

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 56th Year

DON'T LET THIS HAPPEN THIS HOLIDAY SEASON



CONTACT YOUR REPRESENTATIVE IN CONGRESS

Inside this issue:

**DECEMBER
2012**

President's Message	2	TAPS	11
Luncheon Menu	3	EP MOAA Images	12-13
Program	3	New Members/Renewals	14
Guest Speaker: BG Stammer	3	Scholarship information	16
Events Schedule	5	Personal Affairs	17
Chaplain Corner	7	Membership	19
Article: My DC Experience	8	Legislative	20
December Brunch Form	9		



PRESIDENT'S MESSAGE



Change and Thanksgiving. Two things stand out in my mind as our MOAA chapter navigates November and December 2012, and closes on 2013... Change and Thanksgiving. In addition to the beautiful changing weather this November, did anyone

notice Army defeated Air Force 41-21 on 3 November? When you are sporting a 2-7 record and you're facing a decade of losses to Navy with this season's 8 December Army-Navy game... change is exactly what you want...and need.

While the recent elections did not produce a change in leadership at the very highest office, that of the Presidency of the United States, you can bet 2013 will witness some dramatic change in how the country is governed as the House and Senate sort out new leadership, roles, and spheres of influence. Tremendous change is also under way in a plethora of local, state and Federal political offices. I think most of us are still coming to terms with the implications associated with Congressman Sylvestre Reyes' transition as he completes 16 years of honorable service to the Nation, Texas, El Paso, and the Fort Bliss military community.

Change brings with it challenge and opportunity. And so it is with your MOAA Chapter. December will mark my third and final year of service as the President of the El Paso Chapter of MOAA. What a tremendous opportunity it has been, and incredible privilege to have met and worked so closely with so many great veterans and their families. The Chapter will transition leadership to the new President Colonel (Ret) Lenora "Lennie" Enzel. Anyone who knows Lennie knows that there is no one more committed, or more capable of leading this great organization. I am looking forward to committing myself to supporting her vision and goals and I know Chapter will do the same. My wife Elma and I are anxious to continue actively supporting the chapter as MOAA Board members.

In this season of Thanksgiving I would like to close by extending a special "thank you" to the members of the MOAA Board of Directors for their tremendous support during the past

three years. I would like to extend a special thank you to Bill Moore for his incredible service managing the website, production and editing of the Border Bulletin and its associated business advertisements. In addition to receiving numerous national awards for his efforts, Bill has been the behind-the-scenes hero in keeping the Board of Directors focused and moving forward. It has been my distinct privilege to have worked with (and for) Bill for the past three years. Ed and Judy Stone have been the cornerstone of your Chapter's success for many, many years. Joe Gollasch is on the cusp of completely transforming the Chapter with his efforts to develop the 501(c)(3) "MOAA Outreach" program which will make MOAA competitive with larger volunteer organizations in supporting military service members and their families. Elma Rodriguez-Smith in her role as Treasurer completely transformed the chapter's budget and accounting procedures establishing automated processes that ensure transparency and effective quarterly auditing processes. When you enjoy the bi-monthly MOAA luncheons, it is because Bob and Julie Pitt have choreographed the event from start to finish and guaranteed a great event. Colonel (Ret) Steve Barrett and Jan Rasmussen have been invaluable advisors as Vice Presidents and continue to serve as the voices of reason in our otherwise chaotic Board meetings, and I thank them. Finally, Chaplain Peter Baktis has really served a unique role for the board as a source of spiritual inspiration, and as voice of reason on a wide range of subjects. Your El Paso MOAA Board of Directors is comprised of some very special, dedicated volunteers and I thank them for their service and support.

I will close by encouraging each and every one of you to seek to actively utilize the MOAA National or El Paso Chapter websites to get involved, and stay engaged in informing policy makers as they seek to make decisions that affect your pay and benefits and entitlements.

Forrest E. Smith
Colonel, USA
President 2012

December Brunch Menu

Omelets w/tomatoes, green onions, sausage, cheese.

Bacon, Potatoes O'Brien, and Biscuits.

Fruit Cup with assorted fresh fruit.

Water, Orange Juice, Mimosa, Coffee, and Iced Tea

MEMBERSHIP MEETING PROGRAM

Saturday, December 8th
The Centennial Club

1030 - 1100	SOCIAL HOUR
1100 - 1115	OPENING CEREMONY
1115 - 1130	VOTE & INSTALL 2013 BOD
1130 - 1215	MEAL SERVICE
1215 - 1245	PROGRAM
1245 - 1255	DOOR PRIZE DRAWING
1255 - 1300	CLOSING
1300	ADJOURNMENT

Please submit your Brunch Reservations no later than Wednesday, 5 December

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

All lunch reservations with payment to our postal mail box

\$ 20 Per Person

REMITTANCE ENVELOPE ENCLOSED

BG Mark R. Stammer

BG Mark R. Stammer was born on July 9, 1964, in Redfield, South Dakota. He enlisted in the United States Army in 1982 and served with the 1st Battalion, 5th Cavalry, 1st Cavalry Division at Fort Hood, Texas. He was honorably discharged in January 1985 to attend the University of Houston. After commissioning and graduation as a Distinguished Military Graduate, he returned to active duty as a Second Lieutenant.

Following training at Fort Benning, Georgia, he was assigned to the 4th Infantry Division from August 1988 to January 1992. While serving with the 2d Battalion, 12th Infantry (Mechanized), he was a Rifle Platoon Leader, Anti-Armor Executive Officer, and Battalion Maintenance Officer.

After completing the Infantry Officer Advanced Course in August 1992, BG Stammer was assigned to the 3d Battalion, 505th Parachute Infantry Regiment, 82d Airborne Division. After reporting to 3-505 PIR, BG Stammer served as the Battalion S4, Battalion Assistant S3, Alpha Company Commander, and Headquarters and Headquarters Company Commander.

Upon completion of the Combined Armed Services Staff School, BG Stammer was assigned to the Combat Maneuver Training Center, Hohenfels, Germany. While at the CMTC, he served as a Battalion/Task Force Assistant Operations Observer/Controller and Maneuver Company/Team O/C.

After attending the Command and General Staff College, he was assigned as the Operations Officer, S3, of the 2d Battalion, 504th Parachute Infantry Regiment, 82d Airborne Division at Fort Bragg and later as the Brigade Operations Officer, S3, for the 504th Parachute Infantry Regiment.

He was then assigned to The Joint Staff, Washington, D.C., where he served as an Operations Officer, J3, Joint Operations Directorate. He also served as Executive



BG Mark R. Stammer
Guest Speaker - 8 December, 2012

Assistant to the Vice Director for Operations, J3. While at The Joint Staff, he served in Afghanistan as the Deputy Chief of Staff for Combined Forces Command – Afghanistan.

BG Stammer served as the Commander for 2d Battalion, (Airborne) 503d Infantry at Caserma Ederle, Vicenza, Italy, and for Task Force Rock in Zabol, Afghanistan. He also served as the United States Army Southern European Task Force (Airborne) Operations Officer, G3, in Vicenza, Italy.

He then served as the Commander, 1st Brigade Combat Team, 504th Parachute Infantry Regiment, 82d Airborne Division, Fort Bragg, NC, and Task Force 1/82 in Al Anbar, Iraq; and most recently served as the Commander, Operations Group, Joint Readiness Training Center, Fort Polk, LA.

BG Stammer currently serves as the Commander, Joint Task Force-North, United States Northern Command, Fort Bliss, TX.

In addition to the College of Naval Warfare and the United States Army Command and General Staff College, BG Stammer is also a graduate of the Infantry Officer's Basic and Advanced Courses, Junior Officer Maintenance Course, Jumpmaster School, Combined Armed Services Staff School, the United Nations Staff Officer Course in Sodertalje, Sweden, and the NATO Staff Officer Course in Oberammergau, Germany.

Cont'd on pg 10



MG Dana Pittard, CG 1st AD and Fort Bliss, receives a plaque of appreciation from COL Forrest Smith, Chapter President while UTEP ROTC cadets look to the presentation.



El Paso

Mine was earned in Vietnam. By my dad.

Barbara Q., USAA member



USAA Auto Insurance. Earned once. Cherished from generation to generation.

