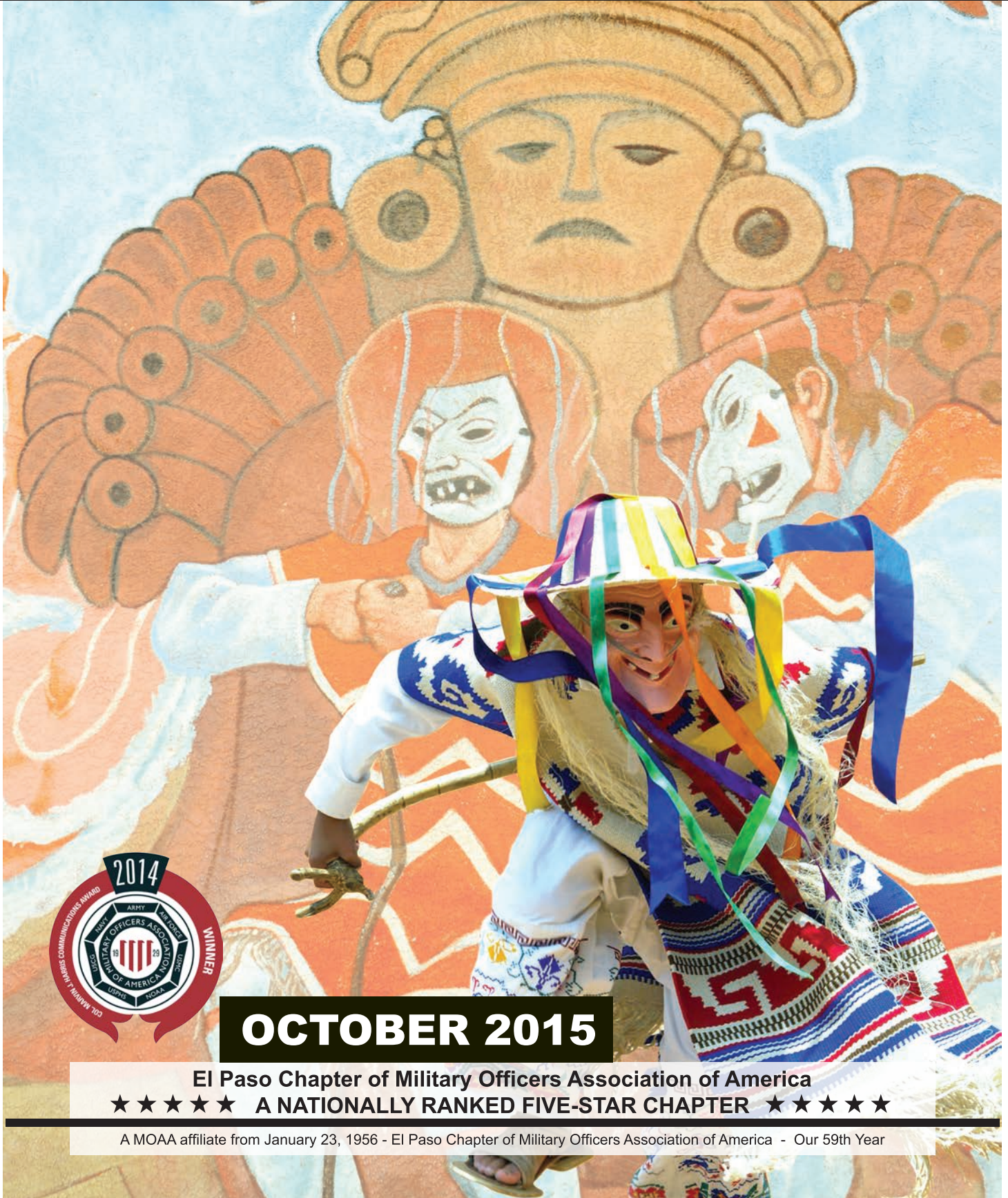


THE BORDER BULLETIN



OCTOBER 2015

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 59th Year

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EL PASO CHAPTER NATIONAL AWARDS

Category 1 Outstanding Chapter

Runner-up

2000 and 2001

Five-Star Chapter

2001 thru 2015

Communications Award Print Newsletter

Winner

2004, 2012, 2013 and 2014

Runner-up

2008 thru 2011

Communications Award Print Legislative Coverage

Winner

2008, 2009, 2011 and 2012

Communications Award Website

Winner

2010 thru 2013

Runner-up

2009 and 2014

Special Communications Award

2007

INPUT deadline for December 2015 Border Bulletin 3 November 2015

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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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PRESIDENT'S MESSAGE

COL Forrest Smith, USA, Retired

This month I am asking MOAA members to focus on three key actions in the September to October timeframe. They are; (1) Support the El Paso Retiree Appreciation Dinners/Seminar on 25/26 September; (2) Utilize the MOAA online Legislative Action center to weigh in with your legislators and inform their policy decisions – give your perspective a voice; and, (3) Embrace the Fort Bliss and 1st Armored Division increased security procedures. Become familiar with them and support the requirements as Fort Bliss comes on line with the Department of defense standards.

El Paso Retiree Appreciation Day (RAD) events. The El Paso Chapter of MOAA, in conjunction with the Fort Bliss Retiree Advisory Council, will host the Pre- Retiree Appreciation Day Reception/Dinner (RAD) at Underwood Golf Course on the evening of 25 September. The event will begin at 6 PM with dinner being served at 6:30 PM. The program will start at 7:15 PM. The keynote speaker will be Mr. John Radke, Chief Retirement Services, RSO, HQDA. The RAD events will continue the next morning with RAD seminars to be held at the Sergeants Major Academy. Please spread the word and come join us for productive dialogue on retiree issues and initiatives.

Top MOAA Legislative Initiatives and Issues. I want to continue to encourage you to continue to give your perspective a voice by utilizing the Legislative Action Center to weigh in on key issues and policy decisions our legislators are voting upon. As MOAA has demonstrated, grass roots communication volume does in fact have a major effect on legislative outcomes. In addition to providing contact information on all U.S. Senate and House of Representative leaders, this MOAA online site also provides schedules for elections and candidates in local areas, and a media guide for local and national media organizations, as well as scripted

form letters to start your note to your leaders. Current issues highlighted on the Legislative Action center include efforts to preserve the 2.3% military pay raise and reject current efforts to cut military pay TRICARE, and Housing benefits. You can also send your leaders the message to set aside partisan politics and repeal sequestration now. It is pretty easy...and it is pretty effective.

Fort Bliss and 1st Armored Division Visitor Control plans. We recently sent a message out to the retiree community highlighting recent changes to the Ft Bliss and 1st Armored Division access control procedures. I am reprinting much that note here to ensure widest dissemination and to increase predictability, and mitigate frustration. Guidance follows:

All visitors to Fort Bliss will need to obtain a Visitors Pass at one of the following Visitor Control Centers (VCCs) before entering the installation: Buffalo Soldier, Chaffee, Old Ironsides (Global Reach), Sheridan, or Biggs Airfield Main (Sergeant Major Blvd).

