



<INSERT NAME HERE>

(See 'What's my name article' below.)

President's Input

Happy 241st Birthday US Navy

Although all its ships were sold off two years after the War for American Independence ended, the U.S. Navy still considers its establishment by the Continental Congress on **October 13, 1775**, as its birthdate. Its roots can be traced back to the privateers that were employed to attack British commerce in the early days of the revolution, in hopes that a small fleet would be able to offset the uncontested

(continued on page 3)

What's my name?

You've probably noticed that our newsletter doesn't have an official name. Well, we'd like to change that and we'd like your help.

This month, we're collecting your ideas for the newsletter's name. Just send them to:

rick.sunner@gmail.com
Subject: SW IL MOAA Newsletter Name



Or, you can call me at 978-269-4453 with your idea. Finally, you can send us your idea via snail-mail, using the Meeting Announcement address on page 12. (Return the bottom portion of this article with your name idea.)

We'll collect your ideas this month and put them in November's newsletter. You can vote for your favorites to pick the top five finalists. Then, we'll all vote for the winner from the finalists. The "owner" of the winning name will have their (and their guest's) dinner paid for at one of our meetings.

Good Luck!!!

My name idea is: _____

My name is: _____

Treasurer's Report, Month YYYY

Checking Account Balance	\$2,789.19
Savings/Scholarship Balance ..	\$5,117.41
CDs	\$13,905.46
Total	\$21,812.06

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We're holding our October meeting at the Cardinal Creek golf course. Rick Sunner will talk about Cyber Security.

This Month's Program

Saturday, 14 October 2017

**October Meeting
Cardinal Creek Golf Course**

Scott AFB IL

\$25/person

6 pm Social Hour — Dinner at 7 pm — Speaker at 8 pm

Cash Bar

Attire: Business Casual

*"Patriotism is supporting
your country all the time,
and your government
when it deserves it"*

Mark Twain

Menu

Tuscany Italian Buffet

Choice of three pastas

Choice of three sauces

Salad

Italian Sausage & Peppers

Garlic Bread

Dessert

Non-alcoholic beverages (such as tea, coffee)

Upcoming Programs

Date	Venue	Topic
Nov 2017	Hop House Lunch (tentative)	Col Laurel Burkel (Tentative)
Dec 2017	Cardinal Creek Golf Course	Christmas Auction
Jan 2018	TBD	TBD
Feb 2018	TBD	TBD
Mar 2018	TBD	TBD
Apr 2018	TBD	TBD
May 2018	TBD	Business Meeting
Jun 2018	Busch Stadium (tentative)	Watching the Cards!

Regarding Programs, I want to make sure our programs are enjoyable and worthwhile for our Chapter. If you have a Program idea, or you know someone you believe would provide an interesting and worthwhile topic at a future meeting, please email me at rick.sunner@gmail.com with their topic and contact information.

President's Input (from page 1)

exercise of British sea power. This small naval force was designed to work with privateers to wage tactical raids against the transports that supplied British forces in North America. These navy ships sailed independently or in pairs hunting British commerce ships and transports like prey, avoiding whenever possible fights with Royal Navy men-of-war. The Navy was re-established in March 1794 when acts of piracy on US vessels increased due to an increase in their numbers because of increased trade with Europe. Congress authorized six frigates be built, and the Navy was sailing again! Anchors aweigh!

We've had a request to publish the roster of Chapter members to let everyone know who is a current member of the Chapter. This roster would only be released to members of the Chapter for personal use. I need to get

(continued on page 10)

It's great to have a Commander-in-Chief who is committed to leading the military and the nation. Let's all pray that he is granted wisdom to work through the issues that confront our nation along with our Representatives and Senators in Congress. And while we're on the subject of Congress, let's talk about some issues at the forefront of everyone's mind...first, sequestration.

Unless sequestration is repealed as part of the 2018 National Defense Authorization Act (NDAA), the cuts you see being considered now are minor compared to what could happen. **TAKE ACTION**, if you haven't, and even if you have, send a message (again!) to Congress TODAY! Go to <http://capwiz.com/moaa/issues/bills/>. Just 3.1 percent of gross domestic product (GDP) goes towards defense. Even at that relatively low amount, defense spending takes up about half of all discretionary spending.

Total discretionary spending is only half of total mandatory spending. Mandatory spending, meaning entitlement programs such as Social Security, Medicare, and Medicaid, continues to take funds away from discretionary spending accounts. It's increasingly clear entitlement (mandatory) spending continues to put national security at risk. Trying to balance the budget and cover the National debt by decreasing defense spending just doesn't make sense. Congress needs to find a long-term budget plan that starts chipping away at the National debt, or, if the Congressional Budget Office estimates hold true, federal debt held by the public will near **90 percent of GDP** in about a decade. Take Action now. Thanks.

