

2019 | June



2018

THE BORDER BULLETIN

EL PASO CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA



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

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EL PASO CHAPTER NATIONAL AWARDS

Levels of Excellence

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

Editorial Policy

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

I want to make you aware of several key actions and enlist your involvement and support as the El Paso Chapter is MOAA rolls into the summer here along the southwest border.

First, MOAA is asking you to take action to contact legislative leadership to reverse Congressional initiatives to dismantle military medicine. The DoD FY2020 budget calls for the elimination of almost 20%, or roughly 18,000 military medical positions, and the action appears to be based more on market or network analysis than on analysis of support requirements for operational readiness.

Some experts suggest that a 20% force reduction constitutes a dramatic qualitative change and will have significant unintended effects on the military health system...and may adversely affect all American medical care. While changes will definitely affect military service members, military retirees will experience profound effects. I encourage each of you to follow this discussion further by reading

the CAPT Kathryn Beasley USN (Ret) article on the MOAA website. CAPT Beasley is the Director of Government Relations, and Health Affairs.

Second, MOAA continues to lead the fight to eliminate the "Widows Tax". Three more Senators signed on as co-sponsors of S.622, the Military Widow's Tax Elimination Act. The act now has the backing of sixty senators and could move forward to a debate and subsequent vote soon. As most of you know, survivors of deceased military members must forfeit part or all of their purchased Survivor Benefit Plan (SBP) annuity when awarded the VA Dependency and Indemnity Compensation (DIC). The loss of any portion of the SBO annuity is known as the Widows Tax. For 66,000 military survivors, this makes the SBP the only insurance product in the country that you pay into but are legally prohibited from collecting. MOAA asks you to contact your legislators now and encourage the passing of this key legislation.

The MOAA Board is approximately five months away from electing new Board members at the November luncheon. I want to encourage you to help us search for new members of the MOAA Board that can help continue to push MOAA National priorities and goals at the local level. Several key positions will open up this year to include, President, Publications, Membership and Post Liaison. We will solicit suggestions and nominees at the 8 June luncheon.

Finally, we will solicit members at the luncheon to see if anyone wants to sponsor a set of shoulder boards for the UTEP ROTC commissioning. Our 501c3 Outreach program will lead efforts to support each newly commissioned officer with their first set of epaulets for their commissioning ceremony. More details will follow during the luncheon. I look forward to seeing you there.

What more can you do?

A. Stay Informed.

- (1) 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 lawmakers.
- (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 MOAA OUTREACH FOUNDATION

JUNE 2019

The El Paso Chapter Outreach Foundation continues an exciting year of providing assistance to various local organizations and events. Here is a list of approved donations:

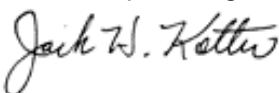
- Girl Scouts Gift of Caring for deployed soldiers.
- Food gift certificates to the five graduates of the Veterans Treatment Court.
- Purchase of 300 Metro Bus Tokens for VA patients needing transportation.
- Armed Services YMCA Sponsorship for their fund raising event.
- The VA 2k Walk and Roll fund raising event sponsorship.
- Providing Shoulder Boards (Gold Bars) to 10 UTEP Cadets who will be commissioned in May.
- Providing JROTC Achievement Awards for all area High School Cadets.
- A \$500 scholarship to Cadet Nicholas Moreno from Del Valle High School who will be attending UTEP next year.

There will be more wonderful opportunities to finance other needs in the coming months. If you are aware of any other events or organizations that the Foundation might consider providing financial support to them for their activities, please contact me.

The American Military National University has purchased a Platinum Sponsorship with a \$2,000.00 donation to the Foundations projects of caring. They are a great partner to have joining with our Foundation.

LTC(R) Bill Moore has submitted his resignation as the Secretary of the Foundation Board. He has made numerous significant contributions to the efforts of the Foundation, which have been greatly appreciated. The Board is looking for a candidate to become the Secretary for the next calendar year. Anyone who would be willing to attend a short monthly meeting and provide the meeting minutes, please contact me. Participating on the Foundation Board is very rewarding and a tremendous experience.

Never Stop Serving!



Jack H. Kotter
BG, USA, Retired
Foundation President



Board of Directors:

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Brigadier General Jack Kotter

Vice-President

Colonel Lennie Enzel

Secretary

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**The El Paso Chapter MOAA
needs you!
You Need MOAA!
See Membership!**



(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.

**Support
El Paso MOAA
Outreach Foundation.**

When you shop at smile.amazon.com,
Amazon donates.

[Go to smile.amazon.com](https://smile.amazon.com)

amazonsmile
You shop. Amazon gives.

JUNE GUEST SPEAKER



Colonel Erik G. Rude
Commander
William Beaumont
Army Medical Center

Early Years and Education

COL Erik G. Rude entered active duty as an enlisted-man in 1984 and served in the enlisted ranks until 1991. He received a Bachelor of Science Degree in Kinesiology from the University of Texas at Austin in 1991. COL Rude completed the Reserve Officer Training Corps program as a Distinguished Military Graduate and received his commission 21 December 1991. He also graduated with honors from Webster University, earning a Master of Arts in Procurement and Acquisition Management.

