

## President's Message

We bid adieu to the Month of the Military Child in April, and say hello to a month of commemorative days to celebrate in May. In May, we have Military Spouse Appreciation Day. And each military member needs to acknowledge and appreciate the contribution—albeit unpaid for the most part—of their spouse, whether that spouse is also a military member or not, to the service of this nation. Many did not raise their hands to support and defend the Constitution of the United States as the military members are required to do, but their service to the family and the larger military community still deserves recognition and a debt of gratitude for keeping the home fires burning while the military member was working elsewhere. On May 5 at the Scott AFB Library Theater (formerly Base Theater), the Military Family & Readiness Center (MFRC) will host a Spouse Appreciation event from 4:30 PM to 7:00 PM. All military spouses—actively serving, retired, veteran, and surviving—are invited to attend. Be sure to watch their calendar at <https://www.scottmfr.com/Calendar> for more information about this and other events. And

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By: Jarrel Corley, 1LT, USA | 11 Apr 23

*(Compiled from third-party sources.)*

Hello fellow members. Back from the field and at it again with this month's legislative updates. The year is in full swing with the end of the first quarter and we are off to another jam-packed year with a lot on our plate. The first issue discussed in this month's update will focus on COLA changes anticipated to start at the beginning of the next fiscal year. Read the article below to see how these changes

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Treasurer's Report	
Checking Account Balance ...	\$435
Savings Account Balance .....	\$8,266
Certificates of Deposit .....	\$14,906
Total .....	\$23,607



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

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

IL Council website: [www.ilcouncilmoaa.org/](http://www.ilcouncilmoaa.org/)

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

Send your comments to [moaa.swil@gmail.com](mailto: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 Annual Business Meeting

Saturday, 13 May 2023, 11:30 am

Chevy's Fresh Mex, 1305 Central St., O'Fallon, IL

Attire: Business Casual

We're ordering from the menu and paying individually

RSVP by Thursday, 9 May by e-mailing [bykoss72@gmail.com](mailto:bykoss72@gmail.com) or call Yasemin Koss at 618-628-2968.

## Upcoming Programs

Date	Venue	Topic
10 Jun 2023	O'Fallon Community Park, Hwy 50	Final Meeting of 2022-23 Season
9 Sep 2023	Tavern on Main	Kickoff Meeting of 2023-24 Season
14 Oct 2023	Cardinal Creek Golf Course Clubhouse	TBD
11 Nov 2023	Cardinal Creek Golf Course Clubhouse	TBD
Dec 2023	Cardinal Creek Golf Course Clubhouse (TBD)	Annual Christmas Dinner/Meeting

**We are considering alternatives for our traditional Christmas Dinner and Meeting. One idea is to hold it as a Sunday late brunch, but discussions are ongoing. If you'd like to weigh in, please send your ideas to [moaa.swil@gmail.com](mailto:moaa.swil@gmail.com), subject line: CHRISTMAS DINNER IDEAS.**

### **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](mailto: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)

don't forget Memorial Day, commemorated this year on May 29. This day serves as the "unofficial" beginning of Summer, and more importantly as a reminder that the liberties and freedoms we enjoy as a nation have not been without cost. We have heard this from many sources—Freedom is NOT free—and God bless those men and women who continue to stand up and serve at the call of the nation to defend at the cost of even their lives. Let's appreciate those who have done, and those who come after, even the families of those, without whom we who wear the uniform would be able to operate. Let's never stop serving those brave men, women, and children. God bless you, all the families who commit to support military service, our elected leaders and representatives who rely on the strength of this nation's military force, and especially the One Nation to which we all are committed.

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## Legislative News (continued)

could affect your budget so you can start planning now to get ahead of the finance curve.

With so many updates, it's hard to keep track of our Tricare Benefits. Therefore, check out the second article below entitled: "TRICARE Toolkit: Navigating Your Explanation of Benefits" by Paul Frost. The article gives you the latest updates regarding the explanation of your benefits. I always find this sort of information helpful, so take a minute to see whether there is something you can learn.

