

President’s Message

Congratulations, Southwest Chapter!! It was my honor to represent the Chapter at the bi-annual MOAA Membership Meeting and Level of Excellence Award dinner. Once again, our Chapter was recognized as a 5-star awardee, along with over 160 Chapters and Councils, for the work that our members do in advocacy and community service. Thank you for those who participated and helped earn that award.

For you who have served in the Armed Forces of the United States, sacrifice is part of the job. We all gave up something in that service, whether time, personal well-being, family, or a plethora of other things. Both Service members and family members served. Some gave everything. We owe to those who gave all to honor their legacy of unselfish service to ensure that the liberties and ideals that they fought so hard for continue to instill in those who follow a sense of dedication and passion to defend this great nation of ours. And we must take care of our veterans who did return, too. Henry Wadsworth Longfellow penned The Midnight Ride of Paul Revere as a poem to inspire patriotism for the Union during the Civil War.

Continued on page 3

Treasurer’s Report	
Checking Account Balance ...	\$536
Savings Account Balance	\$6,038
Certificates of Deposit	\$15,098
Total	\$21,672



Visit us on Facebook! *(click logo on left)*

Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com



Take Action!

Check out the Advocacy articles in our Council and Chapter News, and at [Legislative Action Center](#).

We find ourselves in the lame duck session of the 117th Congress. Some of the issues listed in the Legislative Action Center may have an opportunity to get into the Fiscal Year (FY) 2023 National Defense Authorization Act (NDAA) if there is enough push from constituents. Please take the time and effort to send a message to our elected legislators. If the NDAA is not passed and a Continuing Resolution Act (CRA) pushes the deadline for Congress to pass the FY2023 budget, then there may still be opportunities as those who not returning to Congress to either make a statement or concede to the legislation

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Program News

Our speaker, Col Steve Pulley, USAF (ret) will be giving a presentation on the Arise Veteran Foundation which he co-founded in March 2012 where they empower veterans and equip them to work in their communities.

Please join us for our Christmas Gathering
Thursday, 8 December
Cocktails at 6 pm, Dinner at 7 pm
Guest Speaker follows Dinner
Cardinal Creek Golf Course, Scott AFB IL
Attire: Christmas
 RSVP by Thursday, 5 December by e-mailing bykoss72@gmail.com
 or call Yasemin Koss at 618-628-2968.

CHRISTMAS DINNER MENU, \$35.00 per person

Roast Breast of Turkey Baked Cod Mashed Potatoes and Gravy Vegetables	Salad Rolls Dessert Coffee and Tea
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Upcoming Programs

Date	Venue	Topic
Jan 2023	TBD	TBD
19 Jan 2023	Global Brew Tap House (next to First Watch)	Quarterly Happy Hour
Feb 2023	TBD	TBD

If you want to receive the newsletter via email, but currently receive it in the mail, send your name and email address to moaa.swil@gmail.com. You'll receive the newsletter much faster.

A FEW GOOD MEN/WOMEN NEEDED.....

It is time to think about election of officers for the Chapter. The elected positions are president, vice president, secretary, and treasurer. Board positions include but are not limited to programs, legislative issues, newsletter editor, surviving spouse liaison, USO/Fisher House drive, and scholarship.

Please consider volunteering for one of the above. If you are interested, or to nominate yourself or someone else, please contact any board member for more information, or email the newsletter editor at moaa.swil@gmail.com. We need new blood!

We'll be taking nominations for each position and voting at our Business Meeting this May.

President's Input (continued)

“Remember the Alamo” and “Remember the Maine” struck chords across the nation to support the cause of liberty and inspire the idea to serve. At the MOAA Annual meeting General Robert Brown, USA (ret), delivered a moving keynote address about a few selfless Americans who impacted the cause of freedom. Among those were 1Lt Aleda Lutz, who served during WWII as the first flight nurse; Sgt Woody Williams, a Marine who fought on Iwo Jima and awarded the Medal of Honor for his actions; Col Joe Jackson, an Air Force pilot, who flew his C-123 into a firefight to rescue three soldiers trapped on the ground in Vietnam, earning the Medal of Honor; and Navy LT Michael Murphy, a SEAL who was killed in Afghanistan during a firefight that saw only one man survive, earning the Medal of Honor, posthumously, for his actions against the enemy and on behalf of his team. And recently, I learned about Gary Havel, Jr., a veteran of the Gulf War who suffered several years the effects of chemical toxins from an exploded ammo dump in Iraq. With the help of The Kaufman Fund, he is now fully compensated by VA and helping other veterans through his voluntary work as Director of Operations for The Kaufman Fund. There are many, many more stories like these, of selfless service throughout our history. President Abraham Lincoln in his Gettysburg address, poignantly captured the essence of the cost paid by those involved and debt that those who remain living need to devote ourselves to serve the nation. That’s what MOAA is all about—preserving, through a strong national defense built on the all-volunteer force, the liberties that we so cherish and enjoy. Your advocacy—sending messages to members of Congress—is key, key, key in that process. Do not brush it aside. We, as officers in the Armed Forces of the US, led and served our troops. We must continue to ensure Congress understands the importance of keeping the promises made to those who voluntarily stand in the gap. Do your part today and take action. God bless you, the men and women who serve and have served, our families, our community, our State, and our great Nation.

