



MOAA[®]
Military Officers Association of America

*Eyes
to the
Skies*

**March
2023**

The official newsletter of the SW IL Chapter

President’s Message

When the Star Spangled Banner is played at any occasion, I am moved by the music and the lyrics. A sense of patriotism and love of country overtakes me. As a cadet at the US Air Force Academy, the entire four stanzas of the song were part of our knowledge training. Many people probably don’t even realize that the song contains four stanzas. It seems that the song is and has been a foundational part of our nation. However, it was only written in 1814 by Francis Scott Key, a lawyer from Baltimore, who watched for 25 hours from aboard his own boat in Baltimore Harbor eight miles from Fort McHenry and guarded by a contingent of British seamen, the shelling of that fort by the British Navy during the War of 1812. The words that Key penned, after seeing the Stars and Stripes still flying over the fort, were set to music using the melody from “To Anachreon in Heaven,” a popular English drinking tune. The US military unofficially adopted the song as the national anthem based on its historicity. While President Woodrow Wilson formally signed an Executive Order in 1916 designating the song as our national anthem to be

Continued on page 3



The MOAA organization has been very active, engaging with our representatives on important issues concerning our currently-serving servicemembers and veterans, and their families.

This month’s legislative news is shorter. Instead of full articles, we’ll list the links to the Legislative Action and Accomplishment. Please go to these links at moaa.org to read these articles.

And never stop serving by supporting MOAA in their important mission.

Continued on page 3

Treasurer’s Report

Checking Account Balance ...	\$763
Savings Account Balance	\$7,532
Certificates of Deposit	\$14,879
Total	\$23,174



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

Visit our website: www.moaa-swil.org

IL Council website: www.ilcouncilmoaa.org/

National website: www.moaa.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](#).

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Program News

Please join us for our March Meeting

Saturday, 18 March 2023

Social Hour Starts at 6 pm, Dinner Starts at 7 pm

Our guest speaker, Shelia Schneider, will talk about the Kaufman Fund after dinner.

Cardinal Creek Golf Course Clubhouse, Scott AFB, IL

Attire: Business Casual

RSVP by Thursday, 13 March by e-mailing bykoss72@gmail.com or call Yasemin Koss at 618-628-2968.

MENU, Steak Dinner, \$30 per person

USDA Prime Aged Steak
Baked Potato
Chef's Vegetables
Tossed Greens Salad

Rolls
Dessert
Soft Drinks, Tea, Coffee
Cash Bar starting on social hour

Upcoming Programs

Date	Venue	Topic
8 Apr 2023	TBD	Monthly Dinner/Meeting
20 Apr 2023	Global Brew Tap House, O'Fallon IL	Chapter Happy Hour, 4:30 - 6:30 pm
13 May 2023	TBD	May Business Meeting
10 Jun 2023	TBD	Final Meeting of 2022-23 Season

NOW TAKING NOMINATIONS FOR MOAA, SW IL CHAPTER BOARD MEMBERS

URGENT NEED – The SW IL Board has been without a Secretary since September.

We are also taking nominations for these elected positions:

- President First Vice President Second Vice President Treasurer

Other board positions include (don't require nomination or voting, these are volunteer positions):

- Programs Legislative Issues Surviving Spouse Liaison Scholarship

- USO/Fisher House Donation Drive Chair

Please consider volunteering for one of the above. To nominate someone (including yourself), email the newsletter editor at moaa.swil@gmail.com (subject line: BOARD NOMINATION).

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

President's Input (continued)

played during military celebrations, it was President Herbert Hoover who signed the law on March 3, 1931 officially making the Star Spangled Banner our national anthem.

