

Visit the National website: [www.moaa.org](http://www.moaa.org)

## President's Message

One hundred years ago, February 5, 1922, Reader's Digest was first published! I'm sure we all have memories about reading articles in Reader's Digest. Of course, that is where we get the phrase "Reader's Digest version," which refers to a shortened version of the entire story that was the trademark of the magazine. Additionally, February 3rd is a day that should be familiar to every working US citizen. In 1913, Congress passed the 16th Amendment to the Constitution that granted Congress with the authority to collect income taxes. Another saying that grew from that amendment... the only two things that are assured are death and taxes. Many of us did not join the military to get rich, but we may find ourselves in need of some planning—Estate Planning—in order to avoid giving the government more in taxes during our life after retirement or at death. Much of this information was taken from an article published by MOAA in January 2021. You may think you're in a good position so take a moment and consider the points that follow. If you have questions, a professional may be able to

*Continued on page 3*

Treasurer's Report	
Checking Account Balance ...	\$433
Savings Account Balance .....	\$6,723
Certificates of Deposit .....	\$15,267
Total .....	\$22,423



Visit us on Facebook! (click logo on left)

Visit our website: [www.moaa-swil.org](http://www.moaa-swil.org)

Send your comments to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com)

## Federal Legislative News



There are still a number of pieces of legislation that support the military community that require support from more of our elected representatives in Congress. We have one more year of the 117th Congress, so let's get cracking (see MOAA's 2022 Legislative Priorities)! You'll not see much depth in the legislative articles this month, as there is so much to report, the Newsletter would be exorbitantly long. Please use the links in the articles to read the complete stories.

While President Biden signed the FY 2022 National Defense Authorization Act (NDAA) into law, the FY 2022 Defense Appropriations Act still needs to be signed in order to fund all the programs in the NDAA! Meanwhile, the Continuing Resolution (CR) keeps the nation moving.

*Continued on page 3*

### Featured in this Issue

> President's Input	1	> Chapter News	12
> Legislative News	1	> Scholarship Information	13
> Treasurer's Report	1	> Meeting Info	16
> Programs	2	<b>... and also in this Issue</b>	
> COLA Watch	4	> Your Money	6
> Chapter Officers	5	> Surviving Spouse's Corner	11
> Editorial Policy	5	> Obituary	15

## Program News

**DUE TO THE ONGOING SURGE OF  
COVID-19 CASES IN OUR AREA,  
WE ARE SUSPENDING OUR MEETINGS  
BETWEEN FEBRUARY AND APRIL 2022**  
*(Please join us for our Business Meeting in May)*

**We did not hold our Annual Christmas Auction this year. Please consider donating what you would've spent in the auction directly to the Chapter Scholarship Fund.**

### Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
21 Apr 2022	Global Brew Tap House	Chapter Happy Hour
8 May 2022	Fletcher's, Belleville	Chapter Business Meeting
18 Jun 2022	Picnic	Chapter 2021-22 Wrap Up
Sep 2022	Venue TBD	Chapter 2022-23 Kick Off

**If you normally receive the newsletter via email, but received it in the mail, then we don't have your correct email address. Send your name and correct email address to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com).**

### **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](mailto: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 Message (continued)

help you with your situation.

If you think your family (spouse, oldest child, etc.) already knows what you want, do they have the specific instructions on how to handle end-of-life care and other important documents that need to be filled out? Additionally, have you included everyone who may need to know? Have your documents been updated with new family members (new spouse, children from previous marriage, new in-laws)?

Your documents that were required when you were in the military may be a good first step, but should not be relied on to meet your current situation, especially if you've been retired for many years. If you prepared your "estate" long ago, situations change. Inheritance laws may be different where you live now as opposed to where you first put the documents in order. Over time, estate and inheritance taxes may have changed. Make sure that all documents are updated, that changes in your family have been addressed (children, grandchildren).

MOAA offers a series of resources designed to assist members other financial needs. Visit [MOAA.org/finance](https://MOAA.org/finance) for the latest financial news, links to member-exclusive financial publications, financial calculators, and much more. Don't lose what you have worked hard to achieve. Thank you for your continuing service!

---

## Legislative News (continued)

### President Signs FY 2022 NDAA Into Law ([Link](#))

By: Rebecca Kheel, Military.com | December 27, 2021

President Joe Biden on Monday signed into law the sweeping annual defense policy bill that supports a 2.7% base pay raise for service members in 2022, a slight decrease from the 3% raise troops got this year.

