

# THE BORDER BULLETIN

OCTOBER 2016



★ 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 60th Year**

## Inside this issue:

3

President's Message

5

Luncheon Menu

Program

Guest Speaker

6

Events Schedule

7

Doc's Corner

9

Auxiliary Liaison

10

Army Nurse Corps History ...

11

Personal Affairs

12-13

EP MOAA Images

15

Membership

18

Chaplain Corner

19

Legislative

## INPUT deadline for December 2016 Border Bulletin 3 November 2016

### The Border Bulletin NEWSLETTER COMMITTEE

Editor: LTC William L. Moore 842-9650

#### EDITORIAL COMMITTEE

MG Edward Greer, USA 755-2244

MG William H. Riley, Jr. 584-8798

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

Printer: Northeast Printing, 755-6089

October 2016 • Vol 60 No 5

The Border Bulletin is the Official publication of the  
El Paso Chapter of

The Military Officers Association of America

P.O. Box 6144, Fort Bliss, TX 79906-0144.

This bulletin is published Bi-monthly.

Subscription is included in the annual  
dues of \$20.00.

### Statement of Publication

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

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

## Chapter Staff Emeritus

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



**WM. DAVITT, EYE M.D.**

Eye Diseases • Lid Surgery • Research • BOTOX

**William F. Davitt III, M.D.**

8815 Dyer, Suite 130  
915-757-3937  
wfdavitt@juno.com

## EL PASO CHAPTER NATIONAL AWARDS

### Levels of Excellence

Runner-up

2000 and 2001

Five-Star Chapter

2001 thru 2016

Communications Award Print Newsletter

Five Star

2015

Winner

2004, 2012, 2013 and 2014

Runner-up

2008 thru 2011

Communications Award Print Legislative Coverage

Winner

2008, 2009, 2011 and 2012

Communications Award Website

Five-Star

2015

Winner

2010 thru 2013

Runner-up

2009 and 2014

Special Communications Award

2007



**NORTHEAST  
PRINTING**

SINCE 1973

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





## PRESIDENT'S MESSAGE

COL Forrest Smith, USA, Retired

This October message is targeting those currently serving military officers and their families, and those of you among the retiree community, responsible for supporting efforts to preserve your pay and benefits. The fact is that many of you reading this Border Bulletin issue are not, in fact, members of the Military Officers Association of America. Many readers who are members of MOAA National, are not members of their local MOAA Chapter. The question is why not? There are over 400 local Chapters nationally, and the El Paso Chapter has served veterans in this community for more than sixty years. It has been a Five Star, nationally recognized chapter for thirteen consecutive years. As the President and CEO of MOAA recently pointed out, MOAA National draws its strength from the efforts at the grass roots local chapter level. I want to encourage you to join your local chapter and actively support national efforts to inform legislative debate that threatens our pay and benefits.

MOAA with more than 390,000 members, serves as the single best source of support for military service members of all grades, and all services. It remains the only Veteran Service Organization in the Top 50 of the most influential lobbyist organizations in Washington DC. You should be familiar with its efforts to lobby on your behalf. I want to introduce you to just a few of the other services that MOAA provides:

1. Transition and Career support. MOAA assists with career and education events via its MOAA Career Center and associated tools and resources. MOAA provides career member benefits, assisting with transition advice and resume critiques. MOAA's Job Board will populate their database with your resume and assist with a range of career events in the search for your next job. MOAA facilitates networking, career seminars, Webinars, frequent articles identifying tips for everything from salary negotiation to the best cities to consider when transitioning. MOAA also offers mentorship programs through Corporate partnerships. MOAA has helped more than 2,900 members and spouses navigate the challenging transition process.

2. MOAA travel Benefits. MOAA offers a wide range of exclusive discounts and offers on travel, lodging, memberships and more. MOAA offers practical tips and resources for planning vacations and introduces you to complimentary Bonus Reward Points you may be eligible for.

3. Financial Calculation Tools. One of the best resources MOAA provides is a broad range of financial calculators that provide dynamic graphics, customizable reports, and explanations of key terms and concepts. Some examples of the available calculators include: Military-to-Civilian Financial calculator; Mortgage and Loan calculators; Credit Card and Debt management; Auto and Investment calculators; Retirement Savings and Planning; Tax and Savings calculators; Personal Finance and Insurance calculators.

Take advantage of the broad range of tools that MOAA provides to both serving and retired military service members. Go to the MOAA Web Site, [ElPasoMOAA.org](http://ElPasoMOAA.org) or nationally at [MOAA.org](http://MOAA.org) and learn more about what MOAA is doing for you. I also want to encourage you to visit the MOAA National website Legislative Action center and utilize their tools to communicate directly with your representatives and join the efforts to preserve your pay and benefits. Get Informed...Get Involved...and Join your Local MOAA Chapter.

"Never Stop Serving"

Forrest Smith  
COL, USA, Retired  
President

# VA Loans ► Be Open To Other Options

A VA home loan is the best loan choice on the market -- usually. There are exceptions to every rule. VA loans come with unparalleled advantages: no downpayment, no mortgage insurance, and mortgage rates that are around 0.25% lower than those of conventional loans. But they also come with requirements that could make other financing options better. Veterans with eligible military experience should check VA loan terms first. Here are reasons to look beyond VA loans as a veteran.

1. You Have Good Credit And 20 Percent Down. A primary advantage to VA home loans is the lack of a mortgage insurance requirement. However, the VA guarantee does not come free of charge. Borrowers pay an upfront funding fee, which they usually choose to add to their loan amount. The fee ranges from 1.25 to 3.3 percent, depending on the buyer's military status, the downpayment percentage and whether the home buyer has previously used his or her VA mortgage eligibility. The most common fee is 2.15 percent. On a \$200,000 purchase, it equals \$4,300. However, buyers who choose a conventional (non-government-backed) mortgage, and put 20 percent down, avoid mortgage insurance and the upfront fee. For these military home buyers, the VA funding fee might be an unnecessary expense. The Exception: Mortgage applicants whose credit rating or income meets VA guidelines but not those of conventional mortgages may still opt for VA.

2. You Landed On The "CAIVRS" List. To qualify for a VA loan, you must

prove that you have made good on previous government-backed debts, and that you have paid taxes. The Credit Alert Verification Reporting System, or "CAIVRS," is a database of consumers who have defaulted on government obligations. These individuals are not eligible for a VA home loan. The lender will check the database when you apply. If your name shows up, you must clear up the problem. Usually this involves repaying the amount owed, which many are not in the position to do. Otherwise, they would have done so already. The good news is that home buyers on the CAIVRS list can still apply for a conventional mortgage. You will need at least a 3% downpayment, and credit requirements could be tougher, but a conventional program is a viable solution. Your first step: apply for a VA loan, which will trigger a CAIVRS check to verify your eligibility. The exception: Some consumers end up on CAIVRS by mistake and this can be corrected. Others may fall under CAIVRS exceptions for loan assumptions, divorce or bankruptcy.