Visitor passes are good for a maximum of 30 days.

Hours for the Fort Bliss Visitor Control Centers are as follows:

Buffalo Soldier

24 Hours/7 Days a Week

Chaffee

24 Hours/7 Days a Week

Old Ironsides (Global Reach)

24 Hours/7 Days a Week

Sheridan

5:00 am – 9:00 pm, Monday - Friday

Biggs Airfield Main

5:00 am – 9:00 pm, Monday - Friday

Visitors to William Beaumont Army Medical Center are required to use the Fred Wilson Access Control Point (ACP) and visitors to the McGregor Range Complex are required to use the McGregor Front Access Control Point. Hours of

operation: 24 hours, 7 days a week, for both of these ACPs.

As a reminder, all drivers requiring entry to the installation must possess a valid state issued driver's license, vehicle registration document, and proof of insurance for a pass to be issued. All vehicles are subject to random security inspections.

All DOD ID card holders (military, dependent, retiree, and DOD/DA civilians) are authorized to escort those that do not possess a DOD ID card. Individuals being escorted must possess a valid form of government issued ID card (state driver's license or ID card) and present it when entering at the Access Control Point. If an individual does not possess a valid form of government issued ID, they cannot be escorted and must obtain a pass at a VCC.

DOD ID card holders escorting visitors assume responsibility for the escorted visitors. The authorized escort must remain with their guests at all times while they are on the installation.

I look forward to seeing many of you at the September Retiree Appreciation Dinner. My wife Elma and I will attend the Annual MOAA convention in October to secure yet another Five Star Banner for the MOAA Board – a direct reflection on the outstanding efforts of your board members. Let's all look forward to a more legislatively productive and rewarding Fiscal Year 2016 for our service members and their families, both active and retirees.

Forrest Smith
COL, USA, Retired
President

ON THE ROAD TO RETIREMENT,
IT'S IMPORTANT TO
**HAVE GOOD
DIRECTIONS.**

Your goals. Our guidance.

The end of the year is a good time to take a look at where your investments are heading. We can help you keep them on track and moving forward. Consider an IRA from USAA to help plan for what's ahead. Call us for guidance on building a strategy for your needs.



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September Guest Speaker: John W. Radke

John W. Radke was commissioned through the Army ROTC program at North Dakota State University in 1970. He entered active duty in July 1971 after receiving his Master's Degree. His first duty assignment after the Adjutant General Basic Course was at the Armed Forces Examining and Entrance Station in Salt Lake City, Utah. In 1973, he moved to Germany and was assigned to the 39th Signal Battalion as the S1 and later as the Headquarters Company Commander. In 1976, he and his family moved to a ROTC assignment at the University of Wisconsin-La Crosse. In 1980, he completed the AG Officer Advanced Course, and was assigned to the XVIII Airborne Corps at Fort Bragg, in

G1 Officer Management, and later to the Corps Adjutant General as Chief, Personnel Actions.

In 1983, he graduated from the Command and General Staff College and was posted to the 25th Infantry Division in Hawaii, serving as Chief, Personnel Services Division; and then as the Deputy Adjutant General. In 1986, he was assigned to HQDA to the Office of the Deputy Chief of Staff for Personnel in the Officer Division. In 1988, he moved to the Office of the Secretary of the Army as the Assistant Director of Executive Communications. He was the principal coordinating officer from the Army to DOD and the White House for special support functions. His next assignment was as the G1/AG of the 6th Infantry Division in Alaska from 1990-92. In 1992, he came to the US Army Personnel Command to serve in Colonels Division as an assignment officer, and later managed a variety of Colonel-level selection boards. In 1994 he moved to the Army Community and Family Support Command as Director, Family Support Division. In September 1995, he became the J1 of the US Atlantic

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RENEWALS

COL George Ellis



1st Vice-President Steve Barrett presents Guest Speaker Bob Dockendorf with the Chapter Certificate of Appreciation at the August Membership Meeting.

Dinner Menu October

Bourbon Street Steak
Tossed Green Salad w/dressing,
Green Beans Almandine,
Rosemary Oven Roasted
Potatoes, Dinner Rolls w/Butter,
Coffee, Tea and Water, MOAA
Cake

October Membership Meeting Program

Friday, 25 Septmeber
Underwood & Golf Course

Sequence of Events

6:00 --- 6:30	Social Hour
6:30 --- 6:45	Opening Ceremony
6:45 --- 7:30	Meal service
7:30 --- 8:10	Program
8:10 --- 8:30	Door Prize Drawing
8:30 --- 8:45	Closing Ceremony

**Please submit your Dinner
Reservations no later than
Friday, 18 September**

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

All dinner reservations
with payment to our
postal mail box

\$26 Per Person

**REMITTANCE
ENVELOPE ENCLOSED**

Report a Retiree Death

Monday - Friday:

0730 - 1700

915-568-5207

After Hours (Installation)

915-569-6950/6951

2015 EL PASO CHAPTER MOAA EVENTS SCHEDULE

September 18, 2015

"The Price is Right"

September 25, 2015

Retiree Appreciation Day Reception/
Meeting & Dinner (Start time 6:00 PM)

September 26, 2015

Retiree Appreciation Day

September 27, 2015

"An Evening with Oliver North"

October 3-10, 2015

MOAA Signature Cruise to New England

October 29-31, 2015

MOAA 2015 Annual Meeting

TBD November 2015

Fort Bliss Veterans Gala

December 12, 2015

December Membership Meeting and Brunch



FORT BLISS VISITOR POLICY

As part of Fort Bliss' continued efforts to improve installation access, five Visitor Control Centers (VCCs) will begin operating on the 9th of August.

All visitors to Fort Bliss will need to obtain a Visitors Pass at one of the following VCCs before entering the installation: Buffalo Soldier, Chaffee, Old Ironsides (Global Reach), Sheridan, or Biggs Airfield Main (Sergeant Major Blvd). Visitor passes are good for a maximum of 30 days.