The \$768 billion National Defense Authorization Act, or NDAA, also changes the way the military justice system will prosecute sexual assault and related crimes, launches an independent commission to review the 20-year war in Afghanistan, allows troops to take 12 weeks of parental leave and specifies that service members discharged for refusing to take the COVID-19 vaccine can get no less than a general discharge under honorable conditions.

Still, the NDAA is a policy bill, not a spending bill, meaning the funding in the NDAA won't become a reality until Congress passes a separate defense appropriations bill.

Right now, the Pentagon and the rest of the federal government are operating under a stopgap spending measure known as a continuing resolution, or CR, that essentially keeps the government on autopilot by extending the previous year's funding.

Service members still get the 2.7% pay raise in the new year even if funding isn't boosted, but defense officials have warned that the longer a CR goes on, the more they will have to dip into other funds to pay for that raise. The pay raise supported by Congress matches what Biden recommended in his fiscal 2022 budget request, which in turn matched the federal formula for military raises.

The current CR expires in February, and lawmakers have shown no progress on a regular funding bill.

Also left out of the compromise NDAA was a provision that would have required women to register for the draft and another that aimed to provide the military with more tools to root out extremists from the ranks.

*Continued next page*

## Legislative News (continued)

### Here's How the NDAA Will Do More to Support Military Families ([Link](#))

By: Jen Goodale | December 29, 2021

From the highest levels, we often hear uniformed leaders, government officials, and lawmakers proclaiming the notion of “family first” when it comes to taking care of servicemembers and their dependents. Last month [November 2021], while observing Military Family Month, Secretary of Defense Lloyd Austin said, “Put simply, our families make us more ready every day for the task of defending this nation.”

Some provisions in the FY 2022 National Defense Authorization Act (NDAA), which was signed into law December 27, demonstrate a commitment to honoring the “family first” refrain. From improving caregiver leave to expanding the in-home child care pilot program, Congress is acknowledging the need to make it easier for soldiers, Marines, sailors, airmen, and guardians to continue serving and care for their families.

#### Caregivers/Parents

- **Extension of paid parental leave:** Primary and secondary caregivers will now receive up to 12 weeks of paid parental leave following the birth, adoption, or long-term foster placement of a child. Servicemembers who give birth will have up to 18 weeks, including a medical convalescent week.
- **Bereavement leave:** A new category of bereavement leave will provide up to two weeks of paid leave in connection with the death of an immediate family member. The leave will not count against the leave balances of servicemembers with less than 30 days of leave available; those with a leave balance in excess of 30 days will be charged for the leave to the point the balance reaches 30 days.
- **Parental guardianship rights of cadets and midshipmen:** The NDAA directs the SecDef, in consultation with service secretaries and the superintendents of the military academies, to develop a policy that includes the option to preserve parental guardianship rights of a cadet or midshipman.

#### Child Care

- Expansion of in-home child care pilot: The FY 2021 NDAA authorized the “In-Home Child Care Fee Assistance Pilot” to help subsidize full-time care by an authorized care provider for a minimum of 30 hours to a maximum of 60 hours each week. The pilot was offered in five regions with a high demand

