2026 | June



THE BORDER BULLETIN

EL PASO CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA

★ ★ ★ ★ ★

Nationally Ranked Five-Star Chapter * MOAA Affiliate from January 23, 1956 * Our70th Year

70 Years of Service to Fort Bliss and El Paso

Inside this issue:

3 President's Message
4 Pharmacy Information
5 Chaplain's Corner
6 Outreach Foundation
7 Membership Form
8 Legislative
9 Guest Speakers
10 Fort Bliss & SAW Exhibit
11 Northeasterer Parade
12-13 Dec 2025 Luncheon
14 - 15 Texas House Bill 235
16-17 MOAA News
18 Luncheon Reservation
19 Doc's Corner
20 Auxiliary
21 Why MOAA, Key Dates
22 Retiree & Annuitant Pay Dates
23 Officers Contact Info

Flags Across America in El Paso

June 11. 2022

William Oseles

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, 2018 thru 2020, 2023
- Four Star 2017
- Winner 2004, 2012 thru 2014
- Runner-Up 2008 thru 2011

Communications Award Print Legislative Coverage
- Winner 2008, 2009, 2011 and 2012

Communications Award Website
- **Five Star 2015 thru 2020**
- Four Star 2023
- Winner 2010 thru 2013
- Runner-Up 2009 and 2014

INPUT Deadline for September 2026 Border Bulletin 31 July

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

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Editorial Policy

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

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Report a Retiree Death

Monday – Friday
0730 – 1700
915-568-5207
After Hours (Installation)
915-569-6950/6951
Or visit:

https://www.dfas.mil/retiredmilitary



President's Message

COL Robert Wagner, RET

El Paso Chapter MOAA President

I hope those who attended the March luncheon enjoyed our guest speaker, CAPT Marvin Heinze, MOAA national First Vice Chairman!!! Our 70th Anniversary is encouraging and full of hope. Our 70th Anniversary of our Chapter will be the focus of the whole year! I ask you to talk to your friends and Family to let them know we made this milestone and invite them to attend our luncheons or any other events we may have this year.

In June, we will have the Garrison Commander, COL Michael Soyka. Ms Gail Joyce, a Gold Star Mother and MOAA Board member will join us in September to tell her story and will be especially focused on our spouses. I hope to get the Ft Bliss Spouses organization to join us in September. We are planning to have a panel discussion on surviving-spouses topic of setting up a battle plan just in case. It's a tough topic but one that is beneficial if the bad stuff happens. Please plan on attending September 12th and please invite Family and Friends.

Folks, we need your continued effort to build membership and help us grow into the future. Please help our organization continue to be a viable and important part of Ft Bliss and the Elpaso community. We need your help. Please let me know if you are interested in helping us as a member of the board and other positions. My two years as president will be up in December, so we need to be searching for a volunteer to become our next president. Also, Lennie has taken on the presidency of the outreach and we need someone to take that over as well next year.

I've said it before but we really need more members and need to get your help to make this happen. Remember, for two new members your annual dues will be paid by me. Connie Sullivan was able to recruit two new members and I paid her annual 2026 dues!!! Any ideas on how to increase our membership is greatly appreciated. I believe the spouses and especially surviving spouses are a population we could direct attention to with your help. We need your help to make every effort and focus on continuing the life of our organization.

I again want to reiterate my vision for the El Paso Chapter of MOAA which are three main lines of effort:

Improve the membership program to not only give you as a current members a positive experience but to increase new membership. – tell me how we doing??

Increase the visibility of the El Paso Chapter of MOAA in the El Paso community by educating the officers living in the area and community organizations supporting our military about the benefits of MOAA and the importance of supporting MOAA locally as well as nationally. - we are included in the monthly Community Information exchange (CIE), and will implement awards to recognize junior and field grade officers named after our recently departed General Officers, BG Kotter and MG Greer, respectively. The event will be on June 18th!!!

Develop a fund raising conceptual plan that will not only provide funds for the organization to continue but also to support the outreach program. – we have updated our advertising fee schedule and looking for new advertisers. We need your help to get this information out and to get corporate sponsors please. We now have First Command paid for a year of advertising!!!!

These three focus areas will keep the organization alive in my opinion. We continue to need your feedback and support.

Finally, we have been awareded the two national MOAA annual publication awards. Let's support our efforts to recognize the great efforts of our bulletin and website administrators!!!! Congratulations!!!

Again, I thank you for your confidence in me and our BOD Team, and thank you for being a member of the El Paso Chapter of MOAA.

Never Stop Serving!!