March is also Women's History Month, highlighting the accomplishments and contributions of women to the nation and the world. Our military history is replete with women noted for their patriotism and compassion that made them a formidable force during their service. These include Deborah Sampson who served two years in the Continental Army, Cathay Williams, the first black woman to serve in the US Army during the Civil War, Ruby Bradley, an Army nurse who spent time as a POW in the Philippines during WWII, Nancy Harkness Love, who commanded the Women's Auxiliary Ferrying Squadron during WWII, Elsie Ott, who pioneered air evacuation of military casualties, Eileen Collins, who piloted the Space Shuttle and subsequently commanded a Shuttle mission, and Ann Dunwoody, the first female four-star general in the US Army. The entire list and many more are already contained in volumes capturing the noteworthy accomplishments of these and other women who, like you, volunteered to serve our nation. Thank you for your service to the nation, the State, the community, and this Chapter. God bless you, the men and women who serve in the military today, our leaders, our elected representatives, and this great nation.

Legislative News (continued)

MOAA In Action: Major Legislative Issues

Updated Feb 8, 2023 (<https://www.moaa.org/content/topic-and-landing-pages/moaa-in-action/>)

MOAA engages with Congress on all manner of issues related to the uniformed services community. These efforts can include collaboration with other like-minded organizations and with The Military Coalition. We also rely heavily on our members who make their voices heard by contacting lawmakers via MOAA's Legislative Action Center, by participating in our annual signature advocacy event, and through local efforts at the chapter and council level.

- **Help MOAA Fight Cuts to the TRICARE Pharmacy Network ([link](#))** The TRICARE Pharmacy Program/Express Scripts recently announced a 25% cut to the retail pharmacy network with the elimination of approximately 15,000 independent pharmacies. This cost-cutting measure creates barriers to accessing prescription medications and has a disproportionate impact on rural beneficiaries and the elderly.
- **Tell Congress You Oppose TRICARE for Life Fees ([link](#))** A recent Congressional Budget Office report includes two proposals among its options to cut the deficit that would increase costs for seniors using the TRICARE for Life (TFL) benefit. Although these are just concepts, not legislation, it's important to let Congress know we strongly oppose any plans to reduce the earned TFL benefit.
- **Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap ([link](#))** This bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements. Urge your representative to back bipartisan legislation putting TRICARE in line with commercial plans.
- **Ask Your Lawmakers to Support the Retain Skilled Veterans Act ([link](#))** While the Pentagon's recruiting crisis stands out in headlines, DoD faces a war for talent on another front – filling critical DoD civilian positions. Highly skilled applicants with hard-to-find credentials who are leaving uniformed service don't qualify for openings via USA Jobs because of the infamous 180-day cooling off period required by law. A bipartisan team of lawmakers recently reintroduced legislation removing the 180-day provision for all positions at the GS-13 and below level. The Retain Skilled Veterans Act–H.R. 939–would help combat a nationwide labor shortage, which has driven a greater sense of urgency to open up the competitive pool.

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

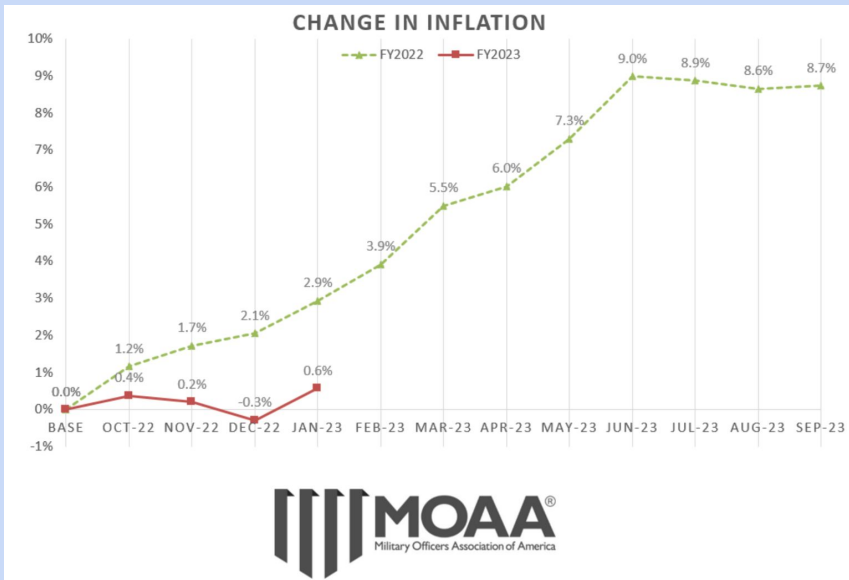
The January 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Feb. 14, was 293.565, 0.6% above the FY 2023 baseline of 291.901. The next CPI-W release is set for Mar 14.

