

2018 | December

THE BORDER BULLETIN

EL PASO CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA



Nationally Ranked Five-Star Chapter • MOAA Affiliate from January 23, 1956 • Our 62nd Year

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

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EL PASO CHAPTER NATIONAL AWARDS

Levels of Excellence

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Five-Star Chapter 2001 thru 2018

Communications Award Print Newsletter

Five Star 2015 and 2016

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, 2016 and 2017

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

November and December each year mark periods of transition, opportunities to give thanks, and allow us to approach the New Year with some perspective. This year is no different.

In January your El Paso Chapter of MOAA will celebrate its 63d Anniversary. It's a great time to recall that while the composition of the Chapter is largely made up of officers, the Chapter serves all veterans, active duty service members and their families of all grades, across all services. It is also worth noting that this year, for the 11th year in a row, MOAA remains among the Top 50 of all Washington Lobbyist organizations, lobbying for your benefits and services.

December marks transition for the MOAA Board of Directors, each year, as we seek to elect leaders of key positions. We hope you will attend the luncheon and help us elect our leaders. Your Chapter has been a 5 Star Award winner annually for more than a decade now. We have a great team, in a great Military community, and we continue to pursue opportunities to serve the active and retired servicemembers in this great community.

The November /December window also signals another key transition. Colonel Maureen Lofberg announced in November that she would be reducing her participation in key roles in a number of key organizations within the community. While Colonel Lofberg served on our board as a member of the Outreach program, she has served as the inspiration and key cog on so many other organizations locally. Maureen was inducted into the El Paso Commission for Women Hall of Fame in 2015. She has been a key member of the El Paso Chapter Military Order of the World Wars leading the charge on numerous programs and initiatives, to include the annual support for the Girls Scouts of the Desert Southwest. She has played key roles in the annual Massing of the Colors, the Homeless Veterans Standdown, the Junior Enlisted Food Bank, Wreaths Across America, Gift of Caring, the White Cane project, and the annual Retiree Appreciation Day and the weekend RAD dinner and symposium. Her energy and commitment have been inspiring, and essential to the successful support provided to so many veterans and their families on behalf of many local veteran's service organization. We will miss Maureen's superior example of volunteering and her commitment to veterans and their families.

The members of the Board were able to take a short pause in late October and host an evening dinner at Ruth's Chris for our own Lieutenant Colonel Bill Moore to thank him for the many contributions he has made to the MOAA Chapter. Bill has been awarded the MOAA National Communications award annually. He manages the MOAA website, and has led numerous initiatives. Most recently Bill has been the inspiration to provide computer support station to the Veteran's Transition Living Center. This will be unveiled during the 10 November Red Ribbon cutting ceremony at 818 Myrtle Ave. Thanks Bill, for what you do everyday for the Chapter.

On a final note, I want to extend a personal thanks to Lieutenant Colonel Dave Powell for his efforts organizing and leading the MOAA Veteran's Appreciation Barbeque at Biggs Park on 13 October. All attendees had a great time, and Dave led the Football themed event with an awesome team competition. Really a great time – and another great example of the great team we have on this board.

Come join us for our luncheons, or at one of the many events we support locally. Thanks.

What more can you do?

A. Stay Informed. Track MOAA's Top Ten Goals and track MOAA's continuous efforts to support all veterans of all grades, across all services, and their family members.

B. Get involved: (1) Communicate directly with your political representatives; and (2) Become a MOAA Member and speak with one voice. Join now by visiting www.elpasomoaa.org.

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

"Never Stop Serving"

Stay connected to MOAA:

EL PASO MOAA CHAPTER: www.elpasomoaa.org;

FACEBOOK: www.facebook.com/moaa; www.facebook.com/moaaspouse;

LINKEDIN; www.moaa.org/linkedin;

YOUTUBE: www.youtube.com/TheMOAAChannel

El Paso MOAA Outreach Foundation

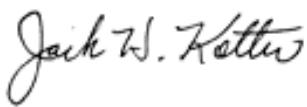
DECEMBER 2018

The Outreach Foundation has developed a working relationship with the El Paso Veterans Treatment Court Program. This special court has helped many veterans that have encountered a difficulty with law enforcement personnel. After about an 18 month program under the supervision of a mentor, VA appointments, and counseling the veteran can graduate. The graduation program occurs on the last Wednesday of the quarter and it is a very emotional experience. I attended the 26 September event as the Foundation representative. The Foundation began providing McDonald's gift cards to the three graduates. This is a very exciting means of assisting veterans and recognizing their achievement.

The Foundation has made a donation to the Flag expansion program at the Ft Bliss National Cemetery. The Foundation has continued its support to the Homeless Veterans Stand-Down with a monetary donation. As we approach December the Foundation will again provide support with a canned goods donation for the Junior Enlisted Food Bank that is sponsored by the El Paso Armed Services YMCA. A monetary gift for food, toys, and other needed items will also be discussed at our next Board Meeting.

As we come to the end of 2018 the Foundation would appreciate your consideration of a monetary donation to enable the continued Foundation support to our needy and deserving veteran community in the El Paso Area. Your past very generous support to the many and varied programs is greatly appreciated. Have a joyful Holiday season.

Never Stop Serving



Jack H. Kotter
BG, USA, Retired



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DECEMBER GUEST SPEAKER

Roger made El Paso, his home once again after 56 years. He became a Special Education Teacher and Asst. Girls' Golf Coach at Eastwood High School in 2006. He retired as a teacher in 2014, and was the guest speaker at Eastwood's Veteran's Day Recognition Program in Nov 2014. During his teaching years, he organized groups of Veterans each year to visit Eastwood history classes and share their Vietnam and life experiences from the 1960's and 70's.

Roger is Flight Captain of the Major General Franklin A. Nichols Flight #24, Order of Daedalians, the National Military Aviator Fraternity. He is a member of the El Paso MOAA Chapter, Vietnam Veterans of Americans, First Aero Squadron and Foundation, the El Paso Downtown Lions Club, War Eagles Air Museum, and St. Paul's UMC.

