

THE BORDER BULLETIN

El Paso Chapter of Military Officers Association of America

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

A MOAA affiliate from January 23, 1956 - El Paso Chapter of Military Officers Association of America - Our 55th Year

Chapter Members Receive National Recognition at MOAA's Annual Meeting



Ed and Judy Stone receive MOAA's Chairman Award and President Award from Chairman of the Board, Admiral Steve Abbot, USN, Retired.

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DECEMBER
2011

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PRESIDENT'S MESSAGE



I would like to open this Border Bulletin issue by extending a special thanks to all of you Veterans, Active duty and Retired, for your service to your Nation. I also want to extend the same thanks to all Military family members for their commitment to their military spouses, children and

parents, in the service to the Nation's priorities. No Veteran would be successful, nor would the Nation be secured, without the determined support and sacrifices made by our military family members. That is why it is so significant that President Obama has declared November as the Month of the Military Family. While benefits to military service members and their families are increasingly threatened the President declared, "Our service members swore an oath to protect and defend, and with each step we take on this land we cherish, we remember our steadfast promise to protect the well-being of the family members they hold dear." Still, the reality of the pending cuts suggests that the well being of military family members hangs in the balance and may very well suffer significantly. The "Super Committee" efforts to seek more than 1.2 Trillion dollars in budget reductions, continues to present clear threats to military career benefits and incentives.

TRICARE in particular remained a very vulnerable target during the month of the Military Family. Many Hill leaders proudly noted that there's language in the 1.2 Trillion dollar sequester law that protects VA healthcare and other VA programs from taking any cuts, in the event sequestration actually occurs. Minority Leader, Nancy Pelosi, (D-CA) noted that Congress had worked hard to ensure that any sequestration would exempt virtually all VA healthcare and other programs from budget cuts. Just the same, Sequestration will automatically impose another \$600 Billion cut in defense spending, and while there are protections in place for some

VA healthcare programs, there is no such protection for any military TRICARE programs. In fact, the Administration has proposed significant fee hikes for military beneficiaries of all ages. I want to continue to urge each of our readers to visit the MOAA website and use their “suggested messages” link to inform your elected officials where you stand on these issues during this, the month of the Military Family.

Locally, your El Paso Chapter continued to garner recognition during the recent Texas Council of Chapters (TCC) meeting 28 October in San Antonio. Local El Pasoan MAJ (Ret) Ed Stone, current President of the TCC, presented numerous awards to members of MOAA Chapters across Texas. El

Paso Chapter member Bill Moore received a Communications Award and a Leadership Award, a well deserved recognition of the superior contributions he has made to MOAA. Admiral Steve Abbot, USN (Ret), the Chairman of the Board presented the Chairman's Award to Ed Stone, and he presented the President's Award to Mrs Judy Stone, both valuable members of the El Paso MOAA Board. Mr Stone will continue to serve MOAA TCC as the Executive Vice President for Federal Legislative Affairs after completing his two years of service as the President of the TCC. Mr Stone will also continue to serve in his position on the Army Chief of Staff's Veteran's Advisory

Committee, where he serves as the oldest Army service member on Active Duty when he is activated to support the meeting of this committee.

I want to encourage each of you to join us at the next El Paso Chapter MOAA Brunch on 10 December at the Centennial on Fort Bliss. This will be our first brunch, scheduled in an effort to allow folks to participate in the various Army-Navy game events.



Forrest E. Smith
Colonel, USA
President 2011

December Brunch Menu

Eggs Benedict w/ Canadian
Bacon; Potatoes O'Brien;
Grilled Bacon Slices; Fruit
Cup; Biscuits w/Butter & Fruit
Preserves
Includes Orange Juice, Water,
Coffee, Minosa & Bloody Mary

MEMBERSHIP MEETING PROGRAM

Saturday, December 10, 2011
Centennial Club

1030 - 1100	SOCIAL HOUR
1100 - 1130	BOD REPORTS
1130 - 1145	OPENING CEREMONY
1145 - 1230	MEAL SERVICE
1230 - 1305	PROGRAM
1305 - 1325	DOOR PRIZE DRAWING
1325 - 1330	CLOSING
1330	ADJOURNMENT

**Please submit your Luncheon
Reservations no later than
Wednesday, 7 December**

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

All lunch reservations
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\$ 20 Per Person

**REMITTANCE
ENVELOPE ENCLOSED**

BG Dennis D. Doyle Biography

Brigadier General Dennis D. Doyle was born in Toledo, attended Waite high school and graduated cum laude from the University of Toledo. He earned a Master of Science Degree from Eastern Michigan University, a Master of Healthcare Administration Degree from Baylor University and a Master of Strategic Studies from the US Army War College. He was commissioned through the Officer Candidate School, Fort Benning, Georgia in 1982.

He has held numerous command and staff positions during the past twenty-nine years culminating in his current assignment as Commander General, William Beaumont Army Medical Center and Deputy Commanding General for Readiness, Western Region Medical Command. BG Doyle previously commanded the 30th Medical Command (Deployment Support) and was deployed to Afghanistan. While there, he served as the Task Force 30th MEDCOM Commander and US Forces Afghanistan Surgeon, responsible for the combat healthcare for 100,000 US and coalition service members. BG Doyle's previous combat tours include Operation Iraqi Freedom and Operation Desert Shield/Storm.

His awards and decorations include



BG Dennis D. Doyle
Guest Speaker - 10 December, 2011

the Legion of Merit, Bronze Star Medal, Meritorious Service Medal, Air Medal, Army Commendation Medal, Army Achievement Medal, National Defense Service Medal, Southwest Asia Bronze Star, Afghanistan Campaign Medal, Iraq Campaign Medal, Armed Forces Reserve Medal, NATO medal, Saudi Arabian Kuwaiti Liberation Medal, and the Kuwait Kuwaiti Liberation Medal.

He has also been awarded the Expert Field Medical Badge, Senior Aviator Badge, Parachutist Badge, Air Assault Badge, the Order of Military Medical Merit, the Order of St. Michael (silver) and the German Schuetzenschnur (gold). BG Doyle is married to the former Lisa Goldman of Bowling Green, Ohio and they have one son, Devin, a freelance camera assistant living in Los Angeles, CA.