Legislative News (continued)

effected during this session. Hopefully the NDAA and FY2023 budget will be passed and signed by the President.

Can the Military Spouse Hiring Act Finally Cross the Finish Line?

By: Jen Goodale | October 18, 2022

As the 117th Congress comes to a close, military spouses are wondering whether legislators will finally act to address the high unemployment rates faced by the community for well over a decade. Good news: There’s still time.

The Military Spouse Hiring Act (H.R. 2974/S. 3909) will add military spouses as a target group under the Work Opportunity Tax Credit (WOTC) program, incentivizing businesses to hire these spouses. MOAA, the National Military Family Association, and the National Military Spouse Network have worked tirelessly to grow support for this legislation. Both bills have broad, bipartisan co-sponsorship, and committee staff have not expressed significant concerns about the legislation.

Over the last quarter-century, Congress has addressed high unemployment rates among certain target groups such as veterans, “qualified ex-felons,” and Supplemental Nutrition Assistance Program (SNAP) recipients, by establishing and enhancing the WOTC program. This program incentivizes employers to hire members of target groups by providing a tax credit, which averages \$2,400 per employee but can be as high as \$9,600.

Legislation was introduced in 2005 to add military spouses to this list of target groups, and it’s been reintroduced nearly every year since. The bills vary on the inclusion of Guard and Reserve military spouses in the target group, but have previously garnered impressive support; MOAA and our partner organizations support the more inclusive bill, as the unemployment rate among Guard and Reserve spouses is double the national average.

Legislative News (continued)

This year marks the first time the Military Spouse Hiring Act has been introduced in both chambers, and with 262 co-sponsors in the House and 47 in the Senate as of Oct. 18, MOAA is optimistic it will finally cross the finish line.

Unlike most legislation affecting military families, this bill cannot be neatly tucked into the National Defense Authorization Act (NDAA), as it is outside the committees' jurisdiction. However, MOAA anticipates an end-of-year "tax extenders" package could serve as a vehicle for passage of the Military Spouse Hiring Act. There are approximately 40 tax provisions under consideration for an extenders package, which is why it is vital that we continue our outreach efforts to grow support for this bill.

In some states – Arizona, New Hampshire, and North Dakota, for example – the entire delegation has signed on. In others – Kentucky, South Carolina, and Texas, for instance – there is a distinct lack of support, especially considering nearly 66,000 active-duty spouses and 60,000 Guard and Reserve spouses are stationed in these states.

Congressional staffers are competent and highly motivated, but they don't always understand the specific challenges military families experience. As members of this great community, it falls on our shoulders to educate and advocate. The midterm election results will shed more light on the likelihood, size, and scope of a tax extenders package. In the meantime, contact your lawmakers and ask them to support the Military Spouse Hiring Act.

Latest Estimate Puts 'record' Military Retiree Cola Increase in Doubt

By: Kevin Lilley | October 4, 2022

After spending much of 2022 on a steady rise, the monthly figures used to calculate annual raises for military retirees, Social Security recipients, VA disability payees, and others have leveled off in recent months, ending talk of a potential double-digit cost-of-living adjustment (COLA).

Continued next page

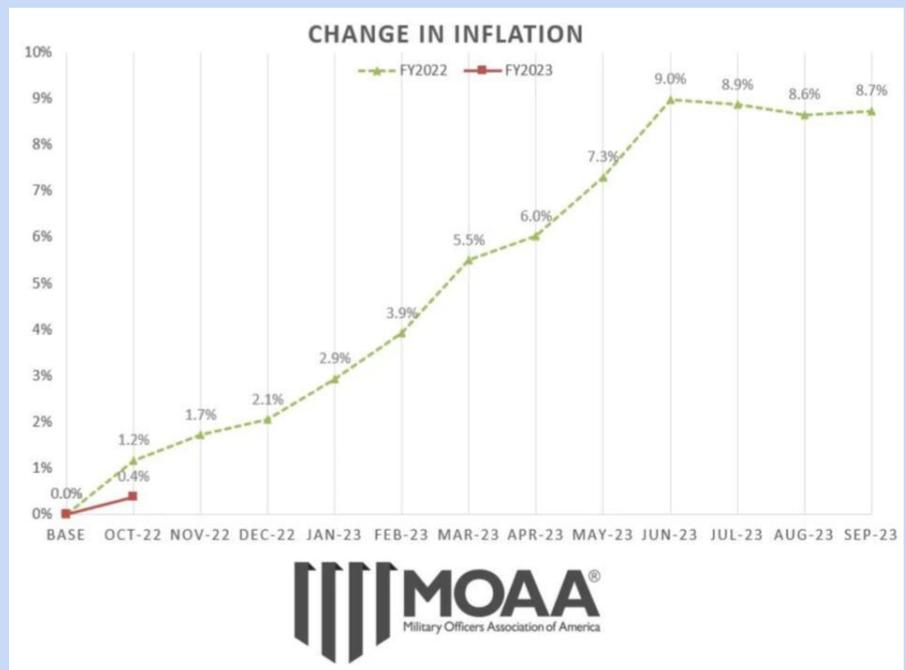
COLA Watch (moaa.org/content/take-action/cola-watch)

The October 2022 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Nov. 10, was 293.003, 0.4% above the FY 2023 baseline of 291.901.