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

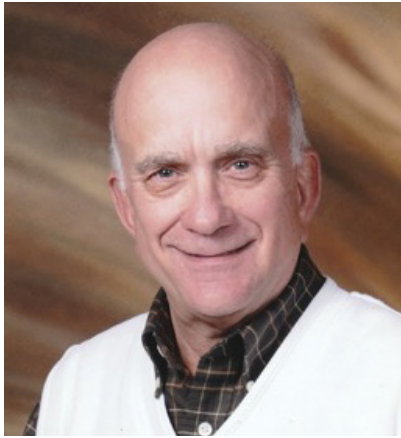


**FREE BASIC
MEMBERSHIP**

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

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

DECEMBER GUEST SPEAKER



Roger Nichols

Mr. A. Roger Nichols was born into an Air Force family (Army Air Corps at the time) here in El Paso at the "Old" William Beaumont Hospital in April, 1946 – a proud member of the first generation of baby boomers after World War II. As a youth and adult, he has lived in 25 exciting world-wide and stateside locations. He received his Bachelor's Degree in Education from the University of South Carolina in 1969, and was also an Air Force ROTC Distinguished Graduate. He later earned a Master's Degree in International and Human Relations from Webster University. His dream

was to fly airplanes and one day be a classroom teacher. Roger, did his duty, first as a B-52D Navigator -Bombardier, then as a pilot and instructor pilot, Strategic Air Command Command Center Controller and Combat Aircrew Training Officer, and Chief of Training for the Eielson AFB SAC and Alaskan Air Command Center - just a few of the many "teaching" positions he held. He logged 3500 flying hours in the B-52D, T-37, T-38, and KC-135A aircraft. Roger flew 201 combat missions over South and North Vietnam as a B-52 lead navigator from 1971-73, including 6 missions over Hanoi during the December 1972 Linebacker II bombing of North Vietnam – earning "River Rat" status. His notable assignment locations included Thailand, Guam, England, Saudi Arabia, and 6 stateside bases– his last – Eielson AFB, Alaska. Roger remained in Alaska for 13 years working as a Testing Officer, at the Ft Wainwright Education Center, and taught International Relations and Government for Wayland Baptist University and Central Texas College.

After his parent's passing in 2002,

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Lunch Menu DECEMBER

Schnitzel
Green Bean Almandine
Stuffed Potato
Tossed Green Salad w/Dressing
Roll and Butter
Coffee, Iced Tea, and water
MOAA Cake

Meeting Program

**Saturday, 1 December
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, 26 November, 2018

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**



BG Jack Kotter (left), Mr. Mark Overberg (center), Guest Speaker, and COL Forrest Smith (right) at The Retiree Appreciation Day Reception and October Membership Meeting, 28 September 2018.

Report a Retiree Death

Monday - Friday:

0730 - 1700

915-568-5207

After Hours (Installation)

915-569-6950/6951

NEW MEMBERS

CW2 David Garcia

MAJ Johnny Dennis

RENEWALS

COL Blake Wayman

MAJ Mike Schulte

CW3 Chris Saindon

LTC John Uxer

COL Jorge Martinez

Mrs. Kathrine La Bounty

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LTC Donald Hughes

Mrs. Elizabeth Brinkley

MAJ Rodney Gilbert

LTC Jack Hamilton

COL Louis Clark

Mrs. Ursula Landrie

LTC Bruce Gramlich

COL Paul Parks

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 pro-vided, including an email verifying that the notification was received.

WBAMC Pharmacy Services

Main Hospital Pharmacy / 915-742-2793

Monday through Wednesday and Friday 7:30 AM – 6:00 PM

Last Thursday of every month 8:30 AM – 6:00 PM

Saturday 9:00 AM – 5:00 PM

Closed Sundays and Federal Holidays

Freedom Crossing PX Pharmacy / 915-742-9017

Monday – Friday 8:30 AM – 6:00 PM

Saturday & Training Holidays 9:00 AM – 5:00 PM

Closed Sundays and Federal Holidays

Soldier and Family Medical Clinic (SFMC) Pharmacy / 915-742-1802

Monday – Friday 7:30 AM – 6:30 PM

Closed Saturdays, Sundays, and Federal Holidays

Soldier Family Care Clinic (SFCC) Pharmacy / 915-742-1400

Monday – Friday 7:30 AM – 6:30 PM

Closed Saturdays, Sundays, and Federal Holidays

Pharmacy Refill Services 915-742-1400

EL PASO VA HEALTH CARE SYSTEM PHARMACY

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

Choose any process that is easy for you to use:

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

Location: 2nd Floor, West Hallway.

Hours:

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

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



DOC'S CORNER

Dr. William Davitt

True, health care benefits come and go, but there's some recent good news about dental and vision coverage. This came to the surface when a long-time patient asked the title question. Here is my answer: when it comes to a dental plan, ask your trusted dentist. Either your dentist himself, or an experienced staff member, carefully looks at each insurance plan and decides what's good for that dentist's patients. If your dentist doesn't 'take' a given insurance plan, there's probably something wrong with that plan. So your dentist can answer "Do I need a the 'new' dental plan?"



Now, let's answer the Vision Plan question. Eye MD's, also known as ophthalmologists, really focus on eye diseases. Eye diseases are covered by your health insurance. And you already know the Medicare / TriCare for Life is the best plan on the planet. So any eye disease is covered. I've been at this for 38 years and can't think of anyone I've seen who didn't have an eye disease. And you're thinking, "Well, I don't have an eye disease. I see just fine!" That's typically when I discover glaucoma, or an eye or eyelid or brain tumor. Conditions that don't announce themselves. So almost all of us have an eye or eyelid disease. And thus your visits are covered by your

health insurance. Your Medicare and TriCare for Life. And your Eye MD can discover and treat that eye disease.