Military Education

He is a graduate of numerous military courses focusing on Aviation, Acquisition,

Logistics and Healthcare Leadership. He is also a graduate of the Command and General Staff Officers Course at Fort Leavenworth, Kansas (2003-2004) and Senior Service College as an Army War College Fellow at the Department of Veterans Affairs (2013-2014).

Military Assignments

Medical Platoon Leader, 1-5 Infantry (Mech), Camp Hovey, Korea; Forward Support MEDEVAC Team Leader, Area Support MEDEVAC Team Leader, and Air Ambulance Platoon Leader, 507th Medical Company (AA), Fort Hood, Texas; Operations Officer, 542nd Medical Company (AA), Camp Page, Korea; S-3 Air, 52nd Medical Battalion (EB), Yongsan, Korea; Commander, 557th Medical Company (GA), Wiesbaden, Germany; Chief, Division Medical Operations Center 1st Armored Division, Wiesbaden Germany; Commander, 571st Medical Company (Air Ambulance) Fort Carson, Colorado; Executive Officer, 10th Combat Support Hospital, Fort Carson, Colorado; Executive Officer, 65th Medical Brigade, Yongsan, Korea; Commander, 3-2 Aviation Regiment (GSAB), Camp Humphreys, Korea; Chief, Defense Support of Civil Authorities Branch, Joint Staff, J3, Pentagon, Commander, The United States Army Medical Materiel Center Europe (USAMMCE) and COL Rude's most recent assignment was Special Assistant to the Secretary, Department of Veterans Affairs.



Colonel Steve Barrett, Host, April 2019 Membership Meeting, greets Luncheon Guest Speaker, Mr. Rudy Maldonado, Deputy Regional Director, Southwest Region, Air and Marine Operations, US Customs and Border Patrol (CBP).

Lunch Menu JUNE

Baked Italian Lasagna
Sicilian Steamed Blend
of Garden Vegetables
Tossed Green Salad w/dressing,
Roll w/Butter,
Coffee, Iced Tea, and Water
MOAA Cake

Meeting Program

Saturday, 8 June
Centennial Club

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, 3 June 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

CPT Benjamin Lang

RENEWALS

LTC Alan Richard
SFC David Snider
BG Laura Yeager
Mrs. Donna Bloedorn
COL Louis Clark
Mrs. Dorothy Ladd
MAJ Michael Schulte
MAJ James Griffith
CW4 Marshal Pyland
MAJ Betty Ritchley
CW3 Gary Mann
Mrs. Christine Versaw
LTC Cathleen Burgess
MAJ Maginia Morales
LTC John Robbins
CPT Steve Mendoza

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.

William Beaumont Army Medical Center Pharmacy

New Hours of Operation Effective April 1, 2019

WBAMC — Mendoza — SFMC
Monday to Friday 7:30 am - 5:00 pm

WBAMC
Saturday 7:00 am - 3:00 pm

East Bliss
Monday to Friday 7:00 am - 4:00 pm
CLOSED FOR LUNCH 12:00 pm - 1:00 pm

+

***Freedom Crossing**
Monday to Friday 9:30 am - 6:00 pm

***REFILLS ONLY: Must be made ONLINE or by PHONE.**

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 CORNER

Dr. Daniel Washburn

Summer 2019 has arrived! It's time to be outdoors barbecuing, working in the yard, sitting poolside or heading to the golf course. When you're outside this summer enjoying the sunshine, don't forget to wear your sunglasses.

You would be very surprised at the vast range in cost of sunglasses. The most expensive available is made by Chopard De Rigo and will set you back just over \$400,000. On the flip side, you can get a decent pair of sunglasses at a local store for just a few dollars. Which-ever brand you choose, wear them often to protect your eyes from sunlight which has been implicated in a number of eye problems.

Likely the most common eye disease directly linked to UV rays is a pterygium. This is when tissue on the white of the eye starts to grow over onto the clear cornea. If this growth is small, UV



avoidance is the main treatment, but if it grows too large, it sometimes requires surgery to peel it off.

Too much sunlight may also accelerate cataracts. This is when the clear lens inside the eye begins to cloud up. Everyone gets cataracts with age and there is no way to completely prevent them but protecting the eyes from UV rays can slow the progression.

There may be a link between UV radiation and macular degeneration which is one of the leading causes of vision loss in older Americans. Macular degeneration is complicated, but regular sunglass use could impact the development and progression of this common disease.

Sunlight related skin cancer is possible on any sun exposed skin including the eyelids. However, skin cancer on the eyelids is more difficult to treat because it may require removal of a wedge section of the eyelid followed by eyelid repair or reconstruction. Regular

sunglass use would prevent many cases of skin cancer on the eyelids.

A major annoyance of outdoor summer activities is a bad sunburn on the neck or shoulders. It's also possible to sunburn your eyes. Long hours outside in intense sunlight can cause a temporary but painful UV burn to the eyes. This won't happen with sunglasses on.