3. You Have A Non-Veteran Co-Borrower. Veterans often apply to buy a home with a non-veteran who is not their spouse. This is okay. However, it might not be their best choice.

- As the veteran, your income must cover your half of the loan payment. The non-veteran's income cannot be used to compensate for the veteran's insufficient income. For instance, if the proposed home payment is \$1,000 per month, the veteran's income must be able to support \$500 per month, based on VA's stated debt- to-income and residual income requirements. In ad-

dition, only half of the guarantee can be used if one of two joint buyers isn't eligible. That means you'll probably have to put at least 12.5 percent down on the loan.

- With a veteran-only or veteran-plus-spouse loan, the VA issues a 25 percent "guarantee" on the loan. The guarantee is not your downpayment, but an insurance policy on the loan, due to the lack of downpayment. When a non-veteran owns half the loan, the VA only guarantees half that amount. The lender will require a 12.5 percent downpayment for the non-guaranteed portion.

- The Conventional 97 mortgage, on the other hand, allows downpayments as low as three percent. Another low-downpayment mortgage option is the FHA home loan, for which 3.5 percent down is acceptable. The USDA home loan is another option that requires zero downpayment and offers VA-similar rates. The property must be within USDA-eligible areas, but there is no requirement for any applicant to have military experience.

If you plan to borrow with a non-veteran, one of these loan types might be your better choice. The exception: The relative cost of conventional or other financing depends on your credit scores. Have your loan professional work up the numbers for VA and conventional programs and choose the cheaper one.

4. You Apply With Your Credit-Challenged Spouse. In community property states, VA lenders must consider the credit rating and financial obligations of your spouse. This rule applies even if he or she will not be on the home's title or even on the mortgage. Such

Con'td on page 18





## October Guest Speaker Representative Joe Moody

Joe Moody represents Texas's District 78, a mixed urban and rural district covering much of northern El Paso County. He is a lifelong El Pasoan and a second generation public servant. His father, District Judge William Moody, and his mother, El Paso school teacher Magdalena Morales-Moody, taught Joe the value of community service. Joe was married to Adrienne Riley in 2011. They welcomed their first child, William, in 2014, and their second, Preston, earlier this year. Joe grew up in the El Paso Democratic Party and began participating in elections at a very young age. He went to work for the Democratic Coordinated Campaign in New Mexico

during his college years, where he learned grassroots strategies first-hand. He continued working for Democrats while in law school, volunteering on local and national races, and in 2006, he managed his father's state-wide campaign for the Texas Supreme Court. That unique campaign involved a walk across Texas, which resulted in the most votes any El Pasoan ever received in a run for statewide office and led the statewide ticket that year. In 2008, at the age of 27, Joe ran for state representative in a district that had been held by Republicans for 30 years. In one of the most heavily contested races in Texas, Joe was elected and helped usher in new leadership in Austin. It was the first of three tough races in District 78 that helped boost Democratic turnout in West and North-east El Paso.

Joe recently completed work in the 84th Session of the Texas House of Representatives after previously serving in the 81st and 83rd Legislatures. During his first two sessions, Joe was part of the Criminal Jurisprudence Committee, the Committee on Border and Intergovernmental Affairs, and the Defense and Veterans Affairs Committee. He was also tapped by the Speaker of the House to work on the select committees on Criminal Procedure Reform and Healthcare Educa-

**Con'td on page 19**



August Luncheon Guest Speaker and Past President Lennie Enzel cuts the MOAA cake with Meeting Host and Chapter Secretary Steve Barrett.

## Lunch Menu August

Country Fried Steak w/ Cream  
Gravy  
Honey Glazed Baby Carrots  
Potatoes Au Gratin  
Tossed Green Salad w/Dressing,  
Roll & Butter  
Water, Coffee & Iced Tea

## Meeting Program

**Saturday, 8 October**

**Underwood Golf Course**

### Sequence of Events

1100 — 1200	Social Hour
1200 — 1215	Opening Ceremony
1215 — 1300	Meal Service
1300 — 1315	Staff Updates
1315 — 1345	Program
1345 — 1355	Door Prize Drawing
1355 — 1400	Closing Remarks
1400	Adjournment

**Please submit your Dinner  
Reservations no later than  
Monday, 3 October**

Treasurer: MOAA  
PO Box 6144

El Paso, TX 79906-0144

All dinner reservations  
with payment to our  
postal mail box

**\$ 20 Per Person**

**REMITTANCE  
ENVELOPE ENCLOSED**

## Report a Retiree Death

**Monday - Friday:**

0730 - 1700

915-568-5207

**After Hours (Installation)**

915-569-6950/6951

## 2016 EL PASO CHAPTER MOAA EVENTS SCHEDULE

October 8, 2016 October Membership Meeting and Luncheon

November 11, 2016 El Paso Military Ball (NOT)

November 17, 2016 Fort Bliss Veterans Gala

December 10, 2016 December Membership Meeting and Luncheon

February 11, 2017 February Membership Meeting and Luncheon

March, TBD, 2017 MOAA Day at the Races



### 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:

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 and visitors to the McGregor Range Complex are required to use the McGregor Front Access Control Point. Hours of operation: 24 hours, 7 days a week, for both of these ACPs.

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

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

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

## Retiree and Annuitant Pay Dates for 2016

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January 2016	Monday, February 1, 2016	Monday, February 1, 2016
February 2016	Tuesday, March 1, 2016	Tuesday, March 1, 2016
March 2016	Friday, April 1, 2016	Friday, April 1, 2016
April 2016	Friday, April 29, 2016	Monday, May 2, 2016
May 2016	Wednesday, June 1, 2016	Wednesday, June 1, 2016
June 2016	Friday, July 1, 2016	Friday, July 1, 2016
July 2016	Monday, August 1, 2016	Monday, August 1, 2016
August 2016	Thursday, September 1, 2016	Thursday, September 1, 2016
September 2016	Friday, September 30, 2016	Monday, October 3, 2016
October 2016	Tuesday, November 1, 2016	Tuesday, November 1, 2016
November 2016	Thursday, December 1, 2016	Thursday, December 1, 2016
December 2016	Friday, December 30, 2016	Tuesday, January 3, 2017

## WBAMC Pharmacy Services

### Main Hospital Pharmacy

Monday through Wednesday and Friday 7:30 AM – 6:00 PM 915-742-2793  
Last Thursday of every month 8:30 AM – 6:00 PM  
Saturday 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](http://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



## DOC'S CORNER

**DR William Davitt**

Not a week goes by that a patient doesn't ask "what can I take to help?" Because my focus is eye diseases, the intent of my patient's question might be their visual system. But just as often, they are asking a more general question.

My answer always starts with the boring but direct: push away from the couch and push away from the table. In short, regular exercise and proper diet. Both work together to keep your body parts intact and functioning well. This is proven over time. And it's still the "core" to good health and longevity. To accomplish both, make your program fun and sustainable.