Last but not least on the docket is a piece by Mark Belinsky explaining why the best weapon against the recruiting crisis is protection of our earned benefits. I understand many of you have served and I appreciate your service and it is important for you to get on board as the recent chatter from Congress will effect you too. An assault on the benefits of current and past members will tarnish the reputation of the Armed Services and potentially negatively impact recruiting efforts for new service members. This is why it is important we let Congress know it is unacceptable to justify spending cuts pertaining to our community. We are the first line of defense and we must protect those who have served in the past and who continue the legacy of service with their present service.

If you make it to the end of the newsletter, you will find a brief summary of the three legislative initiatives we want you to fill out a response card for in MOAA's legislative center on the website. Doing so will amplify our voice and tell your congress people where their priorities should lie. Our voice matters so make sure its heard!

Thank you for your time and be on the look out next month for stories from my Battery's latest training event here at Camp Casey, Korea. Thanks for your support and remember, never stop serving!

## Be Ready for a Lower COLA in 2024

By: Kevin Lilley | April 05, 2023

The 2024 cost-of-living adjustment (COLA) for military retirees, Social Security recipients, disabled veterans, and others receiving various federal benefits won't be set until October, but a quick check of the trend lines show a significant gap between this year's figures and last year's.

A short primer: The annual COLA calculations stem from the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), an inflation measurement released monthly. The average CPI-W from July, August, and September is compared with the average of that period from the previous year to determine the increase.

In 2023, for example, that average rose 8.7% above the previous year's baseline, triggering the largest increase in four decades.

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

The March 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released April 12, was 296.021, 1.4% above the FY 2023 baseline of 291.901. The next CPI-W release is set for May 10.

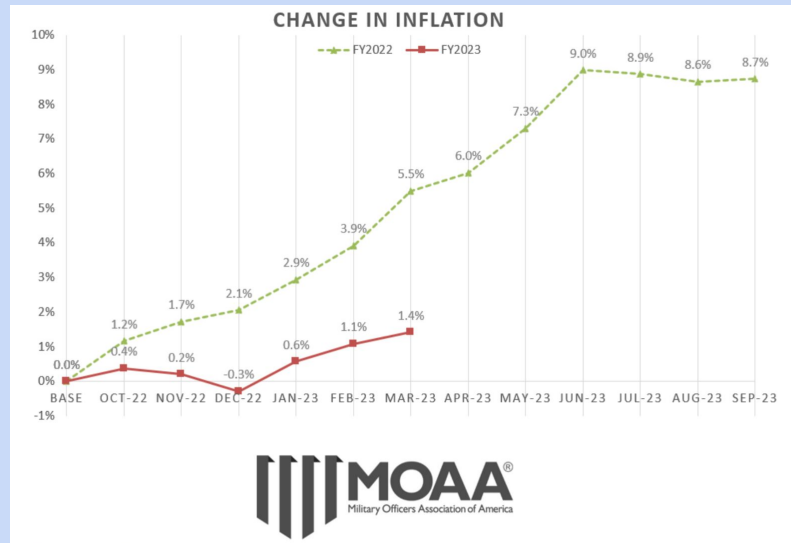
The CPI-W figures from the end of this fiscal year (July, August, and September 2023) will be compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

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	<b>Vacant</b>
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	<b>Vacant</b>
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](https://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](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.



## Legislative News (continued)

While CPI-W figures from earlier in the year won't affect the calculations, they serve as a good indicator of where the adjustment could be heading. This year's February figures, for example, were 1.1% above the baseline – less than a third of the increase from the same time last year.

Citing long-term trends, the nonpartisan Senior Citizens League said the 2024 COLA could end up below 3%. The same group raised the possibility of “no COLA payable” in 2024, should recessionary pressures trigger a deflation – that hasn't happened since 2016.