You need glasses that block 95-100% of ultraviolet rays. Almost all sunglasses will offer this protection, but some inexpensive sunglasses may not. If unsure, the maker of the sunglasses should advertise the UV blocking ability of their glasses and some optical shops can measure the UV protection of your glasses. So, whether you pay just a few dollars for sunglasses or opt for a high-end brand like Chopard De Rigo, make sure you have your sunglasses on when outside enjoying the sun.

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

Texas Driver License, REAL ID and You

Please be advised that beginning October 1, 2020, federal agencies will only accept Texas driver licenses and identification cards for official federal purposes - including air travel and entering federal facilities - provided the Texas driver license or identification card is marked REAL ID compliant. REAL ID compliance is indicated by a gold circle with an inset star located on the upper

right of the driver license or identification card. For additional information regarding the REAL ID Act, please visit <http://www.dps.texas.gov/DriverLicense/federalRealIdAct.htm>.

Texas Department of Public Safety strongly encourages you to renew your license prior to October 1, 2020, to ensure that you have a REAL ID compliant card. If you already have a REAL ID compliant card, as indicated with a Gold Star in the upper right-hand corner, you do not need to take any action before October 1, 2020.

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

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

Real ID frequently asked questions for the public are available here <https://www.dhs.gov/real-id-public-faqs>.





SURVIVING SPOUSE LIAISON

Mrs. Connie Sullivan

As we know, the month of June has Flag Day. It is sad that it is not celebrated like Fourth of July; but, is just as important.

In these times of such difficulties

in our nation, it is hard to be patriotic when there is so much contention and discord, and to remember what our flag stands for, is not easy now a days.

To say the least, there are so many people that are so disappointed, frustrated and extremely worried concerning the conflicts and antagonistic state in which our country's current situation is at present.

It seems that we have forgotten that our nation was founded on unity and equality and that our forefathers gave up everything they had to establish those principles.

We as well, are failing to recall that our flag is the symbol of our hope, our strength and our faith, that we are under God's grace. It represents our ideals, our patriotic endeavors, believes and our people and culture.

When we see it wave in the breeze, it should remind us that there have been many lives given to keep us safe and free, and that we owe our freedom to God, our military service men and women, their families and the support we give them with our prayers and also the many ways we participate to keep our soldiers spirits high.

May we continue to keep these special people in our hearts and minds, for to remember who keeps us free is also a way of honoring and being grateful to God, for as we know, Freedom is not free.

Perhaps we can remember as well, that some of our soldiers are in war zones and that all they may want from us is to be united to help them feel and think that the sacrifices they are making, will be worth the suffering.

Below is a reprint form the April 2019 Affiliate, Surviving Spouse Archive

SURVIVING SPOUSE CORNER: WRITING YOUR LIFE STORY

FIND A WAY TO CREATE A RECORD OF YOUR LIFE SO YOUR LOVED ONES CAN KNOW ABOUT AND CELEBRATE THE ROAD YOU'VE TRAVELED.

By Micki Vonnegut Costello, Surviving Spouse Advisory Committee member

Often, as we enter the "winter of life," there is a greater interest in ancestry and finding the "roots" of your family tree. Options abound with available ways to do this. In addition to DNA testing, there are workbooks that contain space for recording musings, drawings, favorite things, places one has been, or dreams of things done or waiting to happen. And with technology, it is even easier to provide a record of a family's history — and do it earlier in life.

Members of my family decided to create a written history of our grandparents' branch of the family tree as a way to honor their remarkable lives and preserve the story for future generations.

The project was divided into sections: The first would be about our grandparents' lives. The second section about the lives of each of their eight children, written by a member of that family, including childhood memories, relationships, places lived, military service, significant events, and the like. The third section an overview of the individual lives of each of the grandchildren, also written by a member of the family. Plus, space would be provided to include family pictures.

MEDICARE FREEBIES: SENIORS, DON'T OVERLOOK THESE SIX

If you have Medicare or will soon, you probably know the basics of what it covers. But how much do you know about all the lesser-known benefits that are included with Medicare health insurance coverage? They aren't exactly free, because Medicare isn't free. But these included services have no out-of-pocket costs for many Medicare beneficiaries. There are some caveats. For example, there may be limitations on frequency, and your health care provider must accept Medicare's payment conditions. Still, it's worth knowing these benefits are in your pocket if you have Original Medicare, which is one of the two main types of Medicare plans.

Costs may differ for Medicare Advantage plans — the other main type of Medicare plan — because they are offered by private insurers and gener-

ally come with their own set of benefits, as are explained further in "7 Facts You Need to Know About Medicare."

1. Annual wellness visit

The purpose of the annual wellness visit is to develop or update a personalized plan to help prevent disease and disability based on your health situation. According to [Medicare.gov](https://www.medicare.gov), the official government website for Medicare, the visit might also include:

- A review of your medical and family history
- Developing or updating a list of your health care providers and prescriptions
- **Routine measurements** - such as height, weight and blood pressure
- Detection of cognitive impairment
- Personalized health advice

Just note that costs such as a deductible might apply if during an annual visit you receive additional tests or services that aren't covered preventive benefits.