Diet, when it comes to your visual system, means spinach or broccoli or collard greens or kale, a couple servings a week, gently cooked. Plus Salmon or tuna. Plus no smoking or second hand smoke. Add sunglasses while outdoors during the day, plus careful monitoring with a small section of graph paper called an Amsler grid. And most critical, a quick call to your ophthalmologist should you notice changes.

Once this core is part of your being, then you can reach into the supplement jar. You might start by focusing on your ails, and targeting your supplement program to them. Consumer Reports has had two recent articles on point. The most recent focuses on supplements that have shown benefit in clinical studies. And they devote an entire page on what to avoid and why. Some info is available online for free, but a subscription doesn't cost much, and their entire archive is yours: [consumerreports.org](http://consumerreports.org)

A few months back, Consumer Reports feathered a full article on managing pain, and specific supplements were mentioned.

Another resource you can take to the bank is [consumerlab.com](http://consumerlab.com). Like Consumer Reports, they test supplement purity while staying clear of advertising. Again, some of their info is free online, but for a small fee, you can have total access. Consumer Lab tests each supplement, reviews data on whether something works, and does a price comparison.

My most important advice follows. Please KNOW that supplements always interact with your body and with everything else you are eating or taking. So ALWAYS seek your personal physician's advice and ALWAYS carry a list of what you are taking: pills, supplements, and special drinks. Provide an updated list to your care team at each visit.

Dr. Bill Davitt 757-3937

## JUNIOR ENLISTED FAMILY CENTER, YMCA FOOD PANTRY

The Junior Enlisted Family Center's Food Pantry serves Fort Bliss needy families E-6 and under with non-perishable food. Presently, 1200 families are being assisted. The Food Pantry is open Tuesday, Wednesday, and Friday from 12 noon until 4:00 p.m. Approximately 150 people are helped each day.

Located in the Trading Post (old Commissary), 1717 Marshall Road, the entrance is located behind the building on the loading docks that face the Post Office. There are steps up to a door. Once you enter the doorway, immediately turn left and go down a hallway. The Family Center is straight ahead.

If a soldier is in need, the soldier must get a form from a chaplain or someone in

this unit who is authorized to provide the form. Upon entering the Family Center, the soldier or spouse must provide the



form and their military ID. The Pantry is dedicated to helping the truly needy families.

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

What can you do to help? You may take donations of non-perishable food

to the Pantry during the hours they are open. Please don't leave donations on the docks as those items are often "lost." Those food items that are in great demand are boxed macaroni and cheese, Ramen noodles, cereal, oatmeal, pasta and pasta sauce. If you have gently used furniture that you no longer want or other items such as baby strollers, a call to Kimberly or Wendy will get those unwanted items to families on Fort Bliss who need them. Furthermore, the Commissary will place a large carton near the exit for donations of non-perishable food from time to time during the year. Also, several times a year, there are brown paper sacks pre-packaged with food in the commissary which you may purchase and place in a carton near the exit.

Any help that you might provide will be greatly appreciated. Please contact Kimberly or Wendy if you have questions. Thank you.





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

**October 2016 Membership Meeting & Lunch**  
**The General George V. Underwood, Jr. Golf Course**  
 3200 Coe Ave., El Paso, TX 79904

**Date:** Saturday, 8 October 2016  
**Time:** 1100 - 1400

**Guest Speaker:**  
 Representative Joe Moody  
 Texas State Representative District 78

**Menu**  
 Country Fried Steak w/ Cream Gravy  
 Honey Glazed Baby Carrots  
 Potatoes Au Gratin  
 Tossed Green Salad w/Dressing, Roll & Butter  
 Water, Coffee & Iced Tea

**Dress:** Casual

**Cost:** \$20.00 per person

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



Please fill in this acceptance slip, and return to the Treasurer by Monday, 3 October 2016 with a check for \$20 per person, the cost of the luncheon. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Wednesday, October 5, and pay at the door.

Lunch will be on Saturday 8 October 2016 at 11:00 a.m.  
 Please print guest names clearly to ensure the correct spelling on the registration listing.

I will / will not attend the lunch and there will be \_\_\_\_\_ attendees in my party.

My check for \$ \_\_\_\_\_ (\$20.00 per person) made payable to the "El Paso Chapter" is enclosed.

Name of Member: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Name(s) of Guests:

\_\_\_\_\_  
 \_\_\_\_\_



## AUXILIARY LIAISON

Mrs. Connie Sullivan



Well, Dear Members, it's about that time when we take advantage of the privilege we have to select the person we think is going to better serve our country.

Some of us feel like we have been on a roller coaster, politically speaking.

Hoping that the candidate we choose will be the person for the job, of the role of President of the United States.

This will be a critical time for our nation, because the next president will be able to appoint Supreme Court judges, and we know how important those positions are, so we know how important it is to vote, as well.

For believers, prayers are a must. For others, perhaps getting well informed about the political issues that each candidate presents would be a better option for them. Either way, we as citizens hold the future of our country in our hands by making our votes count.

Even with all the tribulations and problematic situations, our rights can make a difference as to what our future holds. For believers, again, the phrase "God Bless America" will carry them through. For others, just staying abreast of the current situation might be the way to go.

### 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

### The below article is a reprint from the September 2016 Affiliate

For the past two years, the Greater Birmingham (Ala.) Chapter has sponsored biannual ladies' luncheons for spouses, surviving spouses, and female military officers to socialize, disseminate information, and increase membership and attendance at chapter meetings. In addition to sending invitations to women already associated with the chapter, invites are sent to members of the Birmingham Officers Wives Club, an independent organization, wives of MOAA Alabama Council of Chapters officers, and surviving spouse liaisons in Alabama.

During the luncheon, attendees receive updates on legislative issues along with information about benefits such as discounts for cellphone

service, restaurants, and stores. Many have expressed great appreciation for the information and materials they have received. In addition, an Alabama's Survivor Outreach Services coordinator always attends and discusses how she can assist, especially when a death occurs, and I provide MOAA updates, such as a preview of Storming the Hill; review the benefits of both local and national MOAA membership; and give an overview of MOAA's publications.

At the last luncheon, a representative from the Jefferson County Veterans Service Office for the Department of Alabama spoke on VA benefits and eligibility.

As a result of these luncheons, several attendees have encouraged their husbands to join the local chapter, and some also have started to attend chapter meetings. Additionally, as luncheon attendees get to know each other, they want to attend chapter meetings to see friends, and they bring their spouses. Plus, surviving spouses seem more comfortable attending meetings, and some now carpool together.

The engagement provided by the ladies' luncheons is helping to solve the membership and attendance challenge many MOAA chapters face.

By Anne Hartline, Surviving Spouse Advisory Committee member

# ARMY NURSE CORPS HISTORY

By COL Constance J. Moore, USA, Retired, Army Nurse Corps Association Historian  
The Germany War Front During the Iraq and Afghanistan War

During the war in Iraq and Afghanistan, patients were brought daily – for years – to Landstuhl Regional Medical Center, the military's largest and only trauma center outside the United States. Army nurses served as a part of a huge healthcare team who took care of the ill and injured American and coalition military personnel, who came from the areas of conflict.