The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

The 2023 COLA will be 8.7%.

The FY 2023 COLA baseline of 291.901, compared with the FY 2022 baseline of 268.421, results in the above percentage increase. This baseline is determined by averaging the monthly CPI-W for the final three months of the fiscal year (July, August, September).



Legislative News (continued)

The latest estimate by the nonpartisan Senior Citizens League puts the 2023 COLA at 8.7%, on par with the adjustment received by military retirees on March 1, 1982.

It's important to note the adjustment's calculations have changed frequently over the past 40 years. The current military-retiree COLA calculation, using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), is also used to determine the Social Security COLA, but that wasn't always the case; Social Security recipients received a 7.4% COLA in 1982, for example, following an 11.2% boost the previous year.

MOAA's COLA Watch page continues to track the monthly CPI-W figures and provides details on the calculation. A recent MOAA.org article also outlines the math – the July, August, and September figures will be averaged to determine the COLA increase, and the last of those three numbers is set for release the morning of Oct. 13.

Why It Matters to MOAA

Reporting these COLA numbers helps inform the financial plans of MOAA members. But MOAA's interest in the adjustment goes beyond that, as evidenced by what took place the last time COLA figures reached current levels:

- The Omnibus Reconciliation Act of 1982 pushed back the dates for upcoming COLAs by one month each year (April 1983 to May 1984 to June 1985).
- The FY 1984 budget request proposed cancelling that year's military retiree COLA increase entirely. The proposal did not become law.
- The 1985 Balanced Budget and Emergency Deficit Control Act, which did become law in December of that year, halted all COLA increases on federal outlays – some payments were exempted, but not military retirement. MOAA (then The Retired Officers Association, or TROA) led with other military and veterans advocacy groups in the fight against this injustice, resulting in an October 1986 law reestablishing COLA increases for military retirees.

Continued next page

Chapter Officers	
President	Col (ret) Bob Norman
1st VP	Vacant
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Vacant
Treasurer	Col (ret) Phil Yavorsky LTC (ret) Bob Koss
Membership	Maj (ret) Sabrina Luttrell-Andrews
Programs	Yasemin Koss
ROTC Liaison	CDR (ret) Tim Grout
Spouses Liaison	Narni Cahill

If you aren't a member of the SW IL MOAA Chapter, visit our Membership Page:

moaa-swil.org/pages/membership.html

To join MOAA: <https://www.moaa.org/why-join-moaa/>

Call for Articles! If you want to submit an article for the Eyes to the Skies, just send the draft article to moaa.swil@gmail.com. Please keep these things in mind:

- Submit your article by the 10th of the month prior
- The article must be in MS Word or text format

We reserve the right to edit the article so it fits in the newsletter and meets our (and MOAA's) editorial policy.

Editorial Policy

The Southwest Illinois Chapter Newsletter is published monthly by the Southwest Illinois Chapter which is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters and councils are nonpartisan.



Legislative News (continued)

These legislative tendencies don't all date back decades. Many retirees will remember MOAA's fight to stop "COLA Minus 1 Percent" in 2013: a small change to the COLA calculation that would've made a big difference to an O-5 retiring after 20-year career who would've lost \$124,000 in retirement.

Preventing the erosion of your earned benefits remains MOAA's chief advocacy priority, and the need to protect the value of military retirement pay from inflation is a clear example of that mission. Keep in touch with MOAA's efforts via The MOAA Newsletter and our Advocacy News page.

Housing Allowance Shouldn't Stop Troops From Getting Food Stamps

By: Rebecca Kheel & Konstantin Toropin, Military.com | October 26, 2022

Heather Campbell has been a military spouse for years. She walked away from a full-ride Ph.D. when she met her husband and later became a mother to three kids.

Campbell was once even selected as Eielson Air Force Base spouse of the year but she also faced unemployment as the family moved to remote locations such as Alaska. As a result, Campbell, who is now a registered dietician, and her family joined the nearly 25% of military families this past year that struggled to feed themselves, according to the Department of Defense.

"We get told to do more with less often in the military, but this is one of those things that we are not going to be able to do [alone]," she told Military.com in an interview Oct. 20. So, Campbell turned to advocacy and eventually made her way to Congress, where she helped persuade several lawmakers to try and close one of the biggest problems for service members struggling to put food on the table.

The result is a bill pending in Congress -- sponsored by Sens. Tammy Duckworth, D-Ill., and Lisa Murkowski, R-Alaska -- that would exclude the military's Basic Allowance for Housing, or BAH, from income calculations used to determine eligibility for the Supplemental Nutrition Assistance Program.

