

**January 2019**

## President's Input

Flags will be at half staff for our 41<sup>st</sup> President, George Herbert Walker Bush for 30 days after his death, November 30, 2018. I'm sure that many of you have already watched and reflected on the career of this great American, from his beginnings as a Naval aviator in WWII and through his political career culminating in his presidency. I'm sure that his family will miss him as will the nation. One comforting thought is that he is in heaven with his wife whom he loved dearly.

We are just days away from the start of the 116<sup>th</sup> Congress—January 3, 2019—and this “class” of representatives will be taking positions until January 3, 2021. Good grief, that sounds like a long way off. All the legislation that was proposed during the last Congress—and even before then—that was not acted upon (passed as a bill) will have to start over again. So, many of the issues that MOAA supported in the past will likely need our support to help move forward. Congressman Bost has been a consistent supporter of the legislation dealing with military and veterans. Please send him a note of thanks for his support and you may even want to congratulate him on retaining his seat for the 12<sup>th</sup> Illinois District.

Your Chapter Board, as mighty as it is, needs the help of your brainpower. As we finish another calendar year, we look forward to new and exciting opportunities for the Chapter. If you have any ideas for new ways to conduct Chapter business and keep the membership informed, or to help out the military and veteran community in our local area, please let one of the Board members know. One idea

*Continued on page 3*

### **WELCOME!**

The Southwest Illinois Chapter would like to welcome:

- ❖ MGen John & Joan Bartley (USA, Ret)
- ❖ Lt Col Joe & Carol Hooten (USAF, Ret)

### **Treasurer's Report for November 2018**

Checking Account Balance ...	\$1,311
Savings Account Balance .....	\$6,011
Certificates of Deposit .....	\$15,102
Total .....	\$22,424

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## This Month's Program



Our January meeting will be lunch at Hop House. Please be in place at 11 am. We'll start right at 11, then eat at around 11:15.

After lunch, we'll hear from TSgt Quinton, NCOIC of the legal office and one of the JAG attorneys.

We'll wrap up with chapter business.

**10 January 2019**

**Hop House Southern Eatery**

**O'Fallon, IL**

**Individuals Order from Menu, Pay Server**

**11am Start, Speaker after Lunch**

**Business Casual**

### Ready for Something Different?

Join us at the Global Brew Tap House on Regency Park Drive, O'Fallon IL for a MOAA SW IL Happy Hour on 17 Jan 2019 from 1630 to 1800 hours. This will be a little different. Dress is casual, no paying at the door, no scheduled events--just 90 minutes of socializing between members and some of our colleagues from the local area. Hope to see you there!

### Upcoming Programs

Date	Venue	Topic
9 Feb 2019	Cardinal Creek Golf Course	Dinner/Valentine Social, Sarah Lambaria, O'Fallon Garden Club
7 Mar 2019	Horseshoe Restaurant	Lunch Meeting, MOAA National Update
13 Apr 2019	Cardinal Creek Golf Course	Dinner Meeting
April 2019	Global Brew Tap House (O'Fallon)	Quarterly Happy Hour Meeting
11 May 2019	Ann Morey's Home	Annual Business Meeting
11 Jun 2019	TBD	TBD

**SAVE THE DATE:** For our March 2019 meeting, we'll be hosting MOAA's Program Director of Council and Chapter Affairs, LtCol Scott Wadle (USMC, Ret). We all look forward to meeting him and getting some face-to-face information about MOAA National.

## President's Input (continued)

we are trying is to hold a meeting at Global Brew once a quarter. Our first planned meeting is 17 January (see page 2). Another idea, with the help of an experienced crew of three past Chapter presidents, resulted in over 50 people signed up as Chapter members. I appreciate their energy and tenacious spirit that provided us with those great results. And all they did was send out letters. A little bit of effort went a long way. So, give it some thought and send in your ideas. I appreciate all your support. This year we received a 4-Star Level of Excellence award for our activities as a Chapter. I know we have it in us to get a 5-Star award next year. Thanks again for your participation, your continuing service, and your contributions. God bless you, our military and veteran populations, our elected leaders, and the United States of America.

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Happy New Year! And Happy New Congress! Guess that all depends on which side of the aisle you're on. Nevertheless, we are into 2019 now. Since the election, the lame duck session has really lacked newsworthiness. So, let's take a look at what we're facing for the coming year.