Jan Rasmussen & Carmen Navar at the October Luncheon.



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2011 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

November 15, 2011	Trans-Siberian Orchestra – "Winter Tour 2011"
November 19, 2011	November Board Meeting
November 26, 2011	CD Release Party – Mike Hamilton
November 30, 2011	Mannheim Steamroller
December 10, 2011	December Member Meeting and Luncheon
January 22, 2012	WWE RAW World Tour 2011
February 11, 2012	Original Harlem Globetrotters

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EL PASO CHAPTER AWARDS

Category 1 Outstanding Chapter (Runner-up)
CY 2000 and 2001

Five - Star Chapter CY 2002–2011

Category 1 "Print Newsletter" WINNER in 2004; Runner-up
2008, 2009 & 2010; 2008 & 2009 Best Legislative Coverage
(printed newsletter)

2006 Communications Award Category 1,
"Electronic Newsletters", 2nd Runners-Up (tie)

2007 Special Communications Award
Web Site First Runner Up 2009; Winner 2010

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WBAMC Pharmacy Services

Main Hospital Pharmacy

Monday through Wednesday and Friday: 7:30 AM – 6:30 PM 915-569-2793
 Thursday 8:30 AM – 6:30 PM
 Saturday, Training Holidays: 9:00 AM – 5:00 PM
 Closed Sundays and Federal Holidays

Freedom Crossing PX Pharmacy

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 Saturday & Training Holidays 9:00 AM – 5:00 PM
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 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 915 569-1200

Excess Furniture Family and MWR sells excess tables, chairs, bed frames, sofas and more from 8 a.m. to 3:30 p.m. every Friday at the Property Book Office warehouse in Bldg. 643 on Taylor Road. All items are sold as-is and refunds or exchanges are not permitted. The PBO warehouse accepts cash, Visa or Mastercard only. To learn more, call 568-3779 or 568-4501.

Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 1 p.m. and is closed weekends and federal holidays. IBCT North Gate is open seven days a week, 24 hours a day. Pershing Gate is open Monday through Friday from 5 to 9 a.m. and 3 to 6 p.m. and is closed weekends and federal holidays.

Online ID Appointments

The installation Military Personnel Division will conduct a test on the feasibility of an online appointment system for ID card and DEERS/RAPIDS services. Appointments for ID card and other DEERS/RAPIDS services can be scheduled at <http://appointments.cac.navy.mil>. To learn more, call 568-2000 or 568-6619.

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

USCIS Office at ACS

The El Paso Field Office of the U.S. Citizenship and Immigration Services maintains an information office at Fort Bliss Army Community Service, Bldg. 2494, Ricker Road. This office is open every Wednesday and Friday. The USCIS officer will answer questions, and provide and review application packets. To learn more, call 568-1132.

AROUND AND ABOUT TOURS, Inc. 2011 Calendar of Tours

November 21-26

New York Thanksgiving and the Hudson Valley

December 2-9

Europe's Christmas Markets – call for info

December 3

Las Cruces Christmas Bazaar

Dec.30-Jan.3

123rd Annual Tournament of Roses Parade

April 9-14

Savannah, Charleston and Jekyll Island

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In keeping with MOAA's tradition of supporting our troops, AMAC (Auxiliary Member Advisory Committee) is launching a national project to turn our old cell phones into phone cards to help our troops call home. Cell Phones for Soldiers is a national non-profit charity that recycles old cell phones and in return, provides our fighting forces with pre-paid phone cards to call home.

Calling home: Each old cell phone turned in translates into about 60 minutes of free talk-time for our troops and their loved ones on the home front. Since 2004, Cell Phones for Soldiers has sent over 60 million minutes of free talk time to our troops!

Click the image on our website, <http://elpasomoaa.org>, for more information.

Chaplain Corner

Veterans Day Prayer

In 1918, in the eleventh hour of the eleventh day in the eleventh month, the world rejoiced and celebrated. After four years of bitter war, an armistice was signed. The "war to end all wars" was over.

On Armistice Day, soldiers who survived the war marched in a parade through their hometowns. Politicians and veteran officers gave speeches and held ceremonies of thanks for the peace they had won.

But Americans realized that the previous war would not be the last one. World War II began not long after, and nations great and small again participated in a bloody struggle.

Today, we continue to remember the women and men who have sacrificed over the years to bring freedom and peace to an entire world. We remember those from the Korean War, the Vietnam War, Operation Just Cause in Panama, Operation Urgent Fury in Grenada, The Gulf War, and NATO peacemaking efforts in Bosnia, and Albania, and finally today -- in our fight against terrorism on our shores, in Afghanistan, and in Iraq.

Togo D. West, Jr., Secretary of the Army in 1997 said, "War is an uncertain business and yet on every uncertain day that our nation has had to face the grim business of defending itself [and others, Americans] have stepped forward."

And today we are still stepping forward, sacrificing many things that civilians take for granted, in order to be part of the

vision for peace for our world.

Today though, we come and remember not just the men, not just the women... but all those who've sacrificed. Its not about gender, its about going to war with a unit, risking your life with them, its about believing in peace... and living a life based on that belief.

O Lord, we give you thanks for all our gifts, but today we give you thanks for these men and women who sacrificed for all people across the world who believe in continuing the cause of peace and freedom. AMEN.

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Input for February 2012 BULLETIN by 4 January 2012

GI Bill Briefings The Education Center, Bldg. 405, Thunder Horse Road, East Fort Bliss, is now offering two GI Bill briefings daily on a walk-in basis to servicemembers at 8 a.m. and 1 p.m. Monday through Friday. This briefing is mandatory for all separating Soldiers. Soldiers will not be admitted into the briefing after the start time. If a servicemember prefers their GI Bill briefing on an individual basis, make an appointment with the Education Center's front desk. To learn more, call Alma Herrera at 568-5635.