Bob



Pharmacy Hours

Short notice changes to Pharmacy Operation Hours due to Command approved hospital activities will be posted to the WBAMC Facebook Page.
https://www.facebook.com/WBAMC1

Closed on federal holidays

Pharmacy Contact Information

Main Pharmacy - West Clinic Building 1st Floor

18511 Highlander Medics St, El Paso, TX 79918,
Monday-Friday 7:30am-4:30pm

Training Holiday & Minimal Staffing Hours:
7:30am - 4:00pm

Freedom Crossing (PX) Pharmacy

1611 Haan Rd, Fort Bliss, TX 79906
Monday-Friday 9:30am-6:00pm

Training Holiday & Minimal Staffing Hours
8:30am - 5:00pm

Mendoza Soldier Family Care Center Pharmacy

11335 SSG Sims St, Fort Bliss, TX 79918,
Monday-Friday 7:00am-4:30pm

Training Holiday & Minimal Staffing Hours
7:30am - 4:00pm

East Bliss Pharmacy

21227 Torch St, Fort Bliss, TX 79918
Monday-Friday 7:00am - 3:30pm

Training Holiday & Minimal Staffing Hours
7:00am – 11:00am

William Beaumont Army Medical Center Pharmacy link:

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

https://www.moaa.org/content/publications-and-media/moaa-publications/moaa-publications/

CHAPLAINS CORNER

A 46 Year (and counting) Love Story...It All Started with a Whack!

(submitted by Steve Barrett, COL (Ret), USAF)

At a recent ROWC luncheon, my lovely bride Diana & I were enjoying lunch and fellowship with our table mates when the topic came up of how long each of us had been married and how did we meet. When it was our turn, we shared we met here in El Paso in high school (Andress) and someone commented "oh, so you were high school sweethearts." We both chuckled, said "not exactly" and then shared our story of which we will now share (the Reader's Digest condensed version) by request of Connie Sullivan.

Diana & I both attended Andress HS and were in the Army JROTC program. We knew each other but our paths rarely crossed until our senior year. I clearly knew how attractive she was but I was certain she was out of my league and I also considered her off limits as she was in a committed relationship. As we started our senior year, our JROTC Instructors handed out cadet positional assignments and I was designated as the S1 and the very pretty Diana was assigned as my Assistant S1. She erroneously claims to this day I plotted her position with the instructors so she would do all of my cadet admin duties. Shortly into the year, I became our Battalion Deputy Cmdr and Diana became the S1—she was no longer my assistant but I was still her immediate cadet supervisor. We had a good relationship but it was all centered on our JROTC duties.

Fast forward until spring and one day I was sitting on the teacher's desk in the ROTC classroom, hanging out with friends during lunch break. As we conversed, Diana opens the classroom door, walks straight to me, looks me in the eye and then with a move that would make Muhammed Ali and Rocky Balboa proud, WHACK, she smacked the left side of my face with her right hand with enough force to snap my head sideways. She yelled "what were you thinking, you could lose your scholarships" and stormed away.

I was stunned to say the least as our classmates stared at me in disbelief. One asked what that was about and I initially had no idea but when I found Diana elsewhere in the building, the clue light illuminated brightly. The back story is the prior afternoon I received a call from one of our classmates who was crying; said her boyfriend was hitting her and asked if I could help her get away from him. I immediately hopped on my motorcycle, picked her up and drove away. Less than a mile later, blue & red lights were flashing in my mirrors so I pulled over and the officers immediately took my passenger into custody. They took down my license info, asked a few questions, told me I had done nothing wrong and sent me on my way. I went home, told my Pop about the incident, and did my homework. Little did I know that our classmate had not been fully truthful to me and had actually been involved in a serious incident that, unbeknownst to me, was reported by the local media the next day. The story mentioned she was apprehended while riding as a passenger on my motorcycle. Turns out Diana saw that news story at lunch and immediately headed back to school looking for me.....

As she fumed at me, I was a bit embarrassed but as I rubbed the side of my face, my internal voice said "wow, I didn't know she cared." Turns out she did and our first date was the last week of our senior year after the EPISD Annual JROTC Pass in Review and Awards Ceremony. We went out almost every night for the rest of the summer after we both got off work and had a fun time. As fall rolled around, I went off to Angelo State University (ASU) and she stayed in town, working at The Popular and going to UTEP. I came home some weekends and she visited San Angelo a few times but unfortunately after one of her visits, she was not sure our long-distance relationship was best and broke up with me. Undeterred, I kept pestering her and thankfully after a few months we gave it another go. Despite the distance issue, I thought things were going well, so well that I asked her to marry me. Diana quickly replied "No, I'm sorry but you need to focus on finishing school." Ouch, that rejection stung a wee bit but as those who know me well know that I am an eternal, optimistic, cup-half-full person so I didn't let that first "No" stop me. I proceeded to ask her 3 more times over the next year but her reply was always the same, On my fifth and final attempt, I told her she had turned me down 4 times so I was gonna give it one final try but if she turned me down again, I would never ask her again. I was clearly not persuasive enough as she again declined my offer and told me to focus on getting my degree. I told her I still loved her and I wanted to keep seeing her but I resolutely ended that conversation by restating that I would never ask her to marry me again…and I didn't.

Fast forward again and early in my junior year, I was the quarterback on our AFROTC intramural football team and I suffered a significant injury that put me in the ICU. I woke up the next day and much to my surprise, my parents and Diana were there, having driven overnight after my parents had gotten a call from the hospital. Due to my injury, I was unable to speak and could only communicate via hand gestures and a notepad.