Generally, around 240-400 casualties each month received definitive medical care at the facility, and more than 90,000 injured/ill individuals from 56 countries were cared for over the course of the war.<sup>1</sup>

Patients were transported quickly and safely to Germany where they rarely stayed more than five days before leaving for the United States. When ICU patients arrived they were greeted by the ICU staff wearing "bright yellow isolation gowns and protective gloves."<sup>2</sup> An Army reservist Major (then Captain) Sandy Peters related, "Basically, all they did was patch these patients up and send them out to us in Germany. . . . They were covered in dirt and there was some bacteria that lived downrange. . . called *Acinobacter*. So, you were completely gowned and gloved to protect yourself until they came up negative."<sup>3</sup>

The 18-bed ICU was dominated by trauma patients and those requiring "mechanical ventilation, invasive

monitoring, or vasoactive infusions. . . . They usually were in varying stages of sepsis, acute respiratory distress, and multisystem organ failure."<sup>4</sup> Peters remembered, "We usually took care of just one patient, sometimes two. It was a lot of work. The patients would come, and you would put them in the room and connect them up to all the equipment. It was all hand charting. There were no computers. We usually didn't have a clerk. You had to take off all your own orders. . . . You usually had to do everything yourself."<sup>5</sup> Generally, "the ICU turnover was 48 hours – that meant 12 new patients to be assessed, operated on, and otherwise cared for every two days."<sup>6</sup>

Medical-surgical units were just as busy. "The rooms would become crowded as members of multidisciplinary teams maneuvered around each other to triage and provide care. Nursing teams did their best to welcome each patient to the units in the midst of assessments, medical history, and treatments. . . . The nurses continually attempted to balance completing their required care tasks and documentation while allowing patients to relax and experience the comforts of their short-term home."<sup>7</sup> Peters stated, "We would float into the short stay department when they got too many patients. The most we got was 26 patients in the short stay, which is a lot

when you turn them over every three days. We would stabilize the patients and then fly them out."<sup>8</sup>

Often, patients had not realized the extent of their injuries until they reached Landstuhl. Nurses listened to horrendous stories of chaos of war, facilitated phone calls home to families, and helped in any way to alleviate their pain and suffering. Finally, once the patients stabilized, nurses did the voluminous paperwork to ensure they were well prepared to return to the United States.

LTC Dawn Garcia, head nurse of the combined intensive care unit, described why working at Landstuhl was so compelling, "once you've done this mission, . . . it was very hard to walk away. It had so much purpose. No other job could compare with what we did. We cared for those who ensured our freedom. They're our heroes and we, in turn had a big impact on their lives."<sup>9</sup>



In this picture taken Aug. 29, 2011 a US soldier who was wounded in Afghanistan is carried out of the bus at Landstuhl Regional Medical Center in Landstuhl, Germany.

1. Get to Know Landstuhl Regional Medical Center, video, Army Medicine Europe Landstuhl Regional Medical Center, accessed on August 24, 2016, <http://rhce.amedd.army.mil/landstuhl/>; Ullrich Fichtner, "A Visit to the US Military Hospital at Landstuhl: The German Front in the Iraq War," Spiegel Online International, accessed on August 24, 2016, <http://www.spiegel.de/international/germany/a-visit-to-the-us-military-hospital-at-landstuhl-the-german-front-in-the-iraq-war-a-471654-2.html>

2. Patricia Steele, Ann Kobiela Ketz, Kathleen D. Martin, Dawn M. Garcia, Shannon Womble, Hazel Wright, "Rewards and Challenges of Nursing Wounded Warriors at Landstuhl Regional Medical Center, Germany," Clinics of North America 45, no. 2 (June 2010), 210.

3. Patricia Rushton, ed, Gulf War Nurses (Jefferson NC: McFarland and Co., 2011), 127-129.

4. Nancy M. Steele, et al, "Rewards and Challenges of Nursing Wounded Warriors at Landstuhl Regional Medical 207, 211.

5. Patricia Rushton, ed, Gulf War Nurses, 130.

6. Norman McSwain, "Musings from Landstuhl Regional Medical Center, July8-30, 2007," accessed on August 24, 2016, [www.aast.org/Assets/b94716d3-8178-4a69.../after-action-report-final-v9-16-pdf](http://www.aast.org/Assets/b94716d3-8178-4a69.../after-action-report-final-v9-16-pdf)

7. Nancy M. Steele, et al., "Rewards and Challenges of Nursing Wounded Warriors at Landstuhl," 212.

8. Ibid.

9. Chuck Roberts, "Landstuhl," KMI, accessed on August 25, 2016, <http://www.kmimediagroup.com/military-medical-veterans-affairs-forum/articles/145-military-medical-veterans-affairs-forum/mmt-2006-volume-10-issue-2/145-landstuhl#sthash.klii5qMZ.dpuf>





## PERSONAL AFFAIRS

**Jose Luis Hernandez**

**Q: How do I update my record with the Defense Enrollment Eligibility Reporting System (DEERS)?**

A: You must be registered in DEERS to be eligible for TRICARE. They require your address, email addresses (if available), phone number(s), as well as your family member information.

**Q: What does Medicare cover?**

A: For more information on Medicare-covered services, please go to <https://www.medicare.gov/what-medicare-covers/index.html>.

**Q: How do I update my record with the Defense Enrollment Eligibility Reporting System (DEERS)?**

A: You must be registered in DEERS to be eligible for TRICARE. They require your address, email addresses (if available), phone number(s), as well as your family member information.

**There are several options for updating your information:**

**Log into MilConnect**

Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)

**Fax updates to** 1-831-655-8317

**Mail updates to:**

Defense Manpower Data Center  
Support Office

**Attn:** COA

400 Gigling Road  
Seaside, CA 93955-6771

# TRICARE OVER 65

## FAQ

FREQUENTLY ASKED QUESTIONS PERTAINING TO HEALTH CARE FOR SERVICE MEMBERS AND THEIR FAMILIES OVER THE AGE OF 65.

**Q: I age into Medicare and TFL before my spouse. Do they need to enroll in Medicare also?**

A: No. You age independently into Medicare and TFL. If your spouse is younger than you, he or she will continue to use TRICARE Standard or Prime and you will transition to Medicare and TFL on your own. Once your spouse turns 65, he or she will also need to enroll in Medicare and TFL. The same applies if your spouse turns 65 before you, even if he or she is not the military sponsor.

**Q: I am turning 65 and I have employer-sponsored healthcare. I do not need Medicare but I want to keep TRICARE Standard. What can I do?**

A: Unfortunately once you turn 65 you are no longer eligible for TRICARE Standard or Prime. Your only TRICARE option is TFL. You must enroll in Medicare Parts A and B in order to remain eligible for TRICARE. If you have employer-sponsored health care you can delay enrollment in Medicare, but your TRICARE will be suspended.