About the only missing pieces are a refraction and cost of glasses. The refraction is when you tuneup your glasses, by answering the question, 'which is more clear, lens one or lens two?' A refraction is NOT covered by Medicare. The refraction charge can run \$15 to \$35. What about glasses? If you've just had cataract surgery, Medicare will help with the cost of your first pair of glasses if you submit a special prescription with extra numbers

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FLU PREVENTION UPDATE 07

FACTS YOU NEED TO KNOW

We are rapidly approaching the holiday season, and carving pumpkins turns into carving turkeys and decking the halls, we all need to be reminded and aware of the uninvited guest: Influenza. There are a few important things you need to remember about the flu:

1. The "flu" or influenza is caused by the Human Influenza A, B and C Viruses

2. Symptoms typically appear 1-4 days after exposure

3. Symptoms include fevers of over 100 degrees, cough, nasal stuffiness, weakness, congestion, muscle aches, general fatigue, sore throat, chills and sweats

4. Symptoms often last for at least a week or two, sometimes longer

5. You are contagious for about a day before you have symptoms and for about a week after your symptoms start

6. You get the flu by breathing. Tiny droplets are inhaled and spread the virus.

If you bring yourself to the doctor within 24-48 hours of the onset of symptoms, antivirals can be prescribed and may significantly decrease the duration of your illness. It is critical that you pay attention to your symptoms and react quickly to minimize the impact of your illness. The best way to attempt to prevent the flu is by receiving a flu vaccination. That, combined with consistent hand washing and limiting contact with individuals known to have the flu, will limit the spread of the virus. Flu vaccinations are completely covered by insurance and many major chains are incentivizing customers to stop in and receive the vaccine while they shop.

It is critical to get the Flu vaccine before the flu is spreading throughout your area. The earlier in the season

that vaccination occurs, the more likely you are to receive maximum protection. The CDC recommendation is that vaccinations be received in October. This year, many communities are reporting cases of the flu already, and some have even reported deaths attributed to the flu. It takes two weeks from the time of vaccination for the antibodies to develop against the flu. While many are skeptical of vaccination, the flu vaccine does not "cause" the flu. It does, however, give the body the best protection against a virus that does, in fact, kill. Here are 10 common myths about the flu.

1. MYTH: You can catch the flu from the vaccine -- The vaccine is made from an inactivated virus that can't transmit infection. So people who get sick after receiving a flu vaccination were going to get sick anyway. It takes a week or two to get protection from the vaccine. But people assume that because they got sick after getting the vaccine, the shot caused their illness.

2. MYTH: Healthy people don't need to be vaccinated -- While it's especially important for people who have a chronic illness to get the flu shot, anyone — even healthy folks — can benefit from being vaccinated. Current CDC guidelines recommend yearly vaccination against influenza for everyone older than 6 months of age, including pregnant women.

3. MYTH: Getting the flu vaccination is all you need to do to protect yourself from the flu -- There are a number of steps you can take to protect yourself during flu season besides vaccination. Avoid contact with people who have the flu, wash your hands frequently, and consider taking anti-viral medications if you were exposed to the flu before being vaccinated.

4. MYTH: The flu is just a bad cold -- Influenza may cause bad cold symptoms, like sore throat, runny nose, sneezing, hoarseness, and

cough. But in the United States alone, 36,000 people die and more than 200,000 are hospitalized each year because of the flu. During the 2017/18 flu season, flu activity has significantly increased throughout the majority of the country with the A(H3N2) viruses predominating so far, according to the Centers for Disease Control (CDC). A(H3N2) virus-predominant influenza seasons have been associated with more hospitalizations and deaths in people age 65 years and older as well as young children. It's not too late to get a flu shot. Even if it doesn't prevent you from getting the flu, it can decrease the chance of severe symptoms.

5. MYTH: You can't spread the flu if you're feeling well -- Actually, 20% to 30% of people carrying the influenza virus have no symptoms.

6. MYTH: You don't need to get a flu shot every year -- The influenza virus changes (mutates) each year. So getting vaccinated each year is important to make sure you have immunity to the strains most likely to cause an outbreak.

7. MYTH: You can catch the flu from going out in cold weather without a coat, with wet hair or by sitting near a drafty window -- The only way to catch the flu is by being exposed to the influenza virus. Flu season coincides with the cold weather. So people often associate the flu with a cold, drafty environment. But, they are not related.

8. MYTH: Feed a cold, starve a fever -- If you have the flu (or a cold) and a fever, you need more fluids. There's little reason to increase or decrease how much you eat. Though you may have no appetite, "starving" yourself will accomplish little. And poor nutrition will not help you get better.

9. MYTH: Chicken soup will speed your recovery from the flu -- Hot liquids can soothe a sore throat and provide

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SURVIVING SPOUSE LIAISON

Mrs. Connie Sullivan

In life, we experience many challenges that impact our lives. One Sunday in Sunday school class, our teacher had gone out of town and we had substitute.

This lady gave a very interesting and different type of class. She asked everyone what was it that they needed at the present time to feel happy, comfortable or just peaceful. Several ladies expressed their feelings and wants.

Then a young lady got up and said that she needed someone to befriend her, someone that she could talk to or perhaps just go out to lunch with. I got

up and said that I would take her to lunch, I had noticed that she always sat in the front row of the chapel all by herself, so she agreed and the next week-end, we went to a little restaurant that she had picked.

We had a very good time but in talking with her, I had no idea how much physical, emotional trauma and abuse this young girl had gone through in her life. I was so affected by her story that it made me so extremely sad but at the same time, I admired her because she had come out of such terrible and devastating circumstances with so much valor and determination to go on with her future.

I then asked her if she would like to go shopping and she said yes. We went to the store and we both picked out skirts and shirts. The next Sunday, she was wearing one of the skirts and shirt that matched it. I was so happy to see her in Sunday school but then the next Sunday, she did not show up and neither the following one.

She stopped going to church and I was so sad because I thought that I had said something to hurt her feelings. I asked the sister that picked her up on Sundays to take her to church but she told me that she had not heard from

her either. The sister said that the girl had mentioned to her about the very enjoyable time she had had going to lunch and shopping with me.

I kept calling her but would not get an answer. After many months, I got in touch with her and she said that she had gotten a job and was training and had purchased a car as well. I told her that I and some of the members were worried about her but that I was so glad that she was well.

I said that I thought that I had hurt her feelings and she said "Sister Sullivan, I have so much gratitude for what you did for me and you should never think that you hurt my feelings in anyway. I want to thank you for your kindness and for caring.

I was so grateful to God that she was O.K. Even though she has not returned to Sunday services, I will not give up and will continue to check on her.

Persistence pays off when we are concerned about someone else besides ourselves.

We should never give up on wanting to do good, for that is what God wants us to do.