Continued Page 16



EL Paso Chapter Outreach Foundation

Lennie Enzel, Acting President
Colonel, US Army, Retired

I would like to start by thanking local attorney, Michael Gopin, for his very generous donation to our Outreach Foundation. Between that donation and your altruism, the Outreach Foundation has been very busy these past few months. These are some of the things we were able to accomplish with your monetary contributions:

Gift cards were given to the Veterans Treatment Court graduates
Supported the Armed Services YMCA Junior Enlisted Food Bank with food and cash
Donated to the VA Baby Shower to support new or soon-to-be Mom's and babies
Contributed to the VA 2K Walk & Roll to buy needed items for homeless Veterans
Bought a pair of Meta glasses for blind and low vision Veterans. The technology provides real-time audio descriptions of surroundings, identifies objects, reads text, and connects with AI for hands-free assistance in daily tasks
Assisted in the VA's adaptive cycling program which enables individuals with physical disabilities to enjoy cycling through specialized equipment like handcycles, recumbent trikes, and tandem bikes. These adapted bikes offer independence, therapeutic exercise, and stability for those with mobility, balance, or neurological challenges
Contributed to the city-wide Homeless Standdown which provides food, clothing, housing navigation, and medical support to local veterans experiencing or at-risk of homelessness
Continued to fund our 3 scholarships – Colonel Rodriguez, !st Armor Division, and SGT Locklear
Bought 2nd Lieutenant rank for the UTEP graduating ROTC Cadets
Supported the Soldier and Youth Art Workshops on Fort Bliss

I cannot thank you enough for your past generosity and ask you to please continue to donate to our Outreach Foundation so that we may continue to do good work for our military and Veteran communities.

Memorial Day Flags
WAA
Jr. Enlisted Food Bank
VA Baby Shower
VA 2K Walk and Roll
Homeless Vet Standdown
Rodriguez Scholarship
1AD Scholarship
Locklear Scholarship
Veterans Treatment Court
Adaptive Cycling
White Cane Event
Bataan Death March
Army 10 Miler
El Paso Veterans Transitional Living Center
he Hope Institute for Homeless Female Veterans
Fort Bliss Soldier Art Workshops
UTEP ROTC
JROTC Leadership Awards

El Paso, Texas
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Chapter MEMBERSHIP ENROLLMENT

YES! Sign me up as an El Paso Chapter Member

Name _____

Branch of Service _____ Rank _____
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[ ] Reserve [ ] National Guard [ ] Auxiliary*
[ ] Friend of the Chapter
*Surviving spouse of eligible officer

Address _____ City _____ State _____ Zip _____

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Unit_____

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Your spouse has access to your El Paso Chapter MOAA member benefits

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[ ] One-Year Electronic Membership $15

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[ ] Check (please make payable to El Paso MOAA) [ ] Visa [ ] Discover [ ]MasterCard [ ] AMEX
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Dues to MOAA are not deductible as a charitable contribution for federal tax purposes.

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

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MOAA

LEGISLATIVE UPDATE

MOAA on the Hill: CEO Outlines Key Priorities at Joint Veterans Hearing
By: MOAA Staff

Lawmakers have the opportunity to provide sorely needed support for veteran caregivers, protect service-earned benefits from for-profit "claim sharks," and shore up critical transition-assistance programs for those leaving service by passing three bipartisan bills already moving through Congress, MOAA's president and CEO told a joint committee hearing Feb. 24 on Capitol Hill.

Lt. Gen. Brian T. Kelly, USAF (Ret), testified alongside fellow veterans advocates before House and Senate Veterans' Affairs Committee members in Washington, D.C., using his remarks to stress the importance of three bills on MOAA's priority list:

The Veteran Caregiver Reeducation, Reemployment, and Retirement Act, which offers financial guidance along with career and retirement support that "helps family members avoid choosing between caring for a veteran and securing their own future," Kelly told lawmakers.

The Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act, which provides tools to stop unregulated companies from charging veterans for help with disability claims and "restores accountability without restricting access to lawful, accredited assistance," Kelly said.

The TAP Promotion Act, which allows groups like MOAA to play a more important role in the transition process and "ensures servicemembers and their family members receive timely, accurate information before separation, not after problems arise," Kelly said. Understanding trusted sources of this information allows veterans to find "the right places to follow up to make sure they can get access to all their benefits," the CEO added in response to a question from Rep. Nancy Mace (R-S.C.), who chaired the hearing.

[MORE DETAILS: MOAA's Written Testimony to Congress]
Kelly linked the need for streamlined provision of service-earned veterans benefits with the strength of the all-volunteer force, noting MOAA's work on behalf of those in and out of uniform, including the development of the people-focused TotalForce+ event.

"From first salute to final honors, how we care for those who serve and those who stand beside them directly impacts who is willing to serve next," Kelly said.

VA Rule Reversal
Kelly joined representatives from six other veteran advocacy groups – Blue Star Families, Vietnam Veterans of America, National Congress of American Indians, Service Women's Action Network, Gold Star Wives of America, and Black Veterans Project – on the day's second panel. Representatives from Disabled American Veterans (DAV) spoke to lawmakers during the first, which covered legislative issues as well as the VA's recent rule change – and subsequent reversal – regarding the effect of medication on the disability ratings process.

[RELATED: VA Must Rescind, Not Just 'Halt,' New Rule on Disability Ratings]

After opposition lodged by veterans and advocates, VA Secretary Doug Collins announced the department would not enforce the Feb. 17 regulation – a rule he said only served to "clarify existing policy" in the wake of recent court rulings. Advocates have said the rule could have unintended consequences, such as encouraging veterans to skip medication prior to evaluations, reducing benefits for those able to control certain conditions via medication, and neglecting second- and third-order effects caused by a medication's side effects.