Hours for the Fort Bliss Visitor Control Centers are as follows:

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Old Ironsides (Global Reach) • 24 Hours/7 Days a Week

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Retiree and Annuitant Pay Dates for 2015

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January 2015	Friday, January 30, 2015	Monday, February 2, 2015
February 2015	Friday, February 27, 2015	Monday, March 2, 2015
March 2015	Wednesday, April 1, 2015	Wednesday, April 1, 2015
April 2015	Friday, May 1, 2015	Friday, May 1, 2015
May 2015	Monday, June 1, 2015	Monday, June 1, 2015
June 2015	Wednesday, July 1, 2015	Wednesday, July 1, 2015
July 2015	Friday, July 31, 2015	Monday, August 3, 2015
August 2015	Tuesday, September 1, 2015	Tuesday, September 1, 2015
September 2015	Thursday, October 1, 2015	Thursday, October 1, 2014
October 2015	Monday, November 2, 2015	Monday, November 2, 2015
November 2015	Tuesday, December 1, 2015	Tuesday, December 1, 2015
December 2015	Thursday, December 31, 2015	Thursday, December 31, 2015

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

El Paso VA Health Care System Pharmacy

There are four convenient options for refilling prescriptions which can then be mailed directly to your home. Choose any process that is easy for you to use:

- Call the automated phone system at (915) 564-6100 ext. 6110 or 1-800-672-3782 ext. 6110.
- Follow the directions to process your refill.
- Mail in your refill slips.
- Drop the refill slip in the mail-out box located in the pharmacy.
- Use the MyHealtheVet Website: www.myhealth.va.gov

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

Thank you in advance for using these new steps which should improve the speed and efficiency of getting your prescriptions from the El Paso VAHCS Pharmacy.

Extended Hours

Monday and Friday: 8:00 am to 4:45 pm. Pharmacy intake window will be closed at 4:30 pm.

Tuesdays: 9:00 am to 5:45 pm. Pharmacy intake will be closed at 5:30 pm.

Wednesdays and Thursdays: 7:00 am to 5:45 pm. Pharmacy intake will be closed at 5:30 pm.

Saturday: 8:30 am to 10:30 am for patients with primary care appointment only.

Location

El Paso VAHCS
2nd Floor, West Hallway

Contact Numbers

915-564-7942
800-672-3782

VA Privatization

Secretary McDonald Blasts Political Proposal

Veterans Affairs Secretary Bob McDonald on 6 AUG rejected criticism from a political advocacy group that he claims is calling for privatizing the department. McDonald made his comments during an interview at The Newseum in Washington, D.C., where Politico White House Correspondent Mike Allen cited “a 10-page document of VA low-lights” given to him by Concerned Veterans for America, an Arlington, Virginia-based based organization that favors market-based federal policies. “First of all, you have to understand the political nature of the Concerned Veterans for America,” McDonald said. “I’ve met with [CVA Chief Executive Officer] Peter Hegseth many times. I know the people that back him politically, who fund his organization. We are not in favor of privatizing the VA.” The secretary didn’t go into detail, though his reference to those supporting the group likely refers to reports that it has largely been funded by Koch Brothers’ organizations.

Hegseth hit back at McDonald’s remarks, saying it was disingenuous

of him to avoid criticism of VA health care by claiming the group is politically motivated. He said the group wants to give veterans a choice in using the private sector, not privatize the VA. “It is disappointing that Secretary McDonald chose to once again blatantly mischaracterize CVA’s bipartisan comprehensive VA reform plan – the Veterans Independence Act, he said in an email. “However, it is not totally surprising considering that Secretary McDonald has a history of struggling with the truth,” he added, referring to McDonald’s statement in February that he served with Army Special Forces. The secretary, a West Point graduate, served with the 82nd Airborne.

In February, the organization released a plan for improving VA health care that included converting the department into a government-chartered nonprofit and creating a premium-supported insurance option for eligible veterans who want to use private-sector health care. What would be lost by privatization would put veterans at risk and be a significant

loss to the American public, McDonald said. “If I’m sending a veteran to the private sector and that doctor does not know the military culture, does not understand how an explosion creates traumatic brain injury, that’s dangerous for that veteran,” he said. “The idea of privatizing the VA is antithetical to that.”

The CVA isn’t the only group pushing for privatization of the department, McDonald. “Members of Congress have said to me, ‘Why don’t you just blow up VA and give out vouchers?’” he said. McDonald argued there’s a role for government in providing care to veterans. It was VA doctors that performed the first liver transplant and VA researchers who developed the nicotine patch and the shingles vaccine, among other medical breakthroughs, he said. What’s more, the department trains 70 percent of the doctors in the United States through its internship program and is the largest employer of nurses in the country, McDonald said. None of these

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JUNIOR ENLISTED FAMILY CENTER, YMCA FOOD PANTRY

The YMCA Food Pantry provides services to E-5s and below and is located in building #1717 (the old commissary) on Marshall Road. The entrance for the Food Pantry is behind the building by the loading docks near Pleasonton Road. The hours of operation are Tuesday, Wednesday, and Friday from Noon to 1700 hours.

In an emergency, occasionally a Jr. Grade Officer or a Retiree is helped. To receive food, a form must be signed by a chaplain or someone in authority in the soldier’s unit. Families must show a military I.D. The center focuses

on helping truly needy families.



The pantry accepts any sealed non-perishable food. Items that routinely run out of are peanut butter, canned tuna, cereal, pasta, and pasta sauce.

Disposable diapers in all sizes, baby formula and baby food are, also, in need.

If you are redecorating your home and you have furniture, or other household items in good condition that you would like to donate, please

phone Rebekah Reyes and Nicole Range, Coordinator, Junior Enlisted Family Center, YMCA at 915-494-5423 during the hours of the center’s operation. Please don’t leave things on the loading dock without contacting managers first as the items left are often “lost.”

Should you elect to give a monetary donation for the Food Pantry, please draw your check payable to: Armed Services YMCA (ASYMCA) and put “Junior Enlisted Family Center (JEFC)” on the memo line. Additionally, a collection box for your checks or cash will be on the donation table.

Thank you for your consideration of helping our needy families at Fort Bliss.



El Paso Chapter
Military Officers Association of America (MOAA)
PO Box 6144
Fort Bliss, TX 79906-0144

October 2015 Membership Meeting & Dinner
General George Underwood Golf Course
Building 3193, 3200 Coe Ave., El Paso, TX 79916

Date: Friday, 25 September 2015
Time: 1800 - 2045

Guest Speaker: COL (R) John W. Radke
Chief, Retirement Services Office, HQDA

Menu

Bourbon Street Steak
Tossed Green Salad w/dressing, Green Beans Almandine,
Rosemary Oven Roasted Potatoes, Dinner Rolls w/Butter,
Coffee, Tea and Water, MOAA Cake



Dress: Men — Coat and Tie; Ladies — Cocktail Dress/Semiformal
Cost: \$26.00 per person

Lunch Treasurer: treasurer@elpasomoaa.org
Membership or email queries: membership@elpasomoaa.org
Mail To: El Paso Chapter MOAA, Attn.: Treasurer, PO Box 6144, Fort Bliss, TX 79906-0144

Please fill in this acceptance slip, and return to the Treasurer by Friday, 18 September 2015 with a check for \$26 per person, the cost of the luncheon. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Monday, September 21, and pay at the door.

Dinner will be on Friday, 25 September 2015 at 6:00 p.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 \$ _____ (\$26.00 per person) made payable to the "El Paso Chapter" is enclosed.

