

2019 | October



2018

THE BORDER BULLETIN

EL PASO CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA



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

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INPUT deadline for December 2019 Border Bulletin 3 November 2019

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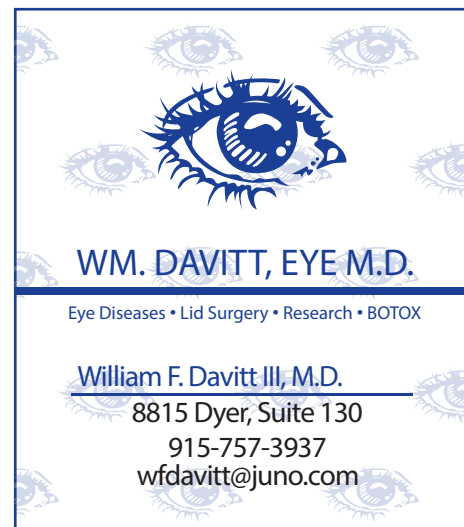
Statement of Publication

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.

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Levels of Excellence

Runner-up

2000 and 2001

Five-Star Chapter

2001 thru 2018

Communications Award Print Newsletter

Five Star

2015, 2016, and 2018

Four Star

2017

Winner

2004, 2012, 2013 and 2014

Runner-up

2008 thru 2011

Communications Award Print Legislative Coverage

Winner

2008, 2009, 2011 and 2012

Communications Award Website

Five-Star

2015 thru 2018

Winner

2010 thru 2013

Runner-up

2009 and 2014

Editorial Policy

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



PRESIDENT'S MESSAGE

COL Forrest Smith, USA, Retired

OCTOBER BORDER BULLETIN REMARKS FOR THE MOAA PRESIDENT

For the past six months the MOAA Board of Directors has been discussing the future of the El Paso MOAA Chapter. Despite the Chapter's recognition nationally as a Five Star Chapter for the past fifteen consecutive years, and despite having received numerous additional national awards for the Border Bulletin and Communications, the Board of Directors is faced with the exceedingly difficult task of considering the closure of the El Paso MOAA Chapter. Two key factors are influencing this decision: (1) Key leadership turnover and (2) dwindling chapter membership. Several key leadership positions will be vacated this year. The chapter needs new leaders to volunteer and assume these key positions. Additionally, our Chapter, as well as virtually every other Veteran Service Organization (VSO) in El Paso, is facing dramatically decreasing new membership enrollment, impacting both potential candidates for key positions, and membership funds.

I want to appeal to our readership and our membership, to actively participate and assist in our efforts to recruit new leaders in order to continue the great work the Chapter has performed since its inception in 1955. I have identified below, the Board of Director (BOD) positions for Officers, Directors, and Committees, and I have highlighted in red those key positions that are currently projected to be vacant after December 2019. Elections for BOD positions occur during the December luncheon. After serving as President for eight of the last ten years, this will be my final year as the MOAA President. In addition to the MOAA President position, additional key positions that will be vacated include the President of the 501c3 MOAA Outreach program; the Publications/Editor; and the Post Liaison. If we do not get new leaders to fill these key positions for the December elections, then we will have to consider closing the El Paso Chapter.

What are you doing? So what else can you do as a member of the El Paso active duty and retiree military community?

A. Get Informed. Understand MOAA's Top Ten Goals for the year, and track MOAA's progress in fighting for your compensation and benefits.

Stay connected to MOAA:

www.elpasomoaa.org:

www.moaa.org:

takeaction.moaa.org

www.moaa.org/linkedin;

www.facebook.com/moaa;

www.facebook.com/moaaspouse;

www.youtube.com/TheMOAAChannel

B. Get involved.

(1) Communicate directly with your political representatives. You can send elected officials your own message of support utilizing MOAA National's website, Legislative Action Center. You can also choose a MOAA-suggested message telling your elected leaders to support veteran focused legislation, especially important now as congressional leaders begin the debate on the NDAA. Your message will be pushed automatically to your House and Senate leaders. Communicate directly to your elected officials and be heard. It's easy. Go to www.moaa.org, and use their simple tools. It's easy...and it is effective.

(2) Become a MOAA Member and speak with one voice. Your membership entitles you to access to, and use of valuable planning tools, and continuous lobbying efforts to preserve your earned military benefits. Join now by visiting www.elpasomoaa.org.

"Professional Leaders belong to Professional Organizations." Become part of the solution. Join MOAA.

