



President's Message

Happy Birthday, United States Marine Corps! November 10 is the day of observation in 2021. Two hundred forty-five years! Congratulations!

MOAA National has set their focus for 2022 – Health of the Chapters. We'll watch carefully and report the issues and suggestions that will be released over the course of the next few months to be sure we remain plugged-in to this discussion. And if anyone has any feedback to provide as to how National can be of help to the affiliated Chapters, please pass those ideas back to any of our Southwest Board members.

Some of you may have noticed that Congress, once again, was unsuccessful at passing a budget for the new fiscal year. At the time of this writing, the government is operating under a Continuing Resolution Authority (CRA) which will expire on December 3, 2021. Read more about this in the Legislative Update section.

Withdrawal of US forces from Afghanistan has resulted in an increase in the number of calls to the
Continued on page 3

| Treasurer's Report | |
|-------------------------------|----------|
| Checking Account Balance ... | \$350 |
| Savings Account Balance | \$7,817 |
| Certificates of Deposit | \$13,235 |
| Total | \$21,402 |



Visit us on Facebook! (click logo on left)

Visit our website: www.moaa-swil.org

Send your comments to moaa.swil@gmail.com

Take Action!

(Note: for more details about issues you can carry to our legislators, see the Take Action article in Council and Chapter News, or go to:

takeaction.moaa.org/moaa/?0

[Urge Your Elected Officials to Fix the TRICARE Young Adult Coverage Gap](#)

MOAA continues efforts to build support for The Health Care Fairness for Military Families Act of 2021, H.R. 475 in the House, and S. 1972 in the Senate. These bipartisan and bicameral pieces of legislation would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

[Urge Your Senators to Support Legislation to Repeal the TRICARE Select Enrollment Fee](#)

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Program News

Please Join Us for our November Meeting!

Where: Cardinal Creek Golf Course Clubhouse

When: Saturday, 13 Nov 2021, 6:00 pm Cocktail Hour, Dinner at 7 pm

Menu: Texas Bar-B-Que Buffet **Cost:** \$25.00

Attire: Business Casual

RSVP: NLT Thursday, 11 Nov (see meeting announcement for details)

(Note: Everyone Must Wear a Mask Indoors Regardless of Vaccination Status, per DoD Policy.)

Texas Bar-B-Que Buffet

BBQ Chicken
Baked Beans
Coleslaw

Corn Bread
Dessert
Soft Drinks, Tea, Coffee

Upcoming Programs (all are tentative due to pandemic restrictions)

| Date | Venue | Topic |
|-------------|----------------------------|---------------------------------------|
| 11 Dec 2021 | Cardinal Creek Golf Course | Annual Dinner and Scholarship Auction |
| 9 Jan 2022 | In-Person Venue | Who Knows, But It'll Be Great! |
| 20 Jan 2022 | Global Brew Tap House | Chapter Happy Hour |
| 13 Feb 2022 | In-Person Venue | Who Knows, But It'll Be Great! |
| 13 Mar 2022 | In-Person Venue | Who Knows, But It'll Be Great! |
| Apr 2022 | In-Person Venue | Who Knows, But It'll Be Great! |
| 21 Apr 2022 | Global Brew Tap House | Chapter Happy Hour |
| 8 May 2022 | In-Person Venue | Chapter Business Meeting |

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

President's Message (continued)

Veterans Hot Line by more than four times the average, and sadly an increase in the number of suicides. Should you hear of anyone who may be at risk based on their service in Afghanistan, I ask you to get them in touch with the Veterans Hot Line (800-273-8255) for the benefit of the servicemembers and their families.

Thank you to all who continue to serve this great nation and the military community in the important work of keeping Congress informed about issues regarding military benefits, and also supporting those currently serving, veterans, and surviving spouses with your inputs on these issues. God bless you, your families, our men and women serving around the world, our elected leaders, our Commander-in-Chief, and this great United States of America!