## Making Adjustments

“It's tempting to base your financial plans on recent data, but a long-term outlook on most every financial topic, including COLA, generally works to an investor's advantage,” said Lila Quintiliani, ChFC®, AFC®, MOAA's program director for Financial and Benefits Education/Counseling. “COLAs over the past two years were well outside the norm, and plans should reflect that.”

Last year, Quintiliani offered inflation-busting advice and other suggestions for what retirees could do with their COLA-induced pay raise. This year, she said beneficiaries who are concerned about a smaller COLA bump have options to prepare:

- Double-check your safety net. Everyone should have an emergency fund, but with inflation uncertainty (and little chance for substantial COLA support), consider whether what you have set aside is enough.
- Let high rates help you. Make sure your short-term savings rest in a high-yield account – some interest rates are above 4%.
- Consider CDs. These common, longer-term savings vehicles could be a safe place to park some money you know you'll be needing for a future purchase, or for longer-term interest accumulation. Be sure to read up on withdrawal rules and penalties – if you need to pull money out early to cover unexpected costs, you'll likely wipe out any interest gains.

## Protecting Your COLA

Just because the COLA boost may be less than recent years doesn't make the adjustment itself any less of a target. A Congressional Budget Office (CBO) proposal at the start of the 118th Congress suggested the government could save a quarter-trillion dollars over 10 years by changing how it calculated COLA, moving to a different index which would erode the value of these benefits over time.

There has been no legislative movement in this direction, but with the administration's FY 2024 budget proposal just a few weeks old, and with debt ceiling and other financial pressures mounting, there's no clarity on what Congress could put in place. MOAA has fought similar COLA-reduction plans with great success over the years – you can read a recap of these battles, dating back more than four decades, at this [link](#).

Keep up with the latest on this and other MOAA legislative priorities via MOAA's Advocacy News page ([link](#)). And be sure to register at MOAA's Legislative Action Center ([link](#)), so you can make your voice heard by contacting your lawmakers on issues of importance to the wider uniformed services community.

## TRICARE Toolkit: Navigating Your Explanation of Benefits

By: Paul Frost | March 24, 2023

TRICARE beneficiaries track their annual medical expenses by accessing their explanation of benefits (EOB). The EOB statement is not a bill; it delineates an itemized summary action TRICARE has taken on claims filed by your provider or past medication orders.

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## Legislative News (continued)

Active-duty families and retirees who only use military treatment facilities (MTFs) have probably never encountered an EOB because MTF care and pharmacy services are provided without a co-payment; no EOB is generated.

Many TRICARE network providers seek co-payments at the time the patient is seen. However, the Defense Health Agency recommends anytime you see your doctor, dentist, or pharmacist or receive care from a hospital, you should try to access your EOB before receiving the bill — or after paying your co-payment — to verify the amount charged is in line with your plan's benefits.

It is important to understand the contents of your EOB and to read through it carefully.

### EOBs typically contain the following information:

- The date you received a medical treatment or service.
- The amount billed by the provider.
- The amount covered by TRICARE, Medicare, or other health insurance, if applicable.
- Any balance you owe the provider.
- How much of the cost has been credited to your annual deductible and catastrophic cap.

You can access your medical EOB through a secure portal on the website of your specific TRICARE contractor.

### What should you look for on your medical EOB?

- Did you receive the medical services listed on the EOB?
- Are you being billed more than once for the same service?
- How much of your care is covered, and what are you expected to pay?
- Was your claim accepted or denied?

Your pharmacy EOB is similar to, but not exactly the same as, your medical EOB. It is a summarized statement of processed pharmacy claims. Again, no EOB is generated from medications dispensed from an MTF pharmacy.

To access pharmacy EOBs, visit [Militaryrx.express-scripts.com](https://militaryrx.express-scripts.com). If you have signed up to receive pharmacy EOBs online, you'll get an email once each month that lets you know when an updated EOB is available.