That is an issue advocates have consistently pointed to as a key oversight that leaves low-income military families out of the program more commonly known as food stamps. ... [According] to a report from the Government Accountability Office for the same year, just over 22,000 active-duty troops actually used the food stamps program.

The bill was introduced in March and hasn't seen any movement since. But in an interview this week with Military.com, Murkowski said she'd like to see it attached to the annual defense policy bill the Senate is expected to vote on in November, or another year-end legislative vehicle if it doesn't get on the defense bill.

Campbell and advocate groups like the Military Family Advisory Network all say that the issue of hunger in the military has been around for decades. However, efforts by advocate groups to raise awareness and collect data on the issue have pushed the topic into the public space and allowed for greater discussions in recent years.

Last year's NDAA sought to alleviate food insecurity among military families by creating a new "Basic Needs Allowance" to ensure no service member's income falls below 130% of the federal poverty line. But advocates said it fell short because it too did not exclude BAH from income calculations. Instead, it leaves doing so up to the discretion of each service secretary.

The NDAA pending before the Senate this year already has a Duckworth-sponsored provision to beef up the Basic Needs Allowance. Specifically, it seeks to expand the pool of eligibility by increasing the maximum income from 130% to 150% of the federal poverty level.

Continued next page

Legislative News (continued)

Many outside groups that work on the issue have also noted that the pandemic exacerbated the issue and led to more families turning to resources like food banks and assistance programs. One Army study, done at an unnamed base, saw that, out of a sample of nearly 5,000 soldiers, the COVID-19 pandemic caused the percentage of food-insecure troops to almost double from 16% to 31%.

Traditionally, it is Republicans who have opposed expansions of food stamp benefits, including the reform proposed in Murkowski and Duckworth's bill. Murkowski is the only Republican co-sponsor of the bill, which also has 12 other Democratic co-sponsors. But she said she's hopeful she can get members of her party on board since they recognize inflation has caused food prices to soar.

"There is clearly support on the Republican side to ensure that, when we're talking about defense of our country, we're going to resource as is appropriate and needed, and we are willing to invest in the greatest technology to deter the threat, and we are willing to push forward funding for the assets that are required, whether it's the latest fifth-generation fighter or whether it's space communications," Murkowski said. "And yet, we've got to remember that the strength of the military is not the assets, it's not the latest technology. The strength of our military are our men and women."

Campbell was more direct: "Why is it that when we'll start talking about things on the chopping block, it automatically comes to the pay of the military families who are showing up for the mission, or service members showing up for the mission?"

ADVOCACY IN ACTION

MOAA-Supported Legislation ([link](#))

MOAA's experts in Washington are constantly reviewing and assessing any and all legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. The organization's endorsement process is deliberative; MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.

The list of bills below offers to you, our advocates, a comprehensive list of legislation that MOAA has publicly endorsed for the current session of Congress.

Bill	Last Action	Link
S. 5089: GUARD VA Benefits Act	Introduced in Senate	S5089
H.R. 9287: Love Lives On Act of 2022	Introduced in House	HR9287
S. 4337: Military Spouse Employment Act	Committee on Homeland Security and Governmental Affairs. Reported by Senator Peters under authority of the order of the Senate of 10/14/2022 with an amendment in the nature of a substitute. With written report No. 117-178.	S4337
S. 2794: Supporting Families of the Fallen Act	Became Public Law No: 117-209.	S2794
H.R. 3304: CARS for Vets Act	Received in the Senate and Read twice and referred to the Committee on Veterans' Affairs.	HR3304

Advocacy in Action, MOAA-Supported Legislation (continued)

Bill	Last Action	Link
H.R. 8854: Veterans Medical Mileage Adjustment Act of 2022	Referred to the Subcommittee on Health.	HR8854
H.R. 8260: Faster Payments to Veterans' Survivors Act of 2022	Received in the Senate.	HR8260
S. 4841: Love Lives On Act of 2022	Introduced in Senate	S4841
S. 4838: Veterans Medical Mileage Adjustment Act of 2022	Introduced in Senate	S4838
H.R. 8750: Expanding Veterans' Options for Long Term Care Act	Introduced in House	HR8750
H.R. 8736: GUARD VA Benefits Act	Introduced in House	HR8736
S. 3373: Honoring our PACT Act of 2022	Became Public Law No: 117-168.	S3373
S. 3606: A bill to amend title 38, United States Code, to eliminate the requirement to specify an effective period of transfer of Post-9/11 educational assistance to a dependent, and for other purposes.	Held at the desk.	S3606
H.R. 8685: Afghan Adjustment Act	Introduced in House	HR8685

SCHOLARSHIP NEWS

Applications and instructions for the Inez Peter's Memorial Scholarship (\$2,000.00) and the CWO3 Charles E. Nalley Scholarship (\$1,000.00) may be downloaded from our website, southwestilmoaa.org, after 1 Dec 2022. The forms will also be available in 'Eyes on the Skies'. Scholarship applications must be postmarked not later than 3 Mar 2023. Applicants must be high school seniors entering an accredited college/university or may be an existing college student who has not been awarded one of our scholarships in the past.