**Q: How does the Affordable Care Act affect my TRICARE/TRICARE for Life coverage?**

A: The Affordable Care Act does not affect the coverage that TRICARE beneficiaries receive. Congress passed legislation (H.R. 4887 TRICARE Affirmation Act) specifically exempting TRICARE and VA Health Care beneficiaries from any potential for being taxed for not having health care coverage or not participating in pooled coverage.

**Q: Do I need Medicare Part D?**

A: For most TRICARE for Life (TFL) beneficiaries, there is no added value in purchasing Medicare prescription drug coverage. It is unlikely Medicare Part D coverage would provide better coverage than the robust pharmacy benefits currently available under TRICARE; and unlike Medicare Part D, the TRICARE pharmacy benefit doesn't cost you monthly premiums. If a TFL beneficiary chooses to enroll in Part D, his or her TFL pharmacy benefits will be affected, as TFL becomes the final payer behind Medicare Part D. Beneficiaries who lose TRICARE eligibility (i.e., remarrying survivors whose spouse is not a military beneficiary or certain beneficiaries in cases of divorce) might benefit from Medicare Part D. Those losing TRICARE eligibility must enroll in Part D within 63 days of losing TRICARE or they will face a late-enrollment penalty for Part D. Low-income beneficiaries eligible for Medicaid (not Medicare) automatically are enrolled in Part D and have Part D premiums waived. TRICARE will be the second payer to Part D for these beneficiaries.



OCTOBER 2016









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



## FREE BASIC MEMBERSHIP

(in MOAA National) to active  
warrant and commissioned officers  
dedicated to maintaining a strong  
national defense and to preserving  
the earned entitlements of  
members of the uniformed services,  
their families and survivors.

Contact the El Paso MOAA Membership  
Director ([membership@elpasomoaa.org](mailto:membership@elpasomoaa.org))  
for additional information.

# Physical Therapy AT IT'S BEST

Four Convenient Locations to Serve You



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

[WWW.BORDERTHERAPY.COM](http://WWW.BORDERTHERAPY.COM)

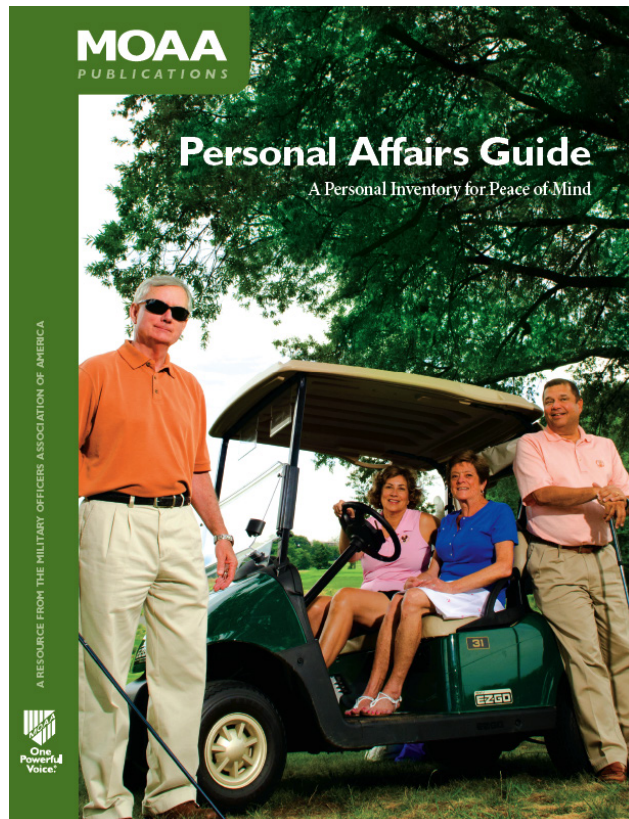
2280 Trawood  
(915) 595-3535

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

4242 Hondo Pass Ste 110  
(915) 751-0599

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

FREE SCREENING  
MOST MAJOR  
INSURANCES ACCEPTED



Get yours today at [MOAA.ORG](http://MOAA.ORG); your family will Thank You!



**elpasomoaa.org**

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

## BASIC MEMBERSHIP ENROLLMENT

☒ YES! Sign me up as a **FREE BASIC MOAA Member**

Name \_\_\_\_\_

Branch of Service \_\_\_\_\_ Rank \_\_\_\_\_

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard ☐ Auxiliary\*

☐ Graduation Year (Cadet/Midshipmen) \_\_\_\_\_

Email Address\*\* \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

*To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.*

*We value your privacy. MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from MOAA as a member benefit. Visit [www.moaa.org/email](http://www.moaa.org/email) for details.*

Date of Birth \_\_\_\_\_

Spouse Name \_\_\_\_\_

*Your spouse has access to all of your MOAA member benefits.*

\*Surviving spouse of eligible officer

\*\*Email address required for BASIC Membership

Chapter Name \_\_\_\_\_

M1300CJOIN

M1300CJPRE

## Method of Payment

☐ Check (please make payable to El Paso MOAA) ☐ Visa ☐ Discover ☐ MasterCard ☐ AMEX

Charge my card \$ \_\_\_\_\_

CCV \_\_\_\_\_

Card number \_\_\_\_\_ Expiration date \_\_\_\_\_

Signature \_\_\_\_\_

*Dues to MOAA are not deductible as a charitable contribution for federal tax purposes.*

or

## Chapter MEMBERSHIP ENROLLMENT

☒ YES! Sign me up as an El Paso Chapter Member

Name \_\_\_\_\_

Branch of Service \_\_\_\_\_ Rank \_\_\_\_\_

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard ☐ Auxiliary\*

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Unit \_\_\_\_\_

*To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.*

Date of Birth \_\_\_\_\_

Spouse Name \_\_\_\_\_

*Your spouse has access to all of your MOAA member benefits.*

☐ One-Year Hard Copy Membership \$20

☐ One-Year Electronic Membership \$15

☐ Multi-Year Memberships Contact Membership Chair

\*Surviving spouse of eligible officer

**Add your own voice to the fight.**





# CYBERSECURITY TRAINING

The Department of Homeland Security (DHS) and Hire Our Heroes have teamed up to offer training for Veterans in cybersecurity, in support of Veterans join our nation's cybersecurity workforce. DHS's Federal Virtual Training Environment (Fed VTE) offers free online, on-demand cyber security training to government employees and Veterans. Veterans can sign up for an account through the Hire Our Heroes website and follow instructions through "ID me" to verify veteran status and register for a FedVTE account. DHS also offers a Veterans Cybersecurity Training and Education Guide to help Veterans assess their readiness and interest in a cyber security career, prepare and plan for the necessary training, and engage by developing cybersecurity skills and abilities. ([https://niccs.us-cert.gov/sites/default/files/publications/Veterans\\_Guide.pdf](https://niccs.us-cert.gov/sites/default/files/publications/Veterans_Guide.pdf?trackDocs=Veterans_Guide.pdf)).

pdf?trackDocs=Veterans\_Guide.pdf).