At USAA, our commitment to serve the financial needs of military members, veterans who have honorably served and their families is without equal. In fact, families regard USAA Auto Insurance so highly, 95% of USAA members plan to remain with USAA for life.¹

Begin your legacy. Get a quote.

usaa.com/insurance | 800-531-3550



Insurance Banking Investments Retirement Advice

We know what it means to serve.[®]

¹Based on 2011 Member Communications Trend Survey.

Use of the term "member" does not convey any legal, ownership or eligibility rights for property and casualty insurance products. Ownership rights are limited to eligible policyholders of United Services Automobile Association. The term "honorably served" applies to officers and enlisted personnel who served on active duty, in the Selected Reserve or in the National Guard and have a discharge type of "Honorable." Eligibility may change based on factors such as marital status, rank or military status. Contact us to update your records. Adult children of USAA members are eligible to purchase auto or property insurance if their eligible parent purchases USAA auto or property insurance. Automobile insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, USAA County Mutual Insurance Company, San Antonio, TX, and is available only to persons eligible for P&C group membership. Each company has sole financial responsibility for its own products. © 2012 USAA. 139265-0712

2012 EL PASO CHAPTER, MOAA EVENTS SCHEDULE

November 28, 2012	Virtual Military Job Fair
December 8, 2012	Membership Meeting & Brunch
December 8, 2012	Army-Navy Football Game
February 9, 2013	Membership Meeting and Lunch
March 16, 2013	MOAA Day at the Races
April 13, 2013	Membership Meeting and Luncheon
June 8, 2013	Membership Meeting and Luncheon
June 29-July 6, 2013	Texas Council of Chapters Cruise to Alaska
August 10, 2013	Membership Meeting and Luncheon
October 12, 2013	Membership Meeting and Luncheon
December 14, 2013	Membership Meeting and Luncheon

The Border Bulletin NEWSLETTER COMMITTEE

Editor: LTC William L. Moore, 842-9650

EDITORIAL COMMITTEE

MG John Oblinger, USA 751-4699

MG William H. Riley, Jr. 584-8798

Advertising Manager: LTC William L. Moore

publications@elpasomoa.org

Printer: Northeast Printing, 755-6089

December 2012 • Vol 56 No 6

The Border Bulletin is the Official publication of the

El Paso Chapter of

The Military Officers Association of America

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

This bulletin is published Bi-monthly.

Subscription is included in the annual

dues of \$20.00.

Thank you for serving... Now, let us serve you!

This is the Retirement You Wanted!



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

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

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

On-site skilled nursing and rehabilitation!

The MonteVista
at Coronado

A FIVE STAR
QUALITY CARE COMMUNITY

Chapter Staff Emeritus

COL Margaret H. Baskfield	584-6826
Mrs. Penelope Cochran	778-5723
Mrs. Hedy Forcier	751-2638
LTC Rafael G. Garcia	593-1469
CWO Emiliano Gorgas	594-0444
Major E. Dexter Lyerly	585-9619
Mrs. Blanche J "Maggie" Maguire	584-7682
CW4 Manuel Martinez	751-3791
LTC James L. McLaughlin	566-4976
MWO Edward C. Ney	592-6518
CW4 William M. Ryerson	772-6759
LTC Daniel J. Schulte	755-3387
Mrs. Kathleen Schulte	755-3387
MAJ Edwin S. Stone, III	598-6058
Captain Jeanne B. Thompson	598-0891
COL Martin C. Wehmhoner	585-9106

Experience the Difference

Ask our Customers

Legacy Construction



- We are a full service construction company
- Commercial or Residential, no job is too big or too small
- Preferred vendors for major insurance companies
- We offer Claims Assistance
- Experts in Remodeling and Restoration



Toll Free: (877) 952-4968 • (915) 860-2700 • www.lc4you.com



WBAMC Pharmacy Services

Main Hospital Pharmacy

Monday through Wednesday and Friday:	7:30 AM – 6:30 PM	915-742-2793
Thursday	8:30 AM – 6:30 PM	
Saturday, Training Holidays:	9:00 AM – 5:00 PM	
Closed Sundays and Federal Holidays		

Freedom Crossing PX Pharmacy

Monday – Friday	8:30 AM – 6:00 PM	915-742-9017
Saturday & Training Holidays	9:00 AM – 5:00 PM	
Closed Sundays and Federal Holidays		

Soldier and Family Medical Clinic (SFMC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1802
Closed Saturdays, Sundays, and Federal Holidays		

Soldier Family Care Clinic (SFCC) Pharmacy

Monday – Friday	7:30 AM – 6:30 PM	915-742-1400
Closed Saturdays, Sundays, and Federal Holidays		
Pharmacy Refill Services		915-742-1400

Fort Bliss Gate Operating Hours

Alabama Gate, WBAMC, is open Monday through Friday from 5 a.m. to 9 p.m. and is closed weekends and federal holidays.

IBCT North Gate is open Monday - Friday 5am - 0900
Closed on holidays.

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.

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 <https://rapids-appointments.dmdc.osd.mil>. To learn more, call 568-2000 or 568-6619.

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.

DoDVA Seamless Transition Update 14: Lack of electronic health record interoperability at a new hospital jointly run by the Department of Veterans Affairs and the Department of Defense is adversely affecting clinical care and costing the government millions of dollars, according to a new report published this week by the Institute of Medicine. The state-of-the-art facility—the Lovell Federal Health Care Center in Chicago (FHCC)—merged two separate hospitals, and was intended to deliver integrated and cost-efficient healthcare. However, neither VA or DoD wanted to change their EHR systems, resulting in an inability to share patient

data between the two systems, according to the report. VA and DoD were going to rely on the development of software interfaces that would permit the systems to work together, but that endeavor has proved too challenging to implement.

As a result, the two EHRs have to be maintained separately, which requires time consuming workarounds at an added cost of \$1 million a year. “The committee recommends that no new federal healthcare centers be implemented until an interoperable or joint EHR system is available,” the report said. The IOM also recommended that the two entities standardize their overall policies and

PTSD Update 120: U.S. Sen. Patty Murray is pushing the Pentagon to move forward with its military-wide review of how soldiers are diagnosed with post-traumatic stress disorder and other behavioral health. Murray, the chairman of the Senate Veterans’ Affairs Committee, sent a letter to Defense Secretary Leon Panetta on 18 OCT. In June, Panetta called for the review after it was disclosed that medical screeners at the Madigan Army Medical Center at Joint Base Lewis-McChord have reversed since 2007 hundreds of diagnoses of PTSD based on the expense of providing care and benefits to members of the military. The evaluations are the key first step in determining soldiers’ disability benefits. In the letter, Murray calls on Panetta to provide a timeline of the review and requesting the next steps. [Source: Associated Press article 19 Oct 2012 ++]

Contact Us

Mail:
El Paso Chapter, MOAA
PO Box 6144
Fort Bliss, Texas 79906-0144

Email:
President -- president@elpasomoaa.org
Secretary -- secretary@elpasomoaa.org
Treasurer -- treasurer@elpasomoaa.org
Membership -- membership@elpasomoaa.org
Historian -- historian@elpasomoaa.org
Publications -- publications@elpasomoaa.org
General Info -- info@elpasomoaa.org
Webmaster -- web@elpasomoaa.org
The Officer Placement Service -- tops@elpasomoaa.org

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

procedures and build a framework to evaluate the success of the merger. The VA and DoD previously expressed concern that they would not be able to use a single interface to fully integrate their EHR systems. The joint VA/DoD EHR, known as iEHR is in development. A preliminary roll out of the integrated system is expected in 2014, and a fully integrated system is due in 2017. To learn more the IOM report can be accessed at <http://www.iom.edu/Reports/2012/Evaluation-of-the-Lovell-Federal-Health-Care-Center-Merger.aspx>. [Source: FierceEMR | Marla Durben Hirsch | 17 Oct 2012 ++]

Chaplain's Corner

Peter A. Baktis
Chaplain



**The only source of knowledge is experience.
— Albert Einstein**

The other day I had the privilege to attend a retirement ceremony for two senior NCO's.

Between the two of them they added some 57 years of service. I stood there and listened to the awards and certificates they received and saw how proud their wives, children and great grandchildren were. I wondered if they thought that they were going to be where they are now, way back then. This experience caused me to think about my own life and the many paths that I have traveled. I never thought that I would be in the Army, or the Senior Chaplain at Ft. Bliss. I remember when I arrived at my first duty station. I remembered how inexperienced I was. I thought, "Will I ever manage and be able to learn the many things I realized I needed to learn?"