2. Counseling

The following types of counseling are among those covered by Medicare for people who meet eligibility requirements:

- **Alcohol counseling** — up to four sessions per year
- **Smoking and tobacco counseling** — up to eight sessions in a 12-month period
- **Cardiovascular behavioral therapy visits** — one per year

While the first two types of counsel-

Con'td on page 12

HOSPITAL TRAINS DURING THE KOREAN WAR

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

What many people know today about the medical efforts during the Korean War comes from watching reruns of the popular TV series MASH. Injured soldiers were quickly flown to the facilities by helicopters in valiant efforts to save their lives. People might have the impression that the vast number of patients were transported this way. However, surprisingly, the lynchpins of the evacuation system were the hospital trains that moved up and down the Korea peninsula. What did Army nurses do to support these evacuation efforts?

Army nurses were assigned to work on the trains from the first evacuations in 1950 until the last transports in 1953. Initially, it was a temporary assignment from the hospitals close by. Eventually it was the primary duty for six to nine nurses who crisscrossed the country picking up and delivering patients to more definitive levels of care. ¹

Army nurses' duty started before the patients arrived. During the early part of the war, they ensured that the cars were disinfected with DDT each morning. They also made sure that there was adequate food (usually C-rations), water, blankets, medical supplies, and medications for all patients. If the food ran out, peanut butter sandwiches were

a mainstay that all hungrily appreciated. Nurses saved the opened C-ration cans so soldiers could have individual containers for water.

Later, when hospital cars were sent from the United States, there was a kitchen car loaded with food, and iced fruit juices located at the end of the trains. The Red Cross provided books, magazines and writing papers for the soldiers. There were also beds with sheets and real pillows for the patients! For men who had slept on the ground in the cold or muck, the conveniences boosted their morale.

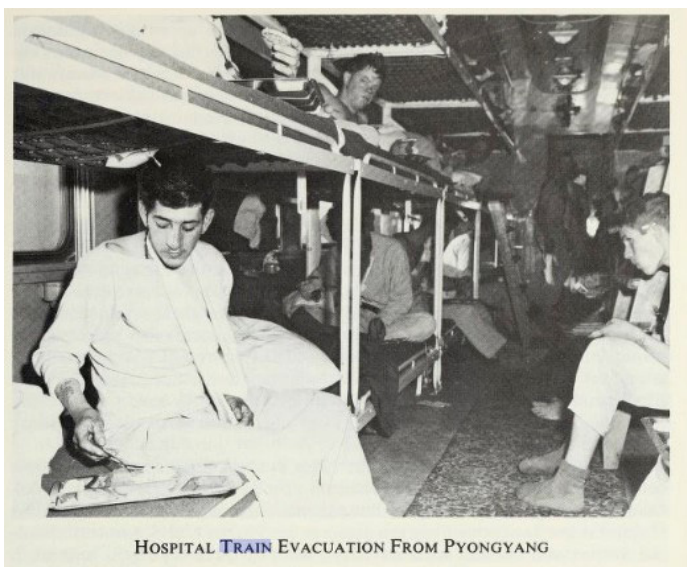
Nurses were responsible for the safe loading of the patients. This was quite a feat since some cars were triple deckers. Getting the patients in top level required painstaking management and brute strength, as they were careful edged litters through adjacent windows. Many windows of the train may have been removed permanently to allow patients with long leg cast to protrude. One nurse explained it had good and bad consequences. "That wasn't so bad. It was hot and we needed the extra circulation of air, but the railroad went through so many tunnels and there was so much soot and cinders that we had to cover our patients face

with damp clothes to protect them." ²

The most serious cases were unloaded first. Their placement was critical to their care. "For instance, head injured would need to be positions so you [could] . . . give him oxygen or plasma easily." ³ Nurses determined when to give morphine for pain, or repositioned a casualty with an orthopedic splint for comfort, or change a colostomy bag. They invariably calmed a person who was disoriented and frightened. A reassuring presence was invaluable in these close, confined quarters, so that other patients would not be upset.

The train assignment required long hours of dangerous work. On the trip which lasted sometimes overnight the Army nurses did not sleep. From the loading of equipment and supplies to the offloading of the last patient at their destinations, they were on duty. Hospital train were subject to fire from rifles and automatic weapons. As a result, [most] "were guarded by military police riding on sandbagged flatcars." ⁴

The Korean War provided extraordinarily diverse experiences for Army nurses. Their adaptability to the needs of the war environment heightened their professional skills and improved the chances of survival for the wounded. After all, that's why they were there!



HOSPITAL TRAIN EVACUATION FROM PYONGYANG



¹ See Edith Aynes, "Hospital Trains in Korea," *American Journal of Nursing* 52 (February 1952), 166-167. Eric Sibul, "Medical Railroad during the Korean War," *Railroad History* 204 (Spring-Summer 2011), 64-80.

² Edith Aynes, "Hospital Trains in Korea," 166.