Legislative News (continued)

Urge your Senators to support the TRICARE Select Restoration Act, which is an important first step to repeal the enrollment fee for grandfathered retirees.

[Urge your Legislators to Support Concurrent Receipt](#)

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. Help ensure these men and women get their full service-earned retirement, as well as their disability compensation from the VA.

[Support Health Care for Children of Disabled Veterans or Veterans Who Have Died Due to a Service-Connected Disability](#)

Did you know many adult children of veterans who are disabled or who died from a service-connected disability lose access to their parent's health well before the age of 26?

[Urge Your Senators to Support Legislation Extending TRICARE Coverage to Certain 'Gray Area' Retirees](#)

The TRICARE Fairness for National Guard and Reserve Retirees Act (S. 829), introduced by Sens. Rob Portman (R-Ohio) and Elizabeth Warren (D-Mass.) and the House companion bill (H.R. 1997), introduced by Reps. Bill Johnson (R-Ohio) and Dean Phillips (D-Minn.) would ensure these "gray area" retirees who qualify for retirement pay before age 60 are eligible for the TRICARE retiree benefit.

[Ask Congress to Preserve Arlington National Cemetery and Eligibility for 20-Year Retirees](#)

Help MOAA stay in the middle of this important conversation – Contact your representative and urge them to designate in the FY 2022 NDAA the next national cemetery as ANC reaches capacity.

[Ask Your Lawmakers to Support the Military Retiree Survivor Comfort Act](#)

Financial concerns and stress can be a terrible burden on top of an already stressful situation for a newly widowed spouse. For some, when they discover DFAS may take part or all of that last retirement check back, it can be an overwhelming event. The Military Retiree Survivor Comfort Act (H.R. 2214 and S.1669) will allow survivors to gradually repay the amount over the next 12 months and have an opportunity to request for debt forgiveness through DoD.

[Help MOAA Secure Health Care for Servicemembers in the Selected Reserve](#)

The National Guard and Reserve play critical roles in our national defense and emergency response missions. In the past year, our nation has relied on the Reserve Component to assist with responses to wildfires, natural disasters, civil disturbances, the COVID-19 pandemic, and global operations. Yet, its members lack health care and dental coverage to maintain their readiness. The Healthcare For Our Troops Act would provide medical and dental care for Selected Reserve members at no out-of-pocket cost, bringing their coverage in line with their active duty counterparts.

Continued next page

Legislative News (continued)

[Help MOAA Support the Representation for Exceptional Military Families Act](#)

Progress continues on efforts to improve the Exceptional Family Member Program (EFMP) with the introduction of the Representation for Exceptional Military Families Act.

[Ask Your Lawmakers to Support the Retained Skilled Veterans Act](#)

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. Ask your representatives to help today.

[Support National Guard and Reserve Incentive Pay Parity in the FY 2022 NDAA](#)

Closing gaps in incentive pays for the reserve component is vital after all these servicemembers have done to support our country. Please take the time to contact your lawmakers and ask them to support the National Guard and Reserve Incentive Pay Parity Act of 2021 – introduced in the House as H.R. 3626 by Reps. Tim Ryan (D-Ohio) and Steve Pallazo (R-Miss.) and in the Senate as S. 1859 by Sen. Tammy Duckworth (D-Ill.). Check out this [link](#) for more MOAA News!

Here we are in a new Fiscal Year and we’re hearing the same old song about passing a budget. Since October 1, the government is operating under a Continuing Resolution Authority (CRA) to keep things moving along. Back at the end of September, it almost appeared that the government would shut down as happened several years ago. But, in nearly the eleventh hour, a deal was reached among the elected representatives to continue funding the government under the FY21 levels until December 3rd. I’m uncertain that an agreement will be reached before then, and the government may continue to operate under CRA for a while longer. This isn’t the first time something like this has happened, but the party-line division may be challenging to overcome. Hopefully, next month’s newsletter will provide some good news for funding FY22. Enjoy these other snippets of interest regarding legislative activities.

