

THE BORDER BULLETIN

El Paso Chapter of Military Officers Association of America

★★★★★ A NATIONALLY RANKED FIVE-STAR CHAPTER ★★★★★

A MOAA affiliate from January 23, 1956 - El Paso Chapter of Military Officers Association of America - Our 57th Year

***Affordable Health Care is the law of the land.
Will you be ready in 2014?***



Inside this issue:

AUGUST
2013

President's Message	2	Article: Fact vs. Fiction	10
Luncheon Menu	3	EP MOAA Images	12-13
Program	3	New Members/Renewals	14
Guest Speakers:		Scholarship information	16
Terry Sunday & Cesar Mendez	3	Personal Affairs	17
Events Schedule	5	Membership	19
Chaplain Corner	7	Legislative	20
August Luncheon Form	9	Article: Vietnam Women's	21

PRESIDENT'S MESSAGE



It's hard to believe how fast time is speeding by. Before we know it, we'll have stopped complaining about the heat and will be complaining about the cold again. I hope you have been enjoying your summer and I look forward to seeing you at our 10 August meeting and at our Retiree

Appreciation Day (RAD) activities on 27 and 28 September. Our speakers for the August meeting will be Terry Sunday from the War Eagles Air Museum and Dr. Cesar Mendez from Texas Parks and Wildlife. Their presentation will enlighten us about aviation related events in our beloved Franklin Mountains. The MOAA-sponsored RAD speaker will be Lt. Col. Shane Ostrom, USAF (Ret) who is the Deputy Director of MOAA's Transition Center. We sincerely hope you will join us at these events and bring a friend or colleague.

While you are hopefully relaxing with friends and family in exotic places, I want to assure you that MOAA remains hard at work preventing further erosion of your hard-earned benefits. The FY13 National Defense Authorization Act (NDAA) established a 9 member independent commission to review all military compensation, benefits and retirement. Its recommendations could have a major impact on future decisions regarding military compensation, benefits and retirement. MOAA will work with other military organizations to provide input to this commission as well as to monitor their activities. Stay tuned for more information.

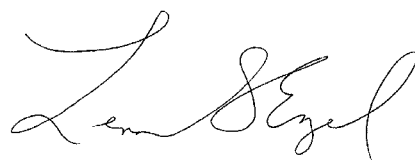
While we are enjoying our summer, local food banks are experiencing a decrease in donations and a subsequent decrease in their ability to help needy families. Fort Bliss and the El Paso VA kicked off the third annual Feds Feed Families food drive. Canned goods and non-perishable items will be collected at the Commissary and at the VA until Aug. 26. I urge you to donate to this very worthwhile cause.

Our MOAA Chapter is very close to finalizing the formation of our 501c3 community outreach organization. As soon as this is completed, we will be able to provide more financial support to our local military and veteran colleagues. We are actively seeking Board members for this organization. Please contact me if you are

interested in serving to better our service to both the military and civilian citizens of El Paso.

The philosopher George Santayana wrote, "Those who cannot learn from history are doomed to repeat it." Unbelievably, our Department of Defense civilian employees started their furloughs on July 8th. This includes doctors, nurses, and technicians, so don't be surprised to face longer waits for healthcare and a variety of other services. Due to sequestration, the Commissary is now closed on Mondays. And, once again, Congress is reducing the active Army by 80,000 soldiers (this represents 14% of the active component force and brings our Army back to its pre-911 strength). This means that, at a minimum, Fort Bliss will lose one Brigade Combat team (BCT) while the Army National Guard is decreased by 8,000 Soldiers. These reductions are a result of the Budget Control Act of 2011 and do not reflect additional reductions that will be required if sequestration remains unmitigated. Please stay engaged with your Congressional representatives and keep them apprised of thoughts and feelings on issues affecting our military and your benefits.

I hope to see you soon. Please let me know how our Board can better serve you.



Lennie Enzel
COL, USA, Retired
President

August Lunch Menu

Italian Chicken w/Angel Hair Pasta
Roma Tomatoes, Pine Nuts w/Pesto
Green Beans Almandine,
Tossed Green Salad w/dressing
Coffee, Water, and Iced Tea,
and MOAA Cake

MEMBERSHIP MEETING PROGRAM

Saturday, 10 August
Golden Tee Underwood Golf Course

1100 - 1200	SOCIAL HOUR
1200 - 1215	OPENING CEREMONY
1215 - 1230	BOARD UPDATES
1230 - 1315	MEAL SERVICE
1315 - 1345	PROGRAM
1345 - 1355	DOOR PRIZE DRAWING
1355 - 1400	CLOSING
1400	ADJOURNMENT

Please submit your Brunch Reservations no later than Wednesday, 7 August

Treasurer: MOAA
PO Box 6144
El Paso, TX 79906-0144

All lunch reservations with payment to our postal mail box

\$ 20 Per Person

REMITTANCE ENVELOPE ENCLOSED

August Guest Speakers

Terry Sunday

Terry earned a B.Sc. degree in Aerospace Engineering from the University of Pittsburgh in 1970. As an engineer and manager at Martin Marietta and Vought, he worked on the Sprint anti-ballistic missile, the Copperhead guided artillery shell, the Patriot missile, the Project 1005 satellite interceptor and on still-classified advanced satellite programs. After he retired from Martin in 2002, he was the Director of Development at War Eagles Air Museum, where he also earned his private pilot's license. Now fully retired, Terry is writing a novel about a secret Air Force manned orbital rocket plane project in the late 1950s.



Cesar Mendez, Ph. D.



Dr. Mendez was born in Chihuahua City in 1974. He obtained a Bachelor's degree in Ecology and a Master's degree in Grassland Management and Ecology from the Autonomous University of Chihuahua, in 1997 and 2000 respectively. In 2010, he earned his Ph.D. degree in Range Science and Wildlife Management from New Mexico State University. He began working for Texas Parks and Wildlife in 2006 and he is currently the Park Superintendent of Franklin Mountains State Park. He is an avid outdoors enthusiast and a fervent soccer fan. Dr. Mendez lives in El Paso with his wife and two children.