Fed VTE has over 100,000 users and contains more than 800 hours of training. Users can take courses in risk management, malware analysis, mobile and device security and ethical hacking.

According to the training website (<https://hireourheroes.org/veterans-training>), cybersecurity professionals report an average salary of \$116,000, nearly three times the national average. The demand for cybersecurity experts is growing 12 times faster than the current U.S. job market, making cybersecurity one of the most highly sought-after careers in the country. In addition to these resources and in hopes of developing a technically skilled workforce and a pipeline for future employees, DHS and the National Security Agency (NSA) jointly sponsor the National



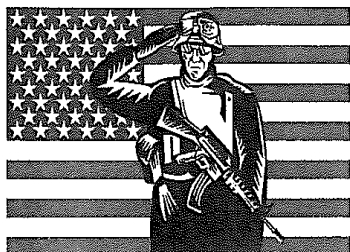
Centers of Academic Excellence program. Through this program, Veterans interested in pursuing a degree in cybersecurity or a related field can attend a college or university designated as a Center of Academic Excellence and recognized for aligning their programs with skills needed to work in the career field.

Veterans enrolled in select cybersecurity academic programs may want to apply for the **CyberCorps®: Scholarship for Service (SFS)**. This program provides scholarships for college students studying cybersecurity in return for Federal, State, local or tribal government service upon graduation. Have questions? **Contact [vets@HQ.DHS.GOV](mailto:vets@HQ.DHS.GOV)**.

[Source: Vantage Point | August 16, 2016++]

## SAVE THE DATE

### Fort Bliss Veterans Day Gala



Thursday November 17, 2016

at 6:00 p.m.

Centennial Club on East Fort Bliss

\$30.00 per person or \$300.00 per table

For more information contact:

Ft. Bliss PAO / Donita 568-2497

MOWW LIAISON / Maureen 566-2880

Tickets available by July 15 at the Ft. Bliss PAO, Bldg #15  
on Slater road off Cassidy road near Red Cross Bldg #45

## Renewals

Mrs. A. J. Foster

COL Peter Poessiger

Mrs. Lorraine Yuengel

LTC James Conley

LTC John Uxer

Mrs. Mary Henry

CPT Alfred Reeves

CW3 Christopher Saindon

LTC Cathleen Burgess

CW5 Stephen Ikeda



**Thank you for serving... Now, let us serve you!**  
*This is the Retirement You Wanted!*



Come to **The MonteVista** and see how exciting every, single day can be. Live surrounded by your peers, people who understand why you stop and salute when the flag goes by. Enjoy wonderful food served restaurant style – and the fun of laughter at the dinner table. At The MonteVista, you'll find:

- Superior service
- Spacious, sunny apartments
- Exceptional gourmet dining
- Wonderful planned activities
- Housekeeping and linen service, plus Scheduled transportation

*On-site skilled nursing and rehabilitation!*

*The*  
**MonteVista**  
*at*  
**Coronado**

1575 Belvidere, El Paso, Texas • (915) 833-2229

A FIVE STAR  
QUALITY CARE COMMUNITY

**NOW OPEN**

**1635 PIKE RD ★ PIKE & MARSHALL**

**BRANCH FEATURES:**

- Loans, new accounts & safe deposit boxes
- 24-hour ATMs
- Extended Hours: Mon-Fri 8am to 8pm & Sat 9am to 3pm



FirstLightFCU.org | 915-562-1172

**FIRSTLIGHT**  
FEDERAL CREDIT UNION

Federally Insured by NCUA  
**NCUA**



## CHAPLAIN CORNER

Mrs. Connie Sullivan



Sometimes in life we feel that the sacrifices made for a cause go forever unacknowledged, but as the saying goes, "Better late than never." Oh, how true that is. In August I had the privilege and honor to be a member of the committee and part of the entertainment, with God's help, for the Vietnam Veterans Event that included eight other functions held at the El Paso Coliseum and throughout the city.

It was provided by the City of El Paso, City Representative Mrs. Emma Acosta, Mrs. Dora Oaxaca Policy Director manager, and Mrs. Patti Olivas founder of the Vietnam Event.

The purpose of the event was to show our appreciation of the service that these veterans had offered our country with so much dedication and loyalty in protecting our nation.

It was truly and awesome experience to see the veterans so happy and elated to meet with comrades that had served with them during that time and in the war and era.

Another reason for the event was to let all veterans of Vietnam know, that we will never forget their Sacrifice and enduring pain of the results of the war which some of them are still experiencing.

As a three tour Vietnam Veteran Aviator Widow, the feeling was indescribable to see that my husband's pains and sufferings had not been in vain.

Con'td from page 4

## VA Loans ▶ Be Open To Other Options

states are as follows: AZ, CA, ID, LA, NV, NM, TX, WA, and WI. A spouse with less-than-perfect credit or who owes alimony, child support, or other maintenance can make your VA approval more challenging. Apply for a conventional loan if you qualify for the mortgage by yourself. The spouse's financial history and status need not be considered if he or she is not on the loan application. The exception: You may still qualify a VA loan, even with a low-credit co-borrower. VA credit score requirements are more lenient, as are debt-to-income ratios..

5. You Want To Buy Vacation Or Investment Property. The purpose of VA financing is to help veterans and

active service members buy and live in their own home. They are not meant to build real estate portfolios. These loans are for primary residences only, so if you want a ski cabin or rental, you'll have to get a conventional loan. The exception: You can purchase multi-unit property (a duplex, for example) and rent out the surplus units as long as you live in one as your primary residence.

6. You Want To Purchase A High-End Home. The VA loan was not meant for extravagant home purchases. Still, it can be used to purchase a home above VA loan limits. There are no limits to the size of mortgage a lender can approve. But the veteran must come up with a downpayment for any loan size above published VA limits. Loan limits range from \$417,000 to \$721,050, based on housing costs in a geographical area. You may have to shop lenders to find one that will approve a very large VA loan. The

exception: Some lenders are willing to fund larger loans if you make a partial downpayment. For instance, you're in an area with a maximum VA loan of \$417,000. The home costs \$517,000. You can finance it with a VA loan by making a 25 percent downpayment on the difference, or \$25,000. That's less than five percent down.

[Source: NCOA Advocate | August 29, 2016 ++]







## LEGISLATIVE COL. Lennie Enzel

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

Congress has been on their summer break, so there has been little legislative activity since my last column. Upon their return right after Labor Day, the first order of business will be how to fund the government for FY17 which starts on 1 October 2016. To avoid shutting down the government for lack of funds, they will probably pass a continuing resolution (CR) to continue funding the government at the same level as FY16. Additionally, Lawmakers will continue House and Senate conference negotiations on their two different versions of the FY17 defense authorization bill. The two chambers' bills have more significant differences than they've had in past years. Some of the issues to be hammered out are:

### Force levels

Hopefully the House will prevail and will convince the Senate to increase troop strength

### Pay Raise

Again, hopefully, the House will prevail and Congress will decide that military personnel deserve the same annual raise as the average American's, as measured by the Employment Cost Index (ECI). That would mean the final bill should include a 2.1 percent pay raise for 2017 as opposed to the President's Executive Order of 1.6%.