Did you know that under certain circumstances, veterans may receive reimbursement for travel to VA facilities? This may not apply to many retirees, but could be helpful for those relying on the VA for their medical care. Eligibility requires meeting at least one of these conditions:

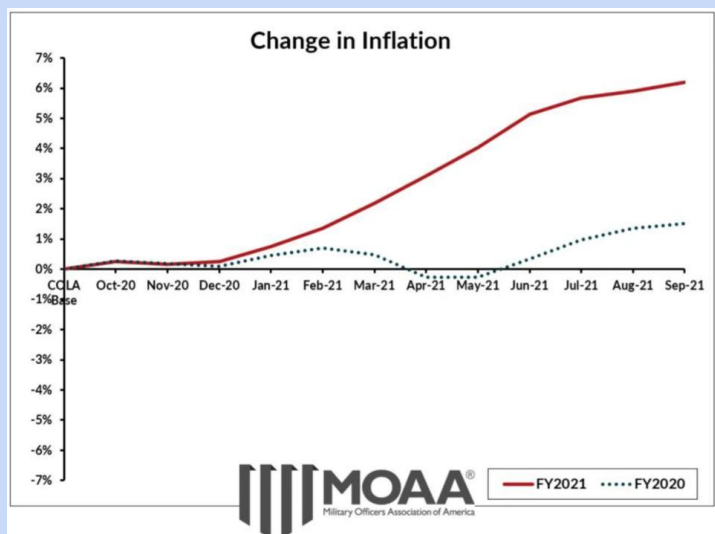
Continued next page

COLA Watch

moaa.org/content/take-action/cola-watch

The September 2021 CPI is 269.086, 6.2 percent above the FY 2021 COLA baseline. The average of the July, August, and September CPI figures is 268.421, a 5.9 percent increase. This figure is used to determine the annual adjustment to military retirement pay, Social Security, and other allotments.

The Consumer Price Index for October, the first of the new fiscal year, is scheduled to be released Nov. 10. The CPI baseline for FY 2021 is 253.412; the CPI baseline for FY 2022 will be 268.421.



Legislative News (continued)

1. Traveling for treatment of a service-connected condition
2. A disabled veteran rated at least 30%
3. Traveling for a scheduled compensation or pension examination
4. Receiving a VA pension
5. Have limited income
6. Traveling to receive a VA-authorized service dog

Read more about the payout and filing requirements at this [link](#).

According to a recently released DoD report, the Services plan to cut nearly 13,000 military medical billets using a phased approach through FY 2027. The House Armed Services Committee included language in the FY2022 NDAA to delay planned cuts and require a GAO assessment of the reductions. The planned reductions in the full report include:

- Medical billet cuts have been reduced by 25% from 17,005 (submitted in FY 2020) to 12,801
- The Army accounts for 95% of the overall DoD medical billet cut reductions.
- The majority of cuts (71%) are enlisted positions. The other 29% are aimed at officer and warrant officer billets, including 779 physicians and 1,081 nurses.
- Notable reductions in positions related to clinical care including Behavioral Sciences/Mental Health Services, Biomedical Laboratory Services, Dental Care, Family Practice, Medical/Surgical Nurse, Ophthalmology/Optometry, Pediatrics, Pharmacy, and Radiology, among others.
- Medical billet cuts will impact 220 different units including hospitals, clinics, medical centers, research organizations, and educational facilities. The National Capital Region (NCR) will take the largest portion of the reductions.
- All the Services report a phased approach to billet reductions, with the preponderance planned for FY 2023 and the totals tapering off through FY 2027.
- The services plan to replace 56% of the uniformed medical billets with civilian hires and “absorb” 26% of the cuts where remaining staff at a location is assumed to be sufficient to cover current and future health care delivery demands. Of the other cuts, 9% are student positions and don’t require mitigation, per DoD, and 1% will be addressed by sending care to the TRICARE network – according to the report, the network optimization strategy was used sparingly based on limited network adequacy information.