MOAA President Lennie Enzel and Guest Speaker John Mendoza



El Paso

Mine was earned in Vietnam. By my dad.

Barbara Q., USAA member

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2013 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

August 10, 2013	August Member Meeting and Luncheon
September 27, 2013	2013 Retiree Appreciation Day Reception & October Membership Meeting
September 28, 2013	2013 Retiree Appreciation Day
October 20, 2013	Army 10-Miler
November 14-17, 2013	MOAA Annual Meeting, Colorado Spring, CO
December 14, 2013	December Membership Meeting & Brunch



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Fully Developed Claims What Is a Fully Developed Claim?

The Fully Developed Claims (FDC) program is an optional new initiative that offers Veterans, Servicemembers and survivors faster decisions from VA on compensation, pension, and survivor benefit claims.

Veterans, Servicemembers and survivors simply submit all required records and documentation at the time they make their claim and certify that they have no further evidence. VA can then review and process the claim more quickly.

Many Types of Claims

There are many types of claims for disability compensation. For example, if you're filing a VA claim for the very first time, you have an original claim. A reopened claim means you have new and material evidence and you want VA to reconsider a claim it once denied. There are also new claims, secondary claims, and special claims.

To learn more about which type of claim you may have and the evidence and forms you need with your submission, view the Claims and Evidence page. Your claim must meet all the applicable requirements listed to be considered for the FDC program.

Who Can File an FDC?

Veterans may file an FDC for disability compensation for the following reasons:

- An injury, disability, or condition believed to have occurred or been aggravated by military service.
- A condition caused or aggravated by an existing service-related condition.

Servicemembers may use the Benefits Delivery at Discharge (BDD) program at eBenefits.va.gov to submit a Fully Developed Claim before discharge.

- The BDD program is available nationwide to all Servicemembers on full-time active duty, including members of the National Guard, Reserve, and Coast Guard.

· Servicemembers who do not meet the BDD criteria or have 1-59 days remaining in service should submit a Quick Start claim one Benefits.va.gov.

Veterans and their families and survivors may also file pension or dependency and indemnity compensation (survivor) claims at these pages:

- File an FDC: survivor benefits
- File an FDC: pension

Why Use the FDC Process?

FDC puts you in control, and it's faster

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COL Martin C. Wehmhoner	585-9106

and risk-free.

By filing an FDC, Veterans, Servicemembers and survivors take charge of their claim by providing all the evidence at once. By then certifying that there is no more evidence, VA can issue a decision faster.

File an FDC without risk. Participation will not affect the attention your claim receives from qualified VA rating staff or the benefits to which you're entitled. If VA determines other records exist and are required to decide a claim, VA will simply remove the claim from the FDC program and process it through the traditional claims process. Once you initiate your FDC, you'll have up to one year to complete it. Should VA approve your claim, you'll be paid back to the day you initiated your claim.

View a step-by-step process of completing a Fully Developed Claim online.

What's the Best Way to File an FDC?

· The best way to file an FDC is electronically at eBenefits.va.gov. Once you log on to your account, VA recommends you appoint an accredited

Cont'd on page 18



El Paso

WBAMC Pharmacy Services

Main Hospital Pharmacy

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

Freedom Crossing PX Pharmacy

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

Soldier and Family Medical Clinic (SFMC) Pharmacy

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

Soldier Family Care Clinic (SFCC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1400
Closed Saturdays, Sundays, and Federal Holidays		
Pharmacy Refill Services		915-742-1400

Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 9 p.m. and is closed weekends and federal holidays.
IBCT North Gate is open Monday - Friday 5am - 0900 Closed on holidays.

MOAA Spouse Blog:

Making it in the MilLife®
Making it in the MilLife™ is the blog where you can get deeper insight on current issues affecting military spouses and families, follow our spouse programs and read interviews with community leaders. Spouses are each other's best resource, so if you would like to be considered for a guest blog entry, contact us at moaaspouse@moaa.org.

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Chaplain's Corner

LTC John H. G. Rasmussen
Chaplain

In his farewell address to the American people, the father of our country spoke these words:

Of all the dispositions and habits, which lead to political prosperity, Religion and Morality are indispensable supports...

[R]eason and experience both forbid us to expect, that national morality can prevail in exclusion of religious principle.

George Washington wasn't attempting to establish a national religion as he went out the door. Rather, he was pointing out something essential to the spirit of the fledgling nation to which he had dedicated his life. That something was the transcendent—there is a prior reality, a higher power, to which we are each answerable—indeed, to which the nation as a whole and those who serve it in the public trust are answerable. Most of us call this reality "God."

In our founding document, we unashamedly acknowledge God as a nation: "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.

"Why is this important?" Because apart from it "national morality can[not] prevail," our first president would say. Because apart from it the very idea of unalienable rights goes right out the window. Because "national morality" understands that these unalienable right are not bestowed upon us by human beings, nor by governments and thus cannot be taken away by them. They are endowed by our "Creator," which means to acknowledge them as transcendent and our obligation to serve them.

Apart from that there is no basis for "national morality." There is simply the law of the jungle among individuals and nations—the anarchy of balance of power politics without guiding principle. We are all adrift in the sea of a mechanistic universe in which, as Thomas Hobbes said, "life is nasty, brutish, and short."

The father of our country did not believe that. For him, the very idea of America embodied something more—something transcendent. When we sang "America the Beautiful" last month on Independence Day—when we celebrate it every day by acknowledging God as the Author and Giver of our precious rights and freedoms, we stand with him.

Tricare Cuts Will Hurt At-Risk Military Children, Lawmakers Say

By Jennifer Hlad
Stars and Stripes

SAN DIEGO, Calif. - New rules for Tricare will limit the ability of thousands of military children with developmental disabilities to get the therapy and care they need, two U.S. senators and an advocacy group say.