FORT BLISS ACCESS CONTROL POINTS

- A 100% identification card check of all personnel will be implemented at all Fort Bliss access control points.

- All Department of Defense and non-DoD vehicular occupants, including the driver and all of-age passengers, will have to present an ID card - valid state driver's license, government/federal ID card, passport, etc. - for authorized access to Fort Bliss.

- All vehicles and occupants entering Fort Bliss are subject to random searches and inspections, as has always been the standard.

- All non-DoD persons can expect to obtain a visitor's pass at certain gates with VCC (Visitor Control Centers). Travelers should plan their time accordingly as access times to Fort Bliss might be increased following these enduring security measure enhancements.

For more detailed information on gate access and hours of operation see <https://www.bliss.army.mil/gateinfo.html>.

1960 CHILEAN DISASTER RELIEF

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

In late May 1960, after a series of earthquakes followed by tsunamis, the Chilean government asked the American leadership for assistance including hospital, and medical aid. On May 25, the 15th Field Hospital, with thirty nurses, from Fort Bragg, North Carolina, and the 7th Field Hospital, with thirty nurses, from Fort Belvoir, Virginia, were airlifted to Chile to aid the victims. After stops in Panama and Peru, on 27 May, the transport planes began to land in Santiago, and by the 30th all had arrived.¹

Chilean officials requested that the two hospitals supply medical support for Puerto Montt and Valdivia, where the local hospitals had been destroyed. The 15th was established in Puerto Montt and the 7th in Valdivia. The hospitals were open for business less than 72 hours after they landed and had totally different missions.²

Upon arrival, the 15th Field Hospital

leadership discovered the report of major healthcare problems had been exaggerated. As a result, the mission of the Army nursing staff of changed. They consulted with local Chilean nurses, who asked for training on various pieces of equipment donated for their new facility that they hoped to build soon. The Americans nurses enjoyed the challenge of teaching through interpreters.³

The Chilean relief workers, nurses, and enlisted staff established a tent city and field kitchen for those Chileans who lost their homes. Additionally, they created a clinic and treated Chileans with mostly infections, and minor injuries. All patients were given tetanus shots to ward off pathogens that could enter the body through cuts or puncture wounds.⁴

In Valdivia, the staff erected tents because of fears of a possible epidemic. When, thankfully this did not happen,

the hospital welcomed displaced persons to use part of the tented hospital for shelter. Most nursing and enlisted staff organized and assisted with a massive vaccination program that was created because the city had no clean water or sewage system.⁵

On the hospital wards, nurses generally worked with interpreters to aid the communication with their patients. They recognized how overwhelmed some patients were after losing all their personal belonging. Often kind words, and shoulders to cry on were important therapeutic tools.

By the end of June the work of the nurses had ended. "Nurses [were] stopped in the street by Chileans expressing thanks."⁶ They were happy to represent the country and their nursing profession on this important humanitarian mission.



The 15th Field Hospital, Puerto Montt, Chile, during Chile disaster relief operations.



U.S. Army nurse assists refugees of Chile's earthquake disaster area. Ambulance serves as a clinic.

1 "Chile Disaster Relief Operation," Annual Report the Surgeon General United States Army Fiscal Year 1960, accessed on October 28, 2015, <http://history.amedd.army.mil/booksdocs/AnnualRpt1960/chiledisasterrelief.htm>

2 Ibid.

3 Ibid.

4 "Article 1—No Title," New York Times, May 26, 1960.

5 "Chile Hit By New Quake," The Milwaukee Sentinel, June 7, 1960.

6 "Chile's Goodwill Reaped by the U.S.," The Sun, June 2, 1960.



PERSONAL AFFAIRS

Jose Luis Hernandez

On October 12, 2018, the Centers for Medicare & Medicaid Services (CMS) released the 2019 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs. After staying the same last year, Medicare and TRICARE for Life beneficiaries will see their Part B premium increase slightly this year. The Part B standard premium is set to increase \$1.50 per month, from \$134 to \$135.50. For the past two years, some Medicare beneficiaries have been paying lower premiums and have been protected by a provision called the "hold harmless" rule. Medicare estimates only 2 million beneficiaries will have their premiums shielded this year.

Let's recall why this was originally put into place. Adjustments are made annually to both the Social Security benefit and the Medicare premiums an individual pays. These adjustments are indexed to different inflation measures. The Social Security COLA is based on the CPI-W index, which measures inflation. By contrast, the Medicare premium is based on how much the Medicare program itself grows through its spending on medical services. These different adjustment measures have resulted in Medicare premiums that typically increase at a rate greater than Social Security COLAs.

For instance, from 2000 to 2018, Social Security COLAs increased an average of 2.2 percent annually, which resulted in a cumulative benefit increase of approximately 50 percent. This was considerably less than the average 6.1 percent annual

increase in standard Medicare Part B premiums, whose premium growth was a whopping 195 percent over the same period, according to a Congressional Research Service report released last month. The bottom line? A greater percentage of total Social Security benefits were being deducted to pay for Medicare premiums. Congress has acted several times to protect beneficiaries from the impact of large Medicare Part B premium increases. The hold-harmless provision was made permanent, and prevents certain Social Security beneficiaries' monthly benefit amounts from decreasing from one year to the next due to an increase in their Medicare Part B premiums.

The new premiums for 2019:

- Part B premium: \$135.50 (was \$134)
- Part B deductible: \$185 (was \$183)
- Part A deductible (inpatient) \$1,364 (was \$1,340)

Premiums for higher-income beneficiaries (\$85,000 and above) are:

- Individuals with annual incomes between \$85,000 and \$107,000 and married couples with annual incomes between \$170,000 and \$214,000 will pay a monthly premium of \$189.60.
- Individuals with annual incomes between \$107,000 and \$133,500 and married couples with annual incomes between \$214,000 and \$267,000 will pay a monthly premium of \$270.90.
- Individuals with annual incomes between \$133,500 and \$160,000 and married couples with annual incomes between \$267,000 and \$320,000 will pay a monthly premium of \$352.20.
- Individuals with annual incomes between \$160,000 and less than \$500,000 and married couples with annual incomes above \$320,000 and less than \$750,000 will pay a monthly premium of \$433.40.
- Individuals with annual incomes above \$500,000 and married couples with annual incomes above \$750,000 will pay a monthly premium of \$460.50.