Name of Member: _____

Telephone Number: _____

Name(s) of Guests:

_____	_____
_____	_____

Surviving Spouse

Mrs Connie Sullivan
Surviving Spouse Liaison



Where are my keys or where are my glasses?

These are questions that often worry us for fear of getting to the point where we really won't remember what we do in our daily lives.

In asking some people what they do to recall where they place items that they use in their everyday chores, the responses were that some make a conscious effort to take the time to see where they place the items.

Others say they put their eye glasses in one place only.

Some have pair of glasses in

different parts of the house so that they will be there when they need them.

Fearing that we are losing the ability to remember things, can perhaps make us feel better when we realize that we are not the only ones in that situation.

Being up in age might be one of the factors.

Some people told me that keeping our minds busy could go a long way in helping to recall the activities on hand

that we are engaged in.

For example, learning to do something that requires mental effort:

- Doing crossword puzzles
- Learning a new language
- Learning to dance
- Memorizing scriptures
- Doing math problems
- Or simply reading newspapers, novels, etc.

We can all be creative in finding out what we can do to keep our minds busy and active.

Fort Bliss Spouse employment orientation

Are you a military spouse looking for employment? You don't have to job search on your own. Attend the Employment Orientation at Army Community Service. The orientation will take approximately 1.5 hours and a lot of good information will be provided about free services available to you. Learn how the Employment Readiness Program and Workforce Solutions Upper Rio Grande can assist you. We provide resume (civilian and federal) assistance and help you get ready for that dreaded interview. We have certified federal job search trainers to assist you. Orientations are held from 10 to 11:30 a.m. every Monday and Wednesday at ACS, 2494 Ricker Road at West Fort Bliss. Advance registration is required. To learn more or register, call 569-5838.

Below information is a repeat of the August 2015 MOAA Surviving Spouse column.

Fall Hiring Events for Military Spouses

As PCS season winds down, our fall calendar of hiring events is ramping up around the country. In September, the MilSpouse team will host a networking reception and hiring fair in Jacksonville, Florida, (9/14-15) before heading to San Antonio (9/23 -24).

Military spouses are also invited to attend our transition summits or hiring fairs. August will bring hiring fairs in partnership with the Detroit Tigers and the San Francisco Giants, as well as a transition summit at Fort Drum, New York.

Find our more - or register for - all of our upcoming events here.

Virtual Hiring Fair for Military Spouses

Don't see a hiring fair scheduled in your neck of the woods? We've got you covered! Join us on September 10th for a free virtual job fair for military spouses on virtualjobscout.org. This is your opportunity to chat live with recruiters who are hiring and are seeking military spouse applicants. Virtual Job Scout brings all the benefits of a live fair to those who cannot make it to our traditional fairs. It allows job seekers and employers to connect with each other in real time - no matter their physical location. Learn more or register for the virtual job fair here.

Career Spark

As a military spouse, your experience matters! Powered by Toyota and in partnership with Blue Star Families, Career Spark helps you maximize your work and volunteer experience and make your resume searchable to thousands of military friendly employers in our database. Build your Career Spark resume today!

Military Spouse LinkedIn Group

Be sure to join our LinkedIn group, which currently has more than 4,000 members. Powered by USAA, this page helps military spouses find and share job opportunities in their communities, build relationships and contacts to grow their networks, and share local networking events and volunteer opportunities.

Army Nurse Corps History

By COL Constance J. Moore, USA, Retired, Army Nurse Corps Association Historian
Army Nurse Care for Mustard Gas Patients During World War I

Arrival of Nursing at Walter Reed General Hospital in 1911

Army nurses have been essential to the operation of the Walter Reed National Military Medical Center, Bethesda, Maryland, but not from the first day when the hospital was opened as Walter Reed General Hospital, on May 1, 1909 in Washington, DC. Nurses, in fact, were not assigned at the facility until two years later.

There are several stories about why this happened. One explanation is that the hospital commander who had previously commanded a hospital where the Army nurses went on strike refused to build an appropriate nurses quarters within close proximity to the hospital, but rather offered accommodations near the horse barns at the far end of the post. The indignant Superintendent of Nursing, Miss Sara Delano, was said to refuse to assign Army nurses, until better planning occurred. It is interesting to note that if this were true, Delano's requirements were met. The Nurses Quarters were built directly across from the hospital. The second depiction is less dramatic. There simply were not enough Army nurses to meet the needs of all the hospitals and clinics in the Army system. Nurses essentially joined the staff when the Nurses Quarters were completed.

No matter which story is correct—Army nurses were important to the hospital's provision and administration of care from the very first day. Initially, with female nurses on staff, women and children could receive services along with male patients. Nurses, at this time, managed several vital administrative functions, such as laboratory, rudimentary radiology services and medical records. Clinically, the nurses ran the wards and provided anesthesia in the operating room theaters. They ensured cleanliness standards so that infections were kept at a minimum.

Miss Jane Malloy, the first "Principal Chief Nurse" had many responsibilities besides supervising nursing. This is a humorous account of one of her adjunct duties:

Marketing for the nurses' food service, or mess as it was called in those days, was a real problem, for the women found the heavy standardized military ration distasteful, preferring salads and other delicacies that the troops disdained. The Army ration had a cash value, raised from thirty to forty cents for the Army Nurse Corps of 1911, but even this increase did not ease the budgetary problem.

Miss Molloy learned to her chagrin that in exchanging surplus ration commodities with the Commissary

Sergeant she invariably got the short end of the financial arrangement, the wily Sergeant crediting her with the cost of lower priced items and charging for the higher, the profit to be applied to improving the meals served by his own personnel. Green groceries and delicacies were procured in the city, and with market basket on her arm the Chief Nurse made the long trip by street car several times each week. Afternoon tea and dainty cakes were provided for her tired charges when ever funds were available, but this was not a standing arrangement, for the "tea fund" accumulated only from ten cent fines imposed on young ladies reporting on duty with their petticoats hanging below their uniform skirt.

Today, one hundred year after the first nurse set foot at Walter Reed, the legacy of this great institution, and the first Army nurses who have served in it, lives on as it moves forward into the future.

For a description of this incident, see Sarnecky, M. (1999). *A History of the U.S. Army Nurse Corps*, Philadelphia: University of Pennsylvania, pp. 62-64.

Standlee, Mary M. (1952). *Borden's Dream: The Walter Reed Army Medical Center in Washington, DC*. Defense Department, Washington, DC, pp. 85-86.

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roles are factored into nonprofit's plan for VA health care, he said.