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

Call for Articles! If you want to submit an article for the Eyes to the Skies, just send the draft article to me at 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)

The full report – which includes breakdowns of project cuts by year, installation, occupation code, and service branch – and more of this article can be seen at this [link](#).

The “unreasonable and unsustainable” military personnel costs which link to pay raises and health care costs are in the news again. A recently published report from the Center for Strategic and International Studies (CSIS), a nonpartisan think tank, has repackaged old, outdated stats to argue military personnel costs are too high and “unsustainable.”

The author’s suggestions include cutting annual pay raises, putting more money into skill-targeted bonuses, shifting more health costs to military beneficiaries, and considering further housing allowance reductions, among others.

The report may have a 2021 date on it, but it’s a bald-faced rehash of statistics from almost a decade ago, comparing personnel cost changes between 2000 and 2012. And its recommendations are the same wrongheaded suggestions MOAA has been fighting for decades by presenting Congress with more relevant figures and highlighting the true costs of service.

Read more of this article at this [link](#), and read the full CSIS report at this [link](#).

Stay tuned for more news about legislative activity affecting the military community. And continue to Take Action to let our elected representatives know your thoughts on the changing promises.

YOUR MONEY ([Link](#))

COLA News: What Recent Figures Could Mean for Your TRICARE Costs

By Paul Frost | 3 Aug 2021

(Note from MOAA: This article has been updated to reflect figures released in August 2021. For the most recent figures, visit [link](#).)

Each year, retirees and surviving spouses get a cost-of-living adjustment (COLA) to retired pay, survivor benefit plan annuity, Social Security, VA disability compensation, and Dependency and Indemnity Compensation (DIC). COLA is computed based upon the change in Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from one fiscal year to the next.

The CPI-W is updated monthly; as of the August update – which reflects July figures – it has risen 5.7% this fiscal year. If that figure holds through the end of the fiscal year in September, it would represent the largest COLA increase since a 5.8% bump in 2008. Beneficiaries would see a \$57 increase on every \$1,000 of benefit. Great news, right?

Unfortunately, many recipients forget COLA also impacts what we pay for health care. TRICARE Prime/Select enrollment fees and co-pays are adjusted each year dependent upon COLA increases. If 5.7% holds true, you can expect a 2022 TRICARE Prime annual enrollment fee of \$640 (up from \$606 in 2021) and a 2022 TRICARE Select fee of \$317 (up from \$300).

The actual increase to the TRICARE Prime enrollment fee over the past two years has been slightly less than COLA (TRICARE Select imposed an enrollment fee for the first time in 2021). For example, TRICARE Prime enrollment increased 1% from 2020 to 2021 instead of the 1.3% COLA and increased only 0.5% from 2019 to 2020 instead of 1.6%.

An educated guess, for planning purposes, would put the \$640 and \$317 enrollment fees cited above for Prime and Select in 2022 as the increase ceiling on those figures.

Medicare Part B premiums, while not tied directly to CPI-W, do increase annually based on economic factors, including the cost of the Medicare program. These income-based premiums increased 2.9% for the lowest income bracket in 2021.

No one is going to sneeze at a COLA increase larger than we may have seen in over 14 years – we will know our increases by mid-October. The unfortunate downside is that COLA also impacts our health care costs. You can follow COLA progress through MOAA's COLA Watch.

Surviving Spouse's Corner: Navigating the First Year After Loss ([Link](#))

By: Barbara Smith | 28 Aug 2020

You have become a surviving spouse. Intense agony comes with grief. People grieve in different ways. There is no right or wrong way, you just need to find your way. Grief is private and personal. It's OK to cry. It's OK not to cry. It's OK to laugh.

The first year after losing your spouse will be extremely difficult. You will have birthdays, anniversaries, and holidays without your loved one. Lifetime events become very painful. There will be days when you feel heartbroken.