## Lawmakers are Back Home, Ask Them to Support the All-Volunteer Force

By: Mark Belinsky | April 05, 2023

The 50th anniversary of the AVF should mark a celebration, not a recruiting crisis. Since the end of the military draft in 1973, the AVF has protected our nation at home and abroad. Now fewer 18–24-year-olds each year have the desire (defined as propensity by DoD) or ability to serve.

The growing challenge to recruit and retain the force we need to defend our country is impacted by the erosion of the quality of life for our uniformed community.

Lawmakers need to hear your voice on the importance of protecting the AVF – and hearing from their constituents while they are home can raise their personal awareness and attention on the importance of pay and service-earned benefits.

Your Representative and both Senators are in their home district/state for the first two weeks of April and the looming showdown over budgets and spending is heavy on their minds. This is also an opportunity to reach out to their local offices. Make an appointment with their District/State Director and ask them to protect the All-Volunteer Force.

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## **Legislative News (continued)**

The timing for a meeting or phone call with the local staff couldn't be better. As lawmakers consider legislation and budgetary control measures, some now advocate for cutting veterans' benefits or search for Congressional Budget Office options to cut spending.

Finding savings on the backs of our uniformed community is the wrong place to look and is tone-deaf to the reality of our nation's recruiting crisis. Any proposed cuts or decrements to pay and service-earned benefits will exacerbate the recruiting crisis.

Servicemembers may question our nation's commitment to them during service and afterward. Yet there is no limit on what sacrifices our nation may ask of them.

If you have a chance to share your concerns with your elected officials, here are the top 7 quality-of-life initiatives that can support the AVF:

- Ensure safe and affordable housing by restoring the Basic Allowance for Housing (BAH) to 100%.
- Protect the health care benefit by reversing cuts to the TRICARE pharmacy network and resisting calls to shift health care costs to beneficiaries via TRICARE fee increases.
- Improve health care for our overstretched reserve component to support their medical readiness.
- Restore childcare availability by doubling the number of family childcare providers via provider incentives.
- Support spouse employment by passing the Military Spouse Hiring Act (S. 596/H.R. 1277).
- Address out-of-pocket costs for PCS moves with an updated dislocation allowance.
- Improve community services, school quality, and morale, welfare, and recreation facilities with timely appropriations.

Roughly 83% of current recruits come from military families. It's a critical pool of potential servicemembers — one that's being soured, as a 2021 poll found fewer military families would recommend service to others.

To ensure the future of the force, the currently serving, retirees, and veterans must be taken care of if they are to develop positive experiences that counter negative perceptions currently impacting the next generation. These personal engagements are often more impactful and important to recruiting than the actual marketing messages or efforts by recruiters alone. MOAA has long advocated supporting the AVF and your lawmakers need to continue to hear from you.

## **FROM THE MOAA LEGISLATIVE CENTER**

Below, are three important topics MOAA is advocating for. When you get a spare minute, please check out our legislative center and fill out a response card. Doing so will send a message to your state legislator, showcasing how important these issues are to our community.

### **Contact Your Legislators and Urge Them to Support the All-Volunteer Force**

This year is the 50th anniversary of the all-volunteer force (AVF) and it should be a celebration, not a recruiting crisis. Since the end of the military draft in 1973, the AVF has protected our nation at home and abroad. But now, DoD finds itself in a war for talent: The active component faces an environment where personnel shortages result in increased workloads and reduced quality of life amidst a recruiting crisis, while the National Guard works to rebound from the stresses of the COVID-19 pandemic and its largest mobilization since World War II.

The AVF is one of our greatest national strategic advantages. Maintaining such a capability requires protecting the quality of life for our uniformed community. Contact your legislators and urge them to support the all-volunteer force.