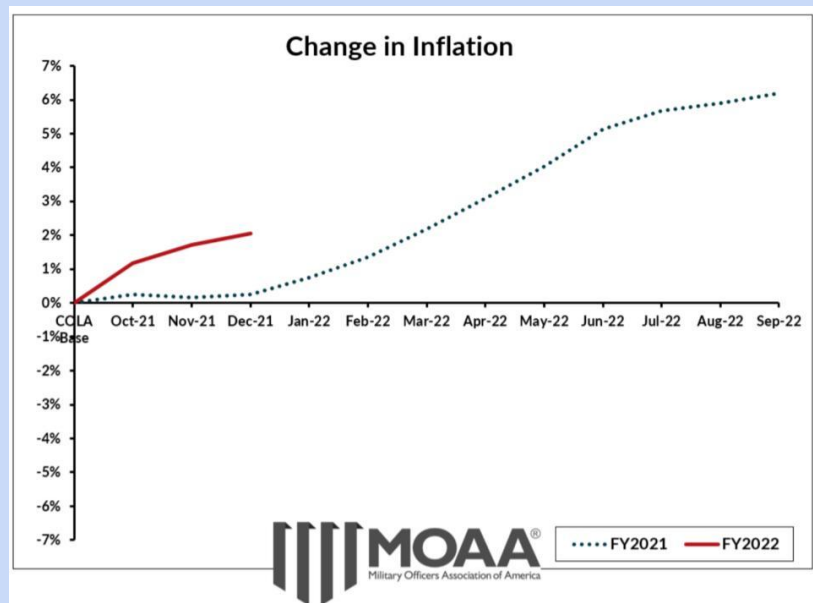
*Continued next page*

#### COLA Watch

[moaa.org/content/take-action/cola-watch](https://moaa.org/content/take-action/cola-watch)

The December 2021 CPI is 273.925, 2.1 percent above the FY 2022 COLA baseline.

The Consumer Price Index for January 2022 is scheduled to be released Feb. 10. The CPI baseline for FY 2022 is 268.421.



## Legislative News (continued)

for child care and long child development center (CDC) waitlists: the National Capital Region; Hawaii; San Diego; Norfolk, Va.; and San Antonio. This year’s NDAA authorizes the expansion of the pilot to regions deemed appropriate by DoD.

- **Seven new CDCs:** New centers will be located at Fort Leavenworth KS; Fort Knox KY; Wright-Patterson AFB OH; Joint Base San Antonio-Fort Sam Houston TX (2); Sheppard AFB TX; and RAF Lakenheath, UK.
- **CDC improvements:** Enhanced safety inspections of CDCs will be required by all services. CDCs considered to be in “poor” and “failing” condition ... will be required to report on efforts to correct violations. Additionally, services are tasked with developing 10-year facility improvements plans for all CDCs.
- **In-home child care licenses:** As part of efforts to address the shortage of family child care (FCC) providers, the NDAA requires a report detailing how many in-home child care licenses have been applied for and granted, how long the process takes, and what can be done to speed it up. (With a nationwide shortage of child care providers and the continuing high rates of military spouse unemployment, incentivizing spouses to become FCC providers could kill two birds with one stone.)

## The Way Ahead

Leading the way to improving military family support in 2022, the Air Force has adopted a framework of “Five to Thrive.” This framework from Sharon Brown, spouse of Air Force Chief of Staff Gen. Charles Q. Brown Jr., should not only guide DoD senior leaders’ priorities, but also inform Congress.

The five challenges addressed by the initiative – child care, education, health care, housing, and spouse employment – “are directly tied to military family readiness, resilience, and retention of the force,” according to a December 17 news release unveiling the program.

*Continued next page*

Chapter Officers	
President	Col (ret) Bob Norman
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	LTC (ret) Bob Koss Col (ret) Phil Yavorsky
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](https://moaa-swil.org/pages/membership.html)

**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](mailto: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.



## Take Action!

(Note: for more details about issues you can carry to our legislators, see the Take Action article in Council and Chapter News, or go to: [takeaction.moaa.org/moaa/?0](https://takeaction.moaa.org/moaa/?0))

### MOAA's 2022 Legislative Priorities ([Link](#))

By: MOAA Government Relations Staff | December 27, 2021

As we head into the second session of the 117th Congress, please take note of MOAA's legislative priorities highlighted below. For 2022, we are continuing the momentum established over the previous year to carry our efforts into the second session of Congress. It is important to note all co-sponsors carry over, as do our messages and continued engagements.

Here is what we are focused on for 2022 (click each link for more on the topic):

- Sustain pay raises and adequate BAH for the troops and COLA raises for retirees. ([Link](#))
- Ensure the Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service continue to receive pay during a government shutdown. ([Link](#))
- Protect the value of the military health care benefit. ([Link](#))
- Protect the Military Health System pharmacy benefit, and achieve flexibility in TRICARE pharmacy copays. ([Link](#))
- Address barriers to accessing care within the MHS, including TRICARE coverage gaps and mental health care access challenges. ([Link](#))
- Protect family support programs, ensure military-provided services (housing, PCS, child care, youth programs, financial counseling) are readily available/meet standards for quality and costs. ([Link](#))
- Achieve equity of benefits, protections, and administrative support for Guard/Reserve members consistent with their active-duty counterparts. ([Link](#))
- Sustain Veterans Health Administration (VHA) foundational missions and services. ([Link](#))
- Reform the presumptive process to support veterans claiming service-connected disabilities for toxic exposures. ([Link](#))
- Achieve concurrent receipt of service-earned retirement pay and VA disability pay. ([Link](#))
- Protect full military honors/burial at Arlington National Cemetery for currently eligible. ([Link](#))
- Improve survivors' benefits. ([Link](#))
- Support quality transition experience from active duty-veteran status for all servicemembers. ([Link](#))
- Recognize the pandemic continues to affect the lives of our servicemembers. ([Link](#))