MOAA and other groups also raised concerns that the rule was implemented without the customary notice-and-comment process and without VA officials discussing the regulation with veterans associations.

"Transparency in terms of consulting us, giving us information, we think would've provided the secretary and the VA with information that may have adjusted the outcome" of the rule issue, Kelly said on behalf of the panelists in response to a question by Sen. Tammy Duckworth (D-Ill.). "This group of people has information to provide and should be consulted."

[RELATED: Breaking Down the Disability Compensation Process]

The rule had received more than 19,000 comments at the Federal Register website as of Feb. 24.

"We're pleased Secretary Collins listened to veterans and announced that the VA would not be implementing the rule," Coleman Nee, DAV national commander, told the committee. "No veteran should be penalized for taking the medication they need to survive."

For the latest information on these and other MOAA priorities, and to reach out to your lawmakers to voice support for this legislation and other MOAA-backed initiatives, register at our Legislative Action Center.

GUEST SPEAKER
COL Michael V. Soyka, Garrison Commander, Fort Bliss



Col. Michael V. Soyka is a 2002 graduate of the United States Military Academy, where he was commissioned as an Armor officer after graduating with a degree in Mechanical Engineering.

He completed the Armor Officers Basic Course in December 2002, assigned to 3rd BN, 67th Armored Regiment as a Platoon Leader, and deployed in support of Operation Iraqi Freedom I in Baqubah, Iraq.

In 2005, Col. Soyka again deployed with 3rd BN, 67th Armored Regiment in support of Operation Iraqi Freedom 05-07 as the Executive Officer for D Co, 3-67AR and later as a Battle Captain for 4th BDE, 4ID in Eastern Baghdad.

After returning to Fort Hood, he attended the Maneuver Captains Career Course and the Cavalry Leaders Course at Fort Knox, Kentucky.

Col. Soyka was reassigned to the 3rd BCT, 1st ID as the Deputy Chief of Operations, then assigned to 2nd BN, 2nd Infantry Regiment as the Assistant S3, and subsequently as an Infantry Company Commander during their deployment to Afghanistan in support of Operation Enduring Freedom IX.

Following redeployment, he served briefly as the Assistant S3, 3d Squadron, 3d Armored Cavalry Regiment and then assumed Command of C Co, 1st BN, Warrior Transition Brigade.

Col. Soyka was selected for the Eisenhower Leader Development Program and completed his Master of Arts in Organizational Psychology from Columbia University and served as the Current Operations Chief for the United States Corps of Cadets. He was next assigned as the Tactical Officer for 2nd Bn, 4th Regiment of the United States Corps of Cadets and the Tactical Officer of F Company, 4th Regiment, United States Corps of Cadets.

After graduating from the Command and General Staff College, Col. Soyka was assigned as the Regimental Planner and SHARP Officer for 2nd Cavalry Regiment in Vilseck, Germany. He was later assigned as the XO for 1st Squadron, 2nd Cavalry Regiment where he deployed to Multinational Forces and Observers mission in Sinai, Egypt. Upon redeployment, Col. Soyka transitioned to become the S3, 1st Squadron, 2nd Cavalry Regiment leading the planning for five multinational exercises across ten countries.

Following his key and developmental time, he was selected to attend the School of Advanced Military Studies at the U.S. Army Command and General Staff College. In 2018, Col. Soyka graduated with a Master of Arts in Military Operations and was assigned to I Corps at JBLM as the lead Planner for Pacific Pathways in the INDOPACOM AOR. He was then assigned to the 1st Armored Division G4 Operations section prior to assuming Command of 1-77AR in June 2020 and going forward to the Republic of Korea on the Regionally Aligned Force mission.

After command, Col. Soyka served as the Executive Officer to the Combined Arms Center Commanding General and attended the Advanced Strategic Leadership Studies War College Program through the School of Advanced Military Studies earning a Master of Arts in Strategic Studies. His previous position was as the 1st Armored Division Home Station Mission Command Chief of Staff.

Col. Soyka's awards and decorations include the Combat Action Badge, Bronze Star Medals, Meritorious Service Medals, Army Commendation Medals, and Army
Achievement Medals.

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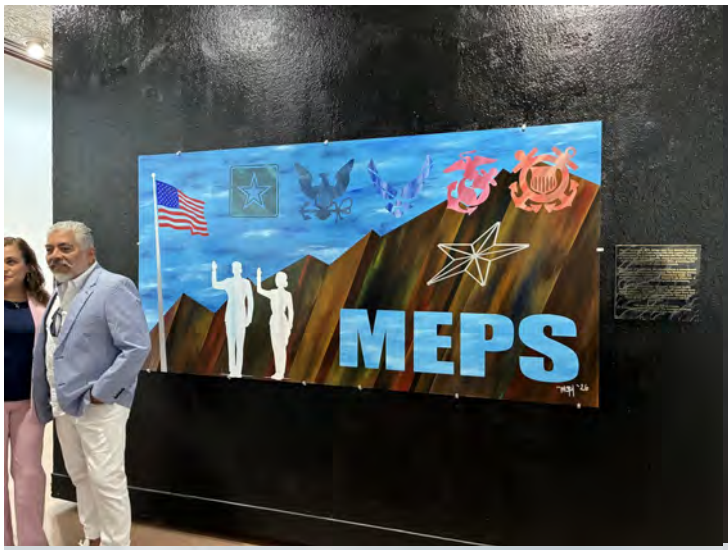
Fort Bliss & Soldier Arts Workshop
Exhibit at the International Museum
April 2026