The Fiscal Year 2019 budget for DoD was approved, active members received the largest raise that they've seen in a

while and the military overall did very well. The budget for DoD was over \$711 Billion! Don't dance for long because next year's budget may be less....or considerably less! What does that mean? First, our Commander in-Chief has asked the DoD to reduce their budget by \$33 Billion. Potential savings could come from troop levels, new or substantially higher health care fees, or caps to military pay. MOAA is already on record urging Defense Secretary Jim Mattis to protect military pay and health care in the FY20 budget. As of this writing, there is nothing new to report on the Services delivering their preliminary draft of the FY20 budget to the Secretary of Defense. Now for the **Considerably More** cuts. As you may be aware, Congress is currently operating under a two-year budget deal which will expire at the end of December 2019. If Congress fails to reach a new spending arrangement, previously agreed to budget caps (a.k.a. Sequestration!) will return and DoD will be forced to take a \$71 Billion budget cut. The President's request was significant, sequestration will be draconian.

Good news on the TRICARE front for all Group A (signed up prior to January 1, 2018) beneficiaries... that is, TRICARE premiums and cost shares for 2019 grandfathered Group A TRICARE beneficiaries will see minimal cost-share changes. Fees largely stayed the same and were adjusted based on the change in this year's COLA. The Defense Health Agency (DHA), responding to engagement with MOAA and other military service organizations, has undertaken a rigorous data analysis to assess the impact that new cost shares are having on beneficiaries and their health care. At the fore are fees charged for specialty appointments. To see all TRICARE changes, visit <https://tricare.mil/costs>. To compare plans, visit <https://tricare.mil/Costs/Compare>. To see a breakdown of 2019 costs, visit the following website: [https://tricare.mil/-/media/Files/TRICARE/Publications/Misc/Costs\\_Sheet\\_2019.pdf?la=en&hash=10163205984EF86728CAE4BF3B335E02C1E4D88494A1134B03986A00403A2D02](https://tricare.mil/-/media/Files/TRICARE/Publications/Misc/Costs_Sheet_2019.pdf?la=en&hash=10163205984EF86728CAE4BF3B335E02C1E4D88494A1134B03986A00403A2D02)

Watch in the coming months for an opportunity to respond to another health care survey from MOAA! Your voice is needed!

- If you receive VA compensation for your VA disability, military retired pay is reduced by the VA waiver. The VA waiver is where you waive retired pay to receive VA compensation. The reason is because of double-dipping laws that state you can't be paid twice by the government for the same event.
- Technically, VA disability compensation and retired pay are not the same event, but that is how it is applied. So more VA compensation means a greater decrease in your retired pay.

## Legislative News (continued)

- Retirees with concurrent receipt might not see a decrease in retired pay, but concurrent receipt ensures retirees receive enough retired pay to compensate them for their years of service.
- Concurrent receipt will not restore retired pay above the amount due to years of service. Extra retired pay can occur when someone is medically retired from the military with a high service disability rating.
- Concurrent receipt comes in two forms. You are allowed one or the other but not both at the same time. The Defense Finance and Accounting Service or your service's pay agency administers both forms, which are:
  - Concurrent Retirement and Disability Pay (CRDP). You must have 20-plus years of service and a VA rating of 50 percent or higher. If so, the VA waiver in your retired pay is removed and you are paid full retired pay.
  - Combat-Related Special Compensation (CRSC): CRSC is a separate payment from retired pay or VA compensation. It is separate because it is a tax-free payment. Your retired pay continues to be reduced by the VA waiver. CRSC reimburses you for the VA waiver amount in your retired pay. CRSC is available to any retiree, regardless of VA rating and regardless of years of service. However, the nature of your disabilities must be combat-related as determined by your service.

Here are a few of the issues that are available for your comment and notifying your elected leaders to support. Please go to the MOAA website (<http://takeaction.moaa.org/?0>) to read more about these issues and send messages today.

### [Expand presumptive exposure](#)

It's time for Congress to pass H.R. 299 to expand presumptive exposure to Blue Water Navy veterans. An estimated 900,000 veterans were exposed to the Agent Orange toxin and are suffering with the life-threatening health conditions.

### [Military pay and benefits matter](#)

Sustain military pay increases comparable to the growth in civilian sector wages and salaries.