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## Legislative News (continued)

### Help MOAA Fight Cuts to the TRICARE Pharmacy Network

The TRICARE pharmacy network was cut nearly 25% with the elimination of thousands of independent pharmacies. This cost-cutting measure, directed by the Defense Health Agency, creates barriers to accessing prescription medications with a disproportionate impact on rural beneficiaries, the elderly, and those with serious, complex medical conditions.

### Tell Congress You Oppose TRICARE for Life Fees

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.

### OTHER ACTIVE LEGISLATIVE CAMPAIGNS (<https://moaa.quorum.us/>)

- **Share Your Story: Impact of TRICARE Pharmacy Network Changes** ([link](#)) Will you be impacted when community pharmacies leave the TRICARE network? Please share your story.
- **Urge Your Legislators to Support Concurrent Receipt** ([link](#)) It's the start of a new Congress, and any legislation not signed into law during the previous Congress will need to be reintroduced. So contact your representative and Senators and urge them to support the Major Richard Star Act, which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries.
- **Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage** ([link](#)) This bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.
- **Ask Your Lawmakers to Support the Expanding America's National Cemetery Act** ([link](#)) Help MOAA stay in the middle of this important conversation – Contact your elected officials and urge them to support the Expanding America's National Cemetery Act.
- **Ask Your Lawmakers to Support the Retain Skilled Veterans Act** ([link](#)) This bipartisan legislation would end the so-called "180-day rule," which imposes a waiting period on those leaving service before they can take on certain types of DoD civilian employment. Many of these jobs are empty as qualified applicants with security clearances are forced to look elsewhere to start their careers.

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

MOAA's experts in Washington are deliberately review and assess legislation that may impact the earned pay, benefits, and support programs of the uniformed services and veteran communities. MOAA will not support or oppose any legislation without a thorough review of its potential effects, positive or negative.

MOAA will assess new and old legislation as it is introduced by lawmakers. Visit the *MOAA-Supported Legislation* page on the MOAA website at <https://moaa.quorum.us/bills> for information about specific bills.

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.



# COUNCIL AND CHAPTER NEWS

## 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](mailto:moaa.swil@gmail.com), use the subject line FISHER HOUSE DONATION RECOMMENDATION.*

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## 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.

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**Reminder: SW IL MOAA Chapter dues are \$8 per year (surviving spouses only pay \$4 per year).**

**Please review your chapter membership status and send your dues payment to:**

**SW IL MOAA, P.O. Box 735, O'Fallon IL 62269**

**(You may pay ahead up to 5 years for \$8 or \$4 per year)**

## USO/Fisher House Donation Drive (continued)

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.
- 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.

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.

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

Dairy/Deli Items	Non-Food Items
Hot Dog Buns	6" Paper Plates
Sandwich Bread (White/Wheat)	10" Paper Plates
Sliced Cheese (American/Swiss)	Styrofoam Bowls (12 oz.)
Vienna Sausages	Food Trays/Boats (2 lb.)
Pre-packaged Lunch meat	Indv. Wrapped Drinking Straws 7 3/4"
Jalapeno Slices	Styrofoam Cups (8 oz.)
Star-Kist Tuna Packets (individual)	
	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

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

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## Council and Chapter News (continued)



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)

SORRY, THERE ARE SOME ITEMS WE CAN'T ACCEPT
Chewing Gum
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