Postal Rates 2011: The cash-strapped U.S. Postal Service announced on Tuesday a one-cent increase in the cost of mailing a letter, starting in January. The new prices lift the cost of a first-class stamp to 45 cents starting on January 22, 2012, the first increase in more than two years. The Postal Service is facing a financial crisis because mail volumes have declined as more people use electronic mail or the services of private sector competitors such as FedEx and United Parcel Service. The Postal Service said the cost to mail a postcard will go up three cents to 32 cents, letters to Canada or Mexico will increase five cents to 85 cents, and letters to other international locations will increase seven cents to \$1.05. The agency, which is allowed to raise prices in line with the rate of inflation, said it filed the new prices with the Postal Regulatory Commission on Tuesday. The regulator has 45 days to approve the changes.

Until the price changes take effect, consumers can still purchase 44-cent Forever stamps, which do not require additional postage after prices go up. "The overall average price increase is small and is needed to help address our current financial crisis," said Postmaster General Patrick Donahoe. "We continue to take actions within our control to increase revenue in other ways and to aggressively cut costs." The Postal Service has asked Congress for permission to drastically overhaul its business, including cutting Saturday mail delivery and eliminating a massive annual payment to prefund retiree health benefits. The agency also is studying thousands of post offices and processing facilities for possible closure. [Source: Reuters Emily Stephenson article 18 Oct 2011 ++]

VMIS Training Do you want to volunteer, but you are not sure where to start? Are you already a volunteer, but you are not sure how to track your volunteer hours? The Fort Bliss Army Volunteer Corps office now offers Volunteer Management Information System training online. You will learn how to track your volunteer hours, how to search for new volunteer opportunities and how to navigate the VMIS system. After completing the VMIS quiz and a 80 percent or better score, you will receive a certificate of completion for this course. The VMIS training can be found under the "Professional Development" tab on the Fort Bliss Army Volunteer Corps website at www.blissmwr.com/volunteer.



Admiral Steve Abbot presents the 2011 Five-Star Streamer for "Chapter Excellence" to COL Lennie Enzel, 1st Vice-president/President Elect at MOAA Annual Meeting in San Antonio, 28 October 2011.

Pneumonia Update 02:

Pneumonia is an inflammatory illness of the lung. Frequently, it is described as lung parenchyma/alveolar inflammation "and" abnormal alveolar filling with fluid (consolidation and exudation).

The alveoli are microscopic air-filled sacs in the lungs responsible for absorbing oxygen. Pneumonia can result from a variety of causes, including infection with bacteria, viruses, fungi, or parasites, and chemical or physical injury to the lungs. Its cause may also be officially described as "idiopathic"—that is, unknown—when infectious causes have been excluded.

Scanning Electron Micrograph of *Streptococcus pneumoniae*

Typical symptoms associated with pneumonia include cough, chest pain, fever, and difficulty in breathing. Diagnostic tools include x-rays and examination of the sputum. Treatment depends on the cause of pneumonia; bacterial pneumonia is treated with antibiotics. Pneumonia is a common illness which occurs in all age groups, and is a leading cause of death among the elderly and people who are chronically and terminally ill. Additionally, it is the leading cause of death in children under five years old worldwide. Vaccines to prevent certain types of pneumonia are available. The prognosis depends on the type of pneumonia (Bacterial, Viral, or Aspiration), the appropriate treatment, any complications, and the person's underlying health.

Most cases of pneumonia can be treated without hospitalization. Typically, oral antibiotics, rest, fluids, and home care are sufficient for complete resolution. However, people with pneumonia who are having trouble breathing, people with other medical problems, and the elderly may need more advanced treatment. If the symptoms get worse, the pneumonia does not improve with home treatment, or complications occur, the person will often have to be hospitalized. [Source: <http://www.news-medical.net/health/Pneumonia.aspx> Bews Medical article Oct 2011 ++]

Special Brunch Meal

elpasomoaa.org

Membership Meeting

The Centennial Club

11199 Sgt E Churchill Street, East Fort Bliss, TX 79918

Date: Saturday, 10 December 2011

Time: 1030 to 1230

Guest Speaker: BG Dennis D. Doyle
Commander, WBAMC



Menu

Eggs Benedict w/ Canadian Bacon; Potatoes
O'Brien; Grilled Bacon Slices; Fruit Cup; Biscuits
w/Butter & Fruit Preserves

Includes Orange Juice, Water, Coffee, Minosa & Bloody Mary

Dress: Casual

Brunch Secretary: secretary@elpasomoaa.org

Membership or email queries: membership@elpasomoaa.org

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

Please fill in this acceptance slip and return to the Secretary by Wednesday, 7 December 2011 with a check for \$20 per person, the cost of the lunch. **Late Reservations**, call Bob Pitt, 915-533-5111 or Bill Moore, 915-842-9650, by Noon, Thursday, December 8, and pay at the door.

Brunch will be on Saturday 10 December 2011 at 10:30 a.m.

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

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

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

Name of Member: _____

Email Address: _____

Telephone Number: _____

Name(s) of Guests:

Special Brunch Meal

Most Recent Chapter Member Promoted to Brigadier General By WBAMC PAO Staff

Nearly 200 William Beaumont Army Medical Center and Team Bliss staff members, friends from the El Paso community and family members witnessed the promotion to flag rank at the Fort Bliss and Old Ironsides Museum on Nov. 4.

In a promotion ceremony hosted by Lt. Gen. Eric B. Schoomaker, commanding general, U.S. Army Medical Command and the 42d Army Surgeon General, Col. Dennis D. Doyle, commander, WBAMC and deputy commander for Readiness, Western Regional Medical Command, was promoted to brigadier general.

Schoomaker began his remarks lightheartedly by saying that officiating the ceremony was like “dancing with the stars.” “It is an honor and privilege and very humbling to be in the presence of so many from so many nations while conducting this promotion,” he said. He said it was also very humbling because this would be the last ceremony in the promotion to general officer before relinquishing command and retiring from the Army. Schoomaker thanked all for attending and gave special accolades to the 1st Armored Division Brass Quintet and the William Beaumont Color Guard, comprised of Soldier medics.