The scholarships will be awarded to the child/grandchild of a current dues paying member, of at least one year, in the Southwest Illinois Chapter of MOAA. Applicants are eligible to win only one of the offered scholarships and can only be awarded any of our scholarships once.

Applicants will be rank ordered by the reviewers. The top-ranking applicant will be awarded the Peter's scholarship. The applicant ranked second will be awarded the Nalley scholarship.

If you have any questions, you can reach me at, 618-409-9966, or annmorey204@gmail.com

If you were unable to attend the Christmas meeting, please consider sending a donation to [SW IL MOAA Scholarship Fund](#) to Southwest IL Chapter, MOAA, PO Box 735, O'Fallon, IL 62269

Thank you for your contributions and stay safe,

Ann Morey

YOUR MONEY

Reducing Taxes After Separating From Service

by Kimberly Lankford | October 3, 2022

(Originally appeared in the Sep 2022 issue of Military Officer, available to MOAA Premium/Life members.)

If you're still in uniform, go to this [link](#) for advice on reducing your future tax bill before leaving service. Whether you're making the transition to the private sector in the coming months or you've been out of uniform for years, consider the tips below as you look to lessen your tax burden.

Understand state taxes when choosing where to live. “Tax planning has to be part of the calculus when making a decision about where to live post-military,” said Lila Quintiliani, AFC®, ChFC®, program director, financial and benefits education for MOAA. A lot of military retirees focus on how a state taxes retirement pay when choosing where to live. But if you're working in a civilian job after retiring from the military, the state income taxes make a big difference, too.

“Since so many states exempt all military pension income today, [you] really need to consider the underlying variations between state tax codes,” said Tim Vermeer, senior state tax policy analyst for the Tax Foundation. “If you plan on starting a second career — as many military retirees do — you need to consider how the individual income tax system will treat your new earned income. For instance, both Florida and New York do not tax military pensions. However, if we dig deeper, we learn that New York exempts military pensions while taxing other earned income at progressive rates, whereas Florida doesn't tax military pensions because it doesn't tax individual income at all.”

If you are receiving military retirement pay, find out whether the state has a minimum age for the tax break.

“A handful of states offer partial exemptions of military pension income, but not until the retiree reaches a certain age — for some states that's 55, for others it is 62 or 67,” said Vermeer. “For some military retirees who want to start a second career, it may not make sense to locate in that state until those exemptions kick in.”

And consider other kinds of taxes, too. “Look for states that produce the lowest overall tax,” said Lt. Col. Patrick Beagle, USMC (Ret), CFP®, owner of WealthCrest Financial Services in Springfield, Va. “Many people select a state based on ‘no tax’ on their retirement pay, but the overall tax is actually high because of things like high property taxes, high sales tax, and car taxes.”

Take advantage of retirement savings from your new employer. If you have a new employer with a 401(k) or other retirement-savings plan, make the most of this tax-advantaged savings opportunity. Pre-tax savings may be a bigger benefit now that you're in a higher tax bracket, but you may still want to make some Roth 401(k) contributions to diversify your tax situation in retirement, especially since military retirement pay is subject to federal income taxes.

Prepare for extra taxes on your military retirement pay. Even though the federal government withholds taxes from military retirement pay, the amount withheld is usually much less than you owe if you also have another job.

“The way the tax tables work, they assume that is the only income you're getting,” said Col. Curt Sheldon, USAF (Ret), a CFP® professional and enrolled agent in Alexandria, Va., and Life Member of MOAA. “It's typical for me to see someone in their first year of retirement owing \$6,000 to \$8,000 in taxes.” Instead of getting this tax surprise when you file your tax return, you can go into MyPay and have more money withheld for taxes from your retirement pay, or you can increase tax withholding from another job, or make quarterly estimated tax payments.

Kimberly Lankford is a financial expert based in Virginia and the spouse of a retired Army colonel.

COUNCIL AND CHAPTER NEWS

News from National MOAA

For more information about the articles in this month's newsletter and how you can get more involved in other issues, visit the MOAA [Legislative Action Center](#) or [News](#) webpages. Also, here is one of the active Legislative Campaigns MOAA is engaged in. *(Click on the link next to the title to read more about this article.)*

- **Ask Your Lawmakers to Seek Ways to Better Care For Servicemembers and Their Families** ([link](#)), while DoD seeks ways to better care for our servicemembers and their families today, increased funding dedicated to continued and enduring improvements may be necessary to turn the tide of disinterest from those few who are even eligible for service.

SW IL VETERANS NEWS

IL Veterans Service Office: the [VSO](#) provides free assistance to veterans, their dependents, and survivors in navigating complex services and benefits. The nearest VSO is in Belleville, and can be contacted at 618-233-8445/5140.