³ Albert Cowdrey, *Medics' War* (US Army Center of Military History, Washington DC, 1987), 267.

⁴ *Ibid.*, 75.



2019
EL PASO
CHAPTER
MOAA
EVENTS
SCHEDULE

MAY 12, 2019	MEMORIAL DAY
JUNE 8, 2019	JUNE MEMBERSHIP MEETING LUNCHEON
JUNE 14, 2019	FLAG DAY
JUNE 16, 2019	FATHER'S DAY
JULY 4, 2019	INDEPENDENCE DAY
AUGUST 10, 2019	AUGUST MEMBERSHIP MEETING AND LUNCHEON



APRIL 2019 LUNCHEON





PERSONAL AFFAIRS

Jose Luis Hernandez

In the good old days, we used a check register -- a little booklet provided by the bank where you could record all your deposits and expense transactions so you would know (to the penny) what you had to spend.

Well, it's 2019, and guess what? You still should be maintaining a check register.

Online banking is great, but it reflects only transactions that have been re-

ARE YOU GUILTY OF THIS FINANCIAL NO-NO?

ceived by your bank. So if your neighbor's daughter left for her European tour before cashing your graduation gift check, it won't be reflected in the bank's balance but definitely impacts the money you have available to spend. (Note: Banks can refuse checks presented six months after the check date, but they don't have to.)

[RELATED: MOAA Life and Premium Members Can Download These Personal Finance Publications]

Even if you only use a debit card or mobile payment service, you're not safe: Sometimes these transactions can take a couple of days to clear. Setting up automatic payments is convenient, but keep in mind, a mortgage payment scheduled to be deducted on the first of the month might take a

few more days due to a holiday and/or weekend.

So the onus is on you, not the bank, to keep a running tally of all your purchases, regardless of your method of payment, as well as your deposits. Your bank will provide you a check register if you ask, but you can download and print your own. If you're paper-averse, try an app like Checkbook-Account Tracker (for Android or iOS).

Don't neglect to balance your checkbook, which means making sure your entries match the bank's. (See YouTube for easy tutorials.) Bank mistakes are rare, but they might not be caught if you don't take the time to balance your account every month.

By Vera Wilson, MOAA

Con'td from page 8

ing are intended to help a patient quit alcohol or tobacco, which are moves with extensive health benefits, cardiovascular behavioral therapy is targeted at helping you lower your risk of developing heart disease. "During therapy, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating well," says Medicare.gov.

3. Screenings

Medicare covers screenings for a variety of health conditions. They include screenings for:

- **Cardiovascular disease** — one blood test every five months
 - **Colorectal cancer** — one colonoscopy every 24 or 120 months, depending on your risk
 - **Depression** — one screening per year
 - **Diabetes** — up to two screenings per year
- Some screenings have eligibility requirements, while others do not.

4. Vaccines

One influenza shot per flu season is free. A total of two pneumococcal shots are also covered. These vaccines protect against pneumococcal disease, which the U.S. Centers for Disease Control and Prevention describe as any

type of infection caused by *Streptococcus pneumoniae* bacteria. Vaccines for hepatitis B may also be covered, depending on your risk.

5. The 'What's Covered' app

Medicare recently debuted a free app called "What's Covered," which is available for Apple and Android devices. You can use the app to look up other items and services and find out whether Medicare covers them. "The app delivers general cost, coverage and eligibility details," says Medicare.gov. If you don't want to download the app or don't have a smartphone or internet-connected tablet, you can use a computer to access Medicare.gov's Your Medicare Coverage tool, which also lets you search for an item or service and find out whether it's covered.

6. Insurance assistance

People who are eligible for Medicare as well as their families and caregivers have access to free in-depth, one-on-one insurance counseling and assistance from State Health Insurance Assistance Programs (SHIPs). SHIPs are funded by grants that the U.S. Department of Health and Human Services (HHS) makes to states, according to the HHS Administration for Community Living. There is a SHIP for every state as well as the District of Columbia, Puerto Rico, Guam and the U.S.

Virgin Islands. SHIPs can be especially helpful during open enrollment season, although they offer various other services besides one-on-one assistance with reviewing your Medicare plan options. They can also:

- Answer questions about what Medicare does and does not cover.
- Tell you about out-of-pocket cost assistance programs for which you might be eligible.
- Help you understand Medicare's eligibility criteria.
- Explain how Medicare coverage works in conjunction with supplemental insurance policies, Medicaid and other forms of health insurance.

To find the SHIP for your state, visit the national SHIP website or call 877-839-2675.

[Source: MoneyTalksNews | Brandon Ballenger | April 18, 2019 ++]



VA MAKES DEAL WITH MEDICARE TO MONITOR DRUGS PRESCRIBED TO VETS

As part of its effort to curb the potential for opioid abuse among veterans, the Department of Veterans Affairs has reached a deal with the Centers for Medicare & Medicaid Services (CMS) to monitor the prescription drugs veterans receive outside the VA system.

Under the arrangement, which was formalized in March, the VA now has the ability to check on the prescriptions veterans get through Medicare Part D, the VA said in an April 30 news release.