During the interview, McDonald also defended his efforts to hold employees, including members of the Senior Executive Service, accountable for poor performance, mismanagement and especially the wait-times scandal that rocked the department last year. Whistleblowers at the VA Medical Center in Phoenix revealed that hospital staff kept a secret list of veterans seeking appointments. They did so to conceal

from the department leaders just how many veterans were waiting for health care appointments. Investigators later found that the practice was systemic across VA and also confirmed that some veterans died before getting an appointment. Since the revelations, there has been a growing demand on Capitol Hill to punish or otherwise hold accountable those who were involved or who are mismanaging VA operations. McDonald said that since he came on board about a year ago, some 1,400 people have been fired from the department. But only a handful of individuals directly

connected to the wait-times scandal have been pushed out and some of those were allowed to retire. "Accountability is a lot more than just firing people," he said. "Accountability is also the fact that when I came in I found that doctor salaries were 20 percent below market, so we raised the salaries."

[Source: Military.com | Bryant Jordan } August 6, 2015 ++]



The Challenges of Managing Retirement Savings

You have retirement savings. It's enough to last a while but you're not sure about it lasting your life time. How do you manage it to provide current income and not run out too soon? This is a big challenge for money managers. If you are working with a financial adviser, thinking about working with an adviser or you're a do-it-yourselfer, this article is for you as you prepare to navigate the rough waters ahead. If I were speaking as your adviser, here are some of the issues we would discuss.

Your Strategy. Your portfolio requires a balance between the proper mix of savings and investments to create income and growth. Your money will require fairly regular oversight and management. It will probably require the use of multiple savings and investment vehicles. The 'savings' aspect will generally include products that protect principal and provide some return usually in the form of interest payments. The 'investment' aspect will involve fluctuations in the principal amount as we try to capture some growth to increase the portfolio's longevity. There may even be an insurance aspect to the portfolio mix.

Just knowing what I describe above, you have to ask yourself if you are up to the task or will need help. You need to know what savings, investments and insurance choices are available, why they are used, how they are used, and when to use them.

You will need to monitor the results in your portfolio and the economic environment (public and private sectors) to know when to make necessary changes. Since no one has a crystal ball to glimpse into the future, historical and current knowledge of markets will have to do.

We've covered the easy part. Now let's get into the meat of the matter. What is the proper portfolio balance? How do you determine your balance? How do you achieve the balance?

Portfolio Balance. The perfect portfolio

balance would allow you comfortable current income while simultaneously growing the portfolio so you never run out of money. It's so much easier said than done. For many it comes down to living on less than you wish or running out of money. If you invested well over your working life, your job is easier. As your adviser, I would rather be safe (manage to last a lifetime) than sorry (you go broke).

I can almost guarantee that my definition of 'safe' and yours are different. That means we have to come to an agreement on a definition or we'll be at each other's throats at some point in our working relationship and you'll fire me. 'Safe' for you probably involves some form of principal protection. 'Safe' for me is maximizing the longevity of the portfolio since going broke isn't an option in my mind. Principal protection as the primary strategy is a dog that won't hunt in my plans.

Determining Your Balance. Let me start by providing a measuring stick. The following spectrum will help define our portfolio balance situation.

100% ————— 100%
Principal Protection Principal Loss

For illustration, 100% principal protection is a guaranteed savings vehicle like a FDIC insured savings account or CD. 100% principal loss is gambling or over spending.

The potential rub between us is that 'safe' for most people usually implies a form of principal protection and as a result people seeking safety prefer the far left side of the line above. When people aren't sure whether they have enough money to last a retirement, they want to protect the money thinking that will help it last—our minds fear the potential loss more than we crave the potential gains. But the truth about the line above is that both the far left and the far right of the line result in the same outcome; you go broke during your lifetime.

On the left side of the line, you'll use your principal to live on and burn through it much faster than it can grow to offset your usage rate. This is the classic scenario of outliving your savings. On the right side, you'll throw your principal away before you die. So essentially an FDIC insured account is the same as gambling when you consider the ultimate long-term outcomes.

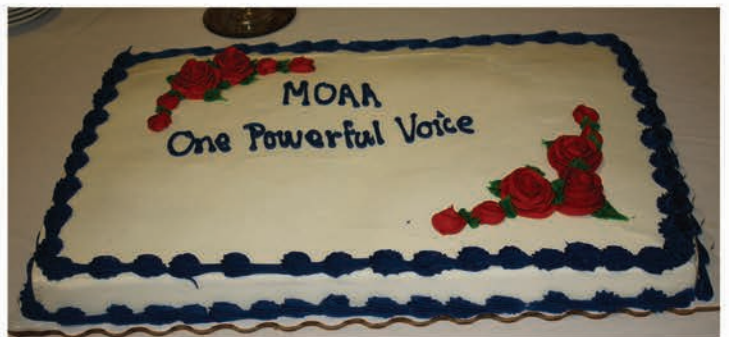
For me, safety is somewhere between the dots and that's where the challenge is between us. I have to coax you to go out onto the line between the dots and that can be a scary place for some retirees. Then I have to determine how far out on the line I need to go with you. I can't be too safe and I can't be too aggressive (risky). Three huge factors in this consideration are: how much money do you have, how long I have to make it last, and how much income you need now—not to say there aren't plenty of other factors.

Achieving the Balance. This is where the recipe gets complicated and can't be comprehensively explained in this article. However, I want to get you pointed in the right directions in case you want do more research. The balance is a mix of the right savings, investments and insurance products that allow you to withdraw a reasonable amount of income each year and at the same time grow the portfolio to last a lifetime. Here's where you have to know what the products are, why you use them, how you use them, and when to use them. Having knowledge of the economy and markets is a big plus.

What. The choice of savings or investment products span the cosmos—savings accounts, CDs, bonds, stocks, mutual funds, options, convertible stocks or bonds, closed-end funds, Exchange Traded Funds (ETF), Unit Investment Trusts (UIT), private money managers,

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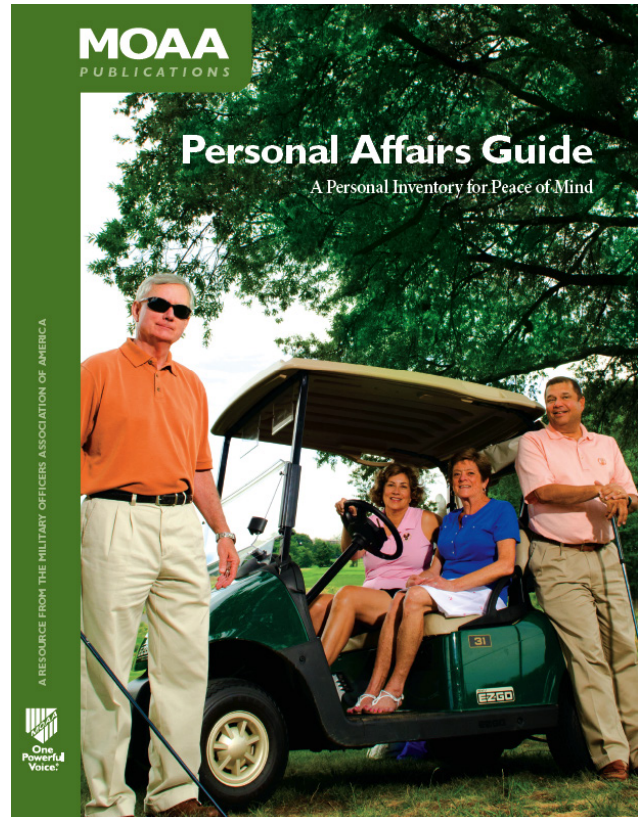
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MOAA watches out for our nation's active duty and retired military members. It lobbies to protect your pay, retirement benefits, medical benefits and the future of our great nation and its military. At a time when many people take our military for granted, especially some members of congress, MOAA's work is essential for those who serve, and those who have served. Your membership in MOAA and the El Paso Chapter of MOAA helps our organization remain a strong voice in Washington, where legislation and executive orders are issued that affect our uniformed service members and their families.