Visit the **Illinois Department of Veterans' Affairs (IDVA)** by following this [link](#). Here are some of the services and benefits for IL veterans and their families:

- **Advocacy** – IDVA Veterans' Service Officers are qualified benefits specialists trained to help veterans and their family gain their earned benefits. We provide counseling to individuals and their families and offer a complete referral service to provide veterans with accurate and current information on the entire range of issues associated with veterans' benefits and entitlements. Visit the page [at this link](#) for more information.
- **Programs** – The State of Illinois is committed to making sure that our military heroes and families receive the benefits they rightfully deserve when they return home. Check out this [web page](#).
- **Veteran's Homes** – Illinois veterans and eligible spouses seeking skilled and domiciliary care are offered five unique veterans' homes located across Illinois: Anna, Chicago, LaSalle, Manteno, and Quincy. You'll find more information at this [page](#).
- **Healthcare** – Veterans deserve the highest level of healthcare and benefits. We've gathered resources and referrals to help veterans find care that align with their unique needs. Visit [this page](#) for more information.

MOAA Crisis Relief Fund: Disaster Notification

We are reaching out to make you aware that FEMA has declared a Major Disaster Designation in Illinois regarding the July Severe Storm and Flooding in St. Clair county IL.

The MOAA Foundation recently established a Crisis Relief Fund program ([at this link](#)). This program is designed to provide small grants to servicemembers/veterans and their families who are financially affected by natural disasters or crisis situations.

If you know of anyone in your local military or veteran community who might need financial assistance as a result of this current natural disaster or crisis situation, they can apply for financial assistance of up to \$500 by filling out The MOAA Foundation's Crisis Relief Fund Grant application at this [link](#).

**MILITARY OFFICERS ASSOCIATION OF AMERICA
SOUTHWEST ILLINOIS CHAPTER
INEZ PETERS MEMORIAL SCHOLARSHIP
CWO 3 CHARLES E NALLEY SCHOLARSHIP**

The Southwest Illinois Chapter of the Military Officers Association of America (MOAA), in accordance with the Association's goal to further the education of children of service personnel, will award two scholarships for the academic year 2022-2023. The scholarship may be used by the winner for his/her tuition, books, or general college expenses.

ELIGIBILITY: The applicant must be a high school senior or a currently enrolled undergraduate, full-time student of an accredited college or university in the award year. The applicant must be the child or grandchild of a current dues paying member for at least one year in the Southwest Illinois Chapter of MOAA. Scholarship winner must be enrolled and attending college by 30 September of the award year. Applicants will be considered for both scholarships. The top ranked applicant will receive the Peters scholarship (\$2,000.00). The next ranked applicant will receive the Nalley scholarship (\$1000.00). Students that apply for these scholarships are not eligible to apply for the JROTC Freedom Scholarship also offered by this Chapter.

AWARD: The scholarship will be awarded based on leadership qualities, ability, academic merit, character, and sincerity of purpose in reaching his/her goals.

SUBMISSION: An application is attached. Complete all items and forward the application, transcripts, and other required information to:

Southwest Illinois MOAA
PO Box 735
O'Fallon, IL, 62269
Attn: Ann Morey

THE PACKAGE MUST BE POSTMARKED NOT LATER THAN **3 Mar 2023**.

SELECTION: Award winner will be announced in April 2020 of the application year. Selected students may be awarded a Southwest Illinois Chapter of MOAA scholarship only once.

PAYMENT OF SCHOLARSHIP: The award will be sent to the college of enrollment upon the Chapter's receipt of verification of enrollment in good standing at an accredited college/university. Winners will receive further instructions.

Direct any questions to Ann Morey, 618-628-0286, 618-409-9966, or annmorey204@gmail.com

Thank you,

Southwest Illinois MOAA Scholarship Committee

**SOUTHWEST IL CHAPTER, MOAA
INEZ PETERS MEMORIAL SCHOLARSHIP APPLICATION
CWO3 CHARLES E. NALLEY SCHOLARSHIP APPLICATION**

NAME _____
HOME ADDRESS _____
CITY _____ STATE _____ ZIP _____
PHONE NUMBER _____ E-MAIL _____
PARENT/GUARDIAN _____
ADDRESS IF DIFFERENT FROM ABOVE _____
NAME OF CHAPTER SPONSOR _____ RELATIONSHIP _____
HIGH SCHOOL/COLLEGE CURRENTLY ATTENDING _____
HIGH SCHOOL GRADUATION DATE _____ GPA _____ CLASS STANDING _____
COLLEGE OR SPECIAL TRAINING CREDIT: HOURS _____ SEMESTERS _____
NAME OF COLLEGE/UNIVERSITY ATTENDING or PLANNING TO ATTEND:

APPLICANT SIGNATURE _____ DATE _____

APPLICATION PACKAGE MUST INCLUDE (Incomplete packages will not be considered):

- Legibly completed application.
- Two one-page essays, one side, single space, font Times New Roman 12.
 - One-page essay outlining career goals and why the applicant chose or plans to pursue a particular field of study.
 - One-page essay on the applicant's participation in a particular extracurricular, school, or community activity highlighting accomplishments and explaining personal benefit from the activity.
- A letter of recommendation from a member of the school faculty or staff who can comment on your qualifications for your career choice.
- A letter of recommendation from an adult leader of an extracurricular, school, or community activity, organization, club, or employment in which the applicant was active.
- Official high school transcript, reflecting at least three years of high school and including any college credits as applicable. If you are currently enrolled in a college, also include your official college transcript.
- A copy of any and all of your ACT and/or SAT scores.
- A listing of all school and community clubs, organizations, and/or groups to which you are or were a member. Include any leadership positions, honors, and/or awards as applicable with the listed activities. This should also include participation identified in the one-page essay above.