---

## YOUR MONEY

### What Every Retirement Saver Needs to Know About 2022 ([Link](#))

*Changes in contribution limits, taxes, Social Security benefits, Medicare premiums and more*

By: John Waggoner | December 29, 2021

We all get sentimental from time to time, but unless you hit the lottery or found true love, you probably won't be looking back on 2021 all too fondly. The COVID-19 pandemic is still with us, inflation is rising, and ABBA, inexplicably, dropped a new album.

Although everyone's retirement is different, 2022 is going to have some big differences from 2021 that will affect almost every retiree and retirement saver to some degree. You'll see changes in your tax rates and deductions, for example, as well as a bump up in your Social Security check if you're already collecting

*Continued next page*

## **Your Money (continued)**

benefits. You'll also be able to sock away a bit more in your retirement accounts. Here's a closer look at what you need to know.

### **Standard deduction goes up**

Let's start with the good news first: Higher standard deductions for your federal income taxes. Taxpayers get to choose between taking a standard deduction and itemizing their deductions. Deductions lower your taxable income and thus your taxes.

Because it's so large, the standard deduction usually produces a bigger reduction in taxes than itemizing does. Most people choose the standard deduction. In 2022, when you fill out your federal income tax forms for income earned in 2021, married couples will get a standard deduction of \$25,100, up \$300 from tax year 2020. For single taxpayers and married individuals filing separately, the standard deduction rises to \$12,550, up \$150 from the previous year.

For those who like to plan well in advance, the standard deduction for income earned in 2022 — and which you can claim when you file your return in 2023 — will rise as well. The standard deduction for married couples filing jointly for tax year 2022 rises to \$25,900, up \$800 from 2021. For single taxpayers and married individuals filing separately, the standard deduction rises to \$12,950 for 2022, up \$400.

If you are 65 or older (or blind) and file as a single taxpayer, you get an extra \$1,700 standard deduction for tax year 2021 and an extra \$1,750 for tax year 2022. Married and filing jointly? The extra standard deduction is less per person: \$1,350 for tax year 2021 and \$1,400 for tax year 2022. For taxpayers who are both 65-plus and blind, the extra deduction is doubled.

### **Special charitable deduction goes away**

Now for a bit of bad news on the tax front: A temporary tax break that allowed many Americans to easily write off some donations to charity won't be around in 2022. On 2021 tax returns, single taxpayers can deduct \$300 in certain charitable contributions, and married taxpayers can deduct \$600. This break applies to people who take the standard deduction; you can't take it if you itemize your deductions. The qualifying charitable deductions had to be made by Dec. 31, 2021.

Further, the \$300 deduction is for 2021 donations made in cash, which includes currency, checks, credit or debit cards, and electronic funds transfers. You can't take the deduction for contributions of property, such as clothing or household items. You must also make your contributions to qualified charities. Ask the charity whether it's a qualified organization per the IRS, or check online using the IRS charitable deduction information at IRS.gov.

### **Retirement plan distributions**

When you filed your 2020 tax return in 2021, you were able to take advantage of some terrific pandemic-year tax breaks. For example, you didn't have to take any required minimum distributions (RMDs) from your tax-deferred retirement accounts, such as traditional IRAs and 401(k) savings plans. In addition, the government allowed people younger than 59 1/2 to take up to \$100,000 from their retirement accounts in 2020 without the usual 10 percent penalty. Furthermore, it allowed people to spread out the tax on their retirement plan withdrawal over three years — and to replace that money in their accounts if they wanted to.

Well, those tax breaks are gone, even though COVID-19 is still with us. If you were already taking RMDs in 2019, you needed to resume taking them for 2021. Distribution were due by Dec. 31, 2021. However, because the age to start RMDs was raised from 70 1/2 to 72, anyone who turned 72 after June 30, 2021 has until April 1, 2022 to take their first RMD only. Subsequent RMDs are due by the last day of the calendar

## Your Money (continued)

year. You can find out how much you need to withdraw from your retirement accounts by using AARP's RMD calculator— or consulting a tax professional.