We all know the vitally important role our military plays in protecting our country, our freedoms, and our lives. We also know that we need to make more Americans aware of the military's vital role and the needs of men and women who defend it if we hope to be the land of the brave and the home of the free in the future. Thus, we need your help this fall. We need to increase the number of active members in our El Paso Chapter of MOAA. If each member brings in one new member, we'll double our membership in one year. If even half of our members bring in a new member, we'll grow by fifty percent! As older members die, active duty members PCS, and retirees relocate, it is essential that each one of us make a serious effort to recruit more members to keep our chapter and our national organization strong. It isn't complicated. All you have to do is invite someone to the next chapter luncheon, or share a copy of the Border Bulletin with a fellow service member and invite them to join. Let's build the future of our nation, our military, and the El Paso Chapter of MOAA together.

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annuities, life insurance products, long-term care insurance... This only skims the tops of the trees since each of the items listed have many (hundreds or thousands) branches below the tree top.

Why. Some of the choices above provide for a stable principal, some are for income, some are for growth, and some provide a combination of outcomes. Whatever the expected results are for each of these choices, you can be certain that how each choice delivers its result will involve a pro and a con in relationship with the rest of your portfolio. You should know the pro and con for each choice to offset and balance the results with the other holdings in your portfolio.

When you shop for an adviser, it should be a part of your shopping list to ensure the adviser understands not just what the choices are but also why and how to use them. Know how many choices your adviser offers. Some advisers only offer a few choices. If an adviser offers only a few choices, they will make their choices work for you even if there are other choices in the cosmos that may work better for you.

Also consider all of your various accounts and how what you do in one account balances with what you do in other accounts. If you are working with an adviser, and the adviser is only working with one of your accounts, the adviser may duplicate another account or counteract another account since all accounts might not be visible to the adviser.

How. Once you understand why you use one choice over another ("I need income."), how you use the choices are dependent on your specific needs and goals. In this case, our desired outcome is generating income, so we may purchase an immediate annuity to generate a steady flow of guaranteed income for life. Or we could purchase dividend paying stocks, or a closed-end fund, or a bond, or an income generating mutual fund or sell covered options...on and on.

If we purchase an immediate annuity, this allows us to consider alternate portfolio choices with your other accounts in the light of having established a guaranteed lifetime income stream with the annuity. Meaning, you may be able to move a little further out on the line with your other accounts to assume some potential for greater growth. Or you may be able to reach for greater income with more aggressive income investment vehicles like junk bonds or closed-end funds.

If you purchase a long-term bond mutual fund for income instead of an immediate annuity, things change for other portfolio choices. Realizing that interest rates are at all-time lows right now, the outlook

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The Scholarship Fund

School Year 2016-2017 MOAA Scholarship Information

Applications open o/a 1 November 2015. Check MOAA website (<http://www.moaa.org/scholarship/>) for more details. If you have questions, direct them to edassist@moaa.org.

Interest-Free Loan and Grant Program

Interest-free loans, MOAA's main program, are renewable annually for up to five years of full-time undergraduate study. Assistance is available only to students who have not yet earned an undergraduate degree. The interest-free loan and grant program provides \$5,500 loans, which are renewable for up to five years of undergraduate study. Students selected as loan recipients and their military parent must sign a promissory note before funds can be disbursed. Loans are disbursed in two increments: one-half by early August and one-half by mid-December.

Eligibility

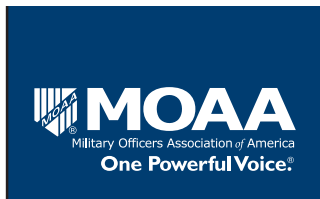
Students (under age 24) who are children of former, active or retired officers or active or retired enlisted military personnel are eligible to apply. If such a child served in a Uniformed Service before completing college, however, his or her maximum age for eligibility will be increased by the number of years he or she so served, up to five years. **Military academy cadets are not eligible for this program.**

Selection Criteria Qualified students with a cumulative GPA of 3.0 or higher on a 4.0 scale are selected on the basis of their scholastic ability, activities, and financial need.

The El Paso Chapter has two designated scholarships: the Colonel Joseph C. Rodriquez, MOH, Memorial Scholarship and the 1st Armored Division – El Paso Chapter Scholarship. El Paso area MOAA Scholarship Recipients for SY 2015 – 2016 are:

David M. Nakazono Designated Scholarship & Grant
University of California— Santa Barbara

Jasmine A. Williams Designated Scholarship & Grant
University of Texas— San Antonio



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Add your own voice to the fight.

Daedalian Major General Franklin A. Nichols Leadership Award By Colonel Robert (Bob) Pitt, USAF, Retired

On 31 July 2015, Colonel Bob Pitt represented the Deadline 24th Flight by presenting the first Daedalian Major General Franklin A. Nichols Leadership Award to Captain David N. Abel, 311th Fighter Squadron, B Course Graduate. The prestigious award is bestowed upon the graduate who exhibits outstanding leadership attributes above and beyond his peers. The presentation was made during a formal dinner celebration at Club Holloman, Holloman AFB, NM, at which 225-squadron members and guests were in attendance.

For the past 20 years, the 33rd (Thunderbird) Flight at Luke AFB, AZ, had presented the Daedalian Leadership Award. However with the arrival of the F-35's at Luke last year and the transfer of the F-16's to Holloman, AFB, NM, the 311th was without a sponsor for the award. Captain Russell (Bolt) Burkhard of the 311th Fighter Squadron contacted the 24th Flight and asked if we would be interested in sponsoring the award. Members of the 24th Flight immediately responded that we would be honored to sponsor the award and so future awards will be known as the Daedalian Major General Franklin A. Nichols Leadership Award and will be



Colonel Robert W. Pitt and Captain David N. Abel, 31 July 2015, Holloman AFM NM

presented by a member of the 24th Flight.