**ST. LOUIS FISHER HOUSE**

### 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

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

## YOUR MONEY

From the AARP Bulletin, pp 24-25 | March 2023

I'm sure that these days everyone's awareness of fraud is heightened. Digital thieves are everywhere, trying to get to your bank and credit/debit card accounts, your social security numbers, your tax returns and more! It's frightening to think about these things, but there are agencies that can help protect your assets in this digital world. Still, when YOU become the victim of fraud, you may feel violated and on edge. Many people still use paper money and checks to pay for services and goods, thinking that they are foiling criminals and thieves. Thieves can access to your check that you're sending or receiving in your mailbox. Creative thieves have also recently been stealing mail from mail collection boxes because the pandemic has limited the availability of mail police. Enter "check washing." This involves someone stealing a check that you may have made out to someone for services rendered or goods obtained, or a government check that you're expecting, and then changing the amount and the payee. Check washing involves using chemicals like bleach or acetone (nail polish remover) to erase the payee name and amount. The signature on the check is left intact. After the check dries out, a new payee and amount are written and the check is taken to the bank for cashing. Some banks are watching for this kind of activity, but sometimes things get through even the most scrutiny. Washed checks are also sold to other nefarious persons who may try to access your bank account. Following are six ways you can help reduce the risk of this kind of activity happening to you, although it may not eliminate your being victimized entirely:

1. Pay your bills online, but don't use a public wi-fi signal.
2. Deliver your mail to the post office and not to an outside collection box.
3. Use a pen with blue or black non-erasable gel ink that will soak into the paper.
4. Don't let delivered mail sit in your mailbox, even if it is locked.
5. Monitor your bank account frequently for suspicious activity.

## Your Money (continued)

6. Report incidents quickly—within 30 days—to your bank, and the US Postal Inspection Service and credit reporting agencies.

Don't make yourself an easy target for thieves. Freezing your credit on Experian, Transunion, and Equifax will keep thieves away from your credit information and also eliminate all those annoying credit applications that keep showing up in your mail!

Information taken from AARP Bulletin, March 2023, pp. 24-25.

## SURVIVING SPOUSE CORNER

### A Month of Remembrance

By Pat Green | May 2, 2022

May is a month with many special events and memories. For some, it means graduations or wedding showers. For gardeners, seedlings are fulfilling their promise; perennials are blooming; and the scent of lilacs and peonies enter the home as windows are finally opened. For children, it's the promise of lazy summer days or the opening of the community pool. For schools, it's the month of awards and scholarships. For the family, it's the appreciation of mothers. My May memories are of Mother's Day and Memorial Day traditions.

When I was young, we had a lovely tradition of women and girls wearing corsages and men wearing boutonnieres to church on Mother's Day. In my family, we made our own. If you wore white flowers that meant your mother was dead. Colored flowers signified your mother was living. Nearly everyone wore flowers on Mother's Day.

After church, we changed into our work clothes and went to the graveyards. We cleared away dead leaves and weeds, overturned the earth in front of the headstones, and planted flowers and watered them so they would be blooming when we came to visit the gravesites on Memorial Day.

Memorial Day usually meant a parade through town. Afterward, there was often a picnic. We always visited the graves of our loved ones and shared memories of them. Flags were placed at the gravestone of each veteran.

Today, still, there are many commemorative ceremonies. I usually go to the national cemetery where my husband and many of our friends are buried. The American flags are beautiful, lining every street and positioned at each headstone. The music is inspiring, and the speaker's message is notable.

May is a month for remembering those we've lost. There is an atmosphere of sadness, patriotism, and pride. I've known sorrow, we all have, but I can't imagine the grief of a Gold Star Mother in May. Remember her in your prayers on Mother's Day and hold her in your heart on Memorial Day.