"Leveraging data is a key element of CMS' efforts to combat the opioid epidemic, and we look forward to continued collaboration with VA on this important issue," Kimberly Brandt, principal deputy administrator for operations and policy at CMS, said in the release. She said the agreement with the VA will usher in "a new level of informa-

tion sharing between VA and CMS, which will improve care coordination and better protect our beneficiaries."

Currently, more than five million veterans receive prescription medications through the VA. When the Medicare Part D benefit covering outpatient prescription drugs was set up in 2006, veterans enrolled with both the VA and Medicare had dual access to prescription drugs, the VA said.

The dual access created "the potential for adverse drug interactions, duplication of use and greater risk of adverse drug events, including overdoses," it added.

The agreement with CMS "greatly enhances medication safety for veterans by providing better oversight of drugs that veterans may be able to obtain from both agencies," VA Secretary Robert Wilkie said in a statement.

More than half of those enrolled at the VA are also covered by Medicare and can choose to get their prescriptions from the VA or from Medicare-approved providers, according to a study funded by the VA and published last month in the *Annals of Internal Medicine*.

"Such dual-system care may lead to unsafe opioid use if providers in these two systems do not coordinate care or if prescription use is not tracked between systems," the study states. At the White House last October, President Donald Trump declared the opioid epidemic a national public health emergency.

"Nobody has seen anything like what is going on now, [but] we can be the generation that ends the opioid epidemic," he said at a White House East Room ceremony.

According to the National Center for Health Statistics at the Centers for Disease Control and Prevention, more than 72,000 drug overdose deaths attributable to opioids occurred in 2017. By Richard Sisk originally appeared on Military.com

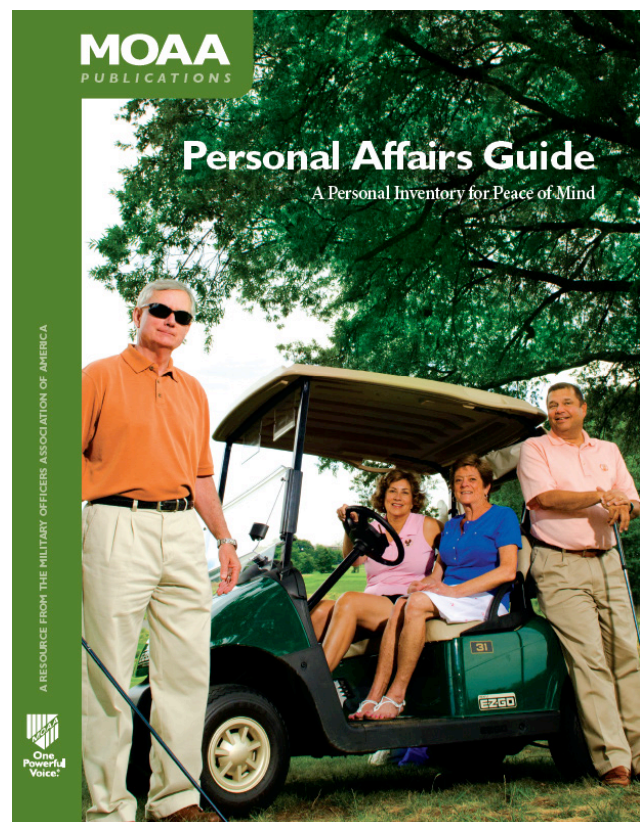
RETIREE PAY DATES FOR 2019

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
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June 2019 Membership Meeting & Lunch
Centennial Banquet and Conference Center
11199 Sergeant E. Churchill St., Fort Bliss, TX 79916

Date: Saturday, 8 June 2019
Time: 11:00 AM – 2:00 PM

Guest Speaker
Colonel Erik G. Rude
Commander
William Beaumont Army Medical Center

Menu
Baked Italian Lasagna
Sicilian Steamed Blend of Garden Vegetables
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, 3 June 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, June 5, and pay at the door.

Lunch will be on Saturday, 8 June 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 CORNER

Mrs. Connie Sullivan

In life, there are some experiences that people would rather not recall. I remember when my husband was alive, that he seldom talked of the things that he lived through while in Viet Nam.

The trials that the soldiers go through

are sometimes so traumatic that some individuals prefer not to relate them because they bring back memories of the difficulties they suffered.

I do recollect an incident that he, my husband, mentioned concerning one of his missions as an Army Pilot. He said that in a particular assignment, they (all the pilots in his group) seemed very confident because the Viet Nam Soldiers' ability to use their weapons was not up to par, compared to the extraordinary and exceptional training skills our warriors receive before they are dispatched to a war zone or combat.

He related that in that occasion, they were amazingly surprised because the Viet Con did manage to hit every one of their targets. My husband was not really a believer in religion, although he wore a medallion that was given to him by a friend and out of respect, he hung it around his neck.