Schoomaker praised Doyle for his many talents and commitment to mentoring those above and below his rank. Doyle’s assignments have included operational and fixed facility and hospitals. No assignment was too great a burden. Doyle would say that it was golden. He was most praiseworthy of Doyle’s leadership while he was assigned to Walter Reed Army Medical Center as DCA or deputy commander for administration concurrently while Schoomaker was Walter Reed’s commanding general and North Atlantic Regional Medical Command. “Dennis, or ‘D3’ as he affectionately wishes to be called, was there to help correct a perception problem in Army medicine that we don’t care about Soldiers,” Schoomaker alluded.

He pointed out that Doyle was about patient care, patient regulation and building loyalty. These principles, along with his family, propelled his career as a MEDEVAC or medical



Brigadier General Dennis Doyle, his wife, Lisa and son, Devin, after his promotion at the 1st Armored Division and Fort Bliss Museum.

evacuation pilot. In their very vulnerable aircraft, these MEDEVAC pilots will go anywhere to save fellow Soldiers. Awards are used for recognitions of past accomplishments; promotions are used to recognize future potential. “Dennis is being promoted for his potential as a general officer,” Schoomaker said.

Very humbling and gracious after his promotion to brigadier general, Doyle introduced his family. His wife Lisa and son Devin assisted with the pinning of the brigadier general shoulder board onto his uniform which was given to him by Schoomaker. His two sisters and his brother also assisted in the promotion. Most family members, except for his wife Lisa, had flown to El Paso the day before to attend this momentous occasion for the Doyle family. More importantly, Doyle was gracious that his mother had flown here to be at the ceremony because she does not fly.

He especially acknowledged Schoomaker for his mentorship, leadership, vision and tenacity while he served as the Army surgeon general and commanding general of U. S. Army Medical Command.

Doyle accredited his promotion to a collective honor attributable to his family and all the Soldiers and civilians and their accomplishments with whom he had served with over the years.

He remembers when he left for basic training in 1982 that his father charges him to be a good Soldier. “I have tried every day to live up to that direction,” Doyle said.

He credits his mother with raising four rambunctious kids and surrounding them with love that guided them throughout their lives. He acknowledged wife Lisa as being his best friend, soul mate and love of his life for 31 years. “These two ladies made me the officer and gentleman I am today, he said.

“I am proud to serve alongside the Soldiers, civilians and volunteers at WBAMC, the best and most powerful medical center in the world, who have the great honor of serving Team Bliss Soldiers and families,” said Doyle.

In closing, he said there were three things that he would not change in his life. First, he would ask Lisa to marry him again and hope that she would say “yes”. Second, He would ask that he would have a son as wonderful, caring, loving and creative as Devin. Third, he would join the Army so that he could defend the constitution against all enemies foreign and domestic and have the privilege of serving in peace and war with the finest Soldiers in the best Army in the world.

Photo by Kellie BurnsI

Wreaths Across America Update 04: 2011 will mark the 20th anniversary of Worcester Wreath Company donating Maine wreaths to adorn the headstones of our Nation's veterans at Arlington National Cemetery. In addition to 15,000 wreaths destined for Virginia, Worcester Wreath will again donate 7 ceremonial wreaths to over 410 State, National and local cemeteries across the Country. Also, continuing a tradition started in 2009, wreath-laying ceremonies will be coordinated in 24 foreign cemeteries and aboard Naval ships in all Seven Seas. In response to the many voices who wanted to share in the project, the non-profit Wreaths Across America (WAA) organization was formed (EIN: 20-8362270) to expand the program by offering supporters the opportunity to sponsor a wreath. Their goal is to one day see every veterans grave in the country covered to honor every veteran during the holidays. The 2011 Schedule of events is:

- Sunday, December 4th, 2011
- Start of World's Longest Veterans Parade from Maine to Arlington National Cemetery and participating locations
- Monday, December 5th
- State House wreath-laying ceremonies in all 50 States and Puerto Rico
- Saturday December 10th, 12:00 noon (EST)
- Simultaneous wreath laying ceremonies at nearly 600 locations all across the country and beyond.

Anyone desiring to participate or help bring sponsored wreaths to their local community can contact WAA who will help connect them with other groups already working in their area. Contact can be made via 877-385-9504; 207-470-0967; Fax 866-956-1625; or mail to Wreaths Across America, PO Box 249, Columbia Falls, ME 04623.

Those desiring to sponsor a wreath can do so by filling out a sponsorship form available at <http://www.wreathscrossamerica.org/wp-content/uploads/2011/07/Downloadable-Order-Form-for-website.pdf>.

Note that the Wreaths Across America national office is not able to accommodate grave-specific requests. However, you may choose a specific location from the hundreds of participating sites across the country which can be found at <http://www.wreathscrossamerica.org/locations/>. The leader for that location MAY be able to accommodate a grave specific request. [Source: Veterans Corner with Michael Isam article 17 Oct 2011 ++]

September 26, 2011

Col Joseph C. Rodriguez, USA, Medal of Honor, Memorial Scholarship of the El Paso (TX) Chapter, MOAA c/o El Paso Chapter, MOAA
PO Box 6144
El Paso, TX 79906-0144

Dear Col Joseph C. Rodriguez, USA, Medal of Honor,
Memorial Scholarship of the El Paso(TX) Chapter:

I am sending this letter to thank you for the grant I received. My name is Reena Barnett and I am one of eight children. I am currently a senior at Grove City College. I am a Spanish major, on the Grove City College Women's Tennis Team, and I am involved in the Student Athletic Advisory Committee. I am very excited to finish my last year of college and am currently looking into several different options for when I graduate. I am still unsure of what I want to do, but I am looking into joining the Air Force, Teach for America, and AmeriCorps. Thank you again for your generosity.