### 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](#).

## 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.)*

- **White House Pledges Caregiver Support, But Future of VA Program Still Unclear ([link](#))** – President Joe Biden this week signed a new executive order promising to expand caregiver services for veterans, but some advocates say the move does not clear up uncertainty surrounding Veterans Affairs' long-term support for those families.
- **After Protest, DoD Reaffirms TRICARE West Region Contract Award ([link](#))** – The Department of Defense has upheld its \$65.1 billion decision to award the next generation contract to manage Tricare's West Region to TriWest, a ruling that will affect more than a million patients in the DoD health system.
- **This Deficit-Reduction Proposal Would Cost Military Families Nearly \$15 Billion ([link](#))** – Many of the deficit-reduction proposals put forward by the Congressional Budget Office (CBO) in a December report would take aim at veterans, cutting service-earned benefits or adding exorbitant out-of-pocket costs for military retirees. One such option, a proposal to means-test VA disability pay, caught fire on social media in recent weeks.
- **Accessing DoD, VA Benefit Websites Now Requires a Credit Card in Most Cases ([link](#))** – As part of the online validation process for the Defense Department's MHS Genesis electronic health records system, one is told they'd need to furnish the last eight digits of a credit card and undergo a "soft" credit check to gain access. Turns out, anyone who must enroll in MHS Genesis or wants a new DoD credential, known as a DS Logon, to access the military pay system or their medical records. It appears that the new requirement went into effect DoD and Veterans Affairs-wide within the past five months, and for some, like Langer, it is an unwelcome change.
- **Have Financial Questions? These MOAA Webinars Have Answers ([link](#))** – While MOAA has assembled a catalog of resources on all manner of money-related topics, not everyone knows what to read, or even where to start, when it comes to financial challenges. Premium and Life members have full access to MOAA's webinar archive (at this [link](#)), while some materials are available to all MOAA.org visitors.
- **Tax Roundup: Big Movement in 3 States on Increasing Retired-Pay Exemptions ([link](#))** – MOAA state councils fighting to lessen the tax burden on military retirees have made some inroads in 2023. Here's a look at the latest from three states:
  - California – Legislation that would exempt taxes on 100% of uniformed service retirement income and survivor benefits starting in 2024 made it through the California State Assembly Committee on Revenue and Taxation.
  - Maryland – The law would exempt the first \$12,500 in uniformed service retirement income from state taxes for those 55 and under; for those over 55, the amount exempted would increase from \$15,000 to \$20,000.
  - The Montana State Senate approved a bill that would provide a 50% state tax exemption on retirement income for military retirees regardless of age, as well as surviving spouses, effective in 2024.

## 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** ([link](#)) – VSOs are qualified benefits specialists that help veterans and their families.
- **Benefits** ([link](#)) – IDVA Veterans' Service Officers are qualified benefits specialists trained to help veterans and their family gain their earned benefits.
- **Programs** ([link](#)) – Ensuring our military heroes and families receive deserved benefits.
- **Veteran's Homes** ([link](#)) – Five unique homes: Anna, Chicago, LaSalle, Manteno, and Quincy.
- **Healthcare** ([link](#)) – Resources and referrals to help veterans find care aligned with unique needs.

**Are you a veteran in crisis or concerned about one?** One important service the IDVA provides is the Veterans Crisis Line. This crisis support service is available 24/7 and is confidential. And you don't have to be enrolled in VA benefits or health care to connect to crisis support. There are three ways to connect:

1. Dial 988, then press 1.
2. Use this [link](#) to chat online.
3. Send a text from your mobile phone to 838255.

For more information about the VCL, click on this [link](#). (<https://www.veteranscrisisline.net/>) This page has links that explain [crisis signals](#) to look for, as well as additional resources and support.

**The Office of the Illinois Attorney General** (OAG) is the only OAG in the country that has an entire bureau dedicated solely to addressing the concerns and issues of our State's service members, veterans and their families. Four attorneys and a programs specialist have or are serving in the armed forces. The OAG mission is to ensure that Illinois service members, veterans and their families receive all of the benefits, services and protections that they have earned through their service and sacrifice to their country, to their State and to their communities.

Some members of the OAG's Military & Veterans Rights Bureau (MVRB) are assigned to particular areas of concentration such as consumer, service member employment, military veterans assistance and advocacy. Upon request, presentations on these topics are available in-person and virtually. For more information about scheduling a presentation with MVRB, please email [Shannon.yount@ilag.gov](mailto:Shannon.yount@ilag.gov).

Here are a few links to material published by the Office of the Illinois Attorney General.