"The apparent lack of understanding of the needs of children with developmental

disability, including autism, when drafting the recent Tricare policy changes is astounding," Sens. Kirsten Gillibrand and Patty Murray wrote in a recent letter to Dr. Jonathan Woodson, the assistant secretary of defense for health affairs and director of Tricare management activity. The new rules, set to take effect July 25, require standardized testing for autistic children every six months, and require the children to demonstrate progress to continue receiving a type of treatment called Applied Behavioral

Analysis. The rules also require anyone who wants more than two years of the treatment to go through a waiver process and cut off care after 16 years old.

Autism Speaks, an autism science and advocacy organization, is "very concerned" about the age cutoff and limits on the length of time children can receive care, as well as the administrative hurdles, said Karen Driscoll, associate director for federal government affairs and military relations. "Military families deserve better," Driscoll said.

Gillibrand and Murray said the "measurable progress" requirement also is troublesome, since military children sometimes regress or have trouble making progress because of deployments, frequent moves or other life events common in military households.

"Last year, new policies cut off children with Down syndrome, cerebral palsy and

other developmental disabilities from receiving the care they need," Murray said. "This year, the (Department of Defense) had taken another step in the wrong direction."

More than 23,000 Tricare beneficiaries are diagnosed with autism.

In their letter to Woodson, Murray and Gillibrand questioned whether Tricare had consulted with experts on developmental disabilities, whether any other chronic conditions require repeated testing for continued care and whether the tests outlined in the rules are being used appropriately.

"Given the impact family health care plays on military readiness, it is essential military families have assurances of continued health care," Murray and Gillibrand wrote. "Policies inconsistent with good clinical practice only serve to limit, restrict, delay and deny care."

Input deadline for October 2013 Border Bulletin by 6 September 2013



El Paso



NATIONAL ASSOCIATION FOR UNIFORMED SERVICES
The Servicemember's Voice in Government



The El Paso Chapter

Military Officers Association of America (MOAA)

In Conjunction With The

Fort Bliss Retiree Advisory Council

Cordially invites you to the Pre-Retiree Appreciation Day Reception/Dinner to
Be held at the **Golden Tee Underwood Golf Complex**, Friday, 27 September 2013

TIME: 5:30PM Champagne/Mimosa Social Hour, Dinner 6:30 PM

Program starts at: 7:45 PM

Keynote Speaker: Commander Katherine O'Neill Tracy, US Navy, Retired
Deputy Director, MOAA Benefits Information

Members and guests of the following organizations are invited to attend:

El Paso Chapter Military Officers Association of America (MOAA)

National Association for Uniformed Services (NAUS)

Desert Sun Chapter 30, Society of Military Widows (SMW)

Military Order of World Wars (MOWW)

Gold Star Wives of America (GSW)

Menu

*Chicken Cordon Bleu, drizzled with Alfredo sauce, Tossed Green Salad w/dressing, Green Beans Almandine,
Scalloped Potatoes, Premier Vegetables, Dinner Rolls w/Butter, Coffee, Tea and Water*

Reservations are required. Please make your reservations as soon as possible by completing the following reservation form. Please make checks payable to: NAUS El Paso Chapter, mail to the address indicated below, to arrive NLT: Friday, September 20, 2013. Cost: \$25.00 per person. Online reservations available at http://elpasomoaa.org/calendar_day.asp?date=9/27/2013&event=202

Reception/Dinner Friday, 27 September 2013

Honoring Commander Katherine O'Neill Tracy, US Navy, Retired
Deputy Director, MOAA Benefits Information

TO: MOAA El Paso Chapter
ATTN: Treasurer
PO Box 6144
Fort Bliss, TX 79906-0144

Date and Time.....5:30 PM until.... Friday September 27th, 2013
Location:Golden Tee Underwood Golf Complex, Fort Bliss
Schedule of Events:Program on page 2
Cost:\$25.00 per person
Dress:Men - Coat and Tie; Ladies – Cocktail Dress/Semiformal)

Please make reservation(s) for the following persons attending the Reception/Dinner hosted by the NAUS El Paso, to be held at the Golden Tee Underwood Golf Complex, Fort Bliss on Friday, September 27, 2013.

NAMES of persons attending:

(Please Print)

Enclosed is my check for the above reservation(s) _____ X \$25.00 = \$ _____
TOTAL AMOUNT: \$ _____

You may pay by credit card at the EP MOAA web site:

http://elpasomoaa.org/calendar_day.asp?date=9/27/2013&event=202.

Members log in and register; or if password unavailable, like guests, you must choose "Register without logging on." Repeat the registration process for each attendee.



August 2013 Membership Meeting & Luncheon Golden Tee Underwood Golf Course 3200 Coe Ave., El Paso TX 79904

Date: Saturday, 10 August 2013

Time: 1100 - 1400

Guest Speakers: **Dr. Cesar Mendez, Ph.D.**
Park Superintendent, Franklin Mountains State Park
Mr. Terry Sunday
Director of Development, War Eagles Air Museum



Menu:

Italian Chicken w/Angel Hair Pasta
Roma Tomatoes, Pine Nuts w/Pesto
Green Beans Almandine, Tossed Green Salad w/dressing

Dress: Casual

Lunch Secretary: secretary@elpasomoaa.org

Membership or email queries: membership@elpasomoaa.org

Mail To: El Paso Chapter MOAA, Attn.: Secretary, PO Box 6144, Fort Bliss, TX 79906-0144



Please fill in this acceptance slip and return to the Secretary by Wednesday, 7 August 2013 with a check for \$20 per person, the cost of the lunch. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Thursday, August 8, and pay at the door.

Lunch will be on Saturday 10 August 2013 at 11:00 a.m.

Please print guest names clearly to ensure the correct spelling on the seating plan

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: _____

Email Address: _____

Telephone Number: _____

Name(s) of Guests:

Fact vs. Fiction

Continued...