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).

The September 2022 CPI-W, released Oct. 13, is 291.854, which is also 8.7% above the FY 2022 COLA baseline.



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
Legislative Liaison	LT Jarell Corley
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.



Advocacy in Action, Reach Out to Your Lawmakers and Support Military Survivors

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.

With the start of a new Congress, this means that the list of bills below will be blank at the start of the 118th Congress; any bill that was not signed into law before the end of the 117th Congress will need to be re-introduced. MOAA will need time to assess new and old legislation as it is introduced by lawmakers. Check back in soon to see what bills MOAA supports in the 118th Congress.

MOAA engages with Congress on all manner of issues related to the uniformed services community. These efforts can include collaboration with other like-minded organizations and with The Military Coalition. We also rely heavily on our members who make their voices heard by contacting lawmakers via MOAA's Legislative Action Center, by participating in our annual signature advocacy event, and through local efforts at the chapter and council level.

For more than 90 years, this work has led to real results – pay and benefits protected from budget-driven threats, continued access to quality medical care, and countless other areas of concern to our members, our military, and the wider uniformed services community.

Visit the *MOAA-Supported Legislation* page on the MOAA website at <https://moaa.quorum.us/bills> for information about specific bills.

MOAA's Advocacy Efforts

Feb 23, 2023 (read all articles at <https://www.moaa.org/news-articles/advocacy/>)

Please enjoy the following Advocacy articles and support MOAA's efforts.

- **Push to End Offset for Combat-Injured Veterans Off to Strong Start in Senate** ([link](#)) The Major Richard Star Act, legislation which would end an unfair pay offset faced by more than 50,000 combat-injured veterans, was reintroduced in the Senate on Feb. 9 and already has amassed 49 co-sponsors. [Take Action; use this link to contact your representatives: [Urge Your Legislators to Support Concurrent Receipt](#)]
- **Active Duty Spouse Survey Shows Familiar Challenges Aren't Letting Up** ([link](#)) A DoD survey of nearly 12,000 active duty spouses released Feb. 9 confirmed many military families are struggling with spouse unemployment, food insecurity, a lack of accessible child care, and other familiar challenges. Use the link above to read the full article, and click this [link](#) to review the survey results..
- **MOAA Staff Meets With White House Officials to Discuss DoD, VA, TRICARE Priorities** ([link](#)) MOAA staffers, including President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), met with representatives of President Joe Biden's executive office and the Office of the First Lady on Feb. 10 to outline a series of advocacy priorities, including those at the heart of MOAA's upcoming spring campaign. Read the full article at the link above.
- **Here's How MOAA-Backed Legislation Will Improve Your Health Care** (full article at this [link](#)) The FY 2023 National Defense Authorization Act (NDAA), signed into law Dec. 23, 2022, includes several key provisions addressing MOAA priorities and advancing improvements in the military health care benefit.

SCHOLARSHIP NEWS

If you read this before March 3, 2023, it's not too late! 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, moaa-swil.org. If you do want to apply, scholarship applications must be postmarked no later than 3 Mar 2023.

Also, applicants must be high school seniors entering an accredited college/university, or 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.

Thanks to the generous donations of chapter members, our scholarship fund is staying healthy, totaling \$5720.75 at the end of 2022.

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

WHICH FISHER HOUSE DONATION?

We've been holding Fisher Donation drives for many years. We've always asked you to make your checks out to 'Fisher House.' But recently we heard from the St Louis Fisher House Executive Director and learned that there were actually more than one Fisher House organization—in fact, there are three!