Sincerely,



Reena Barnett

Tricare Catastrophic Cap Update 04:

The catastrophic cap is the maximum out-of-pocket amount TRICARE beneficiaries will pay each fiscal year (October 1–September 30) for TRICARE-covered services. The cap applies to annual deductibles, pharmacy copayments, TRICARE Prime enrollment fees, and other cost-shares based on TRICARE-allowable charges. The catastrophic cap amount is based on your beneficiary category and is not affected by the program option you use. The catastrophic cap for active duty family members and TRICARE Reserve Select (TRS) beneficiaries is \$1,000 per family, per FY, and the catastrophic cap for all other beneficiaries is \$3,000 per family, per FY. Note: The catastrophic cap does not apply to active duty service members. You are not responsible for any amounts above the catastrophic cap in a given FY, with a few exceptions. The catastrophic cap does not apply to cost-share amounts for services that are not TRICARE-covered; point-of-service charges; TRS, TRICARE Retired Reserve, and TRICARE Young Adult premiums; or the additional 15 percent above the TRICARE-allowable charge that nonparticipating providers may charge. For more information about the TRICARE catastrophic cap, contact your regional contractor or visit or call a local Beneficiary Counseling Assistance Coordinator (BCAC) or TRICARE Service Center. A BCAC directory is available online at <http://www.tricare.mil/bcac>.

[Source: Tricare Fact sheet http://www.tricare.mil/tricaremartfiles/Prod_828/TRICARE_Catastrophic_Cap_FS_2011_Lo.pdf Oct 2011 ++]

RAD Activities & October Luncheon







Tech Tactics - The Highs and Lows of WiFi

One of the most successful digital technologies of the past decade has been Wi-Fi. From home networks and college campuses to coffee shops and airports, Wi-Fi is a convenient and inexpensive way to connect multiple PCs, smartphones, tablet computers, game consoles, and other digital devices to the Internet.

Wi-Fi, which stands for wireless fidelity, is the name of an increasingly popular wireless networking technology based on radio waves. Instead of communicating through a cable, devices connect over the air.

These days, most portable digital devices have Wi-Fi adapters built in. You can buy inexpensive Wi-Fi adapters for desktop PCs as well as many newer televisions. With Wi-Fi-enabled TVs, you can watch videos, movies, and shows from YouTube and Hulu for free and movies and shows from Netflix inexpensively.

More and more "hot spots" allow for free (and sometimes pay) Wi-Fi access to the Internet. According to a new study by market research firm In-Stat, the number of Wi-Fi hot spot locales is expected to increase to 1 million by 2013.

Besides the usual locales, hot spots also are found at military bases, hospitals, gas stations, department stores, supermarkets, and RV parks and campgrounds.

Wi-Fi access to the Internet isn't without its risks and problems. At the top of the list is security. Accessing the Internet at a free public hot spot, in a worst-case scenario, can allow identity thieves to steal your Social Security number, bank login name and password, and other personal information.

One trick is for crooks to set up a rogue Wi-Fi network that looks like a legitimate but that allows them see and harvest the information they need to steal from you. How to avoid this?

If you're at a hot spot that doesn't require a password, assume that whatever you type in can be read by someone else. It makes sense then to avoid doing online banking, paying for something you buy online through PayPal, or anything else that's sensitive.

If you have to type in a password, and you have a choice between a WEP or a WPA/WPA2-type passkey, chose the newer and more secure WPA or WPA2. WEP can be cracked easily, so avoid communicating anything sensitive here, if possible.

Even if you have access to WPA2 encryption, your data is secure only to those who aren't accessing the Internet

from the same hot spot. A snoop two seats over using wireless packet analyzer software may be able to see what you type. To prevent this, stick with Web software that uses HTTPS security, such as Gmail and Google Apps or your corporate webmail system, if you have one. Similarly, type in https: to access websites such as Twitter, Facebook, and any others that permit it. If you're traveling on business and your company offers a secure virtual private network (VPN), use that at a public hot spot. If you don't have access to one, another option is to sign up for a free VPN service such as Hotspot Shield from AnchorFree. You download and install the software before you use a public hot spot. Home Wi-Fi networks also present security and other challenges. Many people don't turn on security when setting up a home Wi-Fi network, which can enable a neighbor to capture your personal information as well as freeloader off your Internet connection.

Securing your home Wi-Fi simply requires using a software program and typing in the passkey whenever you add a new device to the network. Another trick sometimes recommended is choosing an intimidating network name (SSID) such as c:\virus.exe to scare off nosy neighbors. Alternately, you can disable SSID broadcasting, which hides your network's name.

The usable distance inside for a Wi-Fi signal is typically 50 to 100 feet, and brick or concrete walls can reduce signal strength.

About the author: Reid Goldsborough is a syndicated columnist and author of the book *Straight Talk About the Information Superhighway*. He can be reached at reidgold@comcast.net or www.reidgoldsborough.com.

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Legislation of Interest Update 15:

The House voted 418-6 on 12 OCT to approve the "Veterans Opportunity to Work Act of 2011", H.R.2433, sponsored by House Veterans Affairs Committee Chairman Jeff Miller (R-FL). The "VOW Act" would re-open GI Bill vocational training benefits to 100,000 unemployed older (34 - 64) veterans to help them qualify for jobs in growth areas like health care and technology; upgrade the Transition Assistance Program (TAP) and mandate participation by all service members prior to separation; and strengthen reemployment rights for National Guard and Reserve members returning from deployments. The House also voted to approve:

- H.R.1025 (Rep. Walz, D-MN), which would authorize veteran status for career Guard/Reservists who were never activated under Federal orders (but may have served on other orders for airport security after 9/11, border security, disaster relief, and many other purposes during their careers). The bill forbids the award of any veteran's benefit under the legislation but provides an honorific in recognition of a full Guard or Reserve career that qualifies for a reserve retirement.
 - H.R.1263 (Rep. Filner, D-CA), would strengthen the Servicemembers Civil Relief Act (SCRA) by protecting surviving spouses of servicemembers who die on active duty, or whose death is service-connected, from mortgage foreclosure for a period of 12 months (instead of the current 9 months). It would require large lending institutions to designate an SCRA compliance office and maintain a toll-free number on its website for SCRA issues for servicemembers, veterans, and their families.
 - H.R.2349, the Veterans' Benefits Act of 2011 (Rep. Runyan, R-NJ), would authorize the VA to notify veterans electronically regarding their claims to speed up the process and protect veterans' (and dependents') pension benefits from reduction after casualty losses, among other improvements.
 - H.R.2074, the Veterans Sexual Assault Prevention and Health Care Enhancement Act (Rep. Buerkle, R-NY) requires the VA to establish a comprehensive policy on reporting and tracking sexual assault and other safety incidents at VA medical facilities, and for other purposes.
- [Source: MOAA Leg Up 14 Oct 2011 ++]