### [Protect Servicemembers from Predatory Lenders](#)

Send the White House a letter urging the administration to reconsider proposals to relax enforcement of the Military Lending Act.

### [Act now to end the widows' tax](#)

Current federal law requires survivors of deceased military members to forfeit part or all of their Survivor Benefit Plan (SBP) annuity when they are awarded VA Dependency and Indemnity Compensation (DIC). This loss of any portion of the SBP annuity is known as the "widows' tax."

### [Be Cautious with Compensation Reform](#)

In a 2015 report, the Military Compensation and Modernization Commission noted modernization might benefit individual compensation programs, but "the overall structure of the current compensation system is fundamentally sound and does not require sweeping overhaul." The commission also recommended keeping the basic pay table in its current form and continuing the basic allowances for housing and subsistence (BAH and BAS).

### [Support full concurrent receipt for disabled military retirees](#)

Use the form at this link to provide your support for full concurrent receipt for disabled military retirees.

## Legislative News (continued)

### [End the pay reduction for medical retirees](#)

End the deduction of service-earned retirement pay to offset VA disability compensation for those servicemembers whose service-connected, non-combat related disability retirement under Chapter 61, 10 U.S.C. precluded them from serving at least 20 years.

### [Say NO to new fees for TRICARE for Life](#)

Adding new fees will degrade the TFL benefit, which was put in place to reflect the sacrifice of a career of service. Contact your member of Congress to ask that he or she honor the commitment made to those who selflessly served our nation. Say NO to new fees for TRICARE for Life.

### [Native American Veterans Memorial must reflect all services](#)

The Smithsonian recently approved the design for a National Native American Veterans Memorial to be constructed on the grounds of the National Museum of the American Indian. The design includes the logos of the five armed services, omitting both the U.S. Public Health Service and the National Oceanic and Atmospheric Administration, whose members are veterans under federal law. MOAA asks that you take a moment to write your members of Congress and say that ALL veterans should be included in this important memorial. Please join MOAA and [The Military Coalition](#) in this fight. Native American veterans of USPHS and NOAA have admirably served this country. They deserve the same recognition.

## COLA WATCH

The November 2018 CPI is 245.933, 0.2 percent below the FY 2019 COLA baseline.

The Consumer Price Index for December is scheduled to be released on January 11, 2019. The CPI baseline for FY 2019 is 246.352.

The final FY 2018 COLA, which takes effect Jan. 1, 2019, is 2.8 percent, [matching MOAA's prediction](#). For context, this means that for every \$1,000 you currently receive in retired pay, you will receive \$28 *more* starting Jan. 1, 2019. The calculation is made by comparing the average CPI from July through September of the current fiscal year to the average for the same months of the year prior. Active duty pay raises are calculated differently. (See MOAA COLA Chart on next page.)

Chapter Officers	
President	Col (ret) Bob Norman
1st Vice President	Open
2nd Vice President	Open
Secretary	Lt Col (ret) Ann Morey
Treasurer	Col (ret) Dick Glogowski
Communications	Maj (ret) Rick Sunner
ROTC Liaison	CDR (ret) Tim Grout
Spouses Liaison	Narni Cahill

**Call for Articles!** If you want to submit an article for the Eyes to the Skies, just send the draft article to me at [rick.sunner@gmail.com](mailto:rick.sunner@gmail.com). Please keep these things in mind:

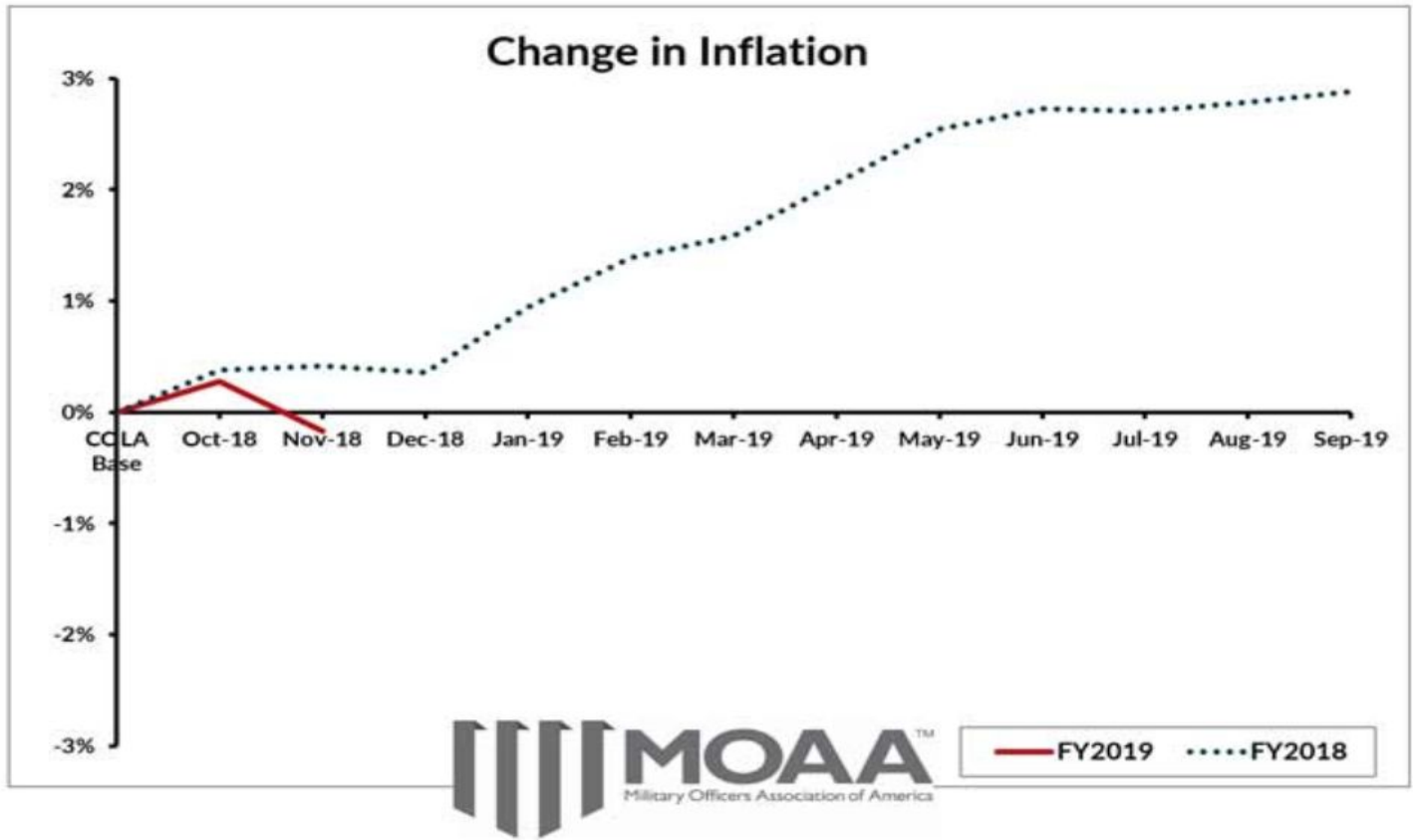
- Submit your article by the 10th of the month
- The article must be in MS Word or text format

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.





## Chapter News

Here are some articles that may be of interest to you. (Click on blue titles in bold for full article.)

### **[Labor Department Honors Hundreds of Businesses for Hiring Veterans](#)**

Just before Veterans Day, the Department of Labor paused to recognize [240 businesses and corporations](#) (click link for full list of businesses) that have excelled at hiring veterans.

As part of the inaugural Department of Labor Medallion Program, born from 2017 legislation signed by President Donald Trump, businesses from across the country and Puerto Rico were honored for their efforts to create jobs, hire veterans and maintain their veteran workforces. In the past year alone, the recipients have hired more than 8,300 veterans.

### **[4 Time Management Tips for Military Spouse Entrepreneurs](#)**

There's one resource every entrepreneur has the same amount of - time.

While entrepreneurs may differ in the amount of money they have to invest in their company and the number of employees they have to staff their business, they all have the same number of hours in a day.

In many ways, time is the great entrepreneurial equalizer. We all have the same amount of time, but we don't all spend it the same way. Identifying ways to maximize efforts through time management can be a good way for entrepreneurs to help take their business to the next level.

**Here are some more articles that may be of interest to you.** *(Click on blue titles in bold for full article.)*

### **TRICARE Rates for 2019 Announced**

TRICARE recently established premiums and cost shares for 2019. As MOAA predicted, grandfathered Group A TRICARE beneficiaries will see minimal cost-share changes. Fees largely stayed the same and were adjusted based on the change in this year's COLA.