## Basic Allowance for Housing

The Senate's version of the National Defense Authorization Act (NDAA) contains two proposals that would be costly to nearly every service member. One would tie BAH to a service members' actual housing costs rather than the flat-rate stipend. The other would unfairly penalize dual-military couples or those who share housing by dividing BAH by the number of service members in domicile. Dividing BAH by the number of service members in the domicile would unfairly penalize dual-service families of which 80 percent are in our enlisted force. It would also disproportionately target women since approximately 20 percent of women on active duty are in dual-military marriages, compared to 3.7 percent of active-duty men.

## Military Healthcare Reform

Both houses want to increase fees for new Tricare members (the Senate's Bill has a much higher increase than that of the House), but the House wants to charge enrollment fees for active duty service members and their family members who start using Tricare after Jan 1, 2018. Current proposals would legislate disproportional Tricare fee increases for retired members and families. It is important that any annual adjustments in TRICARE fees be based on the same COLA mechanism as military retired pay and that fees don't grow faster than income increases. It is equally as important that there be no enrollment fee for Tricare For Life beyond the Medicare Part B premium.

### Widow's Tax

We must be relentless in our efforts to eliminate the military "widow's tax". Neither the House or the Senate Bills reduce the widow's tax; they only extend the \$310 rebate for different periods of time.

Con'td from page 5

## October Guest Speaker Representative Joe Moody

Training as well as the Joint Committee on Human Trafficking. Joe fought to ease the burdens on soldiers returning home from service and on a variety of criminal justice topics, including domestic violence and stalking issues, smart-on-crime initiatives like graffiti diversion, and efficiency measures designed to make the most of our limited criminal justice resources. During the 84th session, Joe returned to the Criminal Jurisprudence Committee as vice chairman, where he continued to advocate for the rights of crime victims and promote smart criminal justice responses, including major marijuana policy reform. Joe remains one of the most respected voices on criminal justice in the House. He also served on the Homeland Security and Public Safety Committee and the General Investigating and Ethics Committee during this session, and was recently chosen as the vice chairman of the House Select Committee on Mental Health, which is aimed at improving mental health resources and outcomes throughout the state. At the close of his first session, Joe was awarded Freshman of the Year by two non-partisan groups: the Mexican American Legislative Caucus and the Texas District and County Attorneys Association (TDCAA). His efforts have continued to be recognized by TDCAA, which gave him their Law and Order Award the past two sessions, and by the Combined Law Enforcement Associations of Texas, which named him Representative of the Year last session. Outside of the Texas Legislature, Joe is an attorney. He served as a prosecutor for many years at the El Paso County District Attorney's Office before entering private practice, where his focus has been probate and estate planning as well as criminal defense. He is a partner at the Law Offices of Neill & Moody, P.C.



# The Scholarship Fund

## School Year 2017-2018 MOAA Scholarship Information

**Applications open o/a 1 November 2016.** Check MOAA website (<http://www.moaa.org/scholarship/>) for more details. If you have questions, direct them to [edassist@moaa.org](mailto: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 1<sup>st</sup> Armored Division – El Paso Chapter Scholarship. El Paso area MOAA Scholarship Recipients for SY 2016 – 2017 are:**

**David M. Nakazono** Designated Scholarship & Grant

University of California— Santa Barbara

**Jacob Parsont** Designated Scholarship & Grant

University of Texas— San Antonio

**Additional El Paso area MOAA Scholarship winners for SY 2016 – 2017 are:**

Isabelle K. Barnett

Krysten Moore

Jasmine A. Williams

Caitlyn Dianne Polloni



# TECH TACTICS

## PROTECT YOUR COMPUTER DATA

When you're traveling or otherwise away from your home or office and carrying a laptop or tablet computer, you should take the same care with your data as you do with your wallet and other valuables. Some of the same protections you take while stationary apply to traveling. But some additional protections are worth their effort. The most commonly recommended traveling protection is to use a virtual private network (VPN) service.

A public VPN creates a private network within the larger public internet, as if you were connecting through a fiber or coaxial cable that linked only your machine and the machine you're connecting to. The main benefit is increased security, and it accomplishes this through dedicated servers and encryption.

When you send email or view a website through a public VPN, that data travels through a server computer of the VPN company you're using. Thus, it seems to others as if it's coming from that computer, not yours. Through VPN software installed on your computer as well as the server computer, the data also is encrypted, so if it's intercepted it's impossible to read.

VPNs are useful because the free or low-cost Wi-Fi provided by many hotels, airports, libraries, bookstores, and coffee shops typically doesn't provide a secure connection. A secure connection requires you to type in a security key or password provided to you by the facility. The best Wi-Fi security today is WPA2, with the earlier WPA a step behind. WEP is even less secure. And many facilities providing free Wi-Fi provide only unsecured connections, with no password required.

With your own internet connection and unsecured Wi-Fi, neighbors or passing drivers could log on to your network and use your internet connec-



tion, which at the least could slow you down.

With the internet connection at a coffee shop or airport and unsecured Wi-Fi, other users of the particular Wi-Fi network could intercept and read your data, with the right software. Such software is called packet analyzers or "sniffers." It serves the legitimate purpose of allowing companies to analyze their network traffic to best use its bandwidth or to monitor intrusion attempts. But a bad guy sitting two seats down from you at the coffee shop can use that same software.

Three highly recommended VPN services, getting good reviews in the computer press and anecdotally from fellow users, are:

- o **Hotspot Shield**  
( [www.anchorfree.com](http://www.anchorfree.com) )
- o **WiTopia** ( [www.witopia.net](http://www.witopia.net) )
- o **Private Internet Access**  
( [www.privateinternetaccess.com](http://www.privateinternetaccess.com) )

With some such VPN software, a free, limited version exists. But when you're protecting yourself in this way, it probably makes sense to spring for the beefed-up pay version. You simply download and install the software before you use a public Wi-Fi hotspot.

You can keep the software running all the time, or you can disable it temporarily when you're back to using a secure business or home connection. Other benefits of VPNs are anonymous browsing and access to content in foreign countries that might be restricted to U.S. users. In some cases, with VPN vendors that have lots of servers, your internet speeds might increase. In other cases, speeds can slow down slightly or remain about the same.

Sometimes a VPN can cause problems in connecting with websites or retrieving email. In such cases, all that's typically needed is temporarily disabling the VPN software and immediately turning it back on again. Other times, when you've paid for the full, fast version of a VPN service, it might mistakenly indicate you're using the limited, slow, free version. If this happens, try logging on to the VPN vendor's website, logging off, and logging back on again.

Even with a VPN service, it's important to use good passwords. Don't reuse the same passwords. Long passphrases are more effective than short words.