- Military/Veterans Rights website, <https://illinoisattorneygeneral.gov/rights/veterans.html> (IL-AG)
- Benefits for Illinois Veterans guide, [IL-AG/rights/Benefits\\_for\\_IL\\_Veterans.pdf](#)
- Veteran Consumer Alert Brochure, [IL-AG/rights/Veterans\\_Consumer\\_Alert\\_Pension\\_Program.pdf](#)
- Illinois Service Member Employment Rights and Reemployment Rights Act, [IL-AG/rights/mvr\\_b\\_iserra\\_poster\\_0818.pdf](#)

**Reminder:** SW IL MOAA Chapter dues are \$8 per year (surviving spouses only pay \$4 per year). Please review your chapter membership status and send your dues payment to:

SW IL MOAA, P.O. Box 735, O'Fallon IL 62269

*(You may pay ahead up to 5 years for \$8 or \$4 per year)*

## Honoring the Life of Donna Glogowski

Donna Glogowski, January 23, 1932 - April 21, 2023

O'Fallon, Illinois - Donna Lee Glogowski, age 91, of O'Fallon, Illinois, passed away on Friday morning, 21 April 2023 at the Colonnade Senior Living Facility in O'Fallon.

Donna was born in Sciotoville, Ohio, to Naomi Nolen and Ernest Mauk. She grew up in with two older sisters, Christine and Ernie. She graduated from Torrance

High School in 1949. Upon graduating from a local two-year college in 1951, she began work in an aircraft factory. Soon thereafter, she pursued her dream job as an airline hostess. In June 1954, she completed her training as a stewardess for Trans World Airlines (TWA). While living in Kansas City, Missouri, she met her future husband on a double date. On September 7, 1957 Donna started 63 years of blissful romance with her marriage to Richard "Dick" Glogowski. Like her sisters, she married a pilot and the United States Air Force. She enjoyed every assignment, making lasting friendships along their 32-year career.



Dick and Donna moved to O'Fallon upon their retirement from the Air Force in 1983. Donna was a devoted member of the St. Nicholas Catholic Church parish. She donated her time and talent with several ministries. A proud Air Force wife, she remained an active member of the Associate Wives Club. Donna will always be remembered for her boundless love and generosity through cooking, decorating, and hosting gatherings of past, present and future friends.

She was preceded in death by her loving husband Richard "Dick" Glogowski, her daughter Dayna Silva, her parents Walter Ernest and Naomi, nee Nolen, Mauk, her sisters Oprah Christine, née Mauk, Stittsworth, and Jesse Ernestine, née Mauk, Pentecost.

Surviving are her son David (wife: Jeanne) Glogowski of Lithia, Fla.; grandchildren Anastasia, née Glogowski, Carraway, Kristen Glogowski, Megan Glogowski, Mariah Alexander, and Daniel Silva; cousins, nieces, and a host of friends.

Memorial donations are suggested to St. Nicholas Catholic Church or Yesterday's Kids.

The family encourages you to share a memory or your favorite story about Donna at [www.wfh-ofallon.com](http://www.wfh-ofallon.com).

The family will receive friends from 9:30 – 11:30 am, Friday, April 28, 2023 at St. Nicholas Catholic Church, 625 St. Nicholas Dr., O'Fallon, Ill. Yesterday's Kids will conduct a walk-through at 11 am, Fri, at the church. A Mass of Christian Burial will be celebrated at 11:30 am, Friday, at the church with Msgr. William J. Hitpas presiding. On Monday, May 1, 2023, friends are welcome to join the family at Wolfersberger Funeral Home at 10 am, to depart for the graveside committal service to be held at 11:15 am, at Jefferson Barracks National Cemetery, St. Louis, Mo.



*(Published by Belleville News-Democrat on Apr. 26, 2023)*

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 Annual Business Meeting at 11:30 am on 13 May 2023 at Chevy's Fresh Mex restaurant in O'Fallon IL. (See Program News for details.)

**RSVP Reservation Deadline: (mail, e-mail, or phone call received by): 9 May 2023**

To RSVP, send e-mail to [bykoss72@gmail.com](mailto: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: \_\_\_\_\_