWI battles and offensives in which the Hello Girls played key roles with an unhurried precision that will keep even the least military-minded reader's eyes from glazing over.) Smartly, she also walks us through the sundry and simultaneous technical demands of switchboard operating, noting that women could connect five calls in the time it took a man to complete one.

Cobbs is particularly good at spotlighting how closely the service of military women like the Hello Girls was tied to the success of the suffrage movement — specifically, how their example steadily wore down fervently held beliefs about the status of women, and changed that national mood. She painstakingly charts the steady shift in the attitudes of President Woodrow



Con'td on page 23

# THE ART OF PROFESSIONAL NETWORKING: GRATITUDE

Every time I go to a career or job transition workshop, networking comes up, and inevitably I hear someone say, "Networking makes me feel dirty" or "I don't like networking," because they think they are the only one who gains anything from networking. They feel it is taking advantage of others. In reality, we constantly are networking, and both parties have something to gain.

If you are someone who might utter the statements above, I want you to reframe how you think about it and give networking another try.

Relationships are 2-Way For a moment, forget networking altogether and just think about relationships. What relationships do you have in your life ... family, friends, neighbors?

Are these one-way relationships? No way! Even when we don't immediately have something to offer the other person, if we show our appreciation for them, we build and strengthen the relationship. Listening to others, exchanging thoughts and ideas, and simple engagement all are "commodities" being exchanged in a two-way relationship. By providing these intangible supports, we set the tone for authentic trust and ongoing exchanges.

When we look at relationships as two-way, we can see that both people benefit.

Professional networking is no different. Focus on creating two-way relationships and it won't feel dirty. You likely will realize professional networking is not difficult and actually enhances your reach and influence.



Why Professional Networking is Important

Do the words "reach" and "influence" make you pause and feel uncomfortable? When we apply these words to ourselves, many of us think we are projecting "power hungry" and "selfish." It is quite the opposite.

Ask yourself, "Why you do what you do?" Are you interested in helping people, providing for your family, living out your purpose, following your passions, or making the world a better place? Whatever your drivers, most likely it is positive and good for the world when you achieve your goals. Reach and influence are the tools you will use to deliver this benefit.

Looking at your drivers and goals in this light, greater reach and influence are important. You have important work to do, and guess what—so do others! Build relationships with people who will help you make the impact you want, and in exchange, help them. Start and End with Gratitude Just as you show appreciation to your family, friends, and neighbors, make sure you let your professional network know how much you appreciate them. If you actively are job searching or feel you don't have anything to offer the other person, take a little time to think deeply about this, because you most definitely have something to offer them. It might not be immediate, so lead with gratitude and the relationship quickly will bloom.

My challenge to you: Reach out to one person every day for the next week and strengthen your relationships by expressing your gratitude.

By Michelle Aikman

Now and Always We'll be There.

# EL PASO CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

### 2017 BOARD OF DIRECTORS OFFICERS

**PRESIDENT** 

COL Forrest Smith 449-8944

SECRETARY

COL Steve Barrett 478-335-2888

TREASURER

Mrs Elma Smith

CHAPLAIN

Ms. Connie Sullivan 778-0948

### DIRECTORS

IMMEDIATE PAST PRESIDENT

COL Lennie Enzel 755-2325

LEGISLATIVE LIAISON

COL Lennie Enzel 755-2325

MEMBERSHIP CHAIRMAN

CPT Steve Mendoza 755-6726

**PROGRAMS** 

COL Bob Pitt 533-5111

**PUBLIC RELATIONS** 

LTC Martha Caldwell 785-375-9404
PUBLICATIONS/NEWSLETTER EDITOR

LTC William L. Moore 842-9650
SURVIVING SPOUSE LIAISON

Ms. Connie Sullivan 778-0948

### **COMMITTEES**

DATABASE MANAGER/CHAPTER POC

LTC William L Moore 842-9650 WEBMASTER/MASS EMAIL

LTC William L Moore 842-9650
PERSONAL AFFAIRS COMMITTE CHAIR

Mr. Joe Hernandez

TOPS

COL Chuck Wehmhoner 585-9106 ROTC/ JROTC / YOUTH ACTIVITIES

LTC Dave Powell DOOR PRIZES

LTC Martha Caldwell

785-375-9404

**MARKETING** 

LTC William L Moore

842-9650

POST LIAISON VACANT

### Mail:

El Paso Chapter, MOAA PO Box 6144 Fort Bliss, Texas 79906-0144

### Telephone:

Secretary -- 915-757-9963 or 915-842-9650

#### EMail:

President -- president@elpasomoaa.org

Secretary -- secretary@elpasomoaa.org

Treasurer -- treasurer@elpasomoaa.org

Membership -- membership@elpasomoaa.org

Historian -- historian@elpasomoaa.org
Publications -- publications@elpasomoaa.org

General Info -- info@elpasomoaa.org

Webmaster -- web@elpasomoaa.org
The Officer Placement Service -- tops@elpasomoaa.org

1-800-247-2192 • www.moaainsurance.com

### THE BORDER BULLETIN

## THE BORDER BULLETIN

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

P.O. Box 6144, Fort Bliss, TX 79906-0144 http://elpasomoaa.org

ADDRESS SERVICE REQUESTED

NON-PROFIT ORG. U.S. Postage

### **PAID**

El Paso, Texas Permit No. 2149