Defense leaders refuse to meet their own obligations for efficient oversight, the Pentagon TRICARE budget has been underspent by \$2.8 billion over the last two years, and those same Defense leaders now admit costs are “growing at historically low rates” (quite a euphemism for a 2.7 percent decline among the population targeted for big fee hikes).

“Military Retirement is Unfair and Unaffordable”

Whenever military budgets get tight, budgeteers, analysts, and chartered task forces also propose military retirement cutbacks. Past defense leaders resisted such efforts as detrimental to retention and readiness. In contrast, former Secretary of Defense Robert Gates and current Secretary Leon Panetta have voiced support for significant retirement changes. “Unfair” – Gates criticized the 20-year retirement system as “unfair” to those who leave service short before that point, noting vesting options provided civilian workers. He directed the Defense Business Board (DBB) to identify alternative options. In his final appearance before the Senate, Gates endorsed an early vesting program, noting, “70-80% of the force does not stay until retirement, but leaves with nothing.” But there’s no support for spending more money on military retirement in budget-cutting times. So all vesting options proposed so far – including those of the DBB and the DoD-sponsored 11th Quadrennial Review of Military Compensation (QRMC) – would fund that new, expensive benefit by imposing dramatic benefit cuts for the 17 percent who complete decades in uniform. Both plans would convert the current program to a civilianized 401(k)-style system that would vest after 3 to 10 years of service. The QRMC would delay retired pay eligibility until age 57-60, whereas the DBB plan would eliminate traditional retired pay. One DBB option would grandfather retired pay creditable from existing service, but convert currently

serving members to the new system for any subsequent service. MOAA believes it’s a perverse concept of “fairness” that would impose major benefit cuts on those who serve and sacrifice longest to fund new benefits for early leavers. The main purpose of the military retirement system is to attract top-quality people to serve multiple decades despite the unlimited personal and family sacrifices that may be demanded of them over that time. There are good reasons only 17% are willing to endure those arduous demands and sacrifices for 20-plus years. The vast majority of Americans are unwilling to accept those conditions for even one tour of duty. The DBB and QRMC proposals ignore the hard lessons of past experience with retirement cuts. Budget pressures prompted Congress in 1986 to pass changes reducing 20-year retired pay value 25 percent for post-1986 entrants. Then-Defense Secretary Caspar Weinberger adamantly opposed the so-called “REDUX” change, warning Congress it would inevitably undermine retention and readiness. That prediction proved true a decade later, and Congress repealed REDUX in 1999. Stuningly, the cuts proposed by both the DBB and QRMC are vastly more severe than the retention-killing REDUX cuts. MOAA asserts the powerful pull of the 20-year retirement system is the main reason retention hasn’t imploded over the last 10 years of unprecedented wartime strains on troops and families. If one tried to build a plan to slash career retention, it’s hard to conceive a better way than the DBB or QRMC proposal. A 10-year soldier facing a fourth or fifth combat deployment would have a choice between (a) taking the vested military retirement and leaving to pursue a civilian career or (b) having to serve decades longer (with who knows how many more deployments) before being eligible for military retired pay at age 57-60. It’s not difficult to predict the retention outcome of such a scenario. Advocates for

these initiatives sugar-coat them by saying they wouldn’t affect anyone now serving, but would only apply to new entrants. But that was true of the REDUX system, and we know how that turned out. Grandfathering the current force only lets retirement-cutting leaders evade responsibility for their ill-advised actions – by deferring the inevitable retention disaster for a decade and dumping it on their successors. “Unaffordable” – Military retirement critics have claimed for decades that this unique plan is unaffordable and unsustainable. Almost 35 years ago, the 1978 report of the President’s Commission on Military Compensation included this extract from the minority report of Commissioner Lt Gen Benjamin O. Davis (USAF-Ret):

“Unfortunately, the Commission has embraced the myth that retirement costs will soon rise so high – from \$10 billion this year to \$30 billion in the year 2000 – as to become an unacceptable and unfair burden on the American taxpayer.

“Such assertions fail to point out that by using the same assumptions, today’s average family income of \$10,000 will be \$36,000 in the year 2000. The average cost of a home will be \$171,000; a compact automobile will cost \$17,000; and the overall U.S. budget will have increased from \$500 billion to some amount in the trillions.”

Such numbers seem quaint in retrospect, but they make two telling points. First, long-term projections that appear dire today often prove far less so as years pass. Second, after budget-driven retirement cuts actually were imposed in 1986, Congress deemed restoring the current system as more affordable than continued retention and readiness shortfalls. Amazingly, DBB leaders acknowledged they didn’t consider potential retention impacts of their plan. During 2012 testimony before Congress, Defense witnesses acknowledged the DBB proposal would hurt retention -- and went a

Cont’d on page 22



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DFAS Announces Retiree and Annuitant Paydays for 2013

**The below chart is a list of all 2013 Retiree
and Annuitant paydays:**

Retiree and Annuitant Paydates for 2013

Month of :	Direct Deposit Date:
January 2013	Friday, February 1, 2013
February 2013	Friday, March 1, 2013
March 2013	Monday, April 1, 2013
April 2013	Wednesday, May 1, 2013
May 2013	Monday, May 31, 2013
June 2013	Monday, July 1, 2013
July 2013	Thursday, August 1, 2013
August 2013	Friday, August 30, 2013
September 2013	Tuesday, October 1, 2013
October 2013	Friday, November 1, 2013
November 2013	Friday, November 29, 2013
December 2013	Tuesday, December 31, 2013

Special Monthly Compensation (SMC) Explained

Special Monthly Compensation (SMC) is a monetary compensation (paid in addition to the regular VA Disability Compensation) to a veteran who, as a result of military service, incurred the loss or loss of use of specific organs or extremities.