Forward the completed package to:

Southwest Illinois MOAA
PO Box 735
O'Fallon, IL, 62269
Attn: Ann Morey

APPLICATION MUST BE POSTMARKED NOT LATER THAN 3 MAR 2023.

SURVIVING SPOUSE CORNER

Did you know that our Chapter has a Surviving Spouse Liaison? Her name is Narni Cahill. If you have any questions about surviving spouse issues or how to engage with the surviving spouse community locally or with MOAA National, please contact Narni for assistance.

Surviving spouses make up about 13% of MOAA membership nationally. There are three ways that a surviving spouse can join MOAA. If the military member was a Lifetime member of MOAA, that membership transfers automatically to the surviving spouse, along with all the benefits of membership. A Premium (annual) membership will only transfer from the military member to the surviving spouse for the year(s) that the membership covered. At the end of that membership period, the surviving spouse is then able to join as an annual member, either paying for Premium membership or enrolling as a Basic member, which is no cost. In any case, the surviving spouse is eligible for MOAA membership because the military member was eligible.

Surviving Spouse Corner: Strengthen the MOAA Community

By: Pat Green | October 3, 2022

While waiting in my little cabin in the remote Georgia mountains for a handyman, I decided to do an online search for a nearby MOAA chapter. I found one only 30 miles away, so I emailed my phone number to the chapter president and awaited a response. The next day, he called and invited me to their chapter meetings, the state convention, and their Christmas dance. I responded with an invitation to my Florida chapter. We had such a lovely warm chat. It was almost like speaking to a member of my family.

I like to think of MOAA as a community, where joys, ambitions, sorrows, loyalties, and good works are shared. Connections of past service, local activities, charitable work, and legislative initiatives cement the bonds of friendship.

To strengthen our community, reach out. If you hang your hat at a second home, vacation someplace regularly, or spend more than a week with grown children or old friends in other locales, check to see if a MOAA chapter is nearby. By attending a meeting, you might gain new insights, learn their methods and successes, form bonds, and maybe reconnect with old friends. Observe the surviving spouses functioning in that chapter. Pick up pointers, and share your chapter's successes.

To strengthen our community, reach younger. One summer, I took my grandson to a museum on an Air Force base. As we drove around, at each turn he exclaimed, "There's a grocery store, a church, a gas station, a bowling alley! This is just like a little town!" This was his first exposure to a military base. I had not realized what a great experience it would be for him. He was so impressed.

If you are near a base, check online for tours or museums open to youngsters. If that's not possible, look for books about the military at your library. You can also watch movies with a military theme. Be sure and check for age appropriateness, though.

Another opportunity is having an overnight party with the grandkids. Bring out the photo albums and scrapbooks. Explain your spouse's role and assignments while in service. Relive some of your overseas adventures. The kids will love it. They'll learn a new dimension of your life and enjoy viewing photos from your youth.

Instill patriotism and love of country in the younger generation. Remind them of their responsibilities and your spouse's and family's history of service and sacrifice. Tell them of the activities of your MOAA chapter and your role in their good works as a member, surviving spouse liaison, board member, or active volunteer. You will be extending that sense of community to the next generation.

Demonstrate and teach them to "never stop serving."

Honoring Major (ret) Wayne McCollom

Wayne McCollom died 5 October 2022 with his family by his side at Lake Saint Louis, MO. A memorial service was held Friday, 4 Nov 2022, at the Presbyterian Church-Washington, 4834 S Point Rd, Washington, MO 63090. A private interment took place Monday, October 10, 2022 in the National Cemetery at Jefferson barracks in St. Louis, MO.

Wayne was born December 11, 1928, in El Dorado Springs, Missouri to Jasper and Fay McCollom. Wayne grew up on a farm during the depression. He rose early each morning to do chores, to include milking the cows, before going to a one room schoolhouse where he would later teach. Wayne's father passed away when he was a boy, leaving Wayne to be the "man of the house" at seven years of age.

Wayne was driving the tractor at eight and focused on helping his mother run the farm. Wayne used to laugh and say he learned his worth when his mother and stepfather purchased a cow milking machine when he went off to college! Wayne, at the urging of his mother, attended Southwest Baptist teachers' college in Bolivar Mo. and returned home to teach a couple years in his hometown.