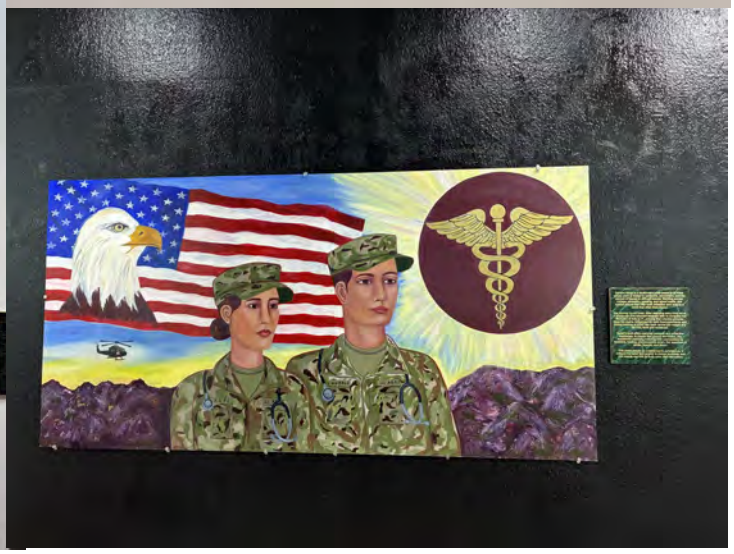












A Joint project with Local artists and Fort Bliss


48th Annual Mimbela Family
Northeaster Parade
MIMBELA FAMILY
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PRESENTED BY NEBA
TITLE SPONSOR
Saturday, April 4, 2026 at 10:00 AM
Beginning at 4931 Diana Street
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AMERICA 250
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March 14th

Luncheon




Military Officers Association of America
Presents This
70th Anniversary Affiliate Award
To
El Paso Chapter
Commemorating 70 years of exceptional service as an affiliate of MOAA!












El Paso, Texas
CHAPTER





I am writing to express my strong support for **Texas House Bill 235**, which provides meaningful tax relief for **100% disabled veterans**. This legislation represents an important step in honoring the sacrifices made by those who have served our country and now live with significant disabilities.

HB 235 would provide a sales tax exemption for **up to $25,000** in annual purchases, offering much-needed financial relief for veterans who often rely on fixed incomes. This measure not only eases daily financial burdens but also demonstrates our continued commitment to supporting those who have given so much in service to our nation.

Our veterans deserve policies that **reflect gratitude, respect, and tangible support**. **Passing HB 235** would send a clear message that **Texas stands firmly behind its disabled veterans and is committed to improving their quality of life**.

I respectfully urge you and others to support HB 235 and help ensure that our veterans receive the assistance they have earned.

Thank you for your support!

Sincerely yours,

Rep. Richard Pena Raymond
Texas House of Representative District 42

Capitol Office: CAP 1W.2
P.O. Box 2910
Austin, Texas 76768
Capitol phone: (512) 463-0558


17
76
2026
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Surviving Spouse Corner: Strengthening Emotional Well-Being
By: Roy Yenchesky

The death of a military spouse reshapes emotional well-being in ways that reach far beyond grief itself. It is a loss that touches identity, daily rhythm, and the quiet sense of safety that comes from sharing life with someone who understood both the burdens and the pride of service.

For many, the brain responds to this kind of profound disruption with a mix of numbness, hypervigilance, and deep fatigue — natural reactions to a heart trying to make sense of a world suddenly changed. Yet within that upheaval, emotional well-being becomes not just a hope but a necessity: a steadying force that helps the mind process sorrow, rebuild resilience, and slowly rediscover moments of connection, purpose, and peace. This journey is neither quick nor linear, but it reflects the same courage and endurance that military families have always carried.

Emotional well-being and brain health are deeply interconnected, shaping how we think, cope, and experience daily life. Strong emotional balance supports healthier brain function, while a well-nourished brain strengthens our ability to manage stress, build relationships, and maintain resilience.

[HEALTHY LIVING: Healthy Living: Beat Back Pain With a Strong Core]

Research shows that chronic stress can harm key brain regions involved in emotional control, memory, and decision-making, including the prefrontal cortex, amygdala, and hippocampus. When these areas are disrupted, people might experience anxiety, irritability, or difficulty concentrating.

How Emotions Shape the Brain
Positive emotional states — such as purpose, connection, and calm — help regulate stress hormones and support cognitive performance. People who report higher emotional stability and life satisfaction tend to support stronger memory and decision-making abilities as they age.

Conversely, chronic stress elevates cortisol, which can shrink the hippocampus and overactivate the amygdala, making emotional regulation more difficult and increasing vulnerability to depression or anxiety.