Loss, or loss of use, is described as either an amputation or, having no effective remaining function of an extremity or organ. The disabilities VA can consider for SMC include:

- loss, or loss of use, of a hand or foot
- immobility of a joint or paralysis
- loss of sight of an eye (having only light perception)
- loss, or loss of use, of a reproductive organ
- complete loss, or loss of use, of both buttocks
- deafness of both ears (having absence of air and bone conduction)
- inability to communicate by speech (complete organic aphonia)
- loss of a percentage of tissue from a single breast, or both breasts, from mastectomy or radiation treatment

The VA will pay higher rates for combinations of these disabilities such as loss or loss of use of the feet, legs, hands, and arms, in specific monetary increments, based on the particular combination of the disabilities. There are also higher payments for various combinations of severe deafness with bilateral blindness. Additional SMC is available if a veteran is service connected for paraplegia, with complete loss of bowel and bladder control.

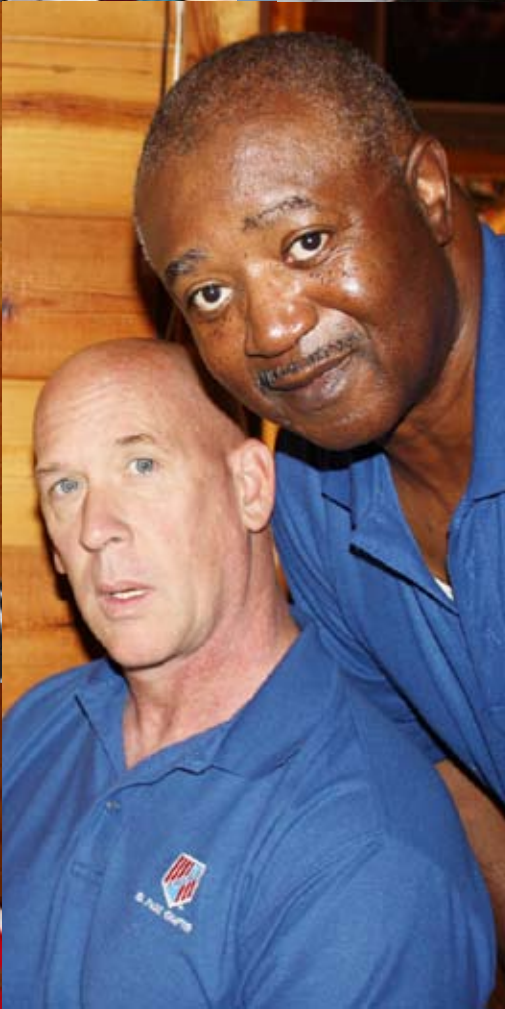
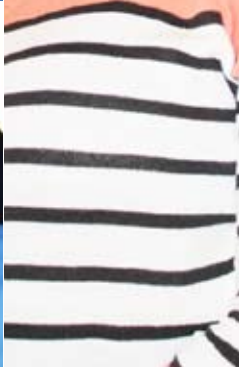
In addition, if you have other service-connected disabilities that, in combination with the above special monthly compensation, meet certain criteria, a higher amount of SMC can also be considered.

Can VA Pay SMC for Being Bedridden, Housebound, or in Need of the Aid and Attendance of Another Person?

If a veteran is service connected at the 100% rate and is housebound, bedridden, or is so helpless to need the aid and attendance of another person, then consideration of payment of additional SMC can be considered. The amount of SMC will vary depending on the level of aid and attendance needed.

Applying for SMC

You should contact your local VA regional office at 1-800-827-1000, for information about applying for SMC. In determining qualifications for SMC, the VA must review the medical evidence regarding the loss or loss of use and then make a decision regarding the level of SMC to be paid.



El Paso



June Luncheon & Texas Council of Chapters Cruise to Alaska

THE BORDER BULLETIN



Military Sexual Trauma

The Department of Veterans Affairs (VA) describes Military Sexual Trauma (MST) as any repeated assault or threatening sexual harassment that occurred while the Veteran was in the military. It includes any sexual activity performed against his or her will and can occur on or off base and while a Veteran is on or off duty. Perpetrators can be men or women, military personnel or civilians, commanding officers or subordinates, strangers, friends, or intimate partners. Veterans from all eras of have reported MST. Last year, more than 85,000 veterans were treated for injuries or illnesses linked to MST and 4,000 sought disability benefits. In 2012, about two thirds of those filing MST related disability claims were women and nearly a third were men. In 2010 alone, the VA spent almost \$872 million dollars on sexual assault-related healthcare expenditures.

The Department of Defense's (DoD) Sexual Assault Prevention and Response Office reported 3,191 episodes of sexual trauma in 2011 and in 2012 they found a 6% rise in reported assaults for a total of 3,374. But much more troubling is the estimated number of sexual assault incidents that were never officially reported. In 2011 it was estimated that there were 19,000 unreported instances and in 2012 that number was reported to be 26,000.

In 2011 the Service Women's Action Network reported that In FY10, 20% of females who served in Iraq or Afghanistan experienced MST and that in FY09, 1 in 3 military women reported being sexually assaulted compared to 1 in 6 civilians. Less than 21% of reported cases went to trial; only 53% were convicted, 41% were acquitted or had charges dismissed, and 6% were discharged or resigned in lieu of courts-martial.

During Academic Year 2009-2010, there were 41 sexual assaults reported at Service Academies; a 64% increase from the prior year. DoD estimates that this is only 10% of the actual number of assaults. 76-94% reported their perpetrators were fellow cadets or midshipmen.

20% of female and 1% of male Veterans who receive healthcare services at the VA report being victims of MST. All Veterans seen at VA healthcare facilities are asked about experiences of sexual trauma as it can affect a person's physical and mental health for many years. Sexual assault or repeated sexual harassment can trigger a variety of health problems, primarily post-traumatic stress disorder and depression. While women are more likely to be victims, men made up nearly 40 percent of the patients the VA treated for conditions connected to MST.

The VA has free services to help Veterans recover from the after effects of MST. You do not need to have a VA disability rating to receive these services. You do not need to have reported the incident(s) when they happened or have other documentation that they occurred. The range of services offered is designed to aid and support this Veteran throughout their recovery. If you need help with the fallout from MST, please contact the MST Coordinator at the nearest VA healthcare facility, call the Safe Helpline at 877-995-5247, or call your nearest Vet Center <http://www.vetcenter.va.gov>.