Reach out to family, friends, whoever brings you comfort, and don't be afraid to share your thoughts and fears with them. Love from those around you and that are close to you can be very healing. Don't be afraid to seek counseling if you need to or see your doctor.

This is also a good time to pursue a hobby, volunteer, travel, read, write, take an exercise class or dance lessons, sign up for a cooking class, or become more active in your church, etcetera. You don't get over the loss of your loved one; you learn to live with it. Nothing you do in the future will change your love for the person who died.

My hope for you is that you will find the strength to get through this. I hope you find a little happiness in each day and that remembering your spouse brings a smile to your face.

Barbara Smith is a member of MOAA's Surviving Spouse Advisory Council.

MOAA Resources: Health Care ([Link](#))

MOAA fights to keep TRICARE effective and affordable for retirees and their families; to preserve a strong military medical system on behalf of all who rely on it; and to ensure all veterans receive the health benefits they've earned.

Below, find out the latest on these issues of critical importance to servicemembers past and present, and their loved ones. Learn more about your benefits, and find out how you can support MOAA's health care-related advocacy efforts.

- **Explore Your Benefits Portal ([link](#))** In a world of uncertainty, there's one less thing to worry about. Securing protection for your family is the first step. Securing enough is the next.
- **Aging Into Medicare and TRICARE For Life ([link](#))** Transitioning to new medical coverage when reaching age 65 can seem like a daunting task. MOAA has created a publication and included a checklist to help you prepare for, transition into, and understand TRICARE For Life and Medicare with confidence and ease. For our PREMIUM and LIFE Members, benefits counseling ([link](#)) with MOAA staff experts will assist in troubleshooting questions specific to your situation.
- **MOAA Resources: Health Care ([link](#))** MOAA fights to keep TRICARE effective and affordable for retirees and their families; to preserve a strong military medical system on behalf of all who rely on it; and to ensure all veterans receive the health benefits they've earned.

COUNCIL AND CHAPTER NEWS

News from National MOAA

For more information about the articles in this month's newsletter and how you can get more involved in other issues, visit the MOAA [Take Action Center](#) or [News](#) webpages.

- **Changes to VA's Community Care Program Raise Concerns About Access** ([link](#)) Veterans Affairs leaders are phasing out the department's office in charge of community care programs, a move that some advocates are decrying as unfairly limiting veterans' medical options but officials insist is only about efficiency and not sweeping policy changes.
- **Military Exchanges Urge Customers Not to Wait on Holiday Shopping** ([link](#)) Like stores around the country, military exchanges are wrestling with COVID-related supply chain problems and rising prices. The problems are affecting everything from the manufacturing process to the entire shipping chain.
- **White House Report Addresses Key Quality of Life Issues Affecting Military Families** ([link](#)) A recently released White House report highlights several administration priorities in support of military families. Focal areas of the report include increasing economic opportunity and mobility for military families, supporting the educational needs of military children, and developing quality behavioral, social, and emotional health resources for military families, veterans, caregivers, and survivors.

SW IL VETERANS SERVICE OFFICE

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

Visit the Illinois Department of Veterans' Affairs by following this [link](#).

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

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

- [Send a Vet a Message](#) -- Send a message of support to Illinois Veterans' Homes residents or staff.
- [Illinois Veterans Newsletters](#) -- Award-winning email newsletter created by IDVA, delivers important news and information to the Illinois veteran community. (March 2020 edition at this [link](#).)
- [Operation Rising Spirit](#) -- Challenges service organizations, volunteers, and patriots of Illinois to raise the spirits of military veterans and the heroic staff who care for them at state veterans' homes.
- [Veterans Drivers License](#) -- Veteran's designation helps ensure military veterans receive the services and benefits for which they are entitled.

Take a moment to help our veteran community!!