"Never Stop Serving

BOARD COMPOSITION AS OF DECEMBER 2019:

Officers:

President

Vacant

Secretary

Col Steve Barrett

Treasurer

Mrs. Elma Smith

Chaplain

Mrs. Connie Sullivan

President, MOAA Outreach (501c3 program)

Vacant

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Immediate past President

Vacant

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CPT Steve Mendoza

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Col Bob Pitt

Public Relations

LTC Martha Caldwell

Publications/Editor/Marketing

Vacant

Surviving Spouse Liaison

Ms. Connie Sullivan

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Webmaster/Mass Email

LTC Bill Moore

Personal Affairs Cmte

Mr. Joe Hernandez

Transitioning Officer Placement

Col Chuck Wehmhoner

Chair ROTC/JROTC/Youth

LTC Webster Powell

Database

LTC Bill Moore

Door Prizes

LTC Martha Caldwell

Post Liaison

Vacant

EL PASO MOAA OUTREACH FOUNDATION

OCTOBER 2019

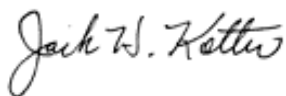
The Outreach Foundation was originally organized to support the military communities of the El Paso area. The areas of directed support are:

1. The Active duty units and families assigned to Fort Bliss, Texas by providing financial contributions for activities which will enhance esprit de corps.
2. The Outreach Foundation will support military beneficiaries in the El Paso community through financial and educational resource programs conducted by the Fort Bliss garrison.
3. The Outreach Foundation will support food drives, food baskets, and needed family items supporting needy soldiers in the military.
4. The Outreach Foundation will support local ROTC and JROTC programs through mentorship programs and recognition of commissioning and/or graduation.
5. The Outreach Foundation will provide information and updates on issues affecting military benefits to our beneficiaries.
6. The Outreach Foundation will encourage community support and involve members by sponsoring various events such as adopt a soldier program for deployed soldiers and job fairs conducted through the El Paso Chamber of Commerce.

As you review this varied activity listing you can determine that the current Foundation support programs do not cover all of the possible areas that our originators suggested. The Foundation and the Chapter membership have supported the Jr. Enlisted Food Bank, but not many of the other suggested areas for Active Duty personnel. The last Board Meeting began a discussion on how the Foundation could expand its support to the Active Military families and events. The Foundation has been very active with support to the UTEP ROTC through the Gold Bar program. Several JROTC financial requests have been met with sponsorship of military events such as the Bataan Death March Reenactment, Army 10 miler, Drill Team Competition, and achievement awards. These two suggested areas have been well covered as suggested. The Foundation has also been very active in supporting the various veteran transition programs. There is much more to be done to fulfill and meet the founding fathers' suggested support by the Foundation.

Participating on the Foundation Board has been a very rewarding and a tremendous experience over the past two years. I have submitted my resignation as of the end of the year as President of the Foundation to COL(R) Smith. To continue the fine work of the Foundation will require an individual to step forward and volunteer to lead the Foundation's future through the coming years.

Never Stop Serving



Jack H. Kotter
Jack H. Kotter
BG, USA, Retired



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Programs

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



(in MOAA National) to active warrant and commissioned officers dedicated to maintaining a strong national defense and to preserving the earned entitlements of members of the uniformed services, their families and survivors. Contact the El Paso MOAA Membership Director (membership@elpasomoaa.org) for additional information.

MR. WAYNE THORTON, PAST PRESIDENT, SUN BOWL ASSOCIATION



Wayne Thornton will be the guest speaker discussing the 2019 Tony the Tiger Sun Bowl on December 31st at Noon at the Sun Bowl and the many other Sun Bowl Association related events that effect the entire community such as the WestStar Bank Don Haskins Sun Bowl Classic, Sun Bowl Thanksgiving Day Parade, Punt Pass and Kick Competition, Cheerleading Camp, Marathon All-America Golf Classic and many other signature events.

Mr. Thornton has been a volunteer with the Sun Bowl Association for 30 years and is a 2005 past president of the Association. He has been employed by the El Paso Parks and Recreation Department for 42 years.

In attendance with Mr. Thornton as well will be the 2019-2020 Sun Bowl Queen, Elizabeth Vega and the Sun Bowl Lady in Waiting Diana Martinez, both Seniors at the University of Texas at El Paso.



LUNCH MENU OCTOBER

Country-Fried Steak
w/Creamed Gravy

Steamed Broccoli,
Cauliflower,
& Baby Carrots

Potatoes Au Gratin

Tossed Green Salad;

Roll and Butter

Coffee, Iced Tea & Water

MOAA Cake

Meeting Program

Saturday, 12 October

Underwood Golf Course

Sequence of Events

11:00 — 11:45	Social Hour
11:45 — 1200	Opening Ceremony
12:00 — 12:45	Meal Service
12:45 — 13:30	Program
13:30 — 13:45	Door Prize Drawing
13:45 — 14:00	Closing Ceremony

**Please submit your Lunch
Reservations no later than
Monday, 7 October 2019**

Treasurer: MOAA

PO Box 6144

El Paso, TX 79906-0144

All dinner reservations
with payment to our
postal mail box

\$20 Per Person

**REMITTANCE
ENVELOPE ENCLOSED**

Report a Retiree Death

Monday - Friday:

0730 - 1700

915-568-5207

After Hours (Installation)

915-569-6950/6951



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NEW ONLINE NOTICE OF DEATH OPTION

Reporting the death of a retiree can be a difficult time for anyone. We know that many in the RSO community will assist the family with this task, and waiting on the phone to report a death can take valuable time out of your day. Therefore, DFAS has worked to correct the issues that forced the removal of the online form used to report the death of a retiree. We are pleased to report that as of March 1, 2018, the online option has been restored.