If you are active duty and want to report, contact your Unit Sexual Harassment Assault Response & Prevention (SHARP) Coordinator to report it (either restricted or unrestricted). Active duty Servicemembers may also use the DoD Safe Helpline or the Sexual Assault on-call Chaplain at 915-637-4265.

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**\$16,835
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Personal Affairs

Jose Luis Hernandez
Personal Affairs Chairman



Do You Need a Real State Agent to Sell Your House?

If you sell your home yourself, without the assistance

of a real estate agent, you can save a bundle on commissions. However, make sure you know what you're getting into first. Learn about what the process entails, whether it's a good idea for your situation, and where to get help if you do decide to go it alone.

Are Real Estate Agents Required?

No law requires you to hire a real estate agent when you sell a house. Some states, however, particularly in the eastern half of the country, require a real estate attorney to handle the transfer documents and closing. Check with your state department of real estate to find out whether an attorney is required in your state.

What Tasks Are Involved in Selling a Home?

The closer you look, the more little tasks are revealed as crucial in preparing, marketing, and successfully selling your home. The most important tasks that a real estate agent will normally perform for you include:

- >evaluating the local market and comparable home values
- >suggesting an appropriate listing price
- >advising you on how best to present your home, including providing referrals to painters, repair persons, and more
- >helping coordinate preparation of disclosure and other needed forms and documents
- >creating advertising materials and arranging for photographs (interior and exterior, hopefully done by a professional) and possibly an exterior drawing of your home
- >placing ads on the Multiple Listing Service (MLS) and in other media, and sending out postcards to potentially interested buyers on the agent's mailing list
- >arranging for individual visits to the property -- if you're no longer living there, most likely by providing a lockbox for use by other realtors, and meeting with individuals who don't yet have their own agent
- >answering questions and providing documents such as disclosure packets to potentially interested buyers and

their agents

>holding one or more open houses, possibly including weekday open houses for other real estate brokers to visit and weekend open houses for the public (which itself involves many tasks, such as arranging for and putting out signs in advance, and providing food for the broker's open houses, as is traditional in some areas)

>receiving offers to buy your house, whether via email/mail or in person if other agents wish to formally present their offers

>helping you evaluate the strength of each offer and strategize on issues like whether to accept or reject an offer outright or make a counteroffer, and whether to also look for or arrange a backup offer.

>negotiate with the buyer's agent until the purchase contract is complete (although this task may fall more to an attorney in states where legal help is required)

>coordinate with the buyer's agent throughout the escrow period, helping to make the house available for inspections and appraisals and make sure you're doing your part to close the deal

>help you strategize over requests made while in escrow, such as for a reduction in purchase price due to repair issues revealed in the inspection, and negotiating such issues with the buyer's agent (unless any attorneys are still involved), and

>attend the closing.

Sound like a lot? Indeed, it can be a full-time, nights and weekends job in the days and weeks while your house is on the market. And, as any agent will tell you, it's not all glamorous. Some have been known to get out a mop and give a house a last scrubbing before the open house (but don't count on this!) or drag their own furniture over if it will make the house look better.

For Sale By Owner

Selling a house without an agent is called a FSBO (pronounced "fizzbo") -- For Sale By Owner. As you might have already guessed, those who try it usually develop some appreciation for how agents earn their commission.

If you want to go it alone, be sure you have the time, energy, and ability to handle all the details.

Before you dive in, you should also evaluate the market and your schedule. FSBOs are usually more feasible in sellers' markets where there's more competition for homes, or when you're not in a hurry to sell.

What FSBOs Need to Know About Real Estate Rules and Regulations
To sell your house by yourself, you must learn the legal rules that govern real estate transfers in your state, such as who must sign the papers, who can conduct the actual transaction, and what to do if and when encumbrances arise that slow down the transfer of ownership. Try searching for information online, talking to friends with expertise (unless you already happen to be a lawyer or similarly informed professional), or hiring a lawyer for a few hours' consultation. You also must find out if there are any state-mandated disclosures as to the physical condition of your house. (For information on disclosures, see Required Disclosures When Selling Real Estate.)

How to List Your Home for Sale

Get help from FSBO websites. If you're interested in going it on your own, check out sites such as www.owners.com or www.fsboguide.com.

List your home on the MLS. For maximum exposure, you can list your house on the MLS, which many real estate agents use to advertise available properties. There are several options for getting your house listed on the MLS:

- >do it for free at www.iggyshouse.com
- >pay a low fee through some FSBO sites, or
- >pay a real estate agent to do it for you.

Selling FSBO in California?

For Sale by Owner in California, by California real estate broker George Devine (Nolo), takes you step-by-step through the entire selling process and provides you with all the forms you'll

Cont'd page 22

Cont'd from page 5

Veterans Service Officer to help you initiate your claim, gather the required medical records and evidence, and submit your claim. If you don't yet have an eBenefits.va.gov account, register today.

- If you prefer to file your FDC by paper, complete VA Form 21-526EZ and visit your local regional office. While there, you can appoint an accredited Veterans Service Officer to help you prepare and submit your claim. You can also appoint your accredited Veterans Service Officer online at eBenefits.va.gov.

How Should I Prepare My FDC?

- Register for an eBenefits.va.gov account.

- Next, appoint an accredited Veterans Service Officer who can provide free, expert assistance.

- Gather supporting documents as applicable, such as your DD-214, service and private medical records, and letters from friends or those you served with that attest to the substance of your claim ("buddy statements").

- Initiate your claim at eBenefits.va.gov or call 1-800-827-1000 for assistance.

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One Powerful Voice

Changes to MOAA membership levels lead to a stronger, more influential MOAA positioned for ongoing success in defending the interests of the entire military community.