The Brain–Body Connection
The brain communicates constantly with the body through neural pathways and chemical messengers. Neurotransmitters like serotonin, dopamine, and norepinephrine influence mood, motivation, and focus. When these systems are imbalanced, emotional well-being can suffer.

Physical factors such as sleep, inflammation, and fatigue also affect how the brain processes emotions, reinforcing the need for whole-body care.

Strengthening Emotional and Brain Health
Several habits support both emotional balance and neurological resilience:
- ***Regular physical activity** boosts serotonin and dopamine, improving mood and cognitive flexibility.*
- ***Quality sleep** helps the brain detoxify and consolidate memories.*
- *Social connection reduces stress responses and protects cognitive health*
- ***Mindfulness and gratitude practices** calm the nervous system and enhance emotional regulation.*
- ***Balanced nutrition**, especially omega-3s and antioxidants, supports neural communication.*

Together, these practices create a reinforcing cycle: A healthier brain supports stronger emotional well-being, and emotional well-being protects the brain

Give Smart: What New Tax Laws Mean for Your Charitable Contributions
March 25, 2026
By: Lila Quintiliani
Last year's One Big Beautiful Bill Act (OBBBA) made several changes to the tax code that might affect the way taxpayers choose to give to charities.
These changes, and their impact on charitable giving, were the topic of a recent MOAA webinar which not only reviewed their impacts, but also explained how charitable giving can be done in tax-efficient ways.
[DONATE TODAY: MOAA Charities]
"It's exciting to see when people want to be generous, and the military community can be very generous, but let's also do it in a way that is smart and tax savvy," said guest presenter Daniel Kopp, CFP, MQFP, founder of Wise Stewardship Financial Planning and a longtime MOAA member, during the live webinar. A recording is available for download for MOAA Premium and Life members, part of our extensive webinar archive.
New for 2026
There is a new, above-the-line charitable deduction of up to $1,000 for single taxpayers and $2,000 for those filing jointly. This means that even if you don't itemize, you can still deduct your cash contributions to charities. Since only about 8% of individual income tax returns included itemized deductions in 2022 (the last year for which figures are readily available), this is good news for most Americans.
Also new for the 2026 tax year, those who itemize will now only be able to claim a tax deduction for charitable contributions that

Also new for the 2026 tax year, those who itemize will now only be able to claim a tax deduction for charitable contributions that exceed 0.5% of their adjusted gross income (AGI).
For example, those with an AGI of $100,000 can only deduct contributions above $500.
Additionally, those in the top tax bracket will have a new cap on the amount of deductions they can take. Known as the "2/37 rule," it limits the value of deductions of those in the 37% bracket to 35 cents for each dollar of deductions.
[RELATED: MOAA's Military State Report Card and Tax Guide]

Cash Is Not Always King

Cash is not always the most tax-efficient way to give to charities, Kopp explained. Often, donating appreciated securities can be more beneficial.
Using a donor-advised fund (DAF), a charitable gifting account administered by a charity, is one way to streamline donating securities.
For those who aren't typically able to itemize, Kopp also mentioned a strategy called "charitable lumping," which involves making larger donations in a single tax year, most often to a DAF, and then distributing funds from the DAF to charities over time. This strategy can be particularly effective for those looking to reduce their taxable income in one specific year.

Gifting From Your IRA

Qualified charitable distributions (QCDs) are a direct transfer of money from your IRA provider to a qualified charity. Not only can you contribute to a cause you care about, you can lower your taxable income, and it can count toward your required minimum distribution (RMD).
[MOAA CALCULATORS: Required Minimum Distribution (RMD)]
You don't have to itemize your taxes to donate via a QCD, but you must be at least 70½ years old.
However, you can't "double dip" with a QCD and the new above-the-line charitable tax deduction – you could make a direct transfer from your IRA to a qualified charity, but then you cannot count that same donation toward the $2,000 deduction.

Planned Giving

The webinar also included details on how planned giving can fit into an estate plan, provided by Jeff Angers, MOAA's director of Development, Fundraising. Sometimes known as legacy giving, planned giving is the process of gifting charitable donations, such as cash, stocks, or real estate, upon death or through structured lifetime giving.
"Planned giving allows you to make a future gift — or a gift that provides income or tax benefits during your lifetime — while still meeting your personal, family, and philanthropic goals," Angers said.
[MOAA CHARITIES: What You Should Know About Planned Giving]
While many people make bequests through a will or a trust, Charitable Gift Annuities (CGAs) and Charitable Remainder Trusts (CRTs) are more structured and can generate a potential income stream for donors.
Whatever your giving and gifting approach, Kopp emphasized that while coordinating your plan with your financial and tax preparation is important, you also have to have a desire to contribute to a cause you care about … and not let the "tax tail" wag the dog.

The Smart Money's on MOAA

Making sound financial decisions is not always as simple as we would like. PREMIUM and LIFE members can access MOAA's *Financial Planning Guide*, as well as speak with a MOAA financial expert for additional assistance.