To use the online Notice of Death option, click on the link at the top of the Retired Military & Annuitants main page, which is located at <https://www.dfas.mil/retiredmilitary>. This will take you to a form where you will enter all of the pertinent information.

When reporting a retiree's death, be sure to have the following information available:

- Retiree's full name
 - Retiree's SSN
- The date of death
 - Cause of death
 - Marital status
- If married, the wedding date

The form also asks for your name, address, phone number and email address. As a third party completing this form for someone else, please use the information of the person who reported the death to you. Updates on the status of the claim will be sent to the email address provided, including an email verifying that the notification was received.

William Beaumont Army Medical Center Pharmacy New Hours of Operation Effective April 1, 2019

WBAMC — Mendoza — SFMC

Monday to Friday 7:30 am - 5:00 pm

WBAMC

Saturday 7:00 am - 3:00 pm

East Bliss

Monday to Friday 7:00 am - 4:00 pm

CLOSED FOR LUNCH 12:00 pm - 1:00 pm

+

***Freedom Crossing**

Monday to Friday 9:30 am - 6:00 pm

Desert Sage (Westside)

Monday to Friday 7:30 am - 4:30 pm

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

EL PASO VA HEALTH CARE SYSTEM PHARMACY

There are four convenient options for refilling prescriptions which can then be mailed directly to your home.

Choose any process that is easy for you to use:

- Call the automated phone system at (915) 564-6100 ext. 6110 or 1-800-672-3782 ext.6110.
Follow the directions to process your refill.
- Mail in your refill slips.
- Drop the refill slip in the mail-out box located in the pharmacy.
- Use the MyHealtheVet Website: www.myhealth.va.gov
Please note, window service at the Pharmacy will be limited to new prescriptions only. So, for all refills, please use one of the 4 options listed above.

Location: 2nd Floor, West Hallway.

Hours:

Mon - Fri., 8:00am-4:30pm;

Except Tues., 9:00am-4:30pm



DOC'S CORNER

DR. DANIEL WASHBURN.

El Paso's own Helen of Troy sells many branded products, one of which is Hydro Flask, a top selling insulated water bottle that keeps ice water chilled in the sweltering summer heat. On a recent summer afternoon, I counted no less than 4 Hydro Flask bottles in my house as everyone was sipping ice water trying to stay hydrated.

Every organ in our body requires plenty of water to function properly. Water is critical in maintaining our body

temperature, removing waste, ensuring our muscles work properly and even affects the heart's ability to pump blood efficiently. Unfortunately, we constantly lose water from our body day and night when we sweat, breathe and go to the bathroom. This can easily lead to dehydration if we are not cautious.

The question often arises, "how much fluid do I need to stay hydrated?" It has been suggested that 50-65 ounces of water a day is needed. However, fluid requirements vary widely from person to person depending on many factors such as the climate we live in, clothing we wear, our activity level, how much we sweat and how heavy we breathe. Even medications such as diuretics or water pills and medical conditions like diabetes and heart disease can increase our need for water replacement. So, how much fluid you need to stay hydrated is unique to you.

Two good indicators you can use to know you are well hydrated is not feeling thirsty and having urine that is clear

or light yellow and not dark yellow or amber. Signs of dehydration are thirst, dry mouth, dark urine, headache and fatigue. For good health, we should never let ourselves get dehydrated to this point.

Water is the best fluid for hydrating. Sports drinks are a good idea when exercising heavily because it helps replace electrolytes. Alcohol and caffeinated beverages are not recommended for hydration and can even contribute to dehydration. Fruit juice and fruit drinks are high in carbs and are ok in moderation but should not be a main source of hydration.

Whether drinking water out of an insulated water bottle or other container, maintaining good hydration is a simple step to improving our health. You can drink water straight, iced or with lemon or other flavoring but make sure to always keep water nearby and drink throughout the day to stay well hydrated.

RETIREE PAY DATES FOR 2019

MONTH	DIRECT DEPOSIT DATES
JANUARY	FEBRUARY 1
FEBRUARY	MARCH 1
MARCH	APRIL 1
APRIL	MAY 1
MAY	MAY 31
JUNE	JULY 1
JULY	AUGUST 1
AUGUST	AUGUST 30
SEPTEMBER	OCTOBER 1
OCTOBER	NOVEMBER 1
NOVEMBER	NOVEMBER 29
DECEMBER	DECEMBER 31

ANNUITANT PAY DATES FOR 2019

MONTH	DIRECT DEPOSIT DATES
JANUARY	FEBRUARY 1
FEBRUARY	MARCH 1
MARCH	APRIL 1
APRIL	MAY 1
MAY	JUNE 3
JUNE	JULY 1
JULY	AUGUST 1
AUGUST	SEPTEMBER 3
SEPTEMBER	OCTOBER 1
OCTOBER	NOVEMBER 1
NOVEMBER	DECEMBER 2
DECEMBER	JANUARY 2, 2020