In the conflict, he said that they had to retreat due to being out numbered and receiving an exceedingly amount of fire work. When they got back, to their astonishment, all of the aircraft (helicopters) were extensively damaged, except for his which had hardly anything wrong. However, the bullets or ammunition that did hit his aircraft, were so close to the pilot seat that, by the manner in which he was relating the experience, he seemed to acknowledge without a shadow of a doubt that God had intervened in behave of him and all the rest of the pilots.

It is sad that sometimes it takes a close call, a tragedy or devastating occurrence for people to believe that a super natural force, our Supreme Being is present and ready to come to the rescue and that His angels are hovering over them even without believing. His love and protection is there for the asking and will not fail.

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 pre-packaged with food in the commissary which you may purchase and place in a carton near the exit.

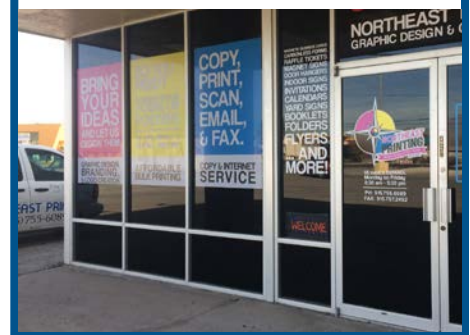
Any help that you might provide will be greatly appreciated. Please contact Hannah Okura if you have questions. Thank you.



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LEGISLATIVE

CW2 Dave Garcia, USA, Retired

Greeting Chapter Members,

There are so many important legislation Bills...but it's important that we contact our elective official to support this bills below...So, Far our representative Co-sponsor 4 bills out of 16 that I have send to her D.C. office...The bills she co-sponsored are **H.R. 1200 Cost of Living Adjustment Act of 2019, H.R. 663 The Burn Pit Accountability Act, H.R. 299 & H.R. 203, the Blue Water Navy Vietnam Veterans Act of 2019 and H.R. 95 to modify the calculation of per diem payments the Department of Veterans Affairs (VA) makes to homeless grant providers to include partial payment for each of a homeless veteran's minor dependents.** I will continue to check the status on the other 12 bills and the one listed below...with your support we will prevail...

H.R. 485, Veterans Reimbursement for Emergency Ambulance Services Act, bill to amend title 38, United States Code, to provide for the circumstances under which the Secretary of Veterans Affairs shall provide reimbursement for emergency ambulance services.

H.R. 1182, Acupuncture for Our Heroes Act would provide access to acupuncture for veterans enrolled in the Department of Veterans Affairs health care system. It would provide such care at a minimum of one VA medical center in each veterans' integrated service network and ensure access to such services for certain conditions by contract without need for the veteran to have a referral for such care.

On February 13, 2019, Representative Elaine Luria (VA), Chairman of the House Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs and Ranking Member Michael Bost (IL), introduced **H.R. 1200, the Veterans' Compensation Cost-of-Living Adjustment Act of 2019.** This bill, if enacted, would authorize a cost-of-living adjustment (COLA) for veterans

in receipt of compensation and pension, and for survivors of veterans who died from service-incurred disabilities and are in receipt of Dependency and Indemnity Compensation (DIC). It would provide a COLA increase by the same percentage as Social Security and would effective December 1, 2019.

H.R. 1482 – Expedite Agent Orange Coverage Act - To extend the authority of the Secretary of Veterans Affairs regarding presumptions of service connection for diseases associated with exposure to herbicide agents, and for other purposes. Sponsor: Rep. Charlie Crist (D-FL). Introduced 3-4-19. Referred to Veterans Affairs committee. Text available; summary in progress.

H.R. 1527 – Long-Term Care Veterans Choice Act - To amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to enter into contracts and agreements for the placement of veterans in non-Department medical foster homes for certain veterans who are unable to live independently. Sponsor: Rep. Clay Higgins (R-LA). Introduced 3-5-19. Referred to Veterans Affairs committee. Text available;summary in progress.

H.R. 1647 -- Veterans Equal Access Act - To authorize Department of Veterans Affairs health care providers to provide recommendations and opinions to veterans regarding participation in State marijuana programs. Sponsor: Rep. Earl Blumenauer (D-OR). Introduced 3-8-19. Referred to Veterans Affairs committee. Text available; summary in progress.

H.R. 1652 – Veteran Education Empowerment Act - To reauthorize and improve a grant program to assist institutions of higher education in establishing, maintaining, improving, and operating Veteran Student Centers. Sponsor: Rep. Lois Frankel (D-FL). Introduced 3-8-19. Referred to Education and Labor committee. Text available; summary in progress.

H.R. 1924 - To direct the Secretary of Veterans Affairs to provide child care to veterans at Vet Centers in the same manner as the Secretary provides child care to veterans at other Department of Veterans Affairs facilities. Sponsor: Rep. Susie Lee (D-NV). Introduced 3-27-19. Referred to Veterans Affairs committee. Text and summary in progress.

MOAA Key Bills
H.R. 613, the TRICARE Reserve Select Improvement Act. This leg-

islation would enable members of the National Guard and Reserve who also happen to be federal employees to purchase TRICARE Reserve Select.