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

June 2026 Membership Meeting & Lunch

Centennial Banquet and Conference Center

11199 Sergeant E. Churchill Street, Fort Bliss, TX 79916



Date: Saturday, 13 June 2026

Time: 1130 -1400

Guest Speaker

COL Michael V. Soyka

Garrison Commander, Fort Bliss Texas

Menu

Pork Schnitzel w/Mushroom Gravy
Buttered Noodles

Sautéed Broccoli Almandine

Tossed Green Salad
Coffee, Iced Tea and Water
MOAA Cake

Anyone requiring Glutton Free or Vegan/Vegetarian meals— please contact Dave Powell @ 915-491-1272 by 10 June 2026.

Dress: Casual

Cost: $25/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 Wednesday, 10 June 2026 with a check for $25 per person, the cost of the luncheon. **Late Reservations**, call Dave Powell, 915-491-1272, by Noon, Thursday, June 11, and pay at the door.

Lunch will be on Saturday 13 June 2026 at 11:30 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 $ ____ ($25.00 per person) made payable to the "El Paso Chapter" is enclosed.

Name of Member:_____

Telephone Number: _____
Name(s) of Guests:_____



Doc's Corner
Daniel Washburn, M.D.

GLP-1 agonist drugs are relatively new drugs used to treat type II diabetes. They are also used for weight loss and have been getting a lot of public attention and news coverage recently. GLP stands for glucagon-like peptide and is a natural hormone produced in the intestines and has several roles in the human body. It stimulates the release of insulin and blocks the secretion of glucagon which lowers blood sugar levels. It also slows digestion and affects parts of the brain to suppress hunger and increase satiety.

GLP-1 drugs mimic the effects of the natural hormone glucagon-like peptide and therefore have the above mentioned effects on the body. GLP-1 drugs are usually used with a needle and syringe and injected under the skin in the belly, thigh, buttock or arm.

Following are GLP-1 drugs now available: Dulaglutide (Trulicity), Exenatide (Byetta or Bydureon – extended release), Liraglutide (Victoza), Lixisenatide (Adlyxin), Semaglutide – injection (Ozempic), Semaglutide – tablets (Rybelsus). Tirzepatide (Mounjaro) is also available and is a similar class of drug to the GLP-1 drugs.

GLP-1 drugs are prescribed by a physician or health care provider. Most are dosed once weekly, but some are daily. Also, most are given by injection, but some are taken by mouth. The higher the dose of the drug, the greater the effect. A health care provider may change the dosing up or down for best results. These drugs work best to control diabetes and for weight loss if used along with lifestyle modifications such as exercise and diet control.

Along with controlling blood sugar and weight loss, GLP-1 drugs may also have other health benefits. These drugs may lower blood pressure, improve lipid levels, reduce the risk of heart and kidney disease and delay the progression of diabetes related kidney disease.

All drugs may have side effects including GLP-1 drugs. The most common side effects are loss of appetite, nausea/vomiting and diarrhea. Other potential side effects include dizziness, mild increased heart rate, headaches, infections and skin irritation at the injection site. In very rare cases, the drugs can cause pancreatitis, thyroid cancer, kidney injury and worsening diabetic eye damage. GLP-1 drugs are now used very commonly and are generally safe but a few risks to consider are allergic reaction to the medication, unsafe to use during pregnancy and low blood sugar.

GLP-1 agonist drugs have become a mainstream treatment for diabetes type II and also for weight loss. They are very effective at treating these conditions but must be prescribed and monitored by a health care provider.

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

Continued from Page 5

A few hours later that day, Diana and my mom were talking with the medical team down the hall so it was only Dad in the room with me. Pop was always a great jokester so he was trying to pick up my spirits with a few of his corny jokes when seemingly out of the blue he bends over to look me square in the eyes and asks, "so, when were you going to tell us you're getting married?" I gave him a look of total surprise and quickly scribbled on my notepad "to who"? He laughed and said ""whaddya mean to who, to "D" of course."" I quickly scribbled "because I didn't know--she said No!" And that is how I found out we were going to get married, which we did the following summer prior to my senior year at ASU.

And so began our great married journey. Like so many others, our expedition has had a few challenges, the biggest of which nearly came with a tragic ending when our son Jimmy was born. The specifics are a whole different story but I can summarize by saying Jimmy showed up prematurely 2 months earlier than expected and both he and Diana were in critical condition. The medical team told me Jimmy would survive but they could not make the same promise for Diana. I prayed by Diana's side all night and nearly 24 hours later, all our prayers were answered when my bride finally regained consciousness. After what remains the longest day of my life, Diana and Jimmy both made remarkable recoveries and a couple weeks later our journey happily continued.

What a memorable journey it has been. As I served nearly 40 years combined in the world's greatest Air Force and then in Civil Service, Diana was able to carve out a stellar 25-year career with Hallmark International. Our combined flight plan has included nineteen mailing addresses and along the way, Diana was the epitome of a military spouse leaving her own impressive imprint at each stop along the way. Not only did she turn our houses into homes and raise our wonderful son but she regularly volunteered and the exemplary support, friendship, guidance, and leadership she shared made her the consummate family, friend and teammate to thousands of other spouses and family members. I am so thankful for her love and support and remain deeply honored and humbled that such a wonderful lady chose me to be her husband.