During his presentation of the award, Colonel Bob Pitt reviewed the career of General Nichols including his five kills during World War II and how the General was the guiding light of the 24th Flight for more than three decades. Colonel Pitt also informed the audience that the 24th Flight was formed at Holloman AFB in 1969 as the Roadrunner Flight and later moved to El Paso due to numerous TDY's of the 49th Tactical Fighter Wing and

the fact that many active members lived in El Paso. Finally, Colonel Pitt mentioned that the 24th Flight's name was officially changed to The Major General Franklin A. Nichols Flight in 2003 following General Nichols' death in September 2002.

The 24th Flight members were indeed honored to be asked to sponsor The Daedalian Major General Franklin A. Nichols Leadership Award and are looking forward to a strong and long relationship with the F-16 squadrons at Holloman AFB.

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September Guest Speaker: John W. Radke

Command, Norfolk, Virginia, serving as the personnel officer for 34 months in that joint command in DOD.

His last duty assignment prior to retiring in November 2000 was as Director, US Army Casualty and Memorial Affairs Operations Center, US Army Personnel Command, Alexandria, Virginia. Duties included oversight of the worldwide Army casualty and mortuary affairs operation. He directly supervised the Commander, US Army Central

Identification Laboratory-Hawaii -- the lead agency in DOD for the search, recovery, and identification of all US personnel missing from all the Nation's wars.

His military decorations include the Defense Superior Service Medal, two awards of the Legion of Merit, seven awards of the Meritorious Service Medal, two Army Commendations Medals, the Army Staff Identification Badge, and the Army Parachute Badge. He is also a graduate of the US Army War College.

In January 2002, he became the Chief of Army Retirement Services, a part of the Deputy Chief of Staff for Personnel, G-1, HQDA. Army

Retirement Services develops policy for Pre-Retirement

briefings given to all retiring Soldiers (AC & RC), and Post Retirement communications with over one million retirees, surviving spouses, and Family members. They publish "Army Echoes" 3X per year as well, and also manage Army Retirement Services electronic homepages. Army RSO became part of the

Army Soldier For Life program at HQDA in February 2014.

His wife, Mary, is a retired speech therapist and worked for the Fairfax County, Virginia school system for 22 years. They have two married children, and five grandchildren.

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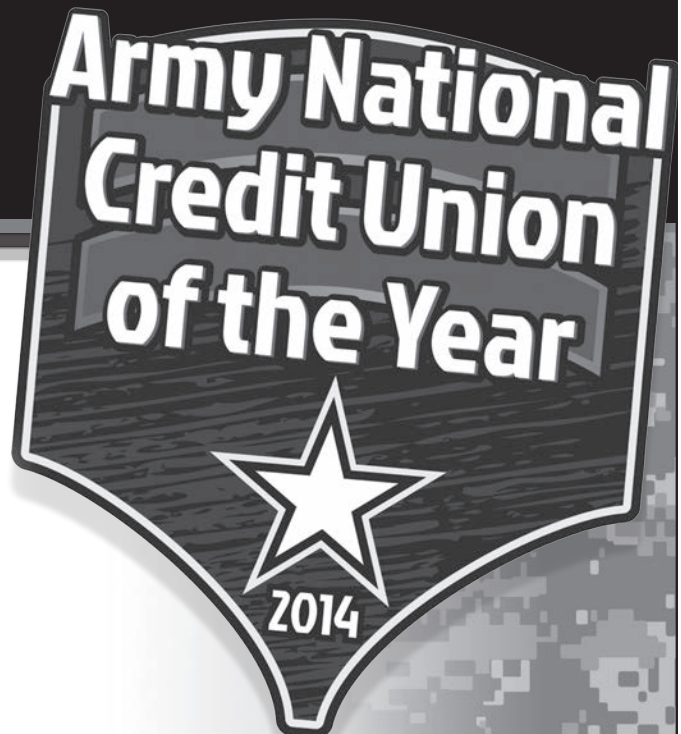


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Major Edwin (Ed) S. Stone, III
USA, Retired, 08-2015



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Snuffy Smith Continues to March on Congress Following the August 2015 Recess

As of this date, The Senate and The House Conferees did not come to an agreement on the 2016 National Defense Authorization Act. The Senate did not pull up their Big Boy pants and govern. Previously, they agreed upon: Retirement Reform; No Tricare Consolidation; and, No means testing for Tricare Fees. The disagreements: Active Duty Pay Raise, House 3.2% - Senate 1.3%; Cut Housing Allowance, House/No – Senate/Yes; Commissary Cuts, House/No - Senate/Yes; and Tricare Prescription Fee increases, House/No – Senate/Yes.

Still, the biggest obstruction is Senator John McCain, a real, bona-fide military hero who has forgotten from where he came...he has forgotten Snuffy and Snuffyette. http://www.moaa.org/Main_Menu/Take_Action/Top_Issues/Serving_in_Uniform/Compensation/House_Leaves_without_Passing_a_Defense_Bill.html

The Two from Texas, Cornyn and Cruz, have never served...one falls back on his father's service and the other just mouths big, empty platitudes...as does the first.

It's no wonder that the Army is not meeting its recruiting goals...better economic times and leadership beating the troops down. "The Hill" and DOD suffer from a peculiar malady..."a dysfunction" of a particular type that is only cured by the perverse and "kinky" desire to stick "it" to Snuffy.

We need to continue to get Snuffy's issues before those who can make a difference. Here's how you go about finding out how to contact them: <http://capwiz.com/moaa/dbq/officials/>.

Each and every constituent should continue to saturate our Senators' and Representative's offices with the issues important to all of us, Active and Retired. The Military Officer's Association of America (MOAA) issues pushed in the Congressional August Recess...these same issues need to be put forward: no cuts in pay and benefits; full concurrent receipt of Retired Pay and VA Disability Compensation; and, no SBP/ VA Dependency Indemnity Compensation Offsets.

The Demographics for Texas

MOAA Members	Military Retirees FY14 Total	Retirees w/VA Offset FY14*	SBP Annuitants FY 14*	Annuitants w/Full & Partial SBP/DIC Offset FY14
33,313	201,715	65,070	29,181	7,400

The Fact Sheets:

- 1.Reject Military Pay and Benefits Cuts (PDF)
- 2.Support Full Concurrent Receipt(PDF)
- 3.Eliminate the Widow's Tax (PDF)

- See more at: <http://www.moaa.org/augustrecess/#sthash.AX4iaAVQ.dpuf>

Snuffy says, "Join the fight to preserve our country and military from harm: <http://www.moaa.org/join/> Also, contact membership@elpasomoaa.org." Sign up for Legislative Updates and Act Now!

Enlisted or Civilian and want to help? Join <http://www.voicesfortroops.org/> and get the same advocacy. Sign up for Legislative Updates and Act Now! <http://www.moaa.org/augustrecess/>

"Form Up" and get busy "stumping" for Snuffy! "Hup,' Two, Three, Four!!!" (This Snuffy always had two left feet.) Make those calls in person and telephonically...each and every member!!! <http://capwiz.com/moaa/dbq/officials/>

Notes: The DoD Statistical Report on the Military Retirement System usually includes only those receiving pay. Survivor counts include people receiving and not receiving pay from DoD (a total count of all members).