Three New Membership Levels

MOAA BASIC MEMBERSHIP MOAA's new no-fee electronic BASIC Membership gives busy officers the opportunity to experience what MOAA is all about. You'll stay current with our e-newsletters and have opportunities to participate in grassroots activism effort.

As a BASIC Member, you get *Military Officer* magazine via our mobile app. You'll also have the opportunity to attend our career fairs, networking events, and classes and to take advantage of valuable discounts on products and services

MOAA PREMIUM MEMBERSHIP Get full access to everything MOAA has to offer with our PREMIUM Membership, including our full spectrum of our career resources (one-on-one career counseling, résumé reviews, and interviewing advice and critiques), countless discounts on products and travel, and access to all MOAA exclusive publications and news updates.

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MOAA LIFE MEMBERSHIP MOAA LIFE Membership remains the most elite level of membership for military officers and their spouses. When you become a LIFE Member of MOAA, you not only make us a stronger advocate for America's military officers, but you also make a lifetime investment for yourself and your loved ones.

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Contact El Paso MOAA Membership at: membership@elpasomoaa.org

*Ed Stone*

Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman

Snuffy Smith Tracking Legislation, One Eye on Congress the Other on the Texas State Legislature



Snuffy is winding up with a non-compensable disability, crossed-eyes from trying to keep watch on the heavenly celestial bodies, Congress and the Texas Legislature. Thank goodness this grand event only occurs every two years as the Texas Legislature meets every other year. Otherwise, there's a not-so-minor event during even years watching the two Houses of Congress...staying abreast of the Senate and the House in Washington is difficult enough.

Will take Washington first; and then, Austin...in either case, only the most cogent bills and possible out comes will be addressed.

FEDERAL

Legislation 2014 NDAA	Thoughts	Probable Out Come
-Tricare Fee Increases -Active Duty Pay Cap at 1% rather than House proposed 1.8% to keep pace with private sector.	-Military Personnel Subcommittee, House Armed Services Committee, rejected both...HASC rejected both 6/6...House voted 6/12 to reject both...No Tricare Fee Increases and No Active Duty Pay Cap. -Senate will most likely cap AD Pay at 1% rather than 1.8%...No Tricare Fee increases.	-The Senate debates their version of the 2014 NDAA beginning 6/12...not so sanguine about the Senate...most likely will wind up in Senate and House Committee for reconciliation; and, House version hopefully become law...not certain...so each of us must react to MOAA's Call to Action and message through Cap-wiz as alerted.
-SBP/DIC Offset Repeal...item remains first line issue.	Support in Congress but no money...MOAA conducting a mini-Storming the Hill in July...sole issue event.	-Hopeful but not optimistic...MOAA conducting a mini Storming the Hill with this one a single issue...will remain one of the top issues until resolved.
-Full Concurrent Receipt for All...item remains first line issue.	Support in Congress but no money...	-Not optimistic...will remain one of the top issues until resolved.
-Post 9/11 Guard Reserve Retirement Fix...item remains first line issue.	Support in Congress but no money...	-Not optimistic...will remain one of the top issues until resolved.

State of Texas 83d Legislature, 2013, Selected Issues

-100% Property Tax Exemption for surviving spouses of members KIA or dies while on Active Duty...	-Constitutional Amendment vote -Becomes law effective January 1, 2014, if Constitutional Amendment passes.	-Must get out the vote for the Constitutional Amendment. -Optimistic that this one will become law.
-100% Property Tax Exemption for surviving spouses of members 100% DAV who died before current legislation, January 1, 2009...	-Both Constitutional Amendment and enabling language made it through the House Ways and Means Committee and were sent to the Calendars Committee May 2, 2013...no movement...	-Bills disappear into Calendars never to be brought out on a whim of an anonymous committee member. -The issue is dead for this Session. -Will try in the 84th in 2015...a reason for Chapters and The Texas Council to exist.
-Increasing Property Tax Exemption amounts for those rated less than 100% disabled.	-Both Senate & House Bills left pending in their respective committees...	-This issue died in committee. -Will try in the 84th in 2015...a reason for Chapters and The Texas Council to exist. Cost killed this one in the 83d.
-Property Tax Exemption for partial amount of partially DAV or surviving spouse receiving home as gift from charitable organization.	-Constitutional Amendment and enabling language made it through the hoops in the Senate and House and will be sent to the Governor.	-If Constitutional Amendment makes it, this will become law from January 1, 2014.
-DAV owned businesses to compete as Historically Underutilized Businesses for State contracts.	-Allows DAV to compete with other minorities for State contracts.	-Four Session push...major victory after eight years...full credit goes to Texas Coalition of Veterans of which TCC is a member.

These are the reasons for being a member of MOAA, TCC, and a Chapter! There's always the next Session!!!

20th Anniversary Vietnam Women's Memorial

It is with great anticipation that we invite you to join us as we commemorate the 20th Anniversary of the dedication of the Vietnam Women's Memorial. It seems impossible that the dedication was 20 years ago! We are hoping the weather will be as grand this year as it was on Veteran's Day 1993. This is proving to be our largest anniversary celebration yet. Our block of rooms at the host hotel, Washington Embassy Suites, rapidly sold out at the group rate, but luckily we were able to get the same rate right across the street at the Washington Marriott Hotel. This is a great time for your unit to have a reunion as there will activities and ceremonies in which to participate. Below are some highlights planned for the weekend, but we encourage you to keep checking our website for updates <http://www.vietnamwomensmemorial.org/upcoming.php>.

Our weekend will begin on Saturday, November 9th with the presence of Story Corps conducting oral histories all day. That evening, at the Women in Military Service for America (WIMSA)

Memorial at Arlington Cemetery we will have a performance of Shirley Lauro's play, *A Piece of My Heart*. Prior to this performance, we will have a small reception.