The first one is simply called Fisher House and it's the Government organization affiliated with the Veterans Administration (VA). If you donate money to Fisher House, the VA uses the money for the Fisher House. However, the VA, as a Government organization, has to abide by Federal rules. The second one is the Fisher House Foundation. It's the national organization and one of its main roles is to build Fisher Houses near VA hospitals. It also has other benevolent programs that it funds to help veterans and their families. If you donate money to the Foundation, they use it to build Fisher Houses and support other programs at locations across the nation. The third one is the Friends of the Fisher House St Louis. Their mission is to ensure families can be with their veterans while they're receiving medical treatment at the VA by raising money to build and then support the local Fisher House's ongoing needs. If you donate money to the Friends... St Louis, then it's used to support the local Fisher House.

So, next time you're asked to donate to the Fisher House, remember there are more than one organization, and make sure you donate to the one **you** want to support. BUT DEFINITELY DONATE!!

(Note: the SW IL Chapter Board is leaning toward making our chapter donation to Friends of the Fisher House St Louis. We are open to your recommendations. Send your comments about this issue to:

moaa.swil@gmail.com, use the subject line FISHER HOUSE DONATION RECOMMENDATION.

YOUR MONEY

SECURE 2.0: Rethinking Retirement Savings

(From RMDs to student debt, the new law has something for everyone.) Here are some key takeaways:

- The age to start taking Required Minimum Distributions (RMD) increases to age 73 in 2023 and to 75 in 2033.
- The penalty for failing to take an RMD will decrease to 25% of the RMD amount, from 50% currently, and 10% if corrected in a timely manner for IRAs.
- Starting in 2024, RMDs will no longer be required from Roth accounts in employer retirement plans.
- Catch-up contributions will increase in 2025 for 401(k), 403(b), governmental plans, and IRA account holders.
- Defined contribution retirement plans will be able to add an emergency savings account associated with a Roth account.

The SECURE 2.0 Act is now law. The legislation provides a slate of changes that could help strengthen the retirement system—and Americans' financial readiness for retirement.

The law builds on earlier legislation that increased the age at which retirees must take required minimum distributions (RMDs) and allowed workplace saving plans to offer annuities, capping years of discussions aimed at bolstering retirement savings through employer plans and IRAs.

While SECURE 2.0 contains dozens of provisions, the highlights include increasing the age at which retirees must begin taking RMDs from IRA and 401(k) accounts, and changes to the size of catch-up contributions for older workers with workplace plans. Additional changes are meant to help younger people continue saving while paying off student debt, to make it easier to move accounts from employer to employer, and to enable people to save for emergencies within retirement accounts.

Here are 9 things SECURE 2.0 changes *(for people in or near retirement):*

1. Big changes to RMDs.

- The age at which owners of retirement accounts must start taking RMDs will increase to 73, starting January 1, 2023. The current age to begin taking RMDs is 72, so individuals will have an additional year to delay taking a mandatory withdrawal of deferred savings from their retirement accounts. Two important things to think about: If you turned 72 in 2022 or earlier, you will need to continue taking RMDs as scheduled. If you're turning 72 in 2023 and have already scheduled your withdrawal, you may want to consider updating your withdrawal plan. Good to know: SECURE 2.0 also pushes the age at which RMDs must start to 75 starting in 2033.
- Starting in 2023, the steep penalty for failing to take an RMD will decrease to 25% of the RMD amount not taken, from 50% currently. The penalty will be reduced to 10% for IRA owners if the account owner withdraws the RMD amount previously not taken and submits a corrected tax return in a timely manner.
- Additionally, Roth accounts in employer retirement plans will be exempt from the RMD requirements starting in 2024.
- And beginning immediately, for in-plan annuity payments that exceed the participant's RMD amount, the excess annuity payment can be applied to the year's RMD.

Turning 72 in 2023? Consider when to take your first RMD: Either by December 31, 2024, or delay until no later than April 1, 2025. Remember, if you delay your first RMD to April 1, 2025, you'll need to take 2 RMDs in 1 tax year: Your first by April 1, 2025, which satisfies your required withdrawal for 2024, and your second by December 31, 2025, which satisfies your required withdrawal for 2025.