You can find all TRICARE fee and plan changes [here](#). You can compare TRICARE plan costs [here](#). A full breakdown of 2019 costs is available [in this PDF](#). *(Click links for more information.)*

### **Tax Code Changes You Should Know: Deductions, Exemptions, and Credits**

This is the first entry in a five-part series of articles about changes to the U.S. tax code from the Tax Cuts and Jobs Act. Topics of the upcoming articles include [mortgage interest deductions](#), [miscellaneous itemized deductions](#), the [Alternative Minimum Tax](#), and [qualified business income](#). *(Click links for additional information.)*

### **This Military Pharmacy Program Could Reduce Waiting Room Time**

The days of sitting in a military treatment facility pharmacy waiting area for hours at a time may be over if a pilot program is a success.

A dozen military treatment pharmacies are using an electronic queuing system designed to help patients avoid wasting time in waiting rooms.

The system, known as Q-Flow, was installed at 12 locations between December 2017 and early October of this year, said Navy Capt. Edward Norton, a pharmacy expert with the Defense Health Agency.

### **WE NEED YOUR HELP!**

If you have ideas about ways our chapter can engage with the local community--for example, service projects supporting veterans in the local area--please let one of the board members know.

## **MOAA Gold Bar Presentation**

Meet some of our Nation's newest officers. Col (ret) Bob Norman (he's the slightly more distinguished gentleman on the right) presented MOAA Gold Bars to four new 2nd Lieutenants from Southeastern Illinois University (SIUE) last month.

Congratulations all, and best of luck at your first duty station.



Pictured left to right, Lucas Smith, Jon Thompson, John Thomas, Bradley Miller, and Col (ret) Bob Norman.

# SW IL Chapter Scholarship Program

## CWO 3 CHARLES E NALLEY SCHOLARSHIP AWARD

The Southwest Illinois Chapter of the Military Officers Association of America (MOAA), in accordance with the Association's goal to furthering higher education, will award a \$1,000.00 scholarship each academic year. 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 a child or grandchild of a current dues paying member for a minimum of one year in the Southwest Illinois Chapter of MOAA. Scholarship winner must be enrolled and attending the college by 30 September of the award year. Students that apply for the CWO3 Charles E. Nalley Scholarship may not 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 19.**

**SELECTION:** Award winner will be announced in May of the of the application year. Selected students may be awarded the Nalley scholarship only one time.

**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 or [ram204@att.net](mailto:ram204@att.net). Thank you.

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## The 2019 USO/FISHER HOUSE DONATIONS DRIVE

### *Our Mission Again*

They serve us with pride and immense loyalty. Some are injured physically and/or mentally. The USO is "Always by Their Side." Fisher House provides the injured comfort by providing residence for their loved ones. They all – those serving, those injured, their families, the USO and Fisher House – need our support as much now as they ever had in the past.

Our chapter's 2019 drive for the USO and Fisher House is about to kickoff. It will last only six weeks, ending in March. It is again co-chaired by Ann Morey and Nick Wartonick. You can start contributing whenever so persuaded. You don't have to wait for the official start. Make your checks payable to the **USO of Missouri** and to **St. Louis Fisher House**. Give them to Ann or Nick. Our **goal is to exceed last year's \$5,000** of combined contributions.

Please dig deep into your hearts and wallets. Thank you.

Ann Morey (618-628-0286, [ram204@att.net](mailto:ram204@att.net))

Nick Wartonick (618-628-0858, [wartonick-59@charter.net](mailto:wartonick-59@charter.net))

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

## Meeting Announcement

Our January Meeting will be held on Thursday, 10 January 2019 at the Hop House Southern Eatery in O'Fallon. (See Program News for details.) We will order from the menu and pay individually.

RESERVATION FORM FOR SWIL MOAA CHAPTER MEETING

**Reservation deadline (mail, e-mail, or phone call received by): 7 Jan 2019.**

E-mail to [swimoaa@charter.net](mailto:swimoaa@charter.net), 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.** Alternatively, phone Dick Glogowski at 618-624-6115.

**Number of Reservations Desired:** \_\_\_\_\_

**Member's Name:** \_\_\_\_\_

**Spouse/Guest:** \_\_\_\_\_