NEW MEMBERS

LTC Victoria Luminarias
CPT Daniel Moreno, III
Mr. Scott Hayes

RENEWALS

CW2 Theodore Swager
CW3 Emmett Wofford
CW4 George Patt
LTC Tu Nguyen
Mrs. Connie Sullivan
LTC Wesley Linder
Mrs. Christina Poessiger
LTC CB Mape
Mrs. Jan Rasmussen
W01 James Schreiner
LTC John Uxer
COL Gary Mundy
CW2 William Tidd



SURVIVING SPOUSE LIAISON

MRS. CONNIE SULLIVAN

As most people in our nation, our hearts still go out to the victims' families that are going through such a traumatic experience, not only in El Paso but throughout our country and our prayers are with them.

The day of the incident at WalMart in El Paso, TX, I was very close to the

area, at Costco's and could have been one of the people in the parking lot since that is the WalMart I have gone to because it's so close to the Costco Store.

God works in beautiful and mysterious ways, I believe, because I decided to go to store right across from that particular WalMart at the time of the shootings. When I came out of the store, I saw ambulances pass by and thought that there had been a traffic accident, so I just went to a store close to my house. When I got home, I didn't have words to thank my Lord when I heard the news of

the tragedy at the Cielo Vista Mall.

We never know what fate has in store for us, but we do know, for us believers, that when such a circumstance as that happens, that God will be with our loved ones to comfort and sooth their

hearts. Our city has come together in a wonderful and miraculous way and we know that we will get through this trusting in our Supreme Being.

I feel sorry for the people because I myself have gone through the emotional devastation of losing a loved one. My oldest brother was killed in an explosion from a grenade in Fort Bragg, North Carolina. He was in the Army, a Paratrooper and was 22 years old. He only had one month before his discharge. While driving with three other troopers in a jeep traveling next to a training camp

ground, a grenade was thrown to the wrong side hitting the vehicle and killing all four of the soldiers.

Tragedies take a long time to heal but knowing that God is with us, makes all the difference in the world.



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INCLUSIVITY AND DIVERSITY: INSIGHTS INTO ARMY RESERVE NURSING HISTORY 1899-1918

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

In 1899, one and half years before the official beginning of the Army Nurse Corps, the Army established a "reserve" or "eligible" list so that Spanish American War veteran nurses could nominate themselves to be called to active duty in time of national crisis. The plan called for the listees to contact the Surgeon General twice yearly to verify their availability. Nurses received no training, pay or benefits unless they were called to active duty.

By 1908, only twenty names occupied the reserve list -far below the end strength that was desired. The Surgeon General was not happy about the low numbers and placed the blame squarely on the shoulders of Superintendent Dita Kinney. When she resigned her position, he replaced her with a highly respected nurse, Jane Delano who held two key positions in nursing organizations. She was the president of the American Nurses Association and the chairman of the National Committee of the American Red Cross. He hoped this highly energetic woman could also serve as the superintendent of the Army Nurse Corps and combine the efforts of all three organizations to solve the recruitment problems.

Delano accomplished the mission by employing several strategies. First, she threw out the military-managed eligibility list and used the clout and prestige of the American Red Cross to attract

eligible nurses. They diligently advertised for the elite young women to volunteer for war or disaster either paid or unpaid. By 1911, more than 2,000 nurses joined the Army reserve as Red Cross nurses.

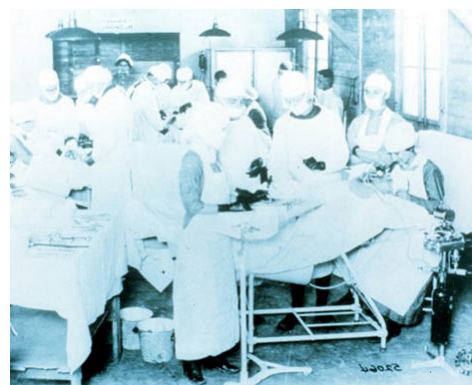
At the beginning of World War I, planners thought that 10,000 nurses would satisfactorily sustain the war effort. Early entrance standards limited appointments to a restricted age group of unmarried white women who were American citizens. Ultimately, the projected need was woefully inadequate. When a requirement for 50,000 nurses was projected, admission criteria were adjusted: age requirements were broadened; married female nurses were accepted, and qualified nurses from allied countries were included. Roman Catholic nuns and African American nurses were added to the

numbers. What about male nurses? None served as Army nurses, although a petition representing seven male nurses protested their positions as enlisted soldiers was presented, and later rejected by Congress.

The Army reserves recruited specialty nurses in orthopedics, public health, nervous and mental services. Reserve nurses served in ambulance units, hospitals, emergency detachments in France, and in far-flung places such as Romania, Russia, Serbia, as well as in France, and the United States. Of the more than 21,000 nurses who served, nearly 8,000 were enrolled by the Red Cross. Eligibility standards loosen when the needs was great. Skill levels rather than marital status, race, or age seem to be paramount. This inclusiveness and diversity became the hallmarks of the nurse reserves.