Your Money (continued)

2. Higher catch-up contributions. Starting January 1, 2025, individuals ages 60 through 63 years old will be able to make catch-up contributions up to \$10,000 annually to a workplace plan, and that amount will be indexed to inflation. (The catch-up amount for people age 50 and older in 2023 is currently \$7,500.)

One caveat: If you earn more than \$145,000 in the prior calendar year, all catch-up contributions at age 50 or older will need to be made to a Roth account in after-tax dollars. Individuals earning \$145,000 or less, adjusted for inflation going forward, will be exempt from the Roth requirement.

IRAs currently have a \$1,000 catch-up contribution limit for people age 50 and over. Starting in 2024, that limit will be indexed to inflation, meaning it could increase every year, based on federally determined cost-of-living increases.

3. Matching for Roth accounts. Employers will be able to provide employees the option of receiving vested matching contributions to Roth accounts (although it may take time for plan providers to offer this and for payroll systems to be updated). Previously, matching in employer-sponsored plans were made on a pre-tax basis. Contributions to a Roth retirement plan are made after-tax, after which earnings can grow tax-free.

Important to know: Unlike Roth IRAs, RMDs from an employer-sponsored plan are required for Roth accounts until tax year 2024.

4. Qualified charitable distributions (QCDs). Beginning in 2023, people who are age 70½ and older may elect as part of their QCD limit a one-time gift up to \$50,000, adjusted annually for inflation, to a charitable remainder unitrust, a charitable remainder annuity trust, or a charitable gift annuity. This is an expansion of the type of charity, or charities, that can receive a QCD. This amount counts toward the annual RMD, if applicable. Note, for gifts to count, they must come directly from your IRA by the end of the calendar year. QCDs cannot be made to all charities.

5. Other changes for annuities. Qualified longevity annuity contracts (QLACs) are getting a boost. QLACs are deferred income annuities purchased with retirement funds typically held in an IRA or 401(k) that begin payments on or before age 85. The dollar limitation for premiums increases to \$200,000 from \$145,000 starting January 1, 2023. The law also eliminates a previous requirement that limited premiums to 25% of an individual's retirement account balance.

(For people years away from retirement...)

6. Automatic enrollment and automatic plan portability. The legislation requires businesses adopting new 401(k) and 403(b) plans to automatically enroll eligible employees, starting at a contribution rate of at least 3%, starting in 2025. It also permits retirement plan service providers to offer plan sponsors automatic portability services, transferring an employee's low balance retirement accounts to a new plan when they change jobs. The change could be especially useful for lower-balance savers who typically cash out their retirement plans when they leave jobs, rather than continue saving in another eligible retirement plan.

Continued next page

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 2022 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](#).

Your Money (continued)

7. Emergency savings. Defined contribution retirement plans would be able to add an emergency savings account that is a designated Roth account eligible to accept participant contributions for non-highly compensated employees starting in 2024. Contributions would be limited to \$2,500 annually (or lower, as set by the employer) and the first 4 withdrawals in a year would be tax- and penalty-free. Depending on plan rules, contributions may be eligible for an employer match. In addition to giving participants penalty-free access to funds, an emergency savings fund could encourage plan participants to save for short-term and unexpected expenses.

8. Student loan debt. Starting in 2024, employers will be able to "match" employee student loan payments with matching payments to a retirement account, giving workers an extra incentive to save while paying off educational loans.

9. 529 Plans. After 15 years, 529 plan assets can be rolled over to a Roth IRA for the beneficiary, subject to annual Roth contribution limits and an aggregate lifetime limit of \$35,000. Rollovers cannot exceed the aggregate before the 5-year period ending on the date of the distribution. The rollover is treated as a contribution towards the annual Roth IRA contribution limit.

While SECURE 2.0 provides increased opportunities to save for retirement, everyone's financial situation is different. As always, consult your financial advisor or tax professional to understand how SECURE 2.0 changes apply to you.

(Note: while this article discusses RMDs for Roth IRAs, we checked with a local financial advisor and learned that RMDs apply to Traditional IRAs, but not to Roth IRAs.)