Federal - S 622

A bill to amend title 10, United States Code, to repeal the requirement for reduction of survivor annuities under the Survivor Benefit Plan by veterans' dependency and indemnity compensation, and for other purposes.

Federal - S 1047

A bill to amend title 38, United States Code, to create a dependency and indemnity compensation allowance for surviving spouses receiving dependency and indemnity compensation from the Department of Veterans Affairs, and for other purposes.

Texas Legislation:

The Texas Legislation for April 2019 sponsored by Rep. Joe Moody/ Rep. Blanco

HB 1923

Author: Blanco | Guillen

Last Action: 04/03/2019 H Left pending in committee

Caption: Relating to the exemption from the franchise tax and certain filing fees for certain businesses owned by veterans during an initial period of operation in the state.

HB 4097

Author: Blanco | Moody | Romero, Jr.

Last Action: 04/11/2019 H Left pending in subcommittee

Caption: Relating to the use of medical cannabis by veterans for post-traumatic stress disorder and the licensing of associated cultivating or dispensing organizations; authorizing fees.

HB 275

Author: Miller | Flynn | Blanco | Shine |Minjarez

Last Action: 04/24/2019 H Scheduled for public hearing on . . .

Caption: Relating to an exemption from ad valorem taxation of the residence homestead of the surviving spouse of a member of the armed services of the United States who is killed or fatally injured in the line of duty.

HB 1320

Author: Moody

Last Action: 04/16/2019 H Reported favorably w/o amendment(s)

Caption: Relating to the operation of, participation in, and effects of successful completion of a mental health court program.

Agent Orange Diseases Update 05

H.R.2200 | Keeping Our Promise Act

A group of lawmakers introduced legislation that would add nine more diseases to a list of conditions presumed to be caused by the chemical herbicide Agent Orange, giving veterans who suffer from them a fast-track to Department of Veterans Affairs disability compensation and health care. The Keeping Our Promises Act, introduced last week, adds prostate cancer, bladder cancer, hypothyroidism, hypertension, stroke, early-onset peripheral neuropathy, AL amyloidosis, ischemic heart disease and Parkinson-like syndromes to a list of diseases presumed to be caused by Agent Orange exposure during the Vietnam War.

Researchers with the National Academy of Medicine released findings in November that there was “suggestive” evidence that eight of the diseases could be caused by Agent Orange. For hypertension, researchers found that “sufficient” evidence exists. “American heroes affected by Agent Orange deserve the peace of mind knowing that the federal government recognizes the existing link between their exposure and illness,” said Rep. Brian Fitzpatrick (R- PA) one of eight lawmakers who banded together to introduce the legislation.

VA experts have begun a “formal, deliberative review” of the National Academy of Medicine’s latest report, VA Press Secretary Curt Cashour said 16 APR. The review is expected to be complete in the summer, at which time the agency will make recommendations about presumptive conditions, he said. During a Senate hearing 26 MAR, Richard Stone, the executive in charge of the Veterans Health Administration, guessed the review would be complete within 90 days. “We’re working our way through that right now,” Stone said of the national academy report. Recommendations would be sent to VA Secretary Robert Wilkie, who would choose when – and whether – to act on them.

The VA previously recommended that some of the conditions be added. After the last National Academy of Medicine report in 2016, the VA took 20 months before it sent recommenda-

tions to the White House that bladder cancer, hypertension, hyperthyroidism and Parkinson’s-like tremors be added to the list. The recommendation hasn’t made it past the White House’s Office of Management and Budget. Last year, VA officials told the House Committee on Veterans’ Affairs that the Office of Management and Budget is waiting for results of ongoing mortality and morbidity studies, which could provide more evidence of a connection between the diseases and Agent Orange. On Tuesday, Cashour said some of those results will be published as early as mid-2019.

But some lawmakers don’t want to wait on the executive process. Fitzpatrick, along with Reps. Annie Kuster (D-NH), Bruce Westerman (R-AR), Scott Tipton (R-CO), Elise Stefanik (R-NY), Joe Cunningham (D-SC), Brendan Boyle (D-PA), and Mike Thompson (D-CA) are trying to use a legislative route. Boyle estimated it would help tens of thousands of Vietnam War veterans. “This bipartisan legislation makes good on that promise by ensuring all servicemembers exposed to these herbicides and chemicals as a part of their military service get the health care they need,” Boyle said in a statement. “Not one more servicemember should be forced to suffer in this way without the best care our federal government has to offer.”

The bill is likely to face an uphill battle in Congress, where veterans and advocates have fought for years to prove toxic exposures and secure VA benefits. Attempts failed in Congress last year to approve benefits for “blue water” Navy veterans – sailors who served on ships off the coast of Vietnam and argue they were exposed to Agent Orange. The veterans could be close to getting VA benefits, but the victory was won in court, not Congress. The VA opposed the legislative effort to approve benefits for blue water Navy veterans, citing high costs and insufficient scientific evidence. The agency has not yet issued an opinion on the Keeping Our Promises Act.

[Source: Stars & Stripes | Nikki Wentling | April 17, 2019 ++]

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