If you're younger than 59 ½ and took out money from your tax-deferred retirement savings in 2021, you'll owe a 10 percent penalty on your entire distribution — as well as ordinary income taxes on the amount you withdraw. Spreading your tax over three years? Nope, sorry. That only applied to 2020 distributions.

### Retirement plan contributions

On the other hand, you will be able to contribute more to some retirement plans in 2022 than you did in 2021. For workplace accounts such as 401(k)s and 403(b)s, retirement savers can contribute as much as \$20,500 in 2022, an increase of \$1,000 from 2021. Those 50 and older can add an extra \$6,500 — the same catch-up contribution amount as 2021 — for a maximum 2022 contribution of \$27,000.

The 2022 contribution limit to traditional IRAs and Roth IRAs remains the same as 2021: \$6,000. Retirement savers 50 and older can add another \$1,000 as a catch-up contribution, for a total of \$7,000, the same as 2021.

Here are the income limits for deducting traditional IRA contributions and for making Roth IRA contributions, based on your modified adjusted gross income (MAGI).

<b>Traditional IRAs — 2021 vs. 2022 deduction limits</b>			
<b>Filing status</b>	<b>2021 MAGI</b>	<b>2022 MAGI</b>	<b>Deduction</b>
<b>Single or head of household</b>	<\$66,000	<\$68,000	Full deduction
	>\$66,000 and <\$76,000	>\$68,000 and <\$78,000	Partial deduction
	>\$76,000	>\$78,000	No deduction
<b>Married filing jointly or qualified widow(er)</b>	<\$105,000	<\$109,000	Full deduction
	>\$105,000 and <\$125,000	>\$109,000 and <\$129,000	Partial deduction
	>\$125,000	>\$129,000	No deduction
<b>Married filing separately</b>	<\$10,000	<\$ 10,000	Partial deduction
	>\$10,000	>\$10,000	No deduction

Source: IRS

*Continued next page*



## Your Money (continued)

Roth IRA — 2021 vs. 2022 contribution limits			
Filing status	2021 MAGI	2022 MAGI	Contribution
<b>Single or head of household</b>	<\$125,000	<\$129,000	Full contribution
	>\$125,000 and <\$140,000	>\$129,000 and <\$144,000	Partial contribution
	>\$140,000	>\$144,000	No contribution
<b>Married filing jointly or qualified widow(er)</b>	<\$198,000	<\$204,000	Full contribution
	>\$198,000 and <\$208,000	>\$204,000 and <\$214,000	Partial contribution
	>\$208,000	>\$214,000	No contribution
<b>Married filing separately</b>	<\$10,000	<\$10,000	Partial contribution
	>\$10,000	>\$10,000	No contribution

Source: IRS

### Social Security payout rises 5.9 percent

Here's something you haven't seen in a long time: A big Social Security cost-of-living adjustment (COLA). The 5.9 percent hike is the biggest since 1982, and it applies to Supplemental Security Income (SSI) benefits, too.

The average retirement check will increase by \$92, to \$1,657 starting in January 2022. Supplemental Security Income checks will get a boost as well. The maximum monthly SSI payment in 2022 will be \$841 for an individual, up \$47 from 2021, and \$1,261 for a couple, up \$70.

The COLA also applies to other parts of Social Security. The maximum Social Security retirement benefit for a worker at full retirement age will rise to \$3,345 a month in 2022, up from \$3,148 in 2021. The full retirement age for people born in 1956 is 66 years and four months, and rises gradually to 67 for those born in 1960 or later.

If you claim Social Security early and keep working before you reach full retirement age, the Social Security Administration (SSA) will withhold \$1 for every \$2 you earn above \$19,560 a year, up from \$18,960 in 2021. If you're working in the year you reach full retirement age, SSA holds back \$1 for every \$3 you earn, up to \$51,960, up from \$50,520 in 2021. After you reach full retirement age, you won't have any more withheld from your check for working, and your benefit will be adjusted upward to account for the amount of money already withheld.

Continued next page 9

## Your Money (continued)

### But Medicare Part B premiums rise, too

If you are 65 or over and already claimed Social Security, Medicare Part B premiums are deducted directly from your monthly check, and those premiums will rise sharply in 2022. Because of inflation (and because the 2021 increase was limited by Congress), Medicare Part B premiums jumped to \$170.10 for 2022, an increase of \$21.60 from \$148.50 in 2021. A beneficiary who has a \$1,657.30 monthly benefit in 2022 would pocket a net benefit (after the \$170.10 2022 Part B deduction) of \$1,487.20.