SURVIVING SPOUSE CORNER

Survivor Benefit Plan Update

By Nancy Mullen | January 30, 2023

The FY 2020 National Defense Authorization Act terminated the so-called "widows tax," allowing eligible military surviving spouses to collect the full Dependency and Indemnity Compensation (DIC) and Survivor Benefit Plan (SBP) in full, with no offset (no reduction) after a three-year phase-in period. We are now entering the third and final phase. What happens now?

Survivor benefits. DIC, SBP, and the Special Survivor Indemnity Allowance (SSIA) were increased by the annual cost-of-living adjustment (COLA) of 8.7% with the January 2023 payments. Beginning Feb. 1, 2023, eligible surviving spouses will receive their full SBP payment from the Defense Finance and Accounting Service (DFAS) and their full DIC payment from the VA without offset. The SSIA payment will stop, as this payment essentially becomes part of the full SBP payment. If you recall, the SSIA was a temporary solution to the offset, which is no longer necessary due to the aforementioned legislation. Although the SSIA goes away, the total these surviving spouses receive in their name will not be less than what was received the month prior for these specific benefits. There is no change to DIC other than the COLA increase.

Child Option Annuitants. Beginning Feb. 1, 2023, the annuity will transfer to the servicemember's surviving spouse provided they are eligible and have completed the appropriate paperwork for the transfer. If the surviving children are currently receiving the annuity, they have been receiving the full SBP, plus COLA increases, so what they receive in January 2023 will be the amount the eligible surviving spouse will receive. If the surviving children have already aged out of the program, the SBP will be recalculated to incorporate all prior years' COLAs. You will be able to sign up for MyPay once the annuity transfers to you. Please note that recent changes in the SBP law do not impact the retiree child option SBP election, only that for the post-9/11 active duty child option election that was primarily made due to the SBP-DIC offset rules.

Eligible surviving spouses should have received a letter from DFAS in late 2022 detailing the background of the change, an example calculation, and a personalized SBP estimate.

COUNCIL AND CHAPTER NEWS

We Need Your Advocacy!

By Col (ret) Bob Norman | Feb 16, 2023

Sign up for Quorum today! This is important as it is the new way that MOAA monitors support for the legislative issues that are critical to our nation's military. MOAA's prime focus is advocating for the military community and this new process provides them with the feedback necessary to target actions.

Why? Legislators respond to numbers. Our elected representatives in Congress will get a clue when large numbers of constituents send and repeat sending their requests for support of particular legislation affecting the military community. And it's our way of showing support to the issues affecting those who are serving, have served, or the surviving spouses. History has shown the impact. And now, your involvement directly supports our Level of Excellence input for the year.

How? Sign up for Quorum in the MOAA Legislative Action Center. Click on the "Action Center Tutorial" at the top of the page which will take you to the article from January 2022 "Meet MOAA's New Legislative Action Center." There is a YouTube tutorial that you can watch to gain an understanding of what you'll need to do. There are also a series of questions and answers that you can reference. After you have signed up, any action you take on the issues will be recorded and accredited to our Chapter's advocacy count. You can send and resend advocacy messages as many times daily, weekly, and monthly as you like. There is no limit to the number of times you can send an input to the legislators.

Your involvement as a Chapter member goes a long way to helping our local military community. You can also directly and positively impact our Chapter being recognized as a Level of Excellence winner annually. Sign up today and start your impact!

USO and Fisher House Donation Drive – Never Stop Serving!

By Lt Col (ret) Ann Morey | Feb 16, 2023

"Another year done gone.....," so time to start planning our annual benefit drive for USO and Fisher House. As in the past couple of years the SW IL MOAA Chapter will contribute the monetary portion and JROTC Units will be invited to handle the individual wrapped snacks, personal care items, and/or household items on the wish lists. Of course, if you want to contribute to the goodies side of things, we will accept that too.

Our JROTC Units have been very supportive and I will be sending them an invite to partner with us again this year. And St Michael's Episcopal Church has been fantastic. The members there have accounted for a lot of our success and I will also be contacting them.