Remember, the Social Security

Administration uses the income reported two years ago to determine beneficiaries Part B premiums. For example, the income reported on your 2017 tax return would be used to determine whether you would pay a higher monthly premium in 2019. So here is an important tip: if you have a reduction in income and change rate groupings noted above, you can have your income basis updated (due to a qualifying event such as retirement) before the tax returns catch up later. For more information, see this article. You can access more information from Medicare for 2019 at <https://www.cms.gov/newsroom/fact-sheets/2019-medicare-parts-b-premiums-and-deductibles>. [Source: MOAA Newsletter | Kathryn Beasley | October 17, 2018 ++]

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DOC'S CORNER

DO I NEED A VISION PLAN?

on it. If you have a 10% or more service connected disability rating with the VA, for anything, your glasses are free. Ditto at the Troop Clinic.

So best case, you can now get comprehensive testing and followup, for any eye disease, using Medicare and TriCare for Life. A refraction might run as little as \$15. And that's maybe once every year or two. Glasses can be free at the VA or Troop Clinic. Or \$20 online. Compare \$15 a year with a \$20 a month Vision Plan. You do the math..... Again, just my opinion.

Dr. Bill Davitt, Eye MD, former Chief, Ophthalmology [eye diseases and surgery], WBAMC



2018 RAD Reception



October Membership Appreciation Picnic



2018 EL PASO CHAPTER MOAA EVENTS SCHEDULE

November 22, 2018	Thanksgiving
December 1, 2018	December Membership Meeting
December 8, 2018	Army - Navy Football Game 2018
December 25, 2018	Christmas
January 1, 2019	New Years
February 9, 2019	February Membership Meeting



THE BORDER BULLETIN



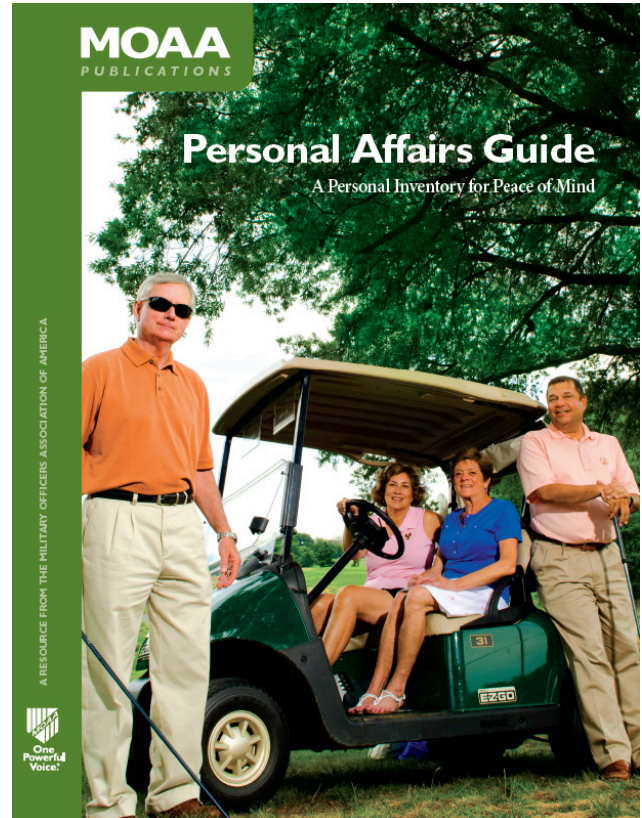
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M1300CJOIN

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December 2018 Membership Meeting & Lunch

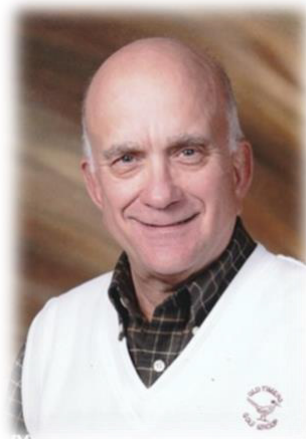
General George Underwood Golf Complex

3200 Coe Ave., El Paso, TX 79916

Date: Saturday, 1 December 2018
Time: 11:00 AM – 2:00 PM

Guest Speaker
Captain Roger Nichols

Menu
Schnitzel
Stuffed Potato
Green Bean Almandine
Tossed Green Salad w/dressing, Dinner Rolls w/Butter,
Coffee, Iced Tea and Water, and MOAA Cake



Dress: Casual / Holiday Wear
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, 26 November 2018 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, November 28, and pay at the door.

Lunch will be on Saturday, 1 December 2018 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:

Hearing Aids Update 04

Obtainment Through Retiree-At-Cost Hearing Aid Program (RACHAP) program

Many factors may cause hearing loss during your lifetime. Military service is one of those factors. Weapons, explosions, and artillery are loud and have the long-term capability to affect your hearing, but so are jet engines, heavy military vehicles, and many types of equipment. Few who served are immune from the potential for hearing loss. According to the Centers for Disease Control and Prevention, Veterans are 30 percent more likely to have significant hearing impairment than non-veterans, and veterans who served from September 2001 to March 2010, during Operations Enduring Freedom or Iraqi Freedom, were four times more likely than non-veterans to have significant hearing impairment.