Then my mind went to those leaders, colleagues and friends, who mentored me, encouraged me who believed in me. I then remembered my wife and children who supported me and sacrificed. The NCO's and their families that I was watching also had leaders, colleagues, friends and families. We came to know what it meant to be a senior leader in the Army through our experiences and

from the experiences of others. MOAA gives me a new experience when I attend the Board Meetings. At the luncheons I gain the knowledge of those who served before me, learn about their struggles and how they overcame them. I come to the knowledge of how things have changed and how some things never do.

As we are coming to the end of another year, we have gone through the election and we are told it is now time for those in Washington to work. I ask if they listen to the voice of those who have gained knowledge through experience? Do they listen to the widow, who was promised by her faithful husband that the nation which he served will never forget her? Will the promise of retirement be the same for the future of the force as it is for these NCOs? I am afraid that those in Washington may have some knowledge, but lack the experience of service to their nation and service to those who sacrificed for their nation.




COUPON!!
\$25 OFF on your 1st overnight stay!!

AROUND AND ABOUT TOURS
6716 Mesa Grande • El Paso, TX 79912 / (915) 833-2650
SANDY GIBSON
aroundandabouttours@earthlink.net
<http://www.aroundandabouttours.com/>

Casualty Assistance Center
Monday - Friday: 0730 - 1700
915-568-2903 / 3093 / 6338
After Hours (Installation)
915-569-6950 / 6951



**Freedom Checking
Online Banking & Bill Pay
Mobile Banking**



1720 Marshall Road & Inside the PX, Fort Bliss
Biggs Mini Mall East, Biggs Army Air Field

www.afbank.com Member FDIC 888.929.2265

Input for February 2013 BULLETIN by 3 January 2013

My DC Experience

By Justin Stene

Recently I was fortunate enough to travel to Washington DC to observe and photograph the Army Ten-Miller for my ROTC unit. First and foremost I'd like to thank the sponsors that made this trip possible for the team and myself. Secondly I'd like to congratulate the UTEP ROTC Ten-Miller team for doing an outstanding job by placing 6th out of 66 ROTC teams on their journey that ended at the finish line in DC. Of course every journey has its beginnings and the beginning to my quest to DC started closer to mid October, when I received word that I would be traveling to DC to take photos of the team. While the primary focus was taking photos of the UTEP ROTC team, the second was discovering the capital city itself. This was one of the most influential trips I've taken in recent years.

As a proud American I have to say that every American should visit Washington DC at least once in their lives. It is a trip of knowledge and discovery. Standing on the ground our forefathers had fought for and founded with the legacies they left behind and the nation they built around it. A nation that was built around the idea that it should be ruled by the people and for the people. There you get a true sense of the meaning behind our freedoms and the endeavors our forefathers had faced to keep it a free nation. Not only as an American did this give me a new insight to our nation's Capital and history, but as a US Army Cadet it gave me a greater sense of pride in being part of the US Army. Especially during this day and time when so many people want to do our nation harm in terrorist attacks. The thought of losing any such monument or



“As a proud American I have to say that every American should visit Washington DC at least once in their lives.”

memorial would be devastating.

While in DC the team and I along with our professor of military science LTC Roach had the opportunity to tour the sights. Of course any trip to DC wouldn't be complete without seeing the Washington monument and the many other memorials that recognize the many great forefathers this nation was founded by. One of the most notable memorials was the Lincoln memorial. In my mind this memorial stands for much more than the civil war outcome and the man behind abolishing slavery, but it proves that even through such an ordeal this nation was able to overcome it and once again unify. With all that being said however one weekend wasn't enough to completely see and do all of that. It was still remarkable how much ground and sights we covered before the weekend was complete. We were also very fortunate to have a tour of the Pentagon.

There of course so much of our nations great military and civil leaders work and a memorial to all those who died in 9/11 will always recognize all those that fight for the freedoms we have as citizens of this great nation.

Of course all journeys have to come to an end and mine in DC was very short lived that it makes me eager to go back and discover more. For all those Americans that have yet to venture to DC it is highly recommended. For all those who have been should agree more or less that our Capital City is much more than a place that government and politics takes place but the actual history of our nation as a whole. Along this journey to DC, I have discovered that being a cadet serving in the nations arm is one of the most proud things in my life, along with the memories that I've created with my fellow cadets at our nation's Capital.

VA Cancer Treatment Update 03:

Age, not overall health or prognosis, plays too large a role in determining what patients get cancer treatment, according to a new study from the San Francisco VA Medical Center and the University of California, San Francisco. The study focused on more than 20,000 patients 65 and older with non-small-cell lung cancer (NSCLC) and found that younger patients were more likely to receive treatment than older patients, regardless of their health status or chance for improvement.

In fact, for all stages of the cancer, treatment rates decreased more in

association with advancing age than with the worsening of other illnesses. As a result, patients between the ages of 65 to 74 who were severely ill from other illnesses received treatment at roughly the same rates as those in the same age range with no comorbidities. Yet, the authors noted, the patients who were severely ill from other conditions were less likely to benefit and more likely to be harmed from cancer treatment. “It's clear that, as human beings and physicians, we fixate on age in deciding whether to pursue cancer treatments, including lung-cancer treatments,” said lead author Sunny Wang, MD, a San Francisco VAMC physician and an assistant clinical professor of medicine

at the University of California-San Francisco. “Instead, we should be looking at our patients' overall state of health.”

The study, based on an analysis of the electronic health records of veterans who were in the VA Central Cancer Registry from 2003 to 2008, was published earlier this year in the Journal of Clinical Oncology. “The message here is, ‘Don't base cancer treatment strictly on age,’” said Wang. “Don't write off an otherwise healthy 75 year old and don't automatically decide to treat a really ill 65 year old without carefully assessing the risks and benefits for that patient.” [Source: U.S. Medicine | Oct 2012 ++]



Membership Meeting & Brunch
The Centennial Club & Conference Center
BLDG 11199 Sgt. E. Churchill St., East Fort Bliss, TX 79918

Date: Saturday, 8 December 2012

Time: 10:30 – 12:30

Guest Speaker: Brigadier General Mark R. Stammer
Commanding General, JTF-North



Menu:

- Omelets w/tomatoes, green onions, sausage, cheese
- Bacon, Potatoes O’Brien, and Biscuits
- Fruit Cup with assorted fresh fruit
- Water, Orange Juice, Mimosa, Coffee, and Iced Tea

Dress: Casual

Brunch 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 Wednesday, 5 December 2012 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 6, and pay at the door.

Brunch will be on Saturday 8 December 2012 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:

Cont'd from pg 17

as becoming the next big arena for identity fraud. It's already started to happen, but I think as this avenue becomes even more integrated into our lives, we're going to see an explosion unlike any other. Already, thieves are using social networks to gain access to all sorts of personal data that people are freely posting about themselves, e.g. birthdays, addresses, and phone numbers; when and where they are going on vacation or otherwise [will] be away from their home, etcetera. This has opened up a range of new opportunities for criminals to gain a foothold into our lives.

Fortunately, there are ways that we can help protect ourselves from these growing threats. Personal vigilance is key. But there are now additional safeguards that are available, which help people take a more proactive approach to their personal security. I'm involved with a product called TraceMyID, which actually helps monitor — in real-time — whether your identity has been compromised and provides the support someone needs should [he or she] become an identity theft victim. Products like TraceMyID should now be an integral part of someone's personal protection strategy, as it can actually help you maintain more control over your identity and prevent it from falling into the wrong hands.

[Editor's note: TraceMyID is a product from The Affinion Group, for which Abagnale works. Similar products include Trusted ID, Lifelock, ID Watchdog, and Identity Guard.]

5. Personal vulnerabilities. I'm not sure you can really profile an identity theft victim. I see a greater occurrence of identity theft with the young, often college-age [people], because they usually have good credit and they usually aren't trying to obtain loans, credit cards, etcetera, while they are in school. For the identity thief, this means [the victim is] not checking [his or her] credit on a regular basis. Many times the wealthy find themselves to be victims. Ironically, often the wealthy don't pay a great deal of attention to [their] credit card statements, credit reports, bank statements, etcetera. They may only be interested in the bottom line, but not notice the details of transactions, etcetera. Finally, the elderly are always a group victimized by identity theft.