Okay, TRICARE. Changes are here. First off, if you're in TRICARE for Life, there are no changes in the immediate future. However, that doesn't mean that any or all attempts to increase pharmacy co-pays, doctor visit co-pays, means testing, and cost schedules are off the table. Time to take another opportunity to advise Congress that we're watching their activities! TRICARE fee increases in the SASC bill are the same, if not worse, than those proposed in DoD's 2018 budget submission, increasing pharmacy co-pays higher than recommended by DoD and repealing the grandfathered TRICARE fee structure. If included in the final FY18 National Defense Authorization Act (NDAA), they will directly affect what you and your family will pay for health care. In fact, DoD is pressing for using the National Health Expenditures (NHE) index to address annual increases necessary for TRICARE fees, and index that has grown significantly more than COLA has increased. Contrasting, the House voted to maintain the current grandfathered TRICARE fee structure and pharmacy co-pays, and maintain fee increases tied to COLA.

The three charts on the next page depict how the changes proposed by the Senate will affect military mem-

Federal Legislative News



bers. Projected increases, based on the cumulative effect of the NHE index, would result in the doubling and tripling of many fees and vastly outpace beneficiary COLAs.

With regard to the new TRICARE Select option, an established set copayment structure is favorable. However, beneficiaries should not be expected to pay any participation fee - let alone one three times higher than what Congress put into law - especially because access to care under the new TRICARE Select network has not been established yet.

Regarding pharmacy cost shares, the Senate proposal goes much further than even DoD's proposed fee hikes. The intent is to raise fees to encourage beneficiaries to fill their prescriptions for free on base. This logic presumes most retirees - who are, incidentally, the ones who use mail order the most - live near a base, but a large majority do not. These proposed fee hikes will hit TRICARE for Life beneficiaries and members of the reserve components the hardest.

A common example would be a retired beneficiary using TRICARE home delivery who is on three generic medications and one brand-name medication. Their current out-of-pocket cost share for a 90-day supply is \$0 for the generic medications and \$20 for the brand-name. Under the new proposal, their annual costs would increase, starting next year, from \$80 annually to \$232. Annual COLA increases would not even come close to covering these new costs.

TRICARE Select – Active Duty Family*

Fee Component	2017	2018	2023
Enrollment Fee	None	None	None
Deductible	\$300	\$300	\$398
Network Copays ^a	\$141	\$175	\$231
Rx Cost Shares ^b	\$228	\$286	\$360
Total	\$669	\$761	\$989

Assumes E-5 with a family of four
^aAssumes 3 primary, 2 specialty, 2 urgent care, and 1 ER visits in a year
^bAssumes 2 brand name and 2 generic prescriptions per month (initial fill retail; refills by mail order)

Source: FY18 President's Budget Request

Steep Pharmacy Cost Share Increases

Another rationale of the Senate proposal is to bring mail-order generic medications to parity with retail generics by adding a \$10 copayment for mail-order generics, which will rise to \$14 by 2026. The current cost is \$0. The end result: a military beneficiary's TRICARE pharmacy benefit becomes no better than going to Walmart as the display to the left illustrates.

Back to the changes implementing in 2018 ... TRICARE Prime, TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult will remain as is, with one exception which should not be

TRICARE Prime – Family Costs for Retirees Under 65

Fee Component	2017	2018	2023
Enrollment Fee	\$565	\$700	\$928
Deductible	None	None	None
Network Copays ^a	\$108	\$210	\$278
Rx Cost Shares ^b	\$228	\$286	\$360
Total	\$901	\$1,196	\$1,566

Assumes 6 primary, 3 specialty care visits in a year
^aAssumes 2 brand name and 2 generic prescriptions per month (initial fill retail; refills by mail order)