Where can you get help? The Retiree-At-Cost Hearing Aid Program (RACHAP) may be able to assist. is a program that allows hearing aids to be purchased at cost at many military medical treatment facilities. do not support this program; here is a list of the MTFs that do by state and by country:

CONUS

- **ALASKA**—Fort Wainwright
- **CALIFORNIA**—Travis Air Force Base
- **CONNECTICUT**—Naval Hospital Groton
- **FLORIDA (2 LOCATIONS)**—Eglin Air Force Base; or Naval Hospital Jacksonville
- **HAWAII (2 LOCATIONS)**—Fort Shafter; or Schofield Barracks
- **KANSAS**—Fort Riley
- **KENTUCKY**—Fort Campbell
- **LOUISIANA**—Fort Polk
- **MARYLAND (2 LOCATIONS)**—Walter Reed National Military Medical Center; or Andrews Air Force Base
- **MISSOURI**—Fort Leonard Wood
- **NEVADA**—Nellis Air Force Base
- **NEW HAMPSHIRE**—Naval Health Clinic Portsmouth
- **OHIO**—Wright-Patterson Air Force Base
- **OKLAHOMA**—Fort Sill
- **RHODE ISLAND**—Naval Health Clinic Newport
- **SOUTH CAROLINA (2 LOCATIONS)**—Naval Hospital Beaufort/Parris Island; or Fort Jackson
- **TEXAS (2 LOCATIONS)**—Fort Bliss; or Joint Base San Antonio-Lackland
- **WASHINGTON (2 LOCATIONS)**—Naval Hospital Bremerton; or Joint Base Lewis-McChord

OCONUS

- **GERMANY**—Bavaria Medical Activity
- **GUAM**—Naval Hospital Guam
- **ITALY (3 LOCATIONS)**—Aviano Air Base; Naval Hospital Naples; or Naval Hospital Sigonella
- **JAPAN (3 LOCATIONS)**—Naval Hospital Okinawa; Naval Hospital Yokosuka; or Yokota Air Base
- **SOUTH KOREA**—US Army Garrison Yongsan
- **SPAIN**—Naval Hospital Rota

RACHAP is a MTF hearing aid program that allows eligible beneficiaries to purchase hearing aids at cost and receive fittings and related medically necessary services. The extent of RACHAP implementation and scope of RACHAP services are based on MTF capability, capacity, and access to care standards. RACHAP eligible beneficiaries may purchase hearing aids at the government contract price through manufacturers; fitting and related medically necessary services are available within the direct care system. The program is not a TRICARE private sector care benefit.

RACHAP is only available through direct care; MTFs are not authorized to reimburse the purchase of hearing aids through the private sector, prescriptions, or audiograms from a network provider outside of RACHAP. Hearing aids purchased under RACHAP will be paid for by the beneficiary. Hearing is vital to your ability to communicate, your overall health, and your quality of life. But you should be realistic if you are starting to have hearing loss. Most hearing loss is permanent and may get worse over time; it can create social and other problems. The retail cost of hearing aids can run from a few hundred dollars to a few thousand. The RACHAP program may be a convenient benefit for you and may be a significant cost saving over the private sector. [Source: Army Echoes | Ronald Wolf | OCT 2018 ++]



CHAPLAIN CORNER

Mrs. Connie Sullivan

All of us in life have experienced challenges, afflictions or tribulations. Some more serious or severe than others.

However, when it is about us, the emotional pain and suffering sometimes is so heart breaking that it seems like we are the only ones going through these trials.

Little do we realize, perhaps, that there are people that have it much worse than us. Many times, it's hard to count our blessings because we are blinded by our sorrow, but when we watch the news and see the catastrophes that are occurring, our

problems don't seem as serious.

Sometimes, we come across someone whose experience is so devastating that we cannot help admiring the person for the manner in which he or she have handled their situation.

Recently, I called a contractor to repair my balcony that had been damaged by the last rain storms. In conversing with one of the workers, he related to me the story of his father. We had been talking about birthdays, and he, (Tony), said that he does not celebrate his Birthday because that was the day he had buried his father.

Tony was fourteen years at the time. His father had been a well-respected contractor (had been a carpenter as well) and was very involved and cared so much for his community helping people in any way possible that he was able to do so.

Tony said that one normal day his father had gone to the school that he and his workers were building and that he, (Tony), and his siblings had gone to school as usual. On their way back from school, they heard and saw a lot of chaos at his house. Not knowing what had happened, they rushed to see and were told that his father had been assassinated.

The over-whelming sorrow in that community was so traumatic because his father had been so well liked, admired and loved by the people he served with so much compassion and love, that it was difficult to fathom what had occurred.

After the sad situation, Tony took up his father's trade (carpentry) and is so excellent and meticulously skilled in the business and loves the craft, that it shows in his work. For us Christians, carpentry is one of the most special and honored trades because it was the occupation of the Savior.

So sometimes knowing what others have gone through or are experiencing, may give us comfort especially by calling on our Supreme Being to strengthen us in our daily lives.



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.



LEGISLATIVE

COL. Lennie Enzel

The midterm elections are finally over, but the rollercoaster will most likely persist with the divided Congress. President Trump's recent call for a 5 percent cut across every federal department includes the Defense Department. This means any military pay raise for FY20 could be below the Employment Cost Index. There could also be another possible push to reduce the calculation for Basic Allowance for Housing (especially with regard to dual military couples). Increases in TRICARE fees are always a possibility. On the plus side, a number of Veterans were elected increasing the number to nearly 100.

In early October, President Trump signed legislation that will fund the Defense Department through FY 2019 and prevent a government shutdown. The good news is that the 2019 COLA for military retired pay, Survivor Benefit Plan annuities, Social Security checks, and VA disability and survivor benefits will be 2.8 percent. You should see it in the January 2019 checks. The 2.8 percent 2018 COLA will be the second-largest COLA of the past decade, trailing only the 3.6 percent COLA year of 2011. However, the legislation does not address the expansion of concurrent receipt or the dollar-for-dollar deduction of DoD's Survivor Benefit Plan from the VA's Dependency

and Indemnity Compensation, better known as the 'widows tax', which remain key MOAA legislative priorities.

Once the Administration submits its FY20 budget proposal in January, Congress will have the final word on the impact on the defense budget. The new 116th Congress will also have to vote on the FY20 reductions that are part of the mandated sequestration cuts required under the 2011 Budget Control Act.

The House has passed Blue Water Navy Vietnam Veterans Act (H.R. 299) and Sen. Johnny Isakson (R-Ga.), chair of the Senate Veterans' Affairs Committee, is pushing to get a similar bill through the Senate. This would extend VA disability benefits and health care to veterans who served on ships off the coast of Vietnam during that war and today have conditions the VA presumes are linked to Agent Orange.

It will be important for each of us to keep up with potential cuts to our hard-earned pay and benefit programs and to contact our local representatives to make our voices heard.

The 86th Texas Legislative Session will start on 8 January 2019 with an 8 March deadline for the unrestricted filing of bills and joint resolutions. Funding for Hurricane Harvey damage is expected to be a large part of this session.