Spanish classes Enrollment is now open for conversational Spanish classes offered through the Relocation Assistance Program at Army Community Service. There are two sections available for this beginner-level course. Spanish A meets from 9 to 11 a.m. each Monday and Wednesday from Sept. 12 through Dec. 14. Spanish B meets from 9 to 11 a.m. each Tuesday and Thursday from Sept. 13 through Dec. 14. Both classes are held at the Family Resilience Center, Bldg. 250 on Club Road on main post. Conversational Spanish classes are free for authorized ACS users age 13 and older. Child care vouchers are provided for children registered with Child, Youth and School Services. Child care reservations must be made in advance. Register online at www.blissmwr.com/relocation/relo_class.aspx, or call 568-1132 ext. 5 to learn more.

Congress Unresolved

Issues: Unemployment and the economy are still a problem, the national debt continues to grow, and so does the number of major, unsolved issues on Congress' plate. The Military Officers Association of America (MOAA) is confident America will rebound from these challenges in the long term, but in honor of Halloween they took a look at three scare-worthy issues:

1. Medicare/TRICARE Payment Cuts: It's back. The flawed statutory formula which determines Medicare and TRICARE payments to doctors is scheduled to cut payments to physicians by almost 30% on January 1 unless Congress intervenes. Allowing these cuts to go into effect would be devastating to access to health care for millions of Americans including much of the military community. No one in Congress wants to see that happen, but they keep squabbling over how

to pay for a fix. The longer they wait the more difficult it gets to fund even short-term fixes, and we'll likely be in for more brinksmanship in the coming months if Congress keeps delaying the cuts one or two months at a time. Send your legislators a MOAA-suggested message available at <http://capwiz.com/moaa/issues/alert/?alertid=35633526> asking them to act now to pass a fix.

2. The Super Committee and Sequestration: The Joint Select Committee on Deficit Reduction (Super Committee) has until November 23 to propose a way to trim the national debt by \$1.2 trillion, and Congress has until December 23 to vote on that proposal. If the committee fails to agree on a proposal, or if Congress rejects it, an automatic trigger mechanism called sequestration will cut spending across the board. Defense spending will be hit particularly hard – accounting for 50% of the cuts. This

\$600 billion in defense cuts would come on top of the \$350 billion in cuts already agreed upon earlier this year. Defense leaders are on the record as saying that this level of cuts would be catastrophic and could "hollow out" our military.

3. No Defense Bill: With the legislative calendar winding down and major unresolved issues piling up in Congress, some again worry whether this may be the first year in decades that Congress fails to pass a defense authorization bill. Should that happen, it would be a major setback to a number of programs and a disruption to important retention bonuses. The House has passed its version of the bill, but the Senate still hasn't set aside a specific time to consider this crucial piece of wartime legislation. [Source: MOAA Leg Up 28 Oct 2011 ++]

Medicare Premiums 2012: On 27 OCT Medicare officials announced the new Part B premium rates for 2012 – and they were significantly lower across the board than most people had expected. And for the first time in memory, large numbers of seniors will actually see their premiums drop significantly. Most beneficiaries with incomes under \$85,000 (or \$170,000 for couples) will see a small increase in monthly premiums from \$96.40 to \$99.90 – an increase of 3.6%. But for some in that category (specifically, those who first became eligible for Medicare in 2010 and 2011) the \$99.90 rate will be less than what they paid in 2011. Similarly, beneficiaries with incomes above \$85,000 (\$170,000 for married couples) will see their premiums drop by \$20-\$50 per month.

Why the declines? Because these two groups (new eligible and upper-income beneficiaries) were hit with extra premium hikes for the past two years. That happened because the law generally bars any drop in Social Security benefits when there's no COLA. That means most people had their Part B premiums frozen for the last two years. But new eligible and upper-income people were exempt from the freeze, so they absorbed not only their share of the 2010 and 2011 hikes, but also had to cover the share of all of the "frozen" beneficiaries. Now that the premiums for those 75% of beneficiaries who were held harmless are able to rise, Medicare was able to lift the extra premium burden previously imposed on the unprotected 25%. The bottom line: almost every Medicare-eligible will be paying lower premiums in 2012 than had been predicted, and a significant number will be paying much less. The following chart shows the 2012 premium rates.:

2012 Medicare Part B Monthly Premiums:

Individual Income	2011 Premiums	2012 Premiums	Change	Gov't Subsidy
Under \$85K	\$96.40	\$99.90	+\$3.50	75%
\$85+K - \$107K	\$161.50	\$139.90	-\$21.60	65%
\$107+K - \$160K	\$230.70	\$199.80	-\$30.90	50%
\$160+K - \$214K	\$299.90	\$259.70	-\$40.20	35%
Above \$214K	\$369.10	\$319.70	-\$49.40	20%

And one more piece of good news – Medicare also reported that the annual Part B deductible will drop to \$140 for all beneficiaries in 2012 – a \$22 drop from the 2011 deductible. [Source: MOAA Leg Up 28 Oct 2011 ++]



El Paso



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Personal Affairs

Jose Luis Hernandez
Personal Affairs Chairman

Tax Changes 2012



The Internal Revenue Service announced for tax year 2012, personal exemptions and standard deductions will rise and tax brackets will widen due to inflation. By law, the dollar amounts for a variety of tax provisions, affecting virtually every taxpayer, must be revised each year to keep pace with inflation.