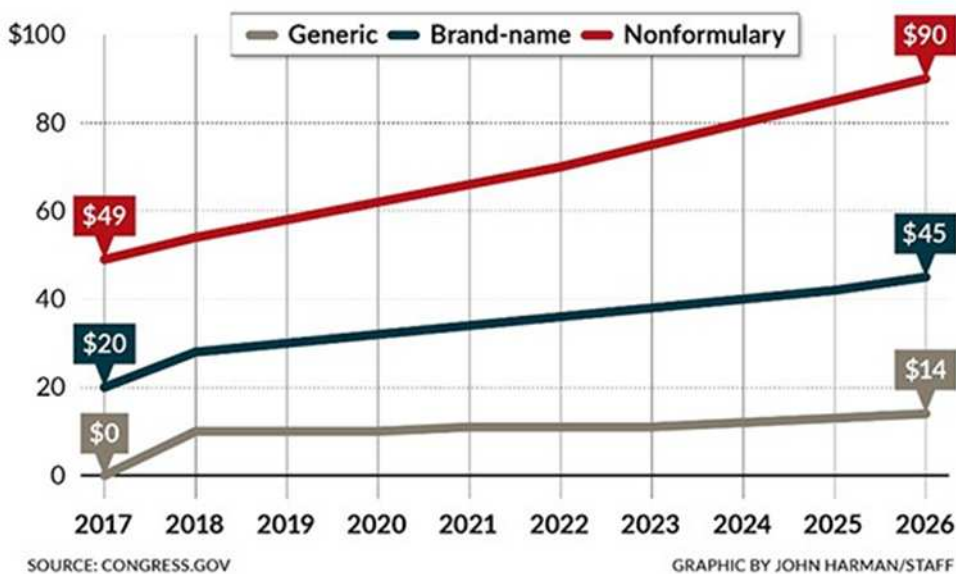
Source: FY18 President's Budget Request

lost on those currently serving. Right now, TRICARE Prime has built into it what could be called an escape hatch: If you are not getting the care you want at the [military treatment facility] or on TRICARE Prime, you can switch to TRICARE Standard, go out and find your own doctor, and handle your medical support yourself. The 2018 plan will not have the same kind of escape hatch.

So, what is changing? Here goes:

Pharmacy Copayments on the Rise

2018 proposed Senate pharmacy copayments for 90-day home delivery



by a court in a member's home

- Change in sponsor status
- Loss of eligibility (due to age, Medicare, etc.)
- Move to a new ZIP code
- Loss/gain of other health insurance
- Death of a sponsor, spouse, or child
- Change in eligibility status of any single family member in another family (e.g. joint service member)

Because 2018 is the first year of the plan, there will be a grace period, and beneficiaries will be automatical-

ly renewed in their existing TRICARE option as of Dec. 31, 2017. This means beneficiaries currently in TRICARE Standard or Extra will be converted automatically into TRICARE Select.

Senate Rx Fees in Context

	Retail (30 day supply)		
	Current	2018	2026
Generic	\$10	\$10	\$14
Brand name	\$24	\$28	\$45
Non-formulary	\$50	\$49	\$90
	Mail-Order (90 day supply)		
Generic	\$0	\$10	\$14
Brand name	\$20	\$28	\$45
Non-formulary	\$49	\$54	\$90
MTF	Remains \$0		

What Wal-Mart Charges	
Retail (30 day supply)	
Generic	\$4
Brand name	\$10
Mail-Order (90 day supply)	
Generic	\$10
Brand name	\$24

Active duty family members newly entitled to TRICARE will be automatically enrolled in TRICARE Prime if they live in a Prime Service Area (generally around a military treatment facility). If not, they will be enrolled in TRICARE Select.

Two populations may be at risk of losing coverage:

Source: Congress.gov, Walmart.com

1. Active duty members who retire and do not elect to enroll in an option. MOAA is advocating for a seamless enrollment default option for this population, as well as increased transition education services.
2. Retiree beneficiaries who fail to pay their enrollment fees. Officials have stated that eligible beneficiaries will never lose their benefit, as they will always be eligible for care at military hospitals. However, this would most likely be on a space-available basis.

What should active duty families expect?

Beasley (Capt. Kathy Beasley, USN (Ret), director of MOAA's government relations health affairs): For active duty service members, there's going to be virtually no change for them. They get all of their care predominantly in military treatment facilities, and that will not change. They won't be charged any fees, and if they need care on the outside, it will continue to be authorized.

For active duty family members, however, there will be some changes. Changes will be minimal for those on TRICARE Prime. But during the new open enrollment season for 2018 — which is expected to run from the end of November through December [2017]— active duty family members need to know that they'll be automatically enrolled in TRICARE Prime unless they opt out during that period.

What about the under-65 military retiree?

Beasley: They will also be automatically enrolled during that same November-December [2017] period into the plan they're already in. For example, if they're on TRICARE Prime, they'll automatically be enrolled in that same plan unless they opt out. If they're on TRICARE Standard, they'll automatically be enrolled in TRICARE Select, which is the new name for TRICARE Standard.