Now in our retired years, we are committed to sharing a life filled with love, positivity, prayer, and humor each day. As part of my contribution to that commitment, I usually start every morning with a cup of coffee in hand and try to watch the sunrise. As I do, I thank the Lord for sharing the gift of another sunrise with me and for blessing me with my beautiful bride Diana and our wonderful son Jimmy—and on some of those days, I will chuckle to myself and ask him if he ever considered helping us start our love story with something other than a Whack!



Auxillary

MRS CONNIE SULLIVAN, Chaplain

Dear Members, it's hard to believe that June is already here. Time passes so fast
and we never know what is ahead of us until it comes to pass.
Life is actually so short and we need to enjoy every minute of it because we don't
know what the future holds and what God has prepared for us.

Unexpected things can happen at any moment.

A while ago, on a Monday, I was at Walgreens having photos made from my phone. At the cash register a lady was picking up some pictures, and I noticed a photo on a rolled up poster and could see a picture of a face of a man on it. I said to the lady that that, was a good picture of the man on the poster. She said that it was of her husband that had just passed away Friday, three days ago. The Clerk and I felt so sorry for her and gave her our condolences.

She said he had died of a sudden heart attack. After she got her pictures, I gave her a hug and told her that God would be with her because He promised that He would never leave us nor forsake us. She was very touched and pleased and thanked me very much.

Dear Members, there is always someone out there that need a word of love or encouragement. All we have to do is to be aware of the people we meet or see, because we never know who God will send us to help.

We that have gone through that emotional and painful experience, know that it is a very difficult thing to go through but, also know that God will always be there for us.

Why Join the El Paso Chapter of MOAA?

The local El Paso MOAA Chapter is the second oldest and continues to excel according to MOAA national standards. The local Chapter exists to promote the MOAA National's stimulation of love for our country and flag and to defend the honor, integrity, and supremacy of the national government and the Constitution of the United States. The Chapter aids members and member's interest in every possible way allowed by the Chapter By-laws. The Chapter supports El Paso area VSOs that provide services and protects the interest of the veteran community.

Local Meetings

For over twenty-five years, the Chapter has enjoying membership luncheons at the Ft. Bliss Centennial Club in East Fort Bliss. the Centennial club has become our home for a time of comradery, a guest speaker, and Chapter meetings on a quarterly basis.

Local Chapter Activities

The Chapter provides timely email alerts to educate and encourage participation in local and national legislative and health issues. The Chapter has initiated many important programs which are still honored to this day. The quarterly Chapter newsletter, *The Border Bulletin and web site:* http://elpasomoaa.org provide *timely information on Chapter activities, articles, and other items interests.*

Local Community Action

The Chapter put into motion the development of the El Paso Chapter Outreach Foundation a nonprofit 501(c)(3) charitable organization to support, fund, and enhance El Paso MOAA Chapter activities with sponsoring of two college financial opportunities, support local service members, units' needs, events, and special requests for support from Active, Spouses, and Beneficiaries in the local El Paso and Ft Bliss communities.

Key Dates 2026
MOAA Meetings & Luncheons
March 14, 2026
June 13, 2026
September 12, 2026
December 5, 2026
Input for the Border Bulletin
January 30, 2026
April 30, 2026
July 31, 2026
September 30, 2026

Board Meetings
31-Jan
25-Apr
25-Jul
31-Oct

New Members

Renewals

Retiree and Annuitant Pay Dates for 2026

Entitlement Month	Retired Pay Date	Annuitant Pay Date
Jan-26	30-Jan-26	2-Feb-26
Feb-26	27-Feb-26	2-Mar-26
Mar-26	1-Apr-26	1-Apr-26
Apr-26	1-May-26	1-May-26
May-26	1-Jun-26	2-Jun-26
Jun-26	1-Jul-26	1-Jul-26
Jul-26	31-Jul-26	3-Aug-26
Aug-26	1-Sep-26	1-Sep-26
Sep-26	1-Oct-26	1-Oct-26
Oct-26	30-Oct-26	2-Nov-26
Nov-26	1-Dec-26	1-Dec-26
Dec-26	31-Dec-26	4-Jan-27

Foundation Officers 2025
President COL Lennie Enzel (RET)
Vice-President VACANT
Secretary VACANT
Treasurer LTC Dave Powell (RET)
Chapter Advisor COL Robert Wagner (RET)

Board of Directors
President COL Lennie Enzel (RET)
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Treasurer LTC (R) Dave Powell (RET)
Director, Veterans Activities
Col (R) Lennie Enzel (RET)
Ambassador, Military Org
Cpt (R) David Thackston (RET)
Chaplain Connie Sullivan
President, El Paso MOAA Chapter
COL Robert Wagner (RET)



2026 El Paso MOAA Chapter & Outreach Officers		Phone #	Email
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Secretary			
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Chaplain	Mrs. Connie Sullivan	915-778-0948	spanishdanc-er4@gmail.com
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Programs	**VACANT**		
Public Relations	**VACANT**		
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Surviving Spouse Liaison	Mrs. Connie Sullivan	915-778-0948	spanishdanc-er4@gmail.com
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Thrift Shop Liaison	**VACANT**		
Door Prizes	COL (RET) Lennie Enzel	915-755-2325	lennieenzel@icloud.com
Awards/Grants	**VACANT**		
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MOAA®
Military Officers Association of America

The Border Bulletin

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