SPANISH AMERICAN WAR NURSES



WWI NURSES

TEXAS DRIVER LICENSE, REAL ID AND YOU

Please be advised that beginning October 1, 2020, federal agencies will only accept Texas driver licenses and identification cards for official federal purposes - including air travel and entering federal facilities - provided the Texas driver license or identification card is marked REAL ID compliant. REAL ID compliance is indicated by a gold circle with an inset star located on the upper right of the driver license or identification card. For additional information regarding the REAL ID Act, please visit <http://www.dps.texas.gov>.

[gov/DriverLicense/federalRealIdAct.htm](http://www.dps.texas.gov/DriverLicense/federalRealIdAct.htm).

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

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

Fort Bliss offers Texas driver license

services at 505 Pershing Ave, Room A154

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





**2019
EL PASO
CHAPTER
MOAA
EVENTS
SCHEDULE**

SEPTEMBER 28	RETIREE APPRECIATION DAY
OCTOBER 12	OCTOBER MEMBERSHIP MEETING AND LUNCHEON
NOVEMBER 28	THANKSGIVING
DECEMBER 2, 2019	GIVING TUESDAY
DECEMBER 7, 2019	DECEMBER MEMBERSHIP MEETING AND LUNCHEON
DECEMBER 14, 2019	ARMY-NAVY FOOTBALL

AUGUST 2019 LUNCHEON





PERSONAL AFFAIRS

JOSE LUIS HERNANDEZ

(Question) When should my wife start taking Social Security payments? My wife will be 63 this year, and I will be 66. I don't plan on taking Social Security until I retire at age 70. Can my wife take her Social Security now and then switch to spousal benefits when I retire? She has a small pension from the school district that she gets now of \$160 a month. Her Social Security will be minimal — approximately \$350 a month. Mine will probably be at the maximum. We want to be sure and have the right strategy. What do you advise?

Answer. Your situation raises a number of complications. It provides a good example of how many people can benefit from inexpensive professional help when trying to reach the best Social Security claiming decision.

First, since you were born prior to 1954, you can take advantage of the restricted application claiming option. This option allows you to claim spousal benefits on your wife's record while letting your own retirement benefits grow until 70, or whenever you choose to claim them. It will be necessary for your wife to claim her retirement benefits in order for you to use this option. In your case, the spousal benefit will not amount to a lot since your wife's benefit is minimal. But it's free money, so no reason to leave it on the table. I will return to this matter below.

Second, your wife has a pension from employment where she did not

pay Social Security taxes. So, her retirement benefit will be reduced due to the Windfall Elimination Provision (WEP). The WEP will not reduce her Social Security retirement benefit by more than one-half of her school pension, which is about \$160. So, the WEP penalty will be about \$80 a month at her full retirement age (FRA).

Third, the Government Pension Offset (GPO) will reduce her spousal benefit, which she can claim once you claim your own retirement benefit. Again, since her school pension is small, the GPO will have a minimal effect. The GPO reduces a spousal (or a widow's) benefit by \$2 for every \$3 of private pension (where no Social Security taxes were paid). In her case, the spousal benefit will be reduced by about \$107 at her FRA.

In order to establish your optimal claiming strategy, I ran your numbers through my company's software. Here is what I found:

- For normal life expectancies for both of you, your wife should claim her retirement benefits by the time you reach your FRA of 66. Then, you can use a restricted application to claim spousal benefits only. (If you have already turned 66, you can request retroactive payments back to your birth month, or for six months, whichever is shorter.)
- Your spousal benefit will get you about \$1,600 a year. While that is not a lot of money, there is no reason to walk away from it. As I said before, it's free money.
- Finally, you should claim your retirement benefits at 70. Your wife can then pick up spousal benefits. At this point, your benefit will be about \$3,700 a month. Your wife's com-

bined benefit of retirement plus spousal supplement will be about \$1,240 a month. That's a nice addition to your other retirement income.

[Source: MoneyTalksNews | Russell Settle | August 15, 2019 ++]

(Question) Are Social Security Representatives Ever Wrong? My Social Security benefit is twice what my spouse receives. She worked part time, and we have been married 54 years. I contacted Social Security, and they stated that because my spouse elected to start drawing her benefit prior to her full retirement age, she could not receive my higher benefit if I predecease her. Is that correct?

Answer. This is an unfortunate example of people being misled by Social Security representatives. It happens more often than it should, but it reflects two things:

- The high demand for advice as more people retire
- Inexperienced Social Security staff who have been recently hired due to the large number of retirements of Social Security staff

If you get a response from someone in a Social Security office that you suspect might be incorrect, you can request to speak with a "technical representative." Every office should have one. This person should be someone with experience who can give you the right answer.