If someone wants to switch from TRICARE Standard into TRICARE Prime, or they want to drop their coverage because they're picking up insurance elsewhere, they'll have to make that change during the open enrollment period. This is a new change for folks.

And how about those over the age of 65 who use TRICARE for Life?

Beasley: There are no changes for them.

What happens if someone misses the open-enrollment period?

Beasley: While MOAA didn't advocate for these changes, we did lobby successfully for a year-long grace period. That means that in 2018, people will still be able to enroll or change their plans throughout the year. MOAA recognized that there will be people out there who don't get the word about these big changes, so it's important to provide that grace period. Starting in 2019, though, that grace period won't apply. So they'll only be able to choose their TRICARE plan, or un-enroll from the plan — and that's during open season. They can also enroll or make updates within 90 days of a life-changing event.

Once the grace period for missing the enrollment period is over in 2019, what happens if someone forgets to enroll?

Beasley: The fallback is that you become eligible for space-available care at military treatment facilities (MTFs). However, we know there's not always a capacity to treat everyone on a space-available basis at MTFs, so it's best to pay attention to open-enrollment dates. You've got to be proactive.

Will TRICARE users have to deal with this new open enrollment process every year going forward?

Beasley: Only if they want to make a change to their plan or drop their coverage. Otherwise, once the 2018 grace period is over, people will be auto-enrolled in their existing plan. If someone is enrolled in TRICARE Select in 2018, they'll automatically be enrolled in that same plan in 2019. They don't need to take any action during the open enrollment period unless they want to switch to a different plan or drop that coverage.

Will the new TRICARE changes affect the choices people have when it comes to picking their doctors and hospitals?

Beasley: That's going to be assessed in a report by the Government Accountability Office before enrollment fees start for TRICARE Select users. TRICARE Select users are going to have to pay annual enrollment fees starting in 2020 ([\\$150 for individuals or \\$300 for a family](#)), so one might ask what they're going to be get-

ting for this enrollment fee.

If continuity of care is disrupted at the same time they're asked to pay more for their coverage, that would be a concern.

What is the GAO going to be assessing in that report?

Beasley: There's a number of things the Defense Health Agency has been charged to do, like improving after-hours care, fast-tracking urgent care, and changing the referrals authorization process. The GAO will look at satisfaction levels with the TRICARE Select program. They'll also be make sure there's an adequate network that meets the needs of TRICARE Select users.

Do these changes present any unique challenges for active duty families?

Brooke **Goldberg**, MOAA's director of Military Family Policy/Spouse Programs: The big issue for them is that they move so often they don't always have the opportunity to establish themselves in a network. They have to get into a network of health care providers — particularly if they have a specific need like a child with asthma or cystic fibrosis — and get plugged in right away, not knowing whether that network will be adequate.

If they PCS to a base near a big city, they might have access to specialist. But those near small towns might not have the specialty care they need.

Right now, TRICARE Prime has built into it what you could call an escape hatch: If you are not getting the care you want at the [military treatment facility] or on TRICARE Prime, you can switch to TRICARE Standard, go out and find your own doctor, and handle your stuff yourself. The coming plan will not have the same kind of escape hatch.

Will any of these TRICARE changes affect people's dental and vision plans?

Beasley: There aren't going to be any changes to those programs for retirees or family members through this year.

What is going to change is that starting Jan. 1, 2019, certain TRICARE beneficiaries — like retirees — will be able to purchase the vision and dental programs offered to federal employees. There will be a menu of choices available to them at that point, and we'll keep MOAA members up to speed on those changes once that gets closer.

Have a question about the new TRICARE rules? Send it to beninfo@moaa.org and get MOAA's subject-matter experts to weigh in.

Please be sure to check your DEERS (Defense Enrollment Eligibility Reporting System) information so that you and your dependents are appropriately covered.

Sponsors are automatically registered in DEERS, but must register eligible family members. If both parents are service members, select one to be listed as the child(ren)'s sponsor in DEERS.

How to Update DEERS

Adding or Removing Family Members


Only sponsors can add or remove family members:

Go to a local ID card office.

Call first to verify business hours or to set up an appointment.

Or, set up an appointment online.

Updating Your Contact Information

 Contact information includes your address, email addresses or phone number(s). Family members can update contact information after they're registered in DEERS.

- Log into MilConnect
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- Fax updates to 1-831-655-8317
- Mail updates to:
 - Defense Manpower Data Center Support Office
 - Attn: COA
 - 400 Gigling Road
 - Seaside, CA 93955-6771
 - Note: Addresses must be a physical address; P.O. boxes can't be used.