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

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

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

**Please review your chapter membership status and send in your local chapter dues, \$8 per year.
Send to: Southwest Illinois MOAA, PO Box 735 O'Fallon, IL, 62269.**

SCHOLARSHIP NEWS

By Ann Morey, Lt Col (ret) | 25 Aug 2021

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, <http://moaa-swil.org/>, after 1 Dec 2021. The forms will also be available in 'Eyes on the Skies'. Scholarship applications must be postmarked not later than 1 Mar 2022. Applicants must be high school seniors entering an accredited college/university or may be an existing college student who has not been awarded one of our scholarships in the past.

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

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

If you have any questions, you can reach me at 618-628-0286, 618-409-9966, or ram204@att.net

If you were unable to attend the Christmas meeting and auction that funds the scholarship program, please consider sending a donation to SWIL 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

TRICARE PRESCRIPTION NEWS

By Kim Dalrymple, Col (ret) and Rick Sunner, Maj (ret)

This month's MOAA National Newsletter has an article about important changes to the TRICARE Pharmacy Network. The full article is at this [link](#), but here's the bottom line: Walmart and Sam's Club is leaving the network and Walgreens and CVS is joining. These changes will happen on 15 Dec, according to the article. So, if you use Walmart or Sam's Club for your prescriptions, you'll want to make arrangements to use another network pharmacy.

In addition, Kim and Steve Dalrymple discovered that the Medicine Shoppe will also no longer be part of the TRICARE Pharmacy Network--as of the end of the year according to their local pharmacy.

For additional information about the TRICARE Pharmacy Network, and upcoming changes, read the MOAA Newsletter article.



Bob Koss, LTC (ret), presents a chapter coin to O'Fallon Fire Chief Bradley White after his Fire Prevention presentation at the Oct meeting.

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

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

APPLICANT SIGNATURE _____ DATE _____

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

- Legibly completed application.
- Two one-page essays, one side, single space, font Times New Roman 12.
 - One-page essay outlining career goals and why the applicant chose or plans to pursue a particular field of study.
 - One-page essay on the applicant's participation in a particular extracurricular, school, or community activity highlighting accomplishments and explaining personal benefit from the activity.
- A letter of recommendation from a member of the school faculty or staff who can comment on your qualifications for your career choice.
- A letter of recommendation from an adult leader of an extracurricular, school, or community activity, organization, club, or employment in which the applicant was active.
- Official high school transcript, reflecting at least three years of high school and including any college credits as applicable. If you are currently enrolled in a college, also include your official college transcript.
- A copy of any and all of your ACT and/or SAT scores.
- A listing of all school and community clubs, organizations, and/or groups to which you are or were a member. Include any leadership positions, honors, and/or awards as applicable with the listed activities. This should also include participation identified in the one-page essay above.
- Forward the completed package to:
 - Southwest Illinois MOAA
 - PO Box 735
 - O'Fallon, IL, 62269
 - Attn: Ann Morey

APPLICATION MUST BE POSTMARKED NOT LATER THAN 1 MAR 2022

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

The Southwest Illinois Chapter of the Military Officers Association of America (MOAA), in accordance with the Association's goal to further the education of children of service personnel, will award two scholarships for the academic year 2020-2021. The scholarship may be used by the winner for his/her tuition, books, or general college expenses.

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

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

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

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

THE PACKAGE MUST BE POSTMARKED NOT LATER THAN 1 Mar 2022.

SELECTION: Award winner will be announced in April 2022 of the application year. Selected students may be awarded a Southwest Illinois Chapter of MOAA scholarship only once.

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

Direct any questions to Ann Morey, 618-628-0286, 618-409-9966, or ram204@att.net.

Thank you,

Southwest Illinois MOAA Scholarship Committee

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

Meeting Announcement

This month's meeting is Sat, 13 Nov 2021 at Cardinal Creek Golf Course Clubhouse, Scott AFB IL.
(See Program News for details.)

Reservation deadline (mail, e-mail, or phone call received by): 11 Nov 2021.

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: _____