To answer your question: When the first spouse passes, the surviving spouse will receive the higher of the two benefits. In your case, this is your benefit. The fact that your wife claimed her benefit before her normal full retirement age will have no impact on her

Con'td on page 19



The Scholarship Fund

School Year 2020-2021 MOAA Scholarship Information

Applications open o/a 1 November 2019. 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 SEP 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 2019 – 2020 are:

Isabelle K. Barnett, 1st Armored Division — El Paso Chapter Scholarship, attending Calvin College
Kaylee M. Parsont COL Joseph C. Rodriquez, MOH, Memorial Scholarship



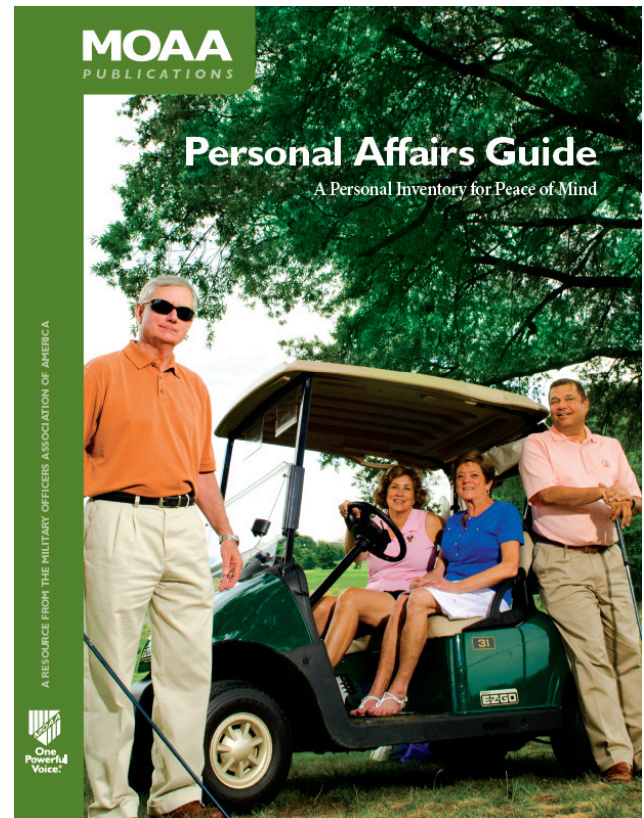
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Military Officers Association of America
PO Box 6144
Fort Bliss, TX 79906-0144

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 for details.

Date of Birth _____

Spouse Name _____

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

Membership is open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses.

* Surviving spouse of eligible officer

** Email address required for BASIC Membership

Chapter Name _____

M1300CJOIN

or

Chapter MEMBERSHIP ENROLLMENT

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

☐ Retired ☐ Active ☐ Former
☐ Reserve ☐ National Guard ☐ Auxiliary
☐ Friend of Chapter

☐ 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.

MOAA Number _____

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

M1300CJPRE

Method of Payment

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

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CCV _____

Card number _____ Expiration date _____

Signature _____

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

Send to:

El Paso Chapter MOAA
PO Box 6144
Fort Bliss, TX 79906-0144

Add your own voice to the fight.





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

October 2019 Membership Meeting & Lunch
General George Underwood Golf Complex
 3200 Coe Ave., El Paso, TX 79916

Date: Saturday, 12 October 2019
Time: 11:00 AM – 2:00 PM

Guest Speaker

Mr. Wayne Thornton
 Past President, Sun Bowl Association
 Accompanied by the 2019 Sun Bowl Queen & Her Lady in Waiting



Menu

Country-Fried Steak w/Creamed Gravy
 Steamed Broccoli, Cauliflower, & Baby Carrots
 Potatoes Au Gratin
 Tossed Green Salad w/dressing, Dinner Rolls w/Butter,
 Coffee, Iced Tea and Water, and MOAA Cake

Dress: Casual

Cost: \$20.00 per person

Lunch Treasurer: treasurer@elpasomoaa.org

Membership or email queries: membership@elpasomoaa.org

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

Please fill in this acceptance slip, and return to the Treasurer by Monday, 7 October 2019 with a check for \$20 per person, the cost of the luncheon. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Wednesday, October 9, and pay at the door.

Lunch will be on Saturday, 12 October 2019 at 11:00 a.m.

Please print guest names clearly to ensure the correct spelling on the registration listing.

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

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

Name of Member: _____

Telephone Number: _____

Name(s) of Guests:



CHAPLAIN CORNER

MRS. CONNIE SULLIVAN

Some of the most hurtful rhetoric that has ever been heard, is hearing people that have no knowledge of the military or have had any members of their families or friends serve in our Armed Forces, express themselves in extremely negative ways concerning the purpose and service our men

and women do to protect our country and help other nations. Many have no idea the sacrifices these soldiers go through to accomplish the jobs they are assigned to.

A few weeks ago, I was at the Ophthalmologist Office and while waiting for the assistant to call me, I saw a man wearing a cap with the words Viet Nam on it. I complimented him and he was very grateful that I had noticed because he seemed very proud of it.