6. Unprotected Wi-Fi. An unprotected Wi-Fi account can be very dangerous to the account holder. You should always secure your Wi-Fi account. Not only can someone tap in and use your account access, they can gain access to your computer and what is stored on it. They can also participate in illegal online activities and [these] will go through your account. I always tell people to never do online banking or any online transactions involving personal information (such as checking on your credit card account, etcetera) at a public location (library, airport lounge area, etcetera) through a wireless connection or public connection.

There are just too many risks.

Copyright Latayne Scott and Military Officers Association of America. All rights reserved.

Cont'd from pg 3

He earned a Bachelor of Science in Criminal Justice from the University of Houston, a Master of Science in Foundations and Adult Education from Kansas State University and a Master of Art in National Strategy and Security Policy.

BG Stammer's decorations include the Legion of Merit, Bronze Star Medal, 2OLC; Bronze Star Medal with V Device, Defense Meritorious Service Medal, Meritorious Service Medal, 4OLC; Air Medal with V Device, Army Commendation Medal, 2OLC; Joint Service Achievement Medal, Army Achievement Medal, 3OLC; and the Army Good Conduct Medal. BG Stammer has earned the Combat Infantryman's Badge, Expert Infantryman's Badge, Ranger Tab, Master Parachutist Badge, Air Assault Badge, The Joint Chiefs of Staff Identification Badge, and Venezuelan, Italian, German Parachutist Badges. He has been honored with the Order of Saint Maurice Centurion Medallion, the Order of Saint George Bronze Medallion, and the Order of Saint Barbara. BG Stammer and his wife, Donna, have two children: Kyle and Megan.

Arlington National Cemetery Update 39:

Arlington National Cemetery on 22 OCT made available to the public a massive electronic database detailing the gravesites of the roughly 400,000 people buried there. Cemetery officials built the database over the last two years to verify the accuracy of their records brought into question by reports of misidentified graves. Prior to 2010, the cemetery used paper records and maps to track who is buried where. On Monday at the Association of the United States Army convention in Washington, the cemetery debuted an interactive map available through its website and through a free smartphone app. It uses geospatial technology to hone in on specific graves and can also be searched by name. It can be accessed through the cemetery's website <http://www.arlingtoncemetery.mil>.

When a name is called up, a viewer can see when the person was buried and the dates of their birth and death. Photos of the front and back of the headstone can also be viewed. Monuments and memorials that commemorate the service of specific military units are also included in the database. The application also highlights some of the notable graves throughout the cemetery that are popular with the roughly 4 million visitors annually that the cemetery draws. "This is a great day for veterans and our families," said Kathryn Condon, executive director of the Army National Military Cemeteries, which includes Arlington. Officials say the new app makes it easier for people walking the cemetery to locate a loved one's burial place. The app can be downloaded at the cemetery's visitor center.

The database has been the subject of a painstaking review and even now is not 100 percent complete. Katharine Kelley, the cemetery's director of accountability, said that about 99.4 percent of the nearly 260,000 gravesites, niches and markers have been verified. The remaining few deal largely with some of the cemetery's oldest graves and records, which date to the Civil War. In many cases, it may be an effort to verify the spelling of the first name of a spouse buried at the cemetery among disparate handwritten records. Condon said she could not say how much it cost to develop the website and mobile app, largely because the work to develop the technology was conducted in house. The geospatial technology used to power the smartphone is the same that the cemetery uses to coordinate the 25 to 30 burials conducted there every day. Care is taken to ensure, for example, that maintenance work at the cemetery is not conducted at the same time and place as a burial service. Arlington officials say the cemetery is one of the most technically advanced in the nation. [Source: The Associated Press | Matthew Barakat | 22 Oct 2012 ++]

Enhanced TRICARE Retiree Dental Program

The Enhanced TRICARE Retiree Dental Program is available to all military retirees (including gray area retirees) and their eligible family members, unremarried surviving spouses and their eligible children, as well as MOH recipients and their eligible immediate family members. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day that coverage becomes effective; after 12 months of being in the program, it then covers crowns, bridges, partials, braces and dental implants. (New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services; supporting documentation is required)

The Enhanced TRDP provides every enrollee an annual maximum of \$1,200

per person, a \$1000 annual maximum for dental accidents and a \$1500 lifetime maximum for orthodontics. It is important to note that the money that the TRDP pays out for preventive and diagnostic services doesn't count against the annual maximum – those benefits are in addition to the \$1200. Retirees can find more information on the program, as well as enroll 24/7/365, online at trdp.org.

TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. To find a network provider, as well as utilize the Consumer Toolkit to print ID cards, view annual maximum information, see if claims have been paid and sign up for e-mail updates, please visit trdp.org. If you have any questions, please feel free to contact the local TRDP representative, Steve Morgan, or e-mail him at smorgan@delta.org.

TAPS



Colonel L. Wayne

Sherrod, US Army, Retired, age 98, of Garland, Texas, passed away September 30, 2012, in Dallas, Texas. Wayne was born October 16,

1913, in Griffithville, Arkansas, to Charles and William (Annie) Sherrod.

He married Margaret Murphy on December 17, 1944, in San Francisco, California. He is survived by his sons, Mike Sherrod and wife, Elizabeth of Temple, Texas, and Tim Sherrod, and wife, Lisa of Garland, Texas; daughter, Cindy Sherrod and husband, Alan Royce of Manchaca, Texas; sister, Marie Huss of Palm Springs, California. Additionally, he is survived by grandchildren and great-grandchildren. He was preceded in death by his wife, Margaret, daughter, Patricia Lynn Sherrod, sister, Eura Patterson and brothers Ben Sherrod and Leo Sherrod.

Colonel Sherrod graduated from Beebe High School, Beebe, Arkansas in 1934 and attended Arkansas A & M University Monticello, Arkansas on a football scholarship. He graduated in 1938 with a BS in Economics.

Wayne retired as a Colonel from The United States Army where he served for thirty years. He was a Pearl Harbor survivor and served in World War II, the Korean Conflict and the Vietnam Conflict where he earned several medals, including the Legion of Merit, Victory in Europe medal and Victory in the Pacific medal. He once said that his favorite time was an Officer Candidate School Company Commander in Fort Benning, Georgia as well as serving as an Executive Officer for the 16th Infantry Regiment of the First Infantry Division (The Big Red One).

In his leisure time Colonel Sherrod enjoyed hunting, fishing, playing golf and poker and betting on the horses. He was a former president of the El Paso Chapter, MOAA. In lieu of flowers the family asked that donations be made to the charity of your choice in his name.

Services was held at 9:00 a.m., Friday, October 5, 2012 at St. Michael's Chapel #2, Fort Bliss, Texas. Interment with full military honors followed at Fort Bliss National Cemetery.

USPS Holiday Mailings

Send by these dates so your friends and family get their gifts on time:

- Dec 3:** Priority Mail International
- Dec 11:** Express Mail International
- Dec 17:** Global Express Guaranteed (GXG)
- Dec 21:** Priority Mail Domestic
- Dec 22:** Express Mail Domestic

DFAS Announces Retiree and Annuitant Paydays for 2013

The below chart is a list of all 2013 Retiree and Annuitant paydays:

Retiree and Annuitant Paydates for 2013	
Month of :	Direct Deposit Date:
January 2013	Friday, February 1, 2013
February 2013	Friday, March 1, 2013
March 2013	Monday, April 1, 2013
April 2013	Wednesday, May 1, 2013
May 2013	Monday, May 31, 2013
June 2013	Monday, July 1, 2013
July 2013	Thursday, August 1, 2013
August 2013	Friday, August 30, 2013
September 2013	Tuesday, October 1, 2013
October 2013	Friday, November 1, 2013
November 2013	Friday, November 29, 2013
December 2013	Tuesday, December 31, 2013



RAD R



RECEPTION/RAD/OCTOBER LUNCHEON



El Paso

Superior

JOHN GALLEGOS

HOME REMODELING & REPAIRS

INTERIOR - EXTERIOR PAINTING • TEXTURES
RENOVATIONS • SPECIALIZED IN WATER DAMAGE REPAIRS
SHOWER & TUBS - CERAMIC TILE • FREE ESTIMATES

(915) 256-4757

(915) 751-9595

LICENSED

4947 KNOX

BONDED

Supermarket Food: No matter how low the price, certain foods aren't worth your hard-earned cash. While some inexpensive foods can offer great nutritional bang for your buck, others are heavy on fat, sugar, and artificial ingredients. MoneyTalksNews asked nutritionists, chefs, and other experts which "deals" you should approach with caution. They advised to the following 7 items were the worst buys:

Lunch meats - "They usually contain fillers such as wheat, sugar, MSG and preservatives," says Erika Kormeli, founder of The Center for Healthy and Happy Living. Many also have sodium nitrate, a preservative that has been linked to digestive problems and cancer. Look for brands that are labeled "no nitrates" or "no nitrates added."

White bread - "The processing depletes nutrients and fiber from the wheat," says registered dietician Lisa Hugh. "The bread is basically devoid of needed, natural nutrients and may contain undesirable preservatives." White bread can also contain plenty of sugar. Whole grains are the better pick - they have more fiber and will keep you full longer.

Frozen meals - Earlier this year, Men's Health listed the 20 Worst Foods in America, including frozen fried chicken as "worst supermarket meal." Most frozen meals are loaded with trans fats, sugar, and artificial ingredients. For example, one of the meals the article cited compared it to eating 8.5 fried chicken drumsticks. Another roasted chicken meal made Fitbie's list of the top supermarket gut bombs with a sugar equivalent of three donuts. Bottom line: Read the nutrition labels carefully.

Processed cheese - "Spring for the real stuff," Hugh says. Processed American slices or "singles" aren't technically cheese. This product is mostly composed of milk and whey protein concentrates, salt, and other food chemicals. (By law, they can't even be labeled "cheese," just "processed cheese.")

Snack cakes and bars - Don't let the size fool you - these small snacks can pack a powerful caloric punch. These packaged treats also made the Men's Health list of worst supermarket buys. Just one of the cakes listed in the article has as many calories as five ice cream bars. Even "healthy" choices need a look at the label, says chef George Vutetakis, director of research and development at Garden Fresh Gourmet Salsa in Ferndale, Mich. "They often contain ingredients added just for taste alone, which ultimately undermines any attempt to have a healthy diet," he says.

Soda - Soda is a prime offender. "Sometimes, soda is cheaper than buying a bottle of water. However, it is full of sugar or artificial sweeteners that spike people's blood sugar levels. Then they crash and need more sugar and food to keep going," Kormeli says. There's no nutritional value in this beverage - skip it.

Powdered creamer - "Fresh milk or cream is better," Hugh says. The powdered version contains trans fats, corn syrup, and preservatives. "Some preservatives have been linked to blood vessel disease in otherwise healthy people." [Source: MoneyTalksNews | 15 Oct 2012 ++]

FREE MEMBERSHIP



(first time) 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.

New Members

COL Christine Sautter CPT Richelle Hare

Renewals

Mrs Eva Haggard	Mrs Elizabeth Brinkley	MAJ George Charity
LTC Bruce Gramlich	MG James Maloney	COL Miller Rhodes
LTC John Ozaki	COL George Ellis	Mrs. Crawford
MAJ Rodney Gilbert	CW4 Henrey Waldrop	Mrs. Janet Rasmussen
Mrs Sylvia McGriff	MAJ Martin Hanna	Mrs. Ruth Cramer
LTC Richard Waisiewski	CW3 Gary Mann	COL William Bissell
COL Robert Sproull	Mrs Nadine Wilberger	LTC Jack Hamilton
LTC Don Hughes	LTC Tu Huu Nguyen	COL CJ Moore
COL Gary Mundy	COL Joe Simonelli	LTC Bill Moore
CW3 Carl Matthews	Mrs. Elma Smith	CW3 Wayne Moorhead
CW4 Elwood Bechtel	COL Forrest Smith	Mrs Reva Reel
COL William Simanikas	Mrs. Smith	



Ask for the "Officer Rate"

4631 Cohen Avenue
El Paso, TX 79924
Phone: 915.755.9000

LPL Financial

FREEDOM FINANCIAL SERVICES

Robert H Sweet

Registered Representative, LPL Financial
Wealth Advisor

4717 Hondo Pass, Suite D

El Paso, TX 79904-1474

robert.sweet@lpl.com

www.FreedomFinancial-LPL.com

915 755-4180 Office

915 755-4189 Fax

Securities offered through LPL Financial Member FINRA/SIPC

Party Safely

By: Rear Admiral. Joyce Johnson, D.O

During the holiday season, many social functions feature alcohol. But the dangers of combining alcohol with medications are real.

Medication labels that say "do not take with alcohol" are so common, they can be easy to ignore. However, when alcohol interacts with medication, a variety of reactions can occur, from acute reactions such as increased drowsiness to chronic reactions such as liver damage. Alcohol also can magnify the effects of certain medications (and vice versa). Even amounts that are relatively safe taken individually can cause serious effects when combined. Always read medication labels to find out if a specific medication interacts with alcohol.

- Medications that depress the central nervous system, when combined with alcohol, can slow reflexes, making driving especially dangerous; affect gait and balance, contributing to serious falls, especially in older people; and suppress breathing and result in accidental death. These drugs might treat allergies, insomnia, anxiety, depression, or severe pain. Herbal products such as chamomile, valerian, and lavender have similar effects.
- Narcotics (used for pain management) and benzodiazepines (taken for anxiety and other reasons) mixed with alcohol can result in impaired judgment and unusual behavior and affect memory, as well as cause the central nervous system effects described above.
- Nonsteroidal anti-inflammatory drugs (NSAIDs), a common group of pain and arthritis medications, irritate the stomach and


gastrointestinal (GI) tract. Over time, they can result in ulcers and GI bleeding similar to chronic alcohol use, and when taken with alcohol, the effects are magnified for both.

- Many medications - including cholesterol-lowering drugs, oral antifungal agents, and some over-the-counter (OTC) and prescription pain medications - are liver toxins. Taking these drugs with alcohol increases the risk of serious liver damage.
- Taking nitroglycerin with alcohol can result in sudden changes in blood pressure and can cause dizziness, fainting, and falls.
- Oral diabetic medications combined with alcohol can result in abnormally low blood sugar, increased heart rate, blood pressure changes, nausea, and vomiting.
- Seizure medications interact with alcohol, causing drowsiness and dizziness and potentially increasing the risk of seizures.
- Illegal drugs often interact with alcohol unpredictably because the exact drug, dose, and contaminants are unknown.

Take the warning "do not take with alcohol" seriously. Remember alcohol is in wine, beer, and hard liquor (e.g., rum, vodka, or whiskey) and often in eggnog. Talk with your pharmacist or health care provider about how it might interact with prescription, OTC, or herbal medications you take. If there is a potential interaction, don't drink while taking those medications.




AIR FORCE Villages
OPEN TO ALL BRANCHES OF THE MILITARY.



AIR FORCE VILLAGE

*A distinctive lifestyle...
after a lifetime of service.
You deserve a retirement like this.*



5100 John D. Ryan Blvd. • San Antonio, Texas 78245 • (800) 891-6029 • www.airforcevillages.com
Open to retired and honorably served officers from all uniformed services, their spouses, widows/widowers, parents and grandparents.



El Paso



MOAA

Military Officers Association of America



THE 1ST ARMORED DIVISION EL PASO CHAPTER SCHOLARSHIP

GOAL
\$25,000

The "The 1st Armored Division - El Paso Chapter, MOAA #2" was established on 7 February 2011. The 1st Armored Division - El Paso Chapter, MOAA #2 Scholarship is a part of "the MOAA Scholarship Fund; and thus, it is a nonprofit, charitable organization, incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under §501(c)(3) of the Internal Revenue Code. Its tax identification number is 54-1659039." Please draw your check payable to "MOAA Scholarship Fund," and mark the memo line with "1st Armored Division/TX05 - 501(c)(3)."

**\$11,360
RAISED**

Charter Donors

- Colonel Forrest Smith, USA
- Colonel Constance J Moore, USA, Retired
- Colonel and Mrs Stephen L. Barrett, USAF, Retired
- Lieutenant Colonel William L. Moore, USA, Retired
- Major and Mrs. Edwin S Stone, III, USA Retired
- CWO and Mrs. Emiliano Gorgas-Cabrera, USA, Retired
- Miss Elma Rodriguez

Charter Corporate Donors

- Casa Ford and Casa Nissan. El Paso, Texas
- Security Services Federal Credit Union, El Paso, Texas

Members and friends of the El Paso Chapter, MOAA are encouraged to donate to this worthy cause for eligible children of soldiers assigned to the 1st Armored Division.

Mail your contribution to:
MOAA Scholarship Fund
PO Box 320910
Alexandria, VA 22320-4910

**DREAM
BOLDLY.**

Plan confidently.®

Call us for retirement income planning and education funding solutions plus investments, insurance and banking services.

**First Command Financial Services
Serving El Paso**

6501 Boeing Street, Suite J-2
El Paso, TX 79925

915.772.0100

infoelpaso@firstcommand.com



©2009 First Command Financial Services, Inc., parent of First Command Financial Planning, Inc. (Member, SIPC, FINRA) and First Command Bank (Member FDIC / Equal Housing Lender). Financial planning services and investment products, including securities, are offered by First Command Financial Planning, Inc. Insurance products and services are offered by First Command Financial Services, Inc. Banking products and services are offered by First Command Bank. In certain states, as required by law, First Command Financial Services, Inc. does business as a separate domestic corporation, and does business in California as "First Command Insurance Services." Securities products are not FDIC insured, have no bank guarantee and may lose value. A financial plan, by itself, cannot assure that retirement or other financial goals will be met.



Six Ways to Stop Identity Thieves

By Frank Abagnale & Latayne Scott

Experts say the need for fraud-prevention vigilance is growing: According to a recent Bureau of Justice Statistics

report, almost 12 million people, representing 5 percent of people age 16 or older in the U.S., experienced at least one attempted or successful incident of identity theft during a recent two-year period. Frank Abagnale discusses six key dangers and what you can do to stay protected.

1. Document security. Among the biggest threats to document security is the multi-function peripheral [MFP], more commonly referred to as your “all-in-one” printer. These handy devices are staples in nearly every office environment. Unfortunately, and as a rule of thumb, the more advanced the MFP, the greater the threat to document security.

That’s because these devices typically store the documents that you are printing, scanning, or faxing. This makes the printing/faxing process much faster and enables popular documents to be easily recalled. However, the fact that your documents are being saved by the MFP can also open the doors to critical — and even classified — information becoming compromised.

Just think of all the information that is being printed and processed by these machines each day — personal data, confidential reports, financial account numbers, etcetera. Once processed, these elements become part of the machine’s inner memory and could be available to anyone. In addition, these saved documents become much more portable, making them more susceptible to misuse from both internal and external threats. As such, it is very important for organizations to ensure that MFPs have the same level of scrutiny and security as other devices that handle sensitive data.

2. Passwords and protections. There are many facets to ensuring that critical data remains uncompromised within the digital realm. Among the most important things an organization can do is ensure that solid policies are in place and monitored for compliance. This should include rules for who has access to a particular level of data and what each person can do with that information, proper authentication protocols, and tracking methods to keep tabs on how each person is using a particular data set. In addition, the organization should review periodically all security procedures and identify areas for potential lapses.

As far as ensuring individual security, protective software such as antivirus, antispyware, and firewalls [is] a must, and [it] should be updated no less than every seven to ten days, and more frequently (or even daily) for critical systems. Highly sensitive data should be encrypted whenever transmitted and viewable only by authorized personnel who possess the correct encryption key.

And, of course, utilizing “strong” passwords — a combination of letters, numbers, and special characters — is the new standard for preventing unauthorized access to systems and makes it much harder for both human and automated threats to hack into critical data. Password standards used to suggest that they be at least eight characters long, but new data suggests that 12-character strong passwords are infinitely more complex to hack than the traditional eight-character model.

3. Internet vigilance. I think the biggest change [in the past 10 years] has been the pervasiveness of the Internet and how it has changed the ways that we interact within society. As more and more people have turned to the Internet as a primary means of gathering, sending, and analyzing data — especially data that can easily be misused like personal and financial information and other types of confidential documents — there is an ever-growing abundance of data that is being sent into the ether, of which we have little to no control as to where it ends up. This opens the door to the thousands of criminals, hackers, and other malicious entities that are developing new ways to capture this information and monetize it. Plus, since the transfer of data now takes place nearly instantaneously, the speed [with] which data can be disseminated and dispersed makes organized containment all the more difficult.

The days when hackers were merely interested in obtaining your bank and credit card accounts are long gone. Given the amount of data that is now available online and the relative ease [with which] a skilled person can obtain it, thieves can now take over virtually every aspect of your life without you ever knowing.

4. Social media safeguards. I see social media outlets

Cont’d on pg 10



**JIM SWANSON
Builders**

Cabinet Shop and General Construction

*Specializes in Fabrication and Installation of
Handicapped Devices in your Home*

LICENSED & BONDED FOR YOUR PROTECTION

10350-C Grouse Road
El Paso, Texas 79924

(915) 821-3754

KANE KERBY
Owner



El Paso

EL PASO CHAPTER AWARDS

Category 1 Outstanding Chapter (Runner-up)
CY 2000 and 2001
Five - Star Chapter CY 2002-2012
Category 1 "Print Newsletter" WINNER in 2004; Runner-up
2008, 2011; Best Legislative Coverage 2008, 2009 & 2011
(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 & 2011

TIMBERLAKE
Membership Software Made Simple

1-800-303-4234

171K May Soon Lose TRICARE Prime

Defense officials are expected to announce that military retirees and their dependents that live more than 40 miles from a military treatment facility or BRAC (base closure) site will lose access to TRICARE Prime as early as next April. This move could force as many as 171,000 retirees to shift to TRICARE Standard, which would mean an increase in out-of-pocket costs--especially those with special needs dependents or other chronic health issues. The first round of Prime service changes is "tentatively" planned to go into effect in the West region on April 1. The North and South regions will see the plan implemented by October 1, 2013.

SERVING THOSE that SERVE US!

FirstLight Federal Credit Union is proud to serve the men and women of our military with a full range of products and services!

- ★ Special Military Auto Loans
- ★ VA and Special-Need Home Grants Available
- ★ Personal and Business Accounts/Loans
- ★ New Contract Postal Unit at East Ft. Bliss Branch on Constitution Ave.
- ★ New and Improved Online Banking
- ★ Nationwide Shared Branching and ATMs



FIRSTLIGHT

FEDERAL CREDIT UNION

"It's a great day to be a soldier's credit union"

www.military.firstlightfcu.org

1741 Marshall Rd. • WBAMC - 1st Floor • 20727 Constitution Ave.

915 562-1172





Membership

LTC (R) Joe Gollasch
Membership Chairman

El Paso MOAA Membership



Membership is open to Active Duty, Retired, Former Officers, Reserves, National Guard, and Warrant Officers of the seven uniformed services: Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service and National Oceanic and Atmospheric Administration. Spouses, Widows and Widowers may also join.



Local MOAA chapter membership offers added value to members. Chapter members are important to the grass roots support for MOAA's national legislative issues. 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 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.



Merry Christmas and Happy New Year

May your Holiday Season be filled with Joy, Happiness, and Love

MOAA works throughout the year representing and lobbying on behalf of all beneficiaries. MOAA speaks with one voice... Help keep MOAA strong and the most influential military organization on the Hill. Encourage a friend or colleague to join our chapter and continue our support of the Fort Bliss and El Paso communities.

Contact El Paso MOAA Membership at: membership@elpasomoaa.org



El Paso



Legislative

Edwin (Ed) S. Stone, III
Legislative Chairman

HERE COMES SANTA CLAUS?
A SNUFFY SMITH CHRISTMAS, MAKING MY LIST AND CHECKING IT TWICE



© Edwin S. Stone, III. All rights reserved.

Who's going to be Naughty or Nice? Written well in advance of the publishing date and with so many uncertainties in the national legislative arena being unsettled, Snuffy Stone is going to run his neck out and put up a list of necessities* giving readers an opportunity to check the author's guessing, dreaming, with a Naughty or Nice column to keep score.

Here goes:

SNUFFY SMITH'S WISH LIST*

NAUGHTY OR NICE?

SNUFFY Stone's GUESSES, HOPES?

<p>Amendments to 2013 Defense Authorization:</p> <ol style="list-style-type: none"> 1. **SBP/DIC Offset Repeal 2. Concurrent Receipt Offset Repeal 3. Tricare Acknowledge for Service 4. Stolen Valor <p>*MOAA source for all with fact sheets: 2012 Congressional Recess: Time to Make the Rounds! Also: Visit Your Legislators in Oct : MOAA</p> <p>**SNUFFY Stone is of the opinion that there is no higher obligation than to take care of our surviving spouses ahead of all else!</p>		<ol style="list-style-type: none"> 1. **One great hope is that surviving spouses get relief through repeal of SBP/DIC Offset...this one survives the budget reconciliation process. 2. Snuffy Stone is a Chapter 61 retiree and subject to Concurrent Receipt Offset; and, holds out little hope that this one will make it through the reconciliation process. 3. Tricare acknowledgement by reason of service will not make it. 4. Stolen Valor will make it in some form.
<ul style="list-style-type: none"> • Catastrophic Sequestration Cuts <p>* *Visit Your Legislators in Oct : MOAA Fact Sheet on the Sequestration Threat</p>		<p>Some sanity is restored and catastrophe is avoided?</p>
<ul style="list-style-type: none"> • Prevent Unfair Military Pharmacy Copay Hikes • Go with House Version <p>Fact Sheet on House vs. Senate TRICARE Rx Copay Plans</p>		<p>House version survives?</p>
<ul style="list-style-type: none"> • Prevent 27% Cut in Medicare/TRICARE Payments <p>Fact Sheet on Medicare/TRICARE Payment Cut</p>		<p>Congress kicks the can down the road and does not cut Medicare/TRICARE in the near term?</p>

Follow the Military Officers Association of America's lead in these matters when contacting your congressional members...go to elpasomoaa.org December 2012 pdf version to view links.

Either Enlisted or Civilian and you care about military personnel issues, join Voices for America's Troops, <http://www.voicesfortroops.org/> and know that you get the same top-drawer advocacy that MOAA provides to all who serve. Check: [MOAA Named "Top Lobbyist" - Voices for America's Troops](#) . You will receive the same Legislative Update and Alerts with proposed messages in response to current military personnel affairs.

Officers, Commissioned and Warrant, MOAA needs you, too:



<http://www.moa.org/Join/>

While you are at it, join the El Paso Chapter, www.elpasomoaa.org...in both cases, make a commitment and take the paid membership route!

Saving Money

The next time you plan to buy something consider whether you need a new item or if it can be used. Because it's often true: You get what you pay for. When it comes to safety, hygiene, and warranties, there's no substitute for buying some things new. But for the most part, you can save a lot of money without sacrificing quality by purchasing many things used. Consider buying the following 14 items used and if you do you will save a lot of money:

1. Cars. The biggest way to save on car ownership is to avoid paying the sticker price. A properly maintained year-old vehicle looks and functions like a new car - but costs 20 percent less. If you can save just \$4,000 by buying used, then earn 10 percent on it for 20 years, you'll be \$26,000 ahead. And if you can avoid interest by paying cash rather than financing your ride, you'll be richer still. You can find a reliable used car for \$5,000 (<http://www.moneytalksnews.com/2010/03/31/how-to-buy-a-5000-car/>) The older the car the greater the risk, but having a car inspected by a mechanic can reduce it. The important thing when it comes to cars: Ignore the commercials. Cars are transportation, not status symbols.

2. Houses. With new homes, you don't have to worry about repairs. But even factoring in fix-up costs - which you'll know prior to purchase because you've had a professional inspection done - a pre-owned house will normally save thousands over new. According to the latest data from the National Association of Home Builders (http://www.nahb.org/fileUpload_details.aspx?contentID=55764) , the average price for a new home in April (\$282,600) was about 25 percent higher than the average price for an existing home (\$226,400). Save \$50,000 by buying used and you'll have a lower mortgage payment, freeing up cash to do other more important things - like saving for retirement. Pre-owned also means more flexible negotiations and mature landscaping.

3. Books. There's no good reason to buy a new book. Pick up a copy online or at a local store for pennies on the dollar. Or rediscover the library, which these days may even offer free e-book downloads (<http://www.moneytalksnews.com/2010/09/20/free-e-books-yours-for-the-downloading/>). The high price of college textbooks makes buying used especially attractive. But you can save even more by checking the library (before your classmates), finding a textbook exchange, or buying an older edition for less. Do some searching and you'll find lots of ways to get textbooks cheaper, or even free (<http://www.moneytalksnews.com/2010/01/04/4-places-to-get-free-textbooks/>). Depending on demand and when a new edition is released, you may also be able to recoup much of your cost by reselling them in the right places (<http://www.moneytalksnews.com/2012/05/24/4-tips-to-turn-textbooks-into-cash/>).

4. Timeshares. A new timeshare is a terrible buy. Reuters recently reported owners are so desperate to ditch the annual maintenance fees that many timeshares are selling for \$1 (<http://www.reuters.com/article/2012/05/25/us-developer-s-high-pressure-sales-pitch-will-make-you-tens-of-thousands-of-dollars-richer-housing-timeshares-idUSBRE84O0TJ20120525>) .

5. Recreational toys. From boats to RVs to bikes, buying used makes sense for all the reasons Stacy mentioned in the video above: They're terrifically expensive new, they depreciate rapidly, and if someone is selling, they may not have had the free time to use it very much.

6. Sports and exercise gear. Everybody wants to lose weight, but few make the time to do it. That means many people have exercise gear they want to unload cheap or even free on sites like eBay and Freecycle. There are also stores that specialize in used gear, like Play It Again Sports. Weights can't go bad, although you'll want to test things like treadmills and other more complex equipment. Note that , bicycle helmets are one thing you should buy new for safety reasons.

7. Furniture. Used furniture from garage sales and consignment stores (<http://consignmentpal.com/Resale-and-Consignment-Directory.html>) is often a great bargain. Look around your house and mentally add up the amount you've spent on new furniture. Had you bought used, you could easily have saved 50 percent, which means that money would be in your pocket instead of a furniture retailer's. Moving sales are great places to save on furniture, since moving furniture is expensive, and sellers have a deadline to dump it. Snap up bargains when college dorms and apartments start emptying in the Spring. Added bonus of buying used: you might find stuff that's better built than today's.

8. Jewelry. Jewelry depreciates faster than cars. And unlike cars, used jewelry isn't going to break down, and nobody can tell a ring made this year from one made in 1950. In fact, vintage styles can be highly sought after. Best sources include pawn shops, online at places like eBay, and government and other auctions (<http://www.usa.gov/shopping/shopping.shtml>) Obviously, if you're buying something expensive, be knowledgeable or enlist the help of someone who is.

9. Baby gear. Baby stuff doesn't get much use - they outgrow everything in months. So baby clothes, toys, and nursery furniture can be smart used buys. But there are definitely used baby items to avoid. Car seats and cribs have safety risks, and everything should be checked for product recalls (<http://www.babycenter.com/product-recall-finder>) . If you're not sure, say no. But if you are, you can easily save 50 percent or more.

10. Clothes. Clean out your closet and get a tax deduction by donating the clothes you don't want to a thrift store. Better yet, take them to a resale shop and make some money. And while you're there, shop around. The problem with buying clothes this way - as with many things you buy used - is that it might be hard to find exactly what you're looking for. But if you're not in a hurry, buying used can cut your clothing budget by 90 percent. For nicer clothes, head to the thrift and resale stores closest to upscale neighborhoods.

11. Dishware. Dishes don't go bad with time, and buying used can save 80 percent or more. Got a friend getting married? Odds are good they're going to be getting rid of old stuff to make room

Cont'd next page

Cont'd from previous page
for wedding gifts. Thrift shops, yard sales and online sites like freecycle are also good bets.

12. Electronics. Used electronics are a mixed bag: Things a few years old might be obsolete or incompatible with the latest technology, and it's often hard to tell whether there are hardware issues. However, buying used a few months after a product's release (or even getting last year's model) can be a great way to save. Purchasing from someone you know personally is a good way to avoid lemons, and factory-refurbished items have been professionally examined and repaired, and may even come with a warranty. Electronics are a great place to save because so many people foolishly feel the need to buy the latest edition of everything. Not being one of those people will make you richer.

13. Video games and movies. These media are a lot like books. Many buy them new, enjoy them once, then toss them on a shelf. If that's you, recycle your entertainment money and trade them in. Online-only stores such as Amazon and Newegg sometimes feature sales with new copies cheaper than the used ones at brick-and-mortar stores, so be sure and check. But used prices

are typically 10 to 70 percent less than new, with the best deals on the older stuff. As with electronics, patience pays.

14. Tools. Most people don't use tools regularly, so it may make sense to borrow or rent them. But well-maintained tools last a long time, and are easy to find at yard sales. It can be hard to tell how much life power tools have left - so only buy them used from people you trust.

Bottom line? You can be thousands of dollars richer simply by letting other people take the depreciation hit that accompanies virtually all consumer purchases. While it's convenient to go into a local store and walk out with something new, there's a high price to pay for that convenience. If you can save \$10,000 every year by buying used, then compound that money at 10 percent, in 30 years you'll be \$1,809,434 richer than someone who buys the same things new. And what have you sacrificed? Nothing. After all, those new items become used the minute you bring them home. [Source: MoneyTalksNews Brandon Ballenger article 17 Jun 2012 ++]

Tricare Prime Update 14: This October retirees have seen their TRICARE Prime enrollment fees increased to \$269.28 per year for individuals and \$538.56 per year for retirees with families. However, retirees should know that TRICARE is warning that these enrollment fees could increase again when Congress passes the final FY 2013 budget. Retirees can choose to pay the enrollment fees annually, quarterly or monthly. But they must keep in mind that TRICARE Prime enrollment fees are non-refundable, in most cases. TRICARE is recommending that retirees pay either monthly (through automatic deduction/charge) or quarterly due to the chance enrollment fees may increase again before the end of the fiscal year. NOTE: To date there have been no changes to TRICARE for Life – enrollment remains free to retirees over age 65. The current fee payments for TRICARE Prime are:

- Annual Payment: Individual: \$269.28 - Family: \$538.56
- Quarterly Payment: Individual: \$67.32 - Family: \$134.64
- Monthly Payment: Individual: \$22.44 - Family: \$44.88

An exception to the fee increase applies to survivors of active duty deceased sponsors and medically retired uniformed service members and their dependents. Their fees remain frozen at the rate in effect at the time they are classified in the Defense Enrollment Eligibility Reporting System (DEERS) as survivors or medically retired and enrolled. Fees remain frozen as long as there is no break in their TRICARE Prime enrollment. Payment requirements differ slightly for each region. Retirees enrolled in the TRICARE Prime in the North, South and West regions can pay by allotment from retired pay, online, pay-by-phone, and through electronic funds transfer and first time TRICARE Prime enrollees can pay the initial enrollment fee by check. TRICARE North and West beneficiaries can also pay by recurring credit card charges. TriWest currently offers beneficiaries the added ability to pay by check monthly. Refer to http://tricare.mil/mybenefit/Download/Forms/PrimeFee_FS.pdf TRICARE Prime Fact Sheet for additional info. [Source: Military.com | Terry Howell | 11 Oct 2012 ++]

VA Pension/Disability

VA Pension by definition says that the person does not have and can not hold gainful employment due to disability and their total income is below the threshold set by law and regulation. The rules for working on a VA Disability are not so cut and dry and vary with the type of service compensation and each veteran's circumstances. There are several types of VA Service Compensation 100% disability for work purposes.

1. 100% Scheduler – rated 100% for physical disabilities based on the VA CFR schedule. Disabled veterans on a 100% scheduler disability can work without limitations except where the definition of the disability makes the presumption that the veteran is unable to hold a job.

2. 100% TDIU – Individual Unemployability - You are only allowed to be marginally employed. You can only make a certain amount of money, and if you make more than that marginally amount of money, your IU rating will be reviewed for possible reduction in your current rating!

3. 100% Scheduler for PTSD or other psychiatric disability – Veterans receiving 100% disability for PTSD may not work, as that is part of the definition of 100% disabled by psychiatric disability. The definition of 100% PTSD is, "Total occupational and social impairment, due to such symptoms as: gross impairment in thought processes or communication; persistent delusions or hallucinations; grossly inappropriate behavior; persistent danger of hurting self or others; intermittent inability to perform activities of daily living (including maintenance of minimal personal hygiene); disorientation to time or place; memory loss for names of close relatives, own occupation, or own name."

Cont'd next page

Cont'd from previous page

4. 70% TDIU – Individual Unemployability – The PTSD 70% definition is, “Occupational and social impairment, with deficiencies in most areas, such as work, school, family relations, judgment, thinking, or mood, due to such symptoms as: suicidal ideation; obsessional rituals which interfere with routine activities; speech intermittently illogical, obscure, or irrelevant; near-continuous panic or depression affecting the ability to function independently, appropriately and effectively; impaired impulse control (such as unprovoked irritability with periods of violence); spatial disorientation; neglect of personal appearance and hygiene; difficulty in adapting to stressful circumstances (including work or a worklike setting); inability to establish and maintain effective relationships.” You can see that even at 70% employment is not consistent with the rating, and at 100%, ‘inability to perform activities of daily living’ and ‘Total occupational and social impairment’ says that work is an issue. Having this problem implies a person is unable to work. Veterans should exercise caution even if working as a volunteer. If the VA determines that the nature and amount of unpaid work that you are performing demonstrates that you are not unemployable, TDIU can be revoked. Anytime the VA revokes a TDIU rating, the amount of disability compensation drops to the level of the veteran’s actual rating under the rating schedule.

There are laws and regulations that protect VA disability ratings that have been in place for certain periods of time. If a VA award of service connection for a disability has been in effect for ten years or more, absent evidence of fraud in applying for compensation for that disability, the VA may not revoke service connection but can reduce the rating percentage. Similarly, if a specific rating percentage has been in effect for 20 years or more, absent evidence of fraud, the VA may not revoke service connection nor reduce that rating.

Bottom line, veterans assigned a VA disability rating are subject to reevaluation based on employment or improved condition. Lowering a rating is possible up to a point and the criteria for lowering can vary with each veteran’s circumstances. The type and duration of any work is a major factor in the VA’s decision on whether to lower or remove a preassigned percentage. If in doubt check with your assigned primary physician and/or local VARO for clarification on any limitations placed on you regarding employment or voluntary endeavors. [Source: <http://forums.military.com>, vetsfirst.org & CalVet Oct 2012 ++]

EL PASO CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA

2012 BOARD OF DIRECTORS

OFFICERS

President	COL Forrest E Smith	217-9518
1st Vice-President	COL Lenore Enzel	755-2325
2nd Vice-President	Mrs Janet Rasmussen	598-3835
Chair 3rd VP	COL Steve Barrett	478-335-2888
Secretary	LTC Joseph Gollasch	757-9963
Treasurer	Mrs Elma Smith	
Chaplain	COL Peter A. Baktis	

DIRECTORS

Immediate Past President	BG J Morgan Jellett	637-2515
Legislative Liaison	MAJ Edwin S Stone, III	598-6058
Membership Chairman	LTC Joseph Gollasch	
Programs	COL Bob Pitt	533-5111
Public Relations	Mrs Judy Stone	598-6058
Publications/Editor	LTC William L Moore	842-9650

COMMITTEES

Webmaster	LTC William L Moore	842-9650
Personal Affairs Com. Chair	Mr Joe Hernandez	
TOPS	COL Chuck Wehmhoner	
Chair, JROTC/Youth Act.	LTC Rafael G Garcia	
Database/Chapter POC	LTC William L Moore	842-9650
Door Prizes	Mrs Julie Pitt	533-5111

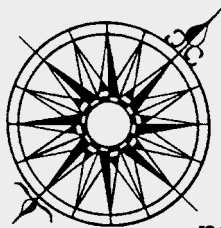
Statement of Publication

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
publications@elpasomoaa.org

Northeast Printing



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

WM. DAVITT, EYE M.D.

Eye Diseases • Lid Surgery • Research • BOTOX



William F. Davitt III, M.D.
8815 Dyer, Suite 130
757-3937

THE BORDER BULLETIN

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

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

ADDRESS SERVICE REQUESTED

NON-PROFIT ORG.
U.S. Postage

PAID

El Paso, Texas
Permit No. 2149

WILLIAM TIPPIN & COMPANY, P.C.

CERTIFIED PUBLIC ACCOUNTANTS

WILLIAM TIPPIN JR., CPA

7500 Viscount, Suite 108, El Paso, TX 79925

(915) 592-9696 Fax (915) 592-9924

Toll Free: 1(877) 692-9696

CPA

wtippin@juno.com