FLU Prevention Update 07

Facts You Need to Know

much needed fluids. But chicken soup has no other specific qualities that can help fight the flu.

10. MYTH: If you have a high fever with the flu that lasts more than a day or two, antibiotics may be necessary -- Antibiotics work well against bacteria, but they aren't effective for a viral infection like the flu. Then again, some people develop a bacterial infection as a complication of the flu, so it may be a good idea to get checked out if your symptoms drag on or worsen.

The flu is a good example of how medical myths can get in the way of good medical care. When it's flu season, take the necessary steps to stay healthy. That includes separating fact from myth.

[Source: Military Connection | Kris Baydalla-Galasso | October 26, 2018 ++]

Social Security Taxation

Update 10

2019 COLA Impact

HOW TO MINIMIZE TAXES ON YOUR SOCIAL SECURITY BENEFITS

Retirees who can reduce their combined income can lower the rate at which Uncle Sam taxes their Social Security benefits — or avoid taxation of their benefits entirely. This could be as simple as withdrawing slightly less money from taxable investment accounts next year to compensate for the 2.8 percent increase in your Social Security benefits. Other methods reducing combined income are detailed in "5 Ways to Avoid Paying Taxes on Your Social Security Benefits."

[Source: MoneyTalksNews | Karla Bowsher | October 26, 2018 ++]

Homeless Vets Update 89

New Initiative Offering Them Tiny Houses

When asked how he was doing in a recent interview, Henry Owens didn't hesitate to answer: "Blessed." Until recently, the 32-year-old Navy veteran was living on the streets of Kansas City, Missouri, struggling to keep a job and lacking close family members or friends who could lend him a bed to sleep on, or even a couch. "My PTSD just kind of kicked in wholeheartedly," he said. "I was struggling and dealing with that, and that just kept me in a cycle of not being independent and taking care of myself." But today, Owens lives in a house in a brand new neighborhood, surrounded by a community of people who understand exactly what he's been through. The fact that the home is a mere 240 square feet doesn't faze him. "I have everything I need," he said.

Owens is one of 13 formerly homeless veterans who have started new lives on a five-acre lot in Kansas City called Veterans Village, an initiative of the nonprofit Veterans Community Project. Besides tiny houses of 240 or 320 square feet, the organization also provides services to help the former service members get back on their feet. "At least 60 percent of the people that we serve, we're serving them because of a poor transition from the military," said Chris Stout, one of four

Iraq and Afghanistan veterans who founded the organization.

Stout said their original idea was to purchase an old building and convert it into a shared transitional living space for homeless veterans, similar to other types of shelters. But when someone told Stout about tiny houses — in vogue a la the TV shows "Tiny House Hunters" and "Tiny House Nation" — he was sold. The 240-square-foot homes come furnished with a twin-sized bed, desk, kitchenette, bathroom and "everything you kind of need to live on your own," said Stout, likening it to a small studio apartment. The 320-square-foot models, designed for veterans with families, can fit a queen-sized bed, sleeper sofa and a triple bunk bed. "It was housing with dignity," he said. "It gave them their own space, a sense of security."

That made all the difference for Owens. Before finding out about Veterans Village, he'd tried staying in shelters. More recently, he had been sleeping in a park where his friend, also homeless, was shot and killed, just days after Owens moved into his new home. "It actually saved my life," he said. With 13 more tiny houses currently under construction, Veterans Community Project eventually plans to build a total of 49 homes on the Kansas City property, along with a community

center that will house medical, dental and case management services. The nonprofit is also eyeing expansion in the St. Louis, Nashville and Denver areas. And, unknowingly, their efforts were also the likely inspiration for a group of high school students in Texas who recently took on a similar project.

Al Segura, an assistant principal at Summer Creek High School near Houston, said he was scrolling through Facebook on a sleepless night in 2017 and happened across a video of a nonprofit building a tiny-home community for homeless veterans. While Segura can't remember the name of the organization in the video, he remembers it was in Kansas City, and all other signs point to Veterans Community Project. "The thought just came to me, 'Wouldn't it be neat if kids could do that?'" he said. Segura got another high school in the district on board, and after months of planning, the architecture students at both schools recently started work on two tiny homes that they will donate to homeless veterans. "It's really awesome to be able to use what I've learned in the classroom and be able to apply it to the real world and helping real people," said Sarah Dalby, one of the student architects on the project at

Con'td on page 23



Henry Owens and his house (left) The nonprofit Veterans Community Project (right) has built a Veterans Village of tiny houses for homeless veterans in Kansas City, Missouri, and is expanding to other cities

OVERSEAS HOLIDAY MAIL

2018 DEADLINES

Military postal officials and the U.S. Postal Service have issued their suggested mailing deadlines for holiday packages and letters, for the best chance of getting them to military locations overseas in time for Christmas. To get them there in time for Hanukkah, which starts 2 DEC this year, subtract 23 days from the deadlines. The deadlines for various methods of shipping are the same for most APO/FPO/DPO (diplomatic post office) ZIP codes, with the exception of some mail going to APO/FPO/DPO Zip Code 093, which covers overseas contingency areas.

- USPS Retail Ground mail (the slowest way to go, formerly known as Standard Post): Nov. 6.
- Space Available Mail (SAM): Nov. 27.
- Parcel Airlift Mail (PAL): Dec. 4.
- First-Class and Priority Mail (letters, cards and packages): Dec. 11, except for ZIP 093, which is Dec. 4.
- Priority Mail Express Military Services: Dec. 18. Not available for ZIP 093.

You've got time to plan within your budget. Check with your local office to compare prices of the ways to send your package. U.S. Postal Service offers free priority mail flat-rate boxes, which can be used to ship items — at a flat shipping rate regardless of the weight — to overseas military addresses. The cost of shipping to APO/FPO/DPO addresses is the same as domestic shipping prices. But those who use the largest Priority Mail Flat Rate Box for mail sent to these addresses get a discount of \$1.50, paying a reduced price of \$17.40. The priority mail flat boxes can also be ordered free online. Postage, labels and customs forms can be printed online using Click-N-Ship.