On Sunday, November 10th, we will again have Story Corps conducting oral histories all day. We will also open our Gift Shop from 9am to 4pm. This will be the only time the Gift Shop will be open, so we strongly encourage you to purchase/order your favorite Vietnam Women's Memorial items at this time and save shipping charges. That afternoon, at 2pm, we will have our second production of *A Piece of My Heart* at WIMSA. At 5 pm at the Vietnam Women's Memorial on the National Mall, we will have the Reading of the Names honoring all women who served during the Vietnam era and who have since died. If you know of women whose names should be read, please let us know so that we can ensure they are included in this special tribute. Immediately following the Reading of the Names, we will have our Candlelight Ceremony at the Vietnam

Women's Memorial.

On Monday, November 11th, we will host Storytelling at the Vietnam Women's Memorial. This popular event will last most of the day except for when we break for the 1pm ceremony at the Vietnam Veterans Memorial. Storytelling: *In Their Own Words* is a program of speakers scheduled at 15 minute intervals throughout the day. The speakers may be women who served, family or friends, or anyone who has a message.

We are seeking volunteers to assist with the following activities: escorts and greeters for Story Corps, greeters and helpers for *A Piece of My Heart*, Shuttle Bus Managers (need several), Gift Shop set-up and staffing, Reading of the Names, Candlelight Ceremony, and handing out programs on Veteran's Day. If you are willing to volunteer, please contact the Foundation at 866-822-8963, or vwmfdc@gmail.com, or Vietnam Women's Memorial Foundation, 1735 Connecticut Ave NW, 3rd Floor, Washington, DC 20009.



Vietnam Women's Memorial, Washington D.C.

Cont'd from page 10

step further. Dr. Jo Ann Rooney, Principal Deputy Undersecretary of Defense for Personnel and Readiness, testified the current military retirement system is "neither unaffordable, nor spiraling out of control," noting retirement costs as a percentage of pay have remained reasonably constant.

Keeping Faith with the All-Volunteer Force

The last decade of war proved no federal obligation is more important than protecting national security. And the most important element of national security element is sustainment of a dedicated, top-quality career military force. That reality is underscored by consistent surveys showing our armed forces are America's most-

respected public institution. The last decade of unprecedented demands and sacrifices only further highlights how radically different military service conditions are from civilian work life. Budget critics persist in asserting military pay, retirement, and health care benefits are unsustainable and should be slashed to more closely resemble civilian benefit packages. But decades of such dire predictions proved consistently wrong. On the contrary, these crucial career incentives have sustained a strong national defense through more severe and protracted wartime conditions then even the strongest proponents of the all-volunteer force thought it could survive. In fact, the only times it has been jeopardized were when budget concerns imposed significant

cutbacks in the military compensation package. Congress' consistent corrective actions in those cases recognized that the cost of sustaining the current military career incentive package is far more acceptable and affordable than the alternative. America will remain the world's greatest superpower only as long as it continues to fulfill its reciprocal obligation to the only weapon system that has never let our country down – our extraordinarily dedicated, top-quality all-volunteer career force. And you can take that to the bank.

Col. Phil Odom, USAF (Ret); Capt. Kathy Beasley, USN (Ret); and Col. Steve Strobbridge, USAF (Ret), also contributed to this article.

Cont'd from page 17
need.

The Middle Ground Approach

To save on commissions without getting in over your head, you might consider doing most of the work yourself -- such as showing the house -- and using a real estate agent to help with such crucial tasks as: setting the price of your house advertising your home in the MLS, or handling some of the more complicated paperwork when the house deal closes. Negotiate a lower commission. If so, you may be able to negotiate a reduction off of the typical 5% to 6%

commission agents charge, or you may be able to find a real estate agent who charges by the hour for specified services, such as reviewing the sales contract.

Use a discount broker. Discount real estate services are available from franchise operations such as ZipRealty (<http://www.ziprealty.com/>), Help-U-Sell (www.helpusell.com), as well as other independent real estate companies and individual brokers.

Hiring a Real Estate Agent

If you decide you don't want to sell on your own or use a real estate agent for limited services, you can hire one

to provide the traditional services, including listing your home for sale, showing it to prospective buyers, and negotiating on your behalf. Keep in mind that you don't have to decide this right away -- if you have time, you can try selling on your own first, then choose an agent if that doesn't seem to be working.

For advice on hiring a real estate agent and all other aspects of selling your home during tough times, see *Selling Your House in a Tough Market*, by Ilona Bray and Alayna Schroeder (Nolo).

Reprint granted by MOAA.

VA Health Care Enrollment Process

Veterans are now eligible for a comprehensive health care package that is completely portable across the entire VA health care system. To receive health care, most veterans must be enrolled first.

In 2009 federal regulations were changed to enable VA to enroll certain Priority Group 8 veterans who applied for enrollment and who may have been previously denied enrollment in the VA health care system because their income exceeded VA's income thresholds. These Veterans may now qualify if their household income does not exceed the current VA income thresholds by more than 10%. To see if you are eligible and to access a calculator to see how you stand

against the income thresholds, visit www.va.gov/healtheligibility/Library/AnnualThresholds.asp. If you have any enrollment or eligibility questions, you may call 1-877-222-VETS (8387).

Application Process

To apply for VA health care benefits, including enrollment you must fill out an application for enrollment, VA Form 10-10EZ. You may obtain this form by one of the following means:

- Online - Complete VA Form 10-10EZ, Application for Health Benefits.
- By Telephone - Call toll-free number at 877-222-VETS (8387)
- In Person - Complete the "Application for Health Benefits" at your local VA. Find a VA medical

center.

The VA uses the 10-10EZ application to determine if you have qualifying service as a veteran and your status so you can be placed into one of the Enrollment Priority Groups.

Once enrolled you will remain enrolled without having to reapply for benefit annually. However, some veterans will need to update their financial information yearly to keep their enrollment priority current. VA will contact you when or if it is necessary to update their financial information.

The VA has a quick two-question form to help you determine your if you qualify for VA health care. Visit the VA Health Care Page to get started.

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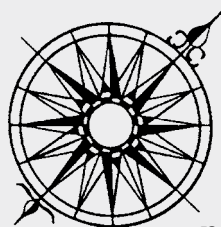
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