*The total count of retirees with VA Offset includes both Disability and Non-disability members who have CRDP or CRSC but whose gross pay is still partially offset.

** SBP Annuitants (not including RSFPF) includes survivors receiving SSIA payments. http://www.moaa.org/uploadedFiles/MOAA_Main/Main_Menu/Take_Action/StatSummary2015.pdf

Con'td from page 15

for bond prices is down in the future. Here's where the econ and market insights help. Expecting the value of your long-term bond fund to go down in the future (and your account value), how will we offset this issue with other portfolio choices? On the flip side, while your bond fund goes down in value, we can expect the income payments to increase. How does this change other choices in the portfolio? Maybe we don't have to rely on the other choices to provide as much income so we can focus on making up the loss in value of the bond fund with other growth choices. Usually when bond prices decrease it leads to growth vehicles increasing in value. Maybe we don't need to bulk up on growth options as much and can bulk up your income producers so you have more spendable income. Choices choices.

When. When to use one choice over another is tough because we can't predict the future—not even the pros know the future. We can only read articles from respected people in the field, keep tabs on current economic events (not fads), and understand some history about economies and markets. However, don't focus on current trends as the base line for your decisions. Trends are just that; fleeting events. Tomorrow they will be something else.

That's why you have to follow the media with a healthy dose of suspicion. The media don't mention anything until the investment has done something to create a newflash worthy story, and by that time, it's too late for investors. Besides all the sales people come out during the periods of euphoria in an investment to take advantage of your need for greed. Have you noticed how firms hustle gold to satisfy greed? Sales people also like periods of crisis because they can play on your fear. Have you noticed how firms hustle gold to alleviate your fear? One investment idea like gold can be spun to push either your greed or fear button. There is always an answer to greed or fear and sales people will find it when something is in the news.

View a bigger picture of society and the world. What are the big economic conditions? Housing in a slump or peeking? Interest rates up

or down? Unemployment up or down? Construction on the rise? Consumers in a buying mood or a savings mood? Then remember that these events are temporary. Will the housing slump last forever? Is a down market something to fear or a temporary condition that will come back at some point and represents an opportunity to get on the ground floor of something good? How much time do you have to wait in your portfolio? How can you situate other portfolio choices to offset or balance the choices that will take time to rebound?

Can you prevent the need to deal with all these issues? Sure. If you are a ways from retirement, save and invest to have assets beyond your future needs. If you are close to retirement or retired, you could establish a retired living standard well below your means. You can plan to have no debts and very few other payments going into retirement. You could also choose to live in a lower-cost area. Or if you are retired, consider working at some level to subsidize your income thereby minimizing the need to pull from your assets.

Working in retirement accomplishes several good things. One is that it provides more options for how you manage your retirement assets. You can reduce the withdrawal amount from your assets which allows you to re-allocate your portfolio to capture more growth. Besides the money issue, working keeps you busy, works your mind and provides you a purpose in life. Finally, chances are the spouse could use a break from having you around all the time; no matter how charming you are.

We've just scratched the surface of money management and portfolio considerations. In some ways it would be great if the task of money management was a simple recipe that could be easily followed by all with success. That would solve a ton of problems. But in another way, the fact every person's needs and goals are different and we have an assortment of choices to build a custom plan suited for each person is a good thing. Cookie cutter approaches only work for the people whose financial situations fall within the design of the cookie cutter.

Published by Shane Ostrom, CFP®.
Printed with the MOAA News Exchange,
19 August 2015.

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Proclamation

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Whereas, military retirees represent the total force from all seven uniformed services, i.e. United States Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, U.S. Public Health Service, and the National Oceanic and Atmospheric Administration. This day, they are recognized for their dedicated service, patriotism and contributions to this country during their long military careers; and

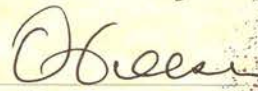
Whereas, this year the Fort Bliss Commanding General joins members of the active duty forces to express to their retiree counterparts, officers and enlisted, their thanks and appreciation for their outstanding service to this country during time of war and peace; and

Whereas, military retirees living in the city of El Paso and nearby counties have greatly contributed to the development of this area. After their retirement from the military, they have joined the civilian workforce in every aspect of life making this community a great place to live, and they continue to serve, both, the military and the civilian community; and

Now, Therefore, Be It Proclaimed: by the Mayor and Council of the City of El Paso that September 26, 2015 shall be known as:

"MILITARY RETIREE APPRECIATION DAY"

In Witness Whereof, I have hereunto set my hand and caused the official seal of the City of El Paso to be affixed this 11th day of August A.D., 20 15


Mayor

TRICARE Pharmacy Rules Changing for Maintenance, Brand-name Drugs

TRICARE beneficiaries who take certain brand-name medications on a regular basis will be required to fill prescriptions at a military treatment facility or through a mail-in program beginning Oct. 1, a Defense Health Agency official said yesterday.

George Jones, DHA's pharmacy operations division chief, said the new policy does not apply to active-duty troops, overseas beneficiaries, nursing-home residents and those with other health insurance that has a prescription-drug program. In certain circumstances, he added, some beneficiaries might be waived from the program on an individual basis.

The brand-name, regularly used, or "maintenance" medications could include those to treat chronic conditions such as blood pressure or cholesterol issues, Jones explained.

Generic medications are not affected by the new policy, he said.

Beneficiaries to Be Notified:

TRICARE pharmacy beneficiaries who will be affected will receive a letter from TRICARE in early to mid-September, with instructions on make the transition from retail pharmacies to a military pharmacy or the Express Scripts mail-in program, he said.

Those with questions about medications in the brand-name maintenance category can call Express Scripts customer service at 1-877-363-1303 or look up the drug online at TRICARE's website.

Beneficiaries can track their medication status and expected delivery date by calling or going online to Express Scripts.

The new TRICARE policy stems from the 2013 National Defense Authorization Act and is designed to save beneficiaries and taxpayers money, Jones explained.

Program Expected to Save Money

"Based on estimates, the program is expected to save beneficiaries \$16.5 million in reduced copays, and projected Defense Department savings is \$88 million during the first year," he said.

That translates into a savings of about \$176 per medication per year, he added.

A pilot program on the new pharmacy initiative was conducted in 2014, and it was "very successful," he added.

"It was very well received by beneficiaries and met reductions in beneficiary-put-of-pocket costs and reduced costs to the government," he said.

SOURCE: DoD Press Release at <http://www.defense.gov/News-Article-View/Article/614465/tricare-pharmacy-rules-changing-for-maintenance-brand-name-drugs>

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