When You Should Update DEERS

Update DEERS whenever you have a change (this list is not all-inclusive):

- Change in sponsor's status:
- Retiring or separating from active duty
- National Guard or Reserve member activation or deactivation
- Change in service status (e.g. enlisted to officer, branch change)
- Getting married or divorced
- Having a baby
- Moving to a new location for any reason
- Becoming eligible for Medicare
- Death of sponsor or family member

If you're enrolled in any TRICARE plan (e.g. TRICARE Prime, TRICARE Reserve Select, TRICARE Retired Reserve or TRICARE Young Adult) remember to also change your address and other personal information with your regional contractor.

Forever GI Bill

The Harry W. Colmery Veterans Educational Assistance Act of 2017, affectionately known as the “Forever GI Bill,” is quickly gaining a great deal of bipartisan, bicameral support in Congress. The bill, [H.R. 3218](#), introduced by House Veterans Affairs Committee chair Tim Roe (R-Tenn.), passed through the committee in July. The massive bill, incorporating 17 separate bills and 28 provisions, is complex and far-reaching if implemented.

Four key elements of the bill address long-standing goals of MOAA and The Military Coalition:

- Equity for Guard and Reserve service members currently ineligible for or with limited ability to accrue Post-9/11 GI Bill benefits due to order status, convalescent leave, or medical leave
- Correction of limitations on Yellow Ribbon Program eligibility for survivors using the Marine Gunnery Sergeant John David Fry Scholarship
- Restoration of Post-9/11 GI Bill benefits to veterans affected by closure of their educational institution
- Extension of Post-9/11 GI Bill benefits to recipients of the Purple Heart

Most significantly, the bill would eliminate the current time limit to use the Post-9/11 GI Bill for new service members entering the military beginning January 1, 2018. Currently veterans have 15 years from their time of separation or retirement from the military to use the benefit.

Other educational enhancements include: aligning the living stipend payments for the GI Bill to the same basic allowance for housing rates (E-5 with dependent rate) used for active duty members; changing payments for certain licensure and certifications and national tests; increasing tuition for veterans pursuing science, technology, engineering, or mathematics degrees; and increasing monthly payments by \$200 for those under the Survivors' and Dependent Educational Assistance Program.

Surviving Spouse Corner: The SBP/DIC Offset — A Military Problem

By Patricia Bergquist, Surviving Spouse Advisory Committee member

The Survivor Benefit Plan (SBP) was enacted into law in 1972. It includes a dollar-for-dollar offset of Dependency and Indemnity Compensation (DIC) from SBP, called the SBP/DIC offset, for surviving spouses of retired service members who voluntarily participated in the insurance annuity program, paid premiums, and then died of a service-connected issue. Post-9/11 active duty surviving spouses also are impacted. The offset affects over 63,000 military surviving spouses.

Rep. Joe Wilson (R-S.C.) and Sen. Bill Nelson (D-Fla.) introduced legislation (H.R. 846 and S. 339) to repeal provisions that require offset of SBP by the amount of DIC awarded for surviving spouses entitled to both benefits. SBP is an employment benefit purchased by the military retiree as an income supplement for surviving spouses. DIC, on the other hand, was created to compensate for economic losses suffered as a result of the veteran's death. Military surviving spouses are the only ones subject to this offset in the entire government, which is unjust and unfair.

If you are a military retiree with a VA disability rating who is paying premiums for SBP or die of service-connected causes or if you are currently serving on active duty and die in the line of duty, this offset will affect your spouse. Most military retirees and active duty service members have never heard of SBP, DIC, the offset, or how it financially could affect their own spouses. Your survivor will receive 55 percent of the base retired pay selected based on the rate of compensation at the time of retirement. For active duty deaths, SBP is 55 percent of the amount of final base pay at one's rank on the date of one's death times 75 percent. Of the survivors affected, 65 percent receive zero in SBP and only \$15,095 a year in income, instead of SBP plus DIC. Could you survive on DIC alone?

In 2008, as a first step toward phasing out the offset, Congress passed the Special Survivor Indemnity Allowance (SSIA), which provides incremental increases over a 10-year period with a sunset date of October 2017. SSIA was extended only until May 2018 at \$310 a month in the FY 2017 National Defense Authorization Act (NDAA). If the SSIA is not extended in the FY 2018 defense bill, the impacted surviving spouses will lose \$3,720 a year in survivor benefits.

The sense of Congress is that the offset should