The drive this year will be from 1-30 Apr 2023. I plan to pick up the JROTC donations 3-5 May 23 with delivery sometime the week of 7 May 23.

This is how you can help:

- Contribute to the campaign. Checks should be made out to St Louis USO or Fisher House St Louis. You may contribute to both or just to the one of your choice. Please prepare separate checks. There are several ways to get your checks to me: hand to me at the April meeting, drop off at my house, 811 N Lincoln Ave, O'Fallon during the month. Suggest you call me at 618-409-9966 before you drive over as I run away from home a lot. Or mail the checks to Southwest IL MOAA, PO Box 735, Fallon, IL 62269.

Continued next page 10

Council and Chapter News (continued)

- If you are a member of a group, consider doing your own mini drive, either the snacks or money.
- Depending on which JROTC units participate, I will probably need help with the pick-up dates. It will take 1-2 pickups/JROTC unit to get the stuff to Bob and Nancy's garage for sorting. May need some help with that too.
- Will need pickups or vans to get it all delivered to the right spot. How many vehicles I will need depends on how much stuff is collected. In the past, usually took at least 2 vehicles to handle the deliveries in one trip. The last two years the USO has sent a van to pick up the contributions. Here is hoping they will to that this year too.

I am attaching the 'wish list' for both sites in case you need them. Please note that we should not collect any fresh food or perishable items. The timing doesn't allow for refrigerated storage.

You'll find the USO "Wish List" below:

WISH LIST



Dairy/Deli Items
Hot Dog Buns
Sandwich Bread (White/Wheat)
Sliced Cheese (American/Swiss)
Vienna Sausages
Pre-packaged Lunch meat
Jalapeno Slices
Star-Kist Tuna Packets (individual)

Snacks
Slim Jim/ Beef Jerky
Chex Mix (individually packaged)
Potato Chips (individually packaged)
Cheese-itz (individually packaged)
Friday's Potato Skins (1oz)
Protein Bars
Maruchan Instant Lunch (cups)
Cookies (individually packaged)
Raisins (individually packaged)
Nuts (individually packaged)
Trail Mix (individually packaged)
Snack Cakes (individually packaged)
Muffins (individually packaged)
Dunkin Hines Mug Cakes
Chocolate Candy
Rice Krispie Treats (store bought)

Non-Food Items
6" Paper Plates
10" Paper Plates
Styrofoam Bowls (12 oz.)
Food Trays/Boats (2 lb.)
Indv. Wrapped Drinking Straws 7 3/4"
Styrofoam Cups (8 oz.)
Drinks
Folger's Medium Roast Coffee
Fruit/Vegetable Juice Boxes
Bottled water (12 oz or smaller)

Cleaning Supplies
Lysol Cleaning Wipes
Lysol Disinfecting Spray
Swiffer Wet Jet Refill
Swiffer Wet Jet Pads

Personal Care Items
Toothpaste (travel size)
Shaving Cream (travel size)
Mouthwash (travel size)
Razors
Lip Balm

Specialty Items
New, Unwrapped Toys

SORRY, THERE ARE SOME ITEMS WE CAN'T ACCEPT
Chewing Gum
Crayons/Markers
Ramen Noodles - bricks
Homemade Food Items
Used Toys
Hardcover/Paperback Books
Greeting/Note Cards
Magazines Older than 3 months
Items Past Expiration

The USO of Missouri relies heavily on donations to support our efforts. Thank you for supporting America's military families!

Continued next page

Council and Chapter News (continued)

And here is the “wish list” for Fisher House.



ST. LOUIS
FISHER HOUSE

For the Guest Suites

- Chap stick
- Hand sanitizer (small)
- Individual Kleenex

For Our Guests

- Gas Gift Cards
- Grocery Store Gift Cards (i.e. Walmart, Sams Club)
- Restaurant Gift Cards

For the Pantry

- 13-gallon trash bags
- Bottled water
- Coffee cups w/lids
- Disposable containers
- Dryer sheets
- Hard candy (regular and sugar free)
- Kitchen disposable gloves
- Laundry detergent
- Paper plates
- Paper towels

Thank you all for your time and generosity. I know for sure that both the USO and Fisher House greatly appreciate our assistance. The motto of MOAA is ‘never stop serving’. One way we can do that is to support this campaign. We need to help take care of our own.