Social Security Taxation Update 10

2019 COLA Impact

Social Security recipients will enjoy a 2.8 percent increase in their benefits — the largest in seven years — in 2019. But for some recipients, this latest annual increase could end up costing them benefits. Retirees who do not currently pay federal income taxes on their Social Security benefits may owe taxes due to the increase, which is technically known as a cost-of-living adjustment, or COLA. Retirees who already pay taxes on their benefits may owe more taxes due to the COLA. It depends on how the COLA impacts what the Social Security Administration calls your “combined income,” a figure that reflects multiple sources of retirement income.

HOW SOCIAL SECURITY BENEFITS ARE TAXED

The extent to which your Social Security benefits are taxable is based on your combined income. This figure comprises: Your adjusted gross income, any nontaxable interest, and one-half of your Social Security benefits. In other words, if you add up those three amounts, you will have your combined income.

According to the Social Security Administration, you may owe taxes on up to 50 percent of your Social Security benefits if:

- You file a federal tax return as an individual and your combined income is between \$25,000 and \$34,000.
- You file a joint return and your combined income is between \$32,000 and \$44,000.

You may owe taxes on up to 85 percent of your Social Security benefits if:

- You file an individual return and your combined income is more than \$34,000.
- You file a joint return and your combined income is more than \$44,000.

According to a national survey released by the nonprofit Senior Citizens League earlier this year, about 56 percent of all Social Security households pay taxes on part of their benefits.

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VA Claims Processing Update 18

Significant Modernization Effort

The U.S. Department of Veterans Affairs (VA) recently completed a significant modernization effort in which more than 7.8 million paper files were removed from 60 locations in fewer than 22 months, enabling rapid scanning into VA's electronic claims processing system by multiple third-party vendors. This will lead to faster claims decisions for Veterans.

"Improving the delivery of benefits and services to Veterans is central to our mission," said VA Secretary Robert Wilkie. "This significant effort will not only improve VA's claims process, it will also lead to quicker decisions for Veterans because millions more records will be available electronically."

This milestone was part of a long VA effort to improve the Veteran experience and streamline claims processes.

- In 2013, VA began removing paper records from its regional offices to save space and taxpayer money.

- The effort expanded in 2016 when the agency launched the File Bank Extraction initiative. This initiative removed more than 1.7 million paper claims files across 59 VA locations and contributed to reduced claims processing time by establishing more electronic records.

- In Nov. 2017, VA began extracting nearly 6.1 million paper records held within the Records Control Division (RCD) of the Records Management Center (RMC) in St. Louis.

- VA is currently working with the General Services Administration



(GSA), which owns the Goodfellow Federal Center complex that houses the RMC, to return the RCD's leased warehouse space back to GSA. As a result, VA will save nearly \$1.8 million per year.

- The other areas of the RMC remain open and operational.

- The 6.1 million paper records extracted from the RCD are temporarily stored in a secure facility certified by the National Archives and Records Administration where they are inventoried, prioritized and sent to multiple VA vendors for rapid scanning into VA's Veterans Benefits Management System (VBMS).

- Records removed during File Bank Extraction will also be scanned and uploaded to VBMS.

VA continues to take steps to operate in a digital environment and modernize the way it processes compensation and pension claims — moving from a cumbersome, paper-intensive process to an efficient, electronic process — resulting in a faster, more accurate and transparent

claims process.

For more information about VA benefits, visit <https://benefits.va.gov/benefits>. [Source: VA News Release | October 23, 2018 ++]



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Homeless Vets Update 89

New Initiative Offering Them Tiny Houses

Kingwood Park High School.

The schools plan to involve students across several departments — art students to help decorate the inside, welding students to make grills for outside, English students to write the veterans' stories and so on. "Right now, it's just two high schools, but we really want to expand that to the rest of the schools in our district, to our city, state and hopefully the country so that we have tiny home communities everywhere," Dalby said. "If we're all doing that everywhere all over the country, the question that we've posed a lot is, 'How many homeless will there be left?'" Each high school is planning to finish its tiny house by the end of the school year. The hope is to then hand them over to a community partner to manage a village of tiny homes like the one that inspired them.

Efforts to help homeless veterans showing progress, VA, HUD leaders say

'Anybody can do this' It's an admirable goal — one Stout of Veterans Community Project is proud to have inspired. "For us, that's what it's all about, right?" he said. "We want everybody to know anybody can do this." As for Owens, he said it's good to see

teenagers and others embracing the Veterans Community Project model. "It just shows that VCP is a cornerstone in veteran homelessness," he said. "They have pretty much every avenue covered. We have a case manager we meet with every week. We talk just personal. We talk about transitioning into what we need to be. Projects like this is what's needed."

Now that he's getting the help he always needed after the military, Owens has started his own lawn care business and is finally regaining pride in his service after years of feeling betrayed and frustrated by the way his career ended in 2007. "It was a struggle to say, 'I'm a veteran,'" he said. But now, "being around comrades that kind of understand the difficulties of adjustment to civilian life" has helped change that. "You have neighbors who understand what you've been through, what you're going through and you have that support to get you through," he said. "It's a mind frame of knowing I can make it now." [Source: Military-Times | Natalie Gross | October 19, 2018 ++]

Retiree and Annuitant Pay Dates for 2018

Entitlement Month	Retiree Payment Dates	Annuitant Payment Dates
January	Thursday, Feb. 1, 2018	Thursday, Feb. 1, 2018
February	Thursday, Mar. 1, 2018	Thursday, Mar. 1, 2018
March	Friday, Mar. 30, 2018	Monday, Apr. 2, 2018
April	Tuesday, May. 1, 2018	Tuesday, May 1, 2018
May	Friday, June 1, 2018	Friday, June 1, 2018
June	Friday, June 29, 2018	Monday, July 2, 2018
July	Wednesday, Aug. 1, 2018	Wednesday, Aug. 1, 2018
August	Friday, Aug. 31, 2018	Tuesday, Sept. 4, 2018
September	Monday, Oct. 1, 2018	Monday, Oct. 1, 2018
October	Thursday, Nov. 1, 2018	Thursday, Nov. 1, 2018
November	Friday, Nov. 30, 2018	Monday, Dec. 3, 2018
December	Monday, Dec. 31, 2018	Wednesday, Jan. 2, 2019

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