### So will Social Security payroll taxes

Someone has to pay for Social Security, and if you're working that someone is you and your employer. The payroll tax to fund Social Security's Old-Age, Survivors, and Disability Insurance (OASDI) program is set at 6.2 percent for employers and 6.2 percent for employees. The self-employed pay the whole freight: 12.4 percent. The rate won't change in 2022.

What will change, however, is the maximum amount of income to which that tax applies. In 2022, you pay OASDI tax on income up to \$147,000, up from \$142,800 in 2021. The rate for Medicare's Hospital Insurance (HI) program remains at 1.45 percent for employees and 1.45 percent for employers (2.9 percent for the self-employed). It applies to all income.

### Estate tax

Odds are very, very good that your estate will not be taxed by Uncle Sam. The basic exclusion amount on the estates of people who die in 2022 is \$12.06 million, up from \$11.7 million in 2021. It's double for couples. Keep in mind, however, that some states impose their own estate and inheritance taxes on top of the federal estate tax.

*John Waggoner covers all things financial for AARP, from budgeting and taxes to retirement planning and Social Security. Previously he was a reporter for Kiplinger's Personal Finance and USA Today and has written books on investing and the 2008 financial crisis. Waggoner's USA Today investing column ran in dozens of newspapers for 25 years.*

## Six Smart Money Moves for the New Year

By: Lila Quintiliani | December 28, 2021

There's a reason why we make resolutions at New Year's: Studies have shown we are more likely to tackle our goals if they're tied to important temporal milestones. Behavioral economists call this the "fresh start effect," and we can use this to our advantage to motivate ourselves to tackle our financial to-do list in the New Year.

Here are some smart money moves for you to make in January.

**Max out your Thrift Savings Plan or 401(k) contribution:** Are you getting a raise? Consider upping your contribution to your employer's retirement plan. The new IRS contribution limit for 2022 is \$20,500, with a \$27,000 limit for those 50 and over.

**Think about opening a Roth IRA:** If you're already contributing enough to your workplace retirement plan to get the employer match, you might consider opening a Roth IRA account (if you're eligible) to give you future tax planning flexibility.

**Get ready for tax season:** Soon W2s, 1099-R, and other tax forms will be arriving in the mail. Set aside a place to gather these documents so you can be prepared when it comes time to file your taxes. It's a good idea to have a list of the documents you'll need and check them off as they arrive so you won't be scrambling to find them at the last minute.

**Reassess insurance policies:** Do you have the proper amount of life, home, and auto insurance? When did you last check how much coverage you had? And when did you last shop around to see if you are getting the best possible rates?

*Continued next page*

## Your Money (continued)

**Check your credit report:** The holiday shopping season also brings about a rise in identity theft and fraud. You should check your credit report several times a year, but especially after the holidays. Federal law allows you to get a free credit report every 12 months from each of the three credit bureaus, but Equifax, Experian, and Transunion are offering free weekly online reports through April 2022.

**Rebalance your portfolio:** Now that you've upped your contribution to your workplace retirement account and possibly opened an IRA, it's time to take a look at your accounts and see what you have been investing in. Maybe you never switched out of the G fund in the Thrift Savings Plan, or perhaps you have been put into a default fund at your job that isn't appropriate for your investing needs. Or maybe your stock and bond allocation has gotten out of whack over the past year – regardless of your situation, take this time to make sure your investments match your financial goals.

---

## SURVIVING SPOUSES CORNER

### What to Expect in 2022 With the 'Widows Tax' Repeal

By: Nancy Mullen | November 29, 2021

We are coming up on the second year of a three-year phase out of what has been known as the "widows tax," which required forfeiture of a dollar of Survivor Benefit Plan (SBP) for every dollar of Dependency and Indemnity Compensation (DIC) received. Please note this is only applicable to those surviving spouses who qualify for both DIC and SBP and are in receipt of the Special Survivor Indemnity Allowance (SSIA).

In Phase 1 (2021), surviving spouse SBP payments were reduced, or offset, by two-thirds of the DIC rather than the full dollar-for-dollar reduction. For many surviving spouses, this resulted in an increase in the amount of SBP paid as the gross amount of their SBP exceeded two-thirds of the DIC. Others have had to wait to see an increase in their benefit.