When he sat down next to me, we started conversing and he related an experience of one of the jobs he and his squad had worked at after being transferred from Viet Nam to Cambodia. He said that there, they were instructed to build a bridge.

The experiences fulfilling that task, he said, were so dreadful, horrendous

and dangerous that it seemed that some of them were not going to make it. He said, as well, that most of them became so ill due to the rainy weather. They had to fight huge snakes, lions, and survive all sort of insect bites. The conditions, he said, were so horrible having to fight enormous bugs, but that they were there to help the people because they had a dire need of that bridge. It seemed that God was with them every step of the way.

It's so sad that many people don't understand how great our nation is about the humanitarian effort to help other countries.

Perhaps if those individuals would research the projects our military do to assist foreign nations, they would know that God helps us, because we help others.

JUNIOR ENLISTED FAMILY CENTER YMCA FOOD PANTRY

The Junior Enlisted Family Center's Food Pantry serves Fort Bliss needy families E-6 and under with non-perishable food. Presently, 1200 families are being assisted. The Food Pantry is open Tuesday, Wednesday, and Friday from 12 noon until 4:00 p.m. Phone #: 915-562-8462 ext.351 Approximately 150 people are helped each day.

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

If a soldier is in need, the soldier must get a form from a chaplain or someone in his unit who is authorized to provide the form. Upon entering the Family Center, the soldier or spouse must provide the form and their military ID. The Pantry is dedicated to helping the truly needy families.

What can you do to help? You may take donations of non-perishable food to the Pantry during the hours they are open. Please don't leave donations on the docks as those items are often

"lost." Those food items that are in great demand are boxed macaroni and cheese, Ramen noodles, cereal, oatmeal, pasta and pasta sauce. If you have gently used furniture that you no longer want or other items such as baby strollers, a call to Hanna Okura, Program Director, will get those unwanted items to families on Fort Bliss who need them. Furthermore, the Commissary will place a large carton near the exit for donations of non-perishable food from time to time during the year. Also, several times a year, there are brown paper sacks pre-packaged with food in the commissary which you may purchase and place in a carton near the exit.

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



DON'T LEAVE A MESS FOR YOUR LOVED ONES

BY: LT. COL SHANE OSTROM, USAF (RET), CFP®; PROGRAM DIRECTOR, FINANCE AND BENEFITS INFORMATION

When you die, make sure you don't leave behind a mess for your survivors and beneficiaries. To get your affairs in order, pull out statements on all of your accounts - savings, investments, and retirement.

Review your insurance, loans, credit cards, mortgages, properties, and even precious metal holdings. And don't forget about your online accounts (banks, automatic bills, renewals, etc.)

To simplify your finances, consolidate similar accounts and get rid of programs you don't use regularly. Make a list with usernames and passcodes to prevent survivors from getting locked out of managing online accounts. (Be sure to store it in a safe place.) Also, be sure to establish beneficiaries for your accounts. Your loved ones will thank you.



LEGISLATIVE

CW2 DAVE GARCIA, USA, RETIRED

Greeting Comrades,

In the previous newsletters I have mention numerous House and Senate Bills that been submitted to our elective official in our region to support ...Well, as we all know time will tell... I'm taking a different approach with some updates on certain major bills that MOAA and other VSO have fought long and hard for them to become law...i.e. HR 203/299 The Blue Water Navy Vietnam Act of 2019I and HR 553 /S.622 Military widow Tax Elimination...Whish all three elective official as signed on as co-sponsors...Please continue to contact them to support other Legislation matters...

MOAA Calls on the VA to Move Forward With Blue Water Navy Benefit Claims

MOAA and other major veterans advocacy groups have asked VA Secretary Robert Wilkie to reconsider his department's decision to delay processing benefits claims from thousands of veterans who served in the waters off Vietnam.

These Blue Water Navy veterans — backed by MOAA and other groups — recently earned two major, long-fought victories that established presumptive exposure to herbicides and allowed them to claim benefits for a number of related illnesses. The first came in court, with a [favorable ruling in Procopio vs. Wilkie](#). The second came with the passage of the Blue Water Navy Vietnam Veterans Act, which was [signed by President Donald Trump last month](#).

That bill gives VA until Jan. 1, 2020, to begin deciding claims, [per a VA blog post](#), but MOAA and other groups wrote in a July 24 letter to Wilkie that it doesn't require such a delay, nor does

it supersede the requirements laid out in the Procopio case.

The move "will unnecessarily delay the provision of VA health care and benefits to thousands of aging and ill Vietnam veterans and survivors," says the letter, which was signed by MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret) along with leaders from Disabled American Veterans, Veterans of Foreign Wars, The American Legion, Vietnam Veterans of America, Paralyzed Veterans of America, AM-VETS, the Military Order of the Purple Heart, and the Fleet Reserve Association.

VA Will Begin Deciding Blue Water Navy Benefit Claims on Jan. 1

The VA will begin deciding Agent Orange exposure claims of Blue Water Navy veterans on Jan. 1, 2020, under the terms of MOAA-backed legislation [signed by President Donald Trump on June 25](#).