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.)

- **‘Collaborative Combat Aircraft’: Air Force Mulls Remote Control of Drone Wingmen** ([link](#)) – The Air Force is studying whether drone wingmen flying alongside piloted fighter aircraft could be controlled by operators in nearby battle management aircraft or refueling tankers, according to Chief of Staff Gen. CQ Brown.
- **How to Use VA Disability Benefits to Pay for Dependents’ Education** ([link](#)) – Under the Survivors’ and Dependents’ Educational Assistance (DEA) program, your spouse or child may be able to get help paying for school or job training.

Just Send Me Your Digital Payment Information... (a cautionary tale)

By Maj (ret) Rick Sunner | 17 Feb 2023

So there I was... Selling some items on Facebook Marketplace. Everything was going fine. Then I received a message about one of the items. The person—a nice lady according to her profile—really wanted the item. She asked a lot of questions, and at the end made a full-price offer. Then she said, “Send me your Zelle or Venmo info.”

I have a Zelle account, so I was OK with the request, but I told her I’d rather have cash. She told me that she lived outside of the area, so she’d pay me electronically and have someone pick it up. So I sent her my email address. But then I started thinking, “Are there any Digital Payment scams I need to know about?” I Googled it, and the very first entry was a Zelle scam.

Here’s how the scam works. Someone asks for your Zelle info. You receive an email that looks like a legitimate Zelle payment, but not only is it fake, it’s a Zelle Business Account. Then the person says, “Oh I didn’t know you had a personal account. I can upgrade your personal account to business.” Then they tell you they’re going to send your payment plus the \$300 to upgrade your account. All you have to do is send the \$300 back to them. Easy-peasy, right?

The problem is all of the transaction information they send to you is fake, so the \$300 + payment didn’t really happen, which means when you’re sending them \$300 of your money to them.

Council and Chapter News (continued)

Fortunately, I read all of this before receiving the first Zelle payment email, so when they told me they were going to send me \$300 over the payment, I was ready. I told them I just wanted the payment and that's when their scam fell apart.

Some of this was a healthy dose of paranoia and computer security knowledge, as well as luck. So I thought I'd share this experience with you-all just in case you're in a similar situation.

Using digital payment methods aren't inherently bad. I've used it to pay people and it works great. Like everything else, if it doesn't sound right, walk away. And never send money without verifying-using trusted methods—that money has actually transferred.

Good luck out there!

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. 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.

Legal Services Available to Active Duty, Veterans in SW IL

The Kaufman Fund <https://www.thekaufmanfund.org/Get-Help/Legal-Referral-Program>, 314-202-2164

Free or Low Cost Legal Assistance for Veterans

The Kaufman Fund Veterans Legal Referral Program strives to fill the gap in legal services available to Veterans. We collaborate with support agencies serving veterans in the area to identify the most needed legal services. We provide assistance to those who do not qualify for aid from other agencies through referrals to volunteer attorneys in private practice.

The Kaufman Fund Veterans Legal Referral Program provides legal assistance in the following areas:

- Divorce, Legal Separation, Modification, Paternity, Contempt, including Child Custody, Support & Maintenance.
- Guardianship, Adoption
- Criminal, including Felonies, Misdemeanors, Traffic, in State, County and Municipal Court
- Landlord/Tenant, Rent & Possession, Evictions, Creditor/Debtor Rights & Bankruptcy
- Employment/Labor Law
- Wills, Trusts, Probate Matters
- Other Legal Services

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 March 2023 Meeting on 18 March 2023 at Cardinal Creek Golf Course Clubhouse, Scott AFB IL. (See Program News for details.)

RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 13 Mar 2023

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: _____