We are nearing the start of Phase 2 of the elimination of the offset for which the amount offset (or deducted) from the SBP will be reduced to one-third of the DIC payment. To estimate your benefit, subtract one-third of your current base DIC payment from your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase, plus any COLAs, which is expected to be approximately 5.9%.

Let's look at an easy example: We will assume a COLA of 5.9% for 2022, which puts the projected 2022 base DIC amount at approximately \$1,437.66. One-third of that new DIC amount is \$479.22. This is the amount you will subtract from your gross SBP amount. So, if your gross SBP without offset is \$1,000, then you would subtract \$479.22 from \$1,000 to give you a 2022 SBP payment of \$520.78 (\$1,000-\$479.22). You would also receive the SSIA, which is projected to be approximately \$346.

These new changes will be effective in January 2022, which you will see reflected on the payment to be received Feb. 1, 2022. If you do not know your gross SBP, you can find that on your annuitant account statements, available in your myPay account. You should also receive an annuity statement in the mail in December 2021.

There are no changes to the post-9/11 active duty survivor child-only SBP option until 2023, and these changes do not impact the retiree child-only SBP option.

Thankfully, many resources are available to help you understand the basics of your benefits. If you are not already a member, please join the Military Widows: SBP-DIC Offset or the MOAA Surviving Spouses and Friends Facebook groups. These pages contain various important files you can use to read up on this and other issues as well as additional posts that might be of interest to you. You can also visit the Defense

## Surviving Spouse's Corner (continued)

Finance and Accounting Service (DFAS) website for the most up-to-date information and other guidance, including the June 2021 survivor SBP newsletter, The SBP-DIC Offset Phased Elimination: *What to Expect in the Upcoming Phases*, as well as a helpful frequently asked questions section. Visit the DFAS website to learn more.

---

## 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 [Take Action Center](#) or [News](#) webpages.

- **MOAA's 2022 Legislative Priorities** ([link](#)) As we head into the second session of the 117th Congress, please take note of these MOAA's legislative priorities.
- **Need a New TRICARE Network Pharmacy in the New Year? Here's What to Do** ([link](#)) A major change in the TRICARE Pharmacy network may leave beneficiaries looking for a new pharmacy ... and those who've started their search may have questions about their online resources.
- **MOAA Resources: Spouse and Family** ([link](#)) Learn about MOAA's efforts on behalf of military families, get resources to access benefits of all types, and find links to get involved.

### SW 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 by following this [link](#).

For information on services available to the aging population, please visit the [Illinois Department on Aging](#).

Use the links below to read some timely veteran-related articles.

- [Operation HerStory](#) -- Gwen M. Diehl, Illinois Department of Veterans' Affairs Veteran Home Coordinator joined the Operation HerStory all-female honor flight on October 6th.
- [Free Legal Aid for IL Veterans](#) -- Active Duty Servicemembers, Veterans, Guard, Reserve, and spouses/dependents can receive free legal aid through the IL Armed Forces Legal Aid Network.
- [Send a Vet a Message](#) -- Send a message of support to Illinois Veterans' Homes residents or staff.
- [Illinois Veterans Newsletters](#) -- Award-winning email newsletter created by IDVA, delivers important news and information to the Illinois veteran community. (March 2020 edition at this [link](#).)
- [Operation Rising Spirit](#) -- Challenges service organizations, volunteers, and patriots of Illinois to raise the spirits of military veterans and the heroic staff who care for them at state veterans' homes.
- [Veterans Drivers License](#) -- Veteran's designation helps ensure military veterans receive the services and benefits for which they are entitled.

### Take a moment to help our veteran community!!

Illinois House Bill 2378 is the amendment to the standard Homestead Exemption Act. This amendment will allow the surviving spouse, who is receiving DIC, Dependents Indemnity Compensation, to apply for the Homestead Exemption.

How can you help? Please call or e-mail your state representative(s) and tell them we need them to co-sponsor HB 2378. Use this [link](#) for the 'Illinois Policy' web site, then enter your address to show contact information for your state representative.

For details about the bill, visit the Illinois General Assembly web site at this [link](#).