**The above information was taken from the MOAA website.**

# Women Veterans Call Center

Calling All Women Who Served in the United States Military! Do you know your Veteran status? Do you have a Veteran ID card? Should you receive any benefits from VA, like the GI Bill? Do you know what health care benefits you have earned? If you do not know the answer to even one of these questions, the Department of Veterans Affairs (VA) has established the Women Veterans Call Center (WVCC) just for you. The WVCC staff is trained to provide women Veterans, their families, and caregivers about VA services and resources. They are ready to respond to your concerns. The call is free, and you can call as often as you like until you have the answers to your questions. The Call Center is available M-F 08-2000 EST, and on Saturdays from 08-1830 EST..

The WVCC is expanding its outreach to women Veterans with a new online, one-to-one Chat Function. The new service enables women Veterans to go online and anonymously chat via real-time text messaging with a trained WVCC representative. The new feature provides women Veterans with another avenue to ask general questions about benefits, eligibility and services specifically for women Veterans. WVCC chat is available by visiting the Women Veterans Health Care webpage at [www.womenshealth.va.gov](http://www.womenshealth.va.gov) and clicking the "Chat with the Women Veterans Call Center" icon. As the Chat Function is anonymous; please do not use personally identifiable information such as social security numbers.

All the representatives at the Women Veterans Call Center are women, and many are Veterans themselves. In addition to linking women Veterans to information, the Women Veterans Call Center makes direct referrals to Women Veteran Program Managers (WVPM) located at every VA medical center. The Women Veteran Program Manager helps the woman Veteran coordinate services. When you call the WVCC:

- You will be connected to a trained VA woman staff member.
- Call center staff will conduct a brief screening to assess your needs.
- Women Veterans will be provided personalized information regarding health care services, VA benefits and services, and a package of information will be sent to their home.
- You can call for yourself or for a women Veteran you know.
- The call is free and confidential.
- Contact information will be requested so staff may follow-up.

Any women veteran can use the WVCC, even if they are not registered with the VA or enrolled in VA health care and/or receiving care. You do not need to have wartime or combat experience to be considered a Veteran. Women Veterans should enroll for health care benefits to ensure they receive the comprehensive benefits package offered through VA's national health care system. A review of the 33,000 calls received to date found the most common reasons people call in to the Call Center are to learn about benefits and eligibility and to discuss issues they face like homelessness, maternity care, Military Sexual Trauma, and environmental exposures. At times, there are issues that the Call Center cannot immediately resolve. In those cases, they research the best course of action/ locate the appropriate resources, and call the Veteran back to help her address her issues and concerns.

VA offers comprehensive medical care, including any necessary medical outpatient and inpatient services. The VA provides a full continuum of health care, including comprehensive primary care (care for acute and chronic illness and gender-specific care), specialty care, mental health care, disease prevention and screening, emergency care, and women's health specialty care (e.g., advanced breast and gynecological care, maternity care, and some infertility treatments). In addition, VA offers services such as inpatient medical/surgical/mental health care, physical rehabilitation, substance abuse treatment, long-term care, and pharmacy benefits. For more information on VA services provided to women Veterans, call 1-855-VA-WOMEN (1-855-829-6636).

If you are in crises call the Veterans Crisis Line. This is a Department of Veterans Affairs (VA) resource that connects Veterans and Service members in crisis and their families and friends with information and qualified, caring VA responders through a confidential, toll-free hotline, online chat, and text messaging service. Veterans and their families and friends can call 1-800-273-8255 and Press 1, chat online at [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net), or send a text message to 838255 to receive support from specially trained professionals, 24 hours a day, 7 days a week, 365 days a year.

[Source: VFW Action Corps Weekly | August 19, 2016 ++]





## EL PASO CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

### 2016 BOARD OF DIRECTORS OFFICERS

#### PRESIDENT

COL Forrest Smith 449-8944

#### VICE-PRESIDENT

Mrs Janet Rasmussen 598-3835

#### SECRETARY

COL Steve Barrett 478-335-2888

#### TREASURER

Mrs Elma Smith

#### CHAPLAIN

Ms. Connie Sullivan 778-0948

### DIRECTORS

#### IMMEDIATE PAST PRESIDENT

COL Lennie Enzel 755-2325

#### LEGISLATIVE LIAISON

COL Lennie Enzel 755-2325

#### MEMBERSHIP CHAIRMAN

#### VACANT

#### PROGRAMS

COL Bob Pitt 533-5111

#### PUBLIC RELATIONS

LTC Martha Caldwell 785-375-9404

#### PUBLICATIONS/NEWSLETTER EDITOR

LTC William L. Moore 842-9650

#### SURVIVING SPOUSE LIAISON

Ms. Connie Sullivan 778-0948

### COMMITTEES

#### DATABASE MANAGER/CHAPTER POC

LTC William L Moore 842-9650

#### WEBMASTER/MASS EMAIL

LTC William L Moore 842-9650

#### PERSONAL AFFAIRS COMMITTEE CHAIR

Mr. Joe Hernandez

#### TOPS

COL Chuck Wehmhoner 585-9106

#### CHAIR, JROTC/YOUTH ACT.

COL Steve Barrett 478-335-2888

#### DOOR PRIZES

LTC Martha Caldwell 785-375-9404

#### MARKETING

LTC William L Moore 842-9650

#### POST LIAISON

#### VACANT

#### UTEP ROTC Liaison

COL Steve Barrett 478-335-2888

#### Mail:

El Paso Chapter, MOAA

PO Box 6144

Fort Bliss, Texas 79906-0144

#### Telephone:

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

#### Email:

President -- president@elpasomoaa.org

Secretary -- secretary@elpasomoaa.org

Treasurer -- treasurer@elpasomoaa.org

Membership -- membership@elpasomoaa.org

Historian -- historian@elpasomoaa.org

Publications -- publications@elpasomoaa.org

General Info -- info@elpasomoaa.org

Webmaster -- web@elpasomoaa.org

The Officer Placement Service -- tops@elpasomoaa.org

## MY EL PASO DJ & PA SERVICE



We've provided quality  
DJ Service for over 1000  
events from 2010-2015  
and can help you with  
your special family or  
corporate event.

**CALL MIKE  
@ 241-2476**

**For more information  
[www.myelpasodj.com](http://www.myelpasodj.com)**

# THE BORDER BULLETIN

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

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

**ADDRESS SERVICE REQUESTED**

## WILLIAM TIPPIN & COMPANY, P.C.

CERTIFIED PUBLIC ACCOUNTANTS

WILLIAM TIPPIN JR., CPA  
7500 Viscount, Suite 108, El Paso, TX 79925  
(915) 592-9696 Fax (915) 592-9924  
Toll Free: 1(877) 692-9696

CPA

[wtippin@juno.com](mailto:wtippin@juno.com)

NON-PROFIT ORG.

U.S. Postage

**PAID**

El Paso, Texas

Permit No. 2149