New dollar amounts affecting 2012 returns, filed by most taxpayers in early 2013, include the following:

- The value of each personal and dependent exemption, available to most taxpayers, is \$3,800, up \$100 from 2011.
- The new standard deduction is \$11,900 for married couples filing a joint return, up \$300, \$5,950 for singles and married individuals filing separately, up \$150, and \$8,700 for heads of household, up \$200. Nearly two out of three taxpayers take the standard deduction, rather than itemizing deductions, such as mortgage interest, charitable contributions and state and local taxes.

• Tax-bracket thresholds increase for each filing status. For a married couple filing a joint return, for example, the taxable-income threshold separating the 15-percent bracket from the 25-percent bracket is \$70,700, up from \$69,000 in 2011.

Credits, deductions, and related phase outs

• For tax year 2012, the maximum earned income tax credit (EITC) for low- and moderate- income workers and working families rises to \$5,891, up from \$5,751 in 2011. The maximum income limit for the EITC rises to \$50,270, up from \$49,078 in 2011. The credit varies by family size, filing status and other factors, with the maximum credit going to joint filers with three or more qualifying children.

• The foreign earned income deduction rises to \$95,100, an increase of \$2,200 from the maximum deduction for tax year 2011.

• The modified adjusted gross income threshold at which the lifetime learning credit begins to phase out is \$104,000 for joint filers, up from \$102,000, and \$52,000 for singles and heads of household, up from \$51,000.

• Student Loans. The \$2,500 maximum deduction for interest paid on student loans begins to phase out for a married taxpayers filing a joint returns at \$125,000 and phases out completely at \$155,000, an increase of \$5,000 from the phase out limits for tax year 2011. For single taxpayers, the phase out ranges remain at the 2011 levels.

• *Estate and Gift* -- For an estate of any decedent dying during calendar year 2012, the basic exclusion from estate tax amount is \$5,120,000, up from \$5,000,000 for calendar year 2011. Also, if the executor chooses to use the special use valuation method for qualified real property, the aggregate decrease in the value of the property resulting

from the choice cannot exceed \$1,040,000, up from \$1,020,000 for 2011.

- For 2012, annual deductible amounts for Medical Savings Accounts (MSAs) increased from the tax year 2011 amounts.

a) Minimum annual deductible self-only coverage \$2,100 and family coverage \$4,200.

b) Maximum annual deductible self-only coverage \$3,150 and family coverage \$6,300.

c) Maximum annual out-of-pocket expenses self-only coverage \$4,200 and family coverage \$7,650.

Other Items

• The monthly limit on the value of qualified transportation benefits exclusion for qualified parking provided by an employer to its employees for 2012 rises to \$240, up \$10 from the limit in 2011. However, the temporary increase in the monthly limit on the value of the qualified transportation benefits exclusion for transportation in a commuter highway vehicle and transit pass provided by an employer to its employees expires and reverts to \$125 for 2012.

• Several tax benefits are unchanged in 2012. For example, the additional standard deduction for blind people and senior citizens remains \$1,150 for married individuals and \$1,450 for singles and heads of household. Also, the annual exclusion for gifts remains at \$13,000.

Details on these inflation adjustments can be found in Revenue Procedure 2011-52 [<http://www.irs.gov/pub/irs-drop/rp-11-52.pdf>], which will be published in Internal Revenue Bulletin 2011-45 on November 7, 2011. (Source: IRS Newsletter)



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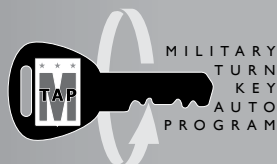
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Local MOAA chapter membership offers added value to members. Chapter members are important to the grass roots support for MOAA's national legislative issues. This is now more important than ever with military benefits under fire in Washington. Our chapter is active in supporting the local community through support to JROTC/ROTC, 1AD Scholarship fund, and other programs. We are starting a chapter Outreach foundation that will allow further support for needs and initiatives within our Fort Bliss community. We publish a 5-star rated newsletter to keep you informed on local and national issue. We have great programs that draw top speakers, giving you access to information you might not be able to gain on your own. We provide access to help members with benefit questions and provide access to MOAA's world class information resources. We share common experiences from our military service.

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or write to us at: El Paso Chapter, MOAA; PO Box 6144, Fort Bliss, TX 79906-0144



El Paso

Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman



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MOAA Named "Top Lobbyist" – Fifth Straight Year

The Hill, the largest-circulation newspaper on Capitol Hill, has published its annual list of "Top Lobbyists" and, once again, President Vice Admiral Norb Ryan's (USN-Ret.) MOAA Government Relations team is the only military or veterans group on the 2011 list.

Legislative Military Personnel

Train Wrecks in the making...

On the national front there are so many cross currents in the Senate and House, it is difficult to keep up with all of the legislative assaults being conducted on current military personnel benefits...rather than catching a flood tide to pick up items over looked in the past and considered within reach, we are facing a legislative Tsunami that will take away retirements and health care now looked on as essential...one had better pay attention and consider each attempt to diminish hard won privileges threatening.

We are in perilous legislative times for military personnel benefits. Everyone of us must pay attention and become active in expressing our concerns over policies of all shades affecting the active and retired force.

Active Duty, it is essential for you to become and remain a member of our Association. Nothing in the way of military personnel benefits is considered sacred at the moment...nothing. So, use MOAA's congressional messaging functions to make your desires known: <http://www.moaa.org/action/default.htm>. Become a member and stay a member of the association.

Don't go to sleep and awaken to discover that you are in a congressionally engineered train wreck without making your stance known! Here's a list of possible and probable train wreck sites:

- Establishing an annual enrollment fee for TRICARE For Life
- Another (unspecified) retail pharmacy copay hike
- Establishing a BRAC-style commission to recommend "modernizing" the military retirement system

The foregoing points were outlined in a special letter from VADM Norbert Ryan, Retired, MOAA President. He in turn asked each of us to contact our congressional representatives with a MOAA suggested message:http://www.moaa.org/action/lac_issues/lac_issues_major/lac_issues_major_retired/action_issues_retirementcuts_letter110920.htm By the way, MOAA reports that 70,000 messages of the half million generated by Association members this year were in direct response to this particular email from our President.