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 1 MAR 2022**

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 2020-2021. 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 and the second ranked applicant will be awarded the Nalley scholarship. 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 1 Mar 2022.**

**SELECTION:** Award winner will be announced in April 2022 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 [ram204@att.net](mailto:ram204@att.net).

Thank you,

Southwest Illinois MOAA Scholarship Committee

## HONORING THE LIFE OF JACK MOELMANN, COL, USAF (ret)

From [Schildknecht Funeral Home](#) – Jack Moelmann, 80, of O’Fallon, IL, passed away peacefully on Thursday, December 30, 2021, at Memorial Hospital East in Shiloh, IL. Jack was born on April 2, 1941, in Oak Park, Illinois, and has been a resident of O’Fallon, IL since 1986.

In 1965, he received his Bachelor of Science degree from Bradley University in Peoria, IL. He then received a commission as a 2nd Lieutenant in the U.S. Air Force and rose to the rank of Colonel at the time of his retirement in 1991. His medals included the Air Force Commendation Medal, the Air Force Meritorious Service Medal, the Defense Meritorious Service Medal, and the Legion of Merit.

In addition to Jack's Air Force career, he also had a career in music, particularly playing the organ. Jack started in music (with the piano and as soloist in the church choir) at age 8, and had pursued this avocation ever since. His main interests were classical, theatre, and popular stylings on both the organ and the piano. Jack had been a member of the American Theatre Organ Society (ATOS) since 1967, served on their Board of Directors in one capacity or another continuously for 23 years (1983-2006), chaired several committees, and was the President of ATOS from 1985 until 1988. He was also the ATOS Secretary 1993-2006.

He was elected as ATOS Honorary Lifetime Member in May 1994 and inducted into the ATOS Hall of Fame in July 2008. In 2018, he was named the ATOS Organist of the Year.

He also served as the Executive Director of the Theatre Organ Society International (TOSI). In August 2008, he was inducted into the TOSI Hall of Fame. In July 2009, he was appointed a Staff Organist at the Fabulous Fox Theatre in St. Louis, Missouri; served as a volunteer organist at the Lincoln Theatre in Belleville, Illinois; and has been the organist at St. Michael’s Episcopal Church in O’Fallon since 2001.

He was the featured performer at an organ concert held at the Radio City Music Hall in New York City. The concert and his performance were headlined in the New York Times, New York Post, CBS Evening News and covered in several hundred other news medias around the world. He also performed at the Fabulous Fox Theatre in St. Louis, putting on a musical event featuring its Mighty Wurlitzer Theatre Pipe Organ. He also served as staff organist at the St. Louis Fox Theatre as well as the Historic Lincoln Theatre in Belleville, Illinois. He was also organist at St. Michael’s Episcopal Church, O’Fallon, Illinois.

He has appeared with Bob Ralston of Lawrence Welk fame in Omaha, Chicago, and Meridian, Mississippi, and performed on the mammoth Kimball Concert Organ in the St. Louis Scottish Rite. He has also performed at the famed Byrd Theatre in Richmond, Virginia, the Redford and Senate Theatres in Detroit, and played at the Arcada Theatre, St. Charles, Illinois. In May 1991, he rededicated the Grand Barton Theatre Pipe Organ (originally from the Orpheum Theatre) in the Springfield, Illinois.

Jack had combined his musical interest and electrical engineering background to put together an elaborate theatre organ instrument (both electronic and pipe) in his home in O’Fallon, Illinois. He frequently entertained groups in his home from around the St. Louis area and beyond.

Jack was preceded in death by his parents; John Matthew and Harriet Moelmann (nee Bannatyne). Jack is survived by his brother, Lawrence “Larry” (Colleen) Moelmann of Glen Ellyn, IL; by his sister, Lynda (Peter) Shearin; his nephews, Michael Moelmann and Connor Moelmann; and his niece, Vicki Pullara.

A Memorial Service will be held on April 2, 2022, at 1:00 p.m. at St. Michael’s Episcopal Church, 111 O’Fallon Troy Rd., O’Fallon, IL. Memorial donations may be made to St. Michael’s Episcopal Church. Condolences may be expressed to the family online at [www.schildknechtfh.com](http://www.schildknechtfh.com).



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

## Meeting Announcement

**DUE TO ONGOING COVID-19 SURGES IN THE AREA, WE ARE NOT  
HOLDING A MEETING THIS MONTH.**

**SEE PROGRAM INFORMATION ON PAGE 2 FOR DETAILS.**