The move complies with the Blue Water Navy Vietnam Veterans Act of 2019, which outlines eligibility rules for the benefit and includes Jan. 1 as an effective date for the mandatory changes. VA has put the number of potential recipients as high as 560,000 Vietnam-era veterans, but other estimates put the figure at 90,000.

As Delays Continue, Help MOAA Fight to Speed Blue Water Navy Benefit Claim

Navy veterans who served in the waters off Vietnam may have won courtroom and legislative victories over the past several months, but they continue to wait for their earned benefits thanks to VA's stay on claims until Jan. 1, 2020. And while [MOAA fights to provide VA with the resources it needs](#) to speed up that process, these veterans face another delay in a process that could expand their eligibility for medical care and other benefits.

Add your voice to these efforts by helping MOAA push Congress to provide funds to the VA that would allow the department to expand staffing or update systems designed to speed these claims. Time is not a luxury afforded to many of these veterans, and delays on multiple fronts must be met head-on wherever possible. Contact

your legislators here.

Join MOAA's Summer Storm to Support Widows and Prevent Cuts – Before It's Too Late

Time is running out for MOAA's Summer Storm, an opportunity for you to join our advocacy efforts and meet with your members of Congress while they are on recess. The full Congress will return to Washington on Sept. 9. During this year's Summer Storm, we are focusing our legislative efforts to ensure the NDAA maintains language supporting [repeal of the widows tax](#). We are also seeking to halt to massive Defense Department [medical billet cuts](#) until the impacts are properly analyzed and shared with Congress.

Members of MOAA's El Paso, Texas, chapter recently met their congresswoman, Rep. Veronica Escobar.

"Congresswoman Escobar addressed several priority MOAA issues and expressed support for the retention of the widows tax relief clause in the final version of the NDAA when the House and Senate meet in September to finalize the NDAA," reported El Paso Chapter President Col. Forrest Smith, USA (Ret). "I was impressed by her candor and willingness to entertain different perspectives on issues pertaining to Veteran's and active duty military."



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wife worked part time and claimed her benefit before her FRA. Claiming her benefit before FRA reduced her benefit. To help follow what happens in this situation, suppose that your benefit at your FRA is \$2,000, and her retirement benefit at her FRA is \$800. Since your wife claimed her benefit before her FRA, her reduced benefit would be smaller — \$746 — if she claimed at 65 instead of her FRA of 66.

[Source: MoneyTalksNews | Jeff Miller | August 22, 2019 ++]

(Question) Will Social Security Still be There When You Retire? I'm 40, and I keep reading that there won't be any Social Security left by the time I retire. This doesn't seem fair, since they're taking money out of my paychecks to pay for it. Am I right to worry?"

Answer. People have been predicting the downfall of Social Security since its creation in 1935. And yet, here it is, still chugging along. So, why do you keep seeing headlines suggesting the system is in trouble? Well, because it often is. There were headlines earlier this year suggesting Social Security trust funds will run dry by 2035 if nothing is done to cure a funding shortfall. And these stories are often heavily promoted by those most likely to benefit: investment advisers. But here's the thing: Headlines like these have popped up many times over the years. And something, at least thus far, has always been done to cure the funding shortfall.

So, the short answer to the question is that Social Security is highly likely to be around when you reach retirement. The reason is simple: There will always be a monster group of voters who can see the light at the end of the tunnel and will be super unhappy if we don't get anything out of a pension we paid into for more than 35 years. That being said, however, your Social Security may not look the same as it does today.

Social Security has had lots of changes over the years. A few examples:

- When the program started, the government took 1% from paychecks to fund it. Now it's 12.4%, half coming from you and half from your employer.
- The amount of income subject to the tax has gone up: When the program started, only the first \$3,000 of your income was taxed. In 2019, the tax applies to the first \$132,900.
- In 1935, you could start receiving full benefits at 65. While that's still the retirement age for some, full retirement age is now as high as 67, depending on when you were born.
- Until 1983, Social Security payments were nontaxable. Now, however, depending on your overall income, up to half your benefit can be taxable.

These are not only examples of how the program has changed over the years, they're also examples of how it could change in the future, as well as how subtle changes will likely keep Social Security viable. If the Social Security trust fund starts running low, Uncle Sam could raise any of the above. He could increase the percentage you pay, your employer pays, or both. He will almost certainly continue to levy the tax on ever-increasing portions of your income. And the thing that's already started and is most likely to continue? Raising the retirement age.

While you may be cheered by the news that Social Security may live as long as you do, don't be fooled: Social Security isn't your sole retirement solution. Social Security was designed to keep seniors from a dog-food diet, not to fund a fulfilling retirement. And while it may not disappear, it's highly unlikely to become more generous. Bottom line? Think of Social Security as the icing. You still need to bake your own retirement cake. Learn how with tools like our retirement course.

[Source: MoneyTalksNews | Stacy Johnson | August 26, 2019 ++]

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