Potential congressionally engineered military personnel train wrecks:

✦ A proposed Defense Business Board option grandfathering that time earned to date and then switching over to a 401K style retirement with no benefits payable until 60 or 65...page 31 of the October 2011 Military Officer magazine...a low cost and a high cost option for currently serving... <http://www.qg.com/smartools/ebook/hosted.rails?iss ue=73b45a2c1e1d4f23b528820e93a13a99bb78c96cb82742 e08db5820e93a13a99>.

✦ Check page 32 of the October 2011 Military Officer magazine for a COLA proposed train wreck...for an E7 a possible \$1.6 million in retirement over a 40 year period..

✦ Want to know the status of where your congressional representative stands on concurrent receipt and SBP/DIC offset repeal legislation? Check page 33 of your October MOAA magazine...the online version does not carry the answers...on the print version.

✦ Want to feel the full force of what's going on? Check the cited references from page 31 though 34.

Where's it all headed? An opinion: National Conscription. Yes, the draft. Think of it: forced service...the duty and obligation of every citizen. A military with "Occupy Wall Street" fills...like the Vietnam Era McNamara Project 100,000s. Don't know about Project 100,000? Look it up in Wikipedia http://en.wikipedia.org/wiki/Project_100,000 "New Standards Men" known by some as the "Moron Corps." Legal floor to enlist was dropped to an IQ of 80. Wiley Coyotes some of them were...street smarts and animal cunning beyond belief...took two with IQ's of north of 130 to keep up with one of them. One has a life size picture of commanding a unit with the Zucotti Park crowd in the rank and file...and, moving to contact in a meeting engagement with that bunch backing you up...just think, EVERY Command Sergeant Major and First Sergeant's "dream assignment" with recruits from the "Press Gang"...an exercise in real leadership! The memories make me shudder.

What to do? Join MOAA and pay attention to the issues and respond through the congressional messaging system. Not eligible to join...use their messaging system, you don't have to be eligible to join to use TAKE ACTION: Key Bills <http://capwiz.com/moaa/issues/bills/> Encourage your officers to become members! Join MOAA and the El Paso Chapter.

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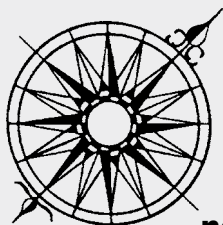
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YEAR-END STRATEGIES FOR FINANCIAL SUCCESS

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See next Page →

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If eligible, one must be a national member!

Spouse _____

Branch of Service _____ Rank _____

Active Duty _____ National Guard _____ Reserve _____

Address _____

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Spouse _____

Branch of Service _____ Rank _____

AD _____ Retired _____ Former Officer
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Address _____

City _____ State _____ Zip _____

Date of Birth _____

Phone Number _____

Email Address _____

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Signature: _____

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❧ TAPS ❧

LTC William W. Yuengel, USA, Retired, died on September 13, 2011, in El Paso, TX. Interment will be in Arlington National Cemetery, date is to be determined. The next of kin is his widow, Mrs. Lorraine Yuengel. No additional information is available at this time.

Frank George Snow, Capt US Army Retired, age 91



passed away peacefully on September 22, 2011. Born in Lawrence, MA to Col. Frank P. Snow, USMC Retired and Mildred Clayton Snow, Frank is survived by Olive, his wife of 64 years, and his two children Sharon and William. Frank is also survived by his son-in-law Tom, his daughter-in-law Natalie, and two granddaughters, Cara and Catherine. Frank was preceded in death by his parents and his eldest son, Frank James. Growing up with a father in the Marine Corps, he lived in many places. He was a graduate of The Citadel, class of 1942, and received his Masters degree from Sul Ross State University. He served his country proudly for 20 years, having been stationed in Iceland, France, Germany, Korea, Japan, Maryland, Texas and Washington before retiring from the Army in 1962. Frank then taught Social Studies at Alpine High School in Alpine, TX and at Burgess High School in El Paso, TX until he retired in 1980. He was a member of MOAA, American Legion, National Sojourners, Masonic Lodge, and El Maida Shrine. He was also a member of WBCCI for 30 years, and enjoyed traveling the country with his wife in their Airstream trailer. His family & friends will miss his gentle ways.

Simma Esther Galston Leslie, 87, born in Rockaway, New York in 1923, died on September 27, 2011. She was preceded in death by her husband, Bertram Lawrence Leslie; father, Sol Galston, mother, Rose Estee Galston. She is survived by daughters: Rudya Linkous (Rod), Idenne Whetsel (Dane); grandchildren: Virginia Trevey, Shawn and Shannon Kelley; Thomas Linkous; Tray, Zach, Nicholas and Dane Jr. Whetsel; and great grandchildren.

Mrs. Leslie attended Far Rockaway High School, Columbia University, University of New Mexico and University of Texas at El Paso. She was a member of Kappa Delta Pi; Phi Alpha Theta; Wallace Houghston Order of the Eastern Star; El Minya, Ladies Oriental Shrine of North America; El Paso Museum of Art; Rosetta Temple, Daughters of the Nile; UTEP Friends of the Library; El Paso Zoo; Richard Burgess Library; NAUS; MOAA; SMW #30; Desert Sun, Red Hat Desert Royals; and Discover El Paso.

She held the following Public Offices: PTA President, High Priestess, El Minya Court; Worthy Matron, Rose

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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.

El Paso Chapter, MOAA

P.O. Box 6144, El Paso, TX 79906-0144

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Croix OES; President Mystic Jewels, President Mainz Officers Wives Club; President Long Island Athletic Club, Editor Sandia Base Officers Wives Club Magazine. Other ventures included: Teacher El Paso Independent Schools, newspaper and travel columnist, published author, model Lord and Taylor; layout artist R.H. Macys, Protocol Officer, Telephone Operator, Civil Service.

A Memorial Service was held at 12:30pm, Friday, October 7, 2011, Sunset Funeral Home Northeast. Interment followed the service at Fort Bliss National Cemetery.

THE BORDER BULLETIN

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