Wayne later attended the University of Missouri, Columbia earning a degree in agriculture. He met and later married his wife of almost 68 years, Marie, who was also a student at University of MO. Wayne enlisted in the Air Force and served 20 years, one of those years in the Korean war. He trained in the Air Force to be a meteorologist and later attended Officer Candidate training and was commissioned as an officer. Wayne provided weather predictions for several classified military operations. Some of his stories were about standing up to Generals who wanted to commence a mission when weather conditions might compromise the missions. Wayne completed his degree in Meteorology while serving on active duty, attending Penn State and Texas A&M. Wayne and Marie enjoyed living in many places, including England. Upon retirement, at the rank of Major, he completed his Master's degree in Meteorology at the University of Missouri, Columbia where he also worked for the Meteorology Department. Wayne went on to work for the meteorological library at Scott Air Base. After retiring from civil service, he volunteered as the head of the Retiree Support Center at Scott Air Base.

Wayne was an active Scoutmaster for his two sons' Boy Scout troop. Wayne contracted a form of debilitating spinal arthritis in his mid 30s and despite the limitations the disease inflicted upon him he would go camping, hiking, canoeing with his boys and their troop, never complaining of his pain and limitations. Wayne was a loving and supportive husband, father, and grandfather to his wife Marie, sons Kevin and Kyle, and six grandchildren.

Wayne was preceded in death by his wife, Marie McCollom; Survived by sons Kevin McCollom and Kyle (Christy) McCollom, and six grandchildren.

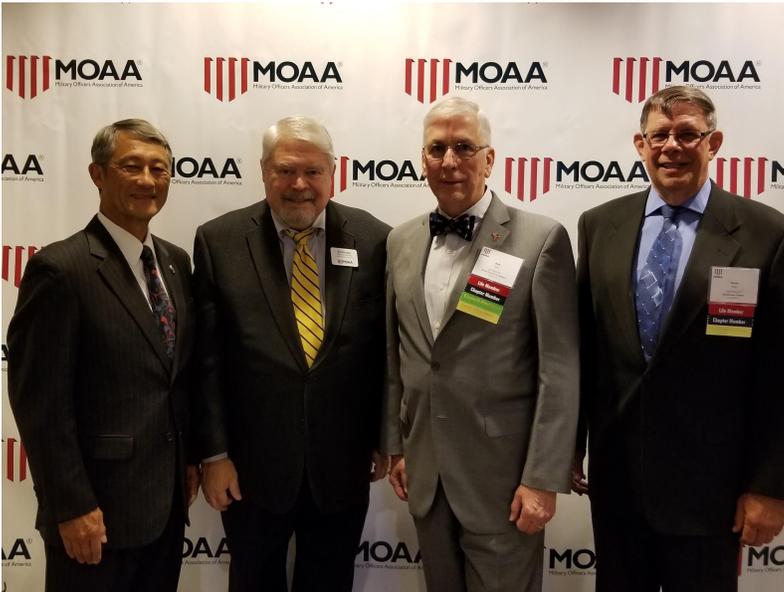
In lieu of flowers donations to the Air Force Assistance Fund are appreciated. ([Link](#))

AIR FORCE ASSISTANCE FUND
AFPC/DP3SA
550 C STREET WEST
JBSA-RANDOLPH TX 78150

Condolences may be sent to Kyle McCollom, 1810 Shield Ct 1534, Lake Sherwood, MO 63357



SOUTHWEST IL CHAPTER WINS LEVEL OF EXCELLENCE... AGAIN!!



The Illinois Contingent (from left to right): Col (ret) Bob Norman, Southwest Chapter President; CAPT (ret) Jim Murphy, MOAA Board Member; Col (ret) Bob Tyler, Council President; and Lt Col (ret) Gene Bian, representing Lincoln Land Chapter.

Out of just over 400 MOAA affiliates, 161 councils and chapters nominated themselves for Level of Excellence (LOE) award recognition this year. Despite a difficult year of transition from the COVID-19 pandemic, these councils and chapters adapted and improvised when necessary to support and foster programs that directly support the MOAA mission and their communities.

Throughout the grading process, it was very clear that our councils and chapters didn't just maintain satisfactory performance but rather, excelled in their mission and determination.

Once again, the Southwest IL MOAA chapter was among those top honorees!



From left to right: Lt Gen (ret) Dana Atkins, President & CEO of MOAA, Col (ret) Bob Norman, SW IL MOAA Chapter President, and Gen (ret) Skip Sharp, Chairman of the MOAA Board

Southwest Illinois Chapter
Military Officers Association of America
P.O. Box 735
O'Fallon IL 62269

Meeting Announcement

This month we will be holding our Chapter Christmas Dinner & Meeting on 8 December 2022 at 6:00 pm at Cardinal Creek Golf Course, Scott AFB IL. (See Program News for details.)

RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 5 Dec 2022

To RSVP, send e-mail to bykoss72@gmail.com, call Yasemin Koss at 618-628-2968, or complete this form and mail it to:

Southwest Illinois MOAA

P.O. Box 735

O'Fallon IL 62269

to be received by the deadline.

RESERVATION FORM FOR SW IL MOAA CHAPTER MEETING

Number of Reservations Desired: _____

Member's/Spouse's Name(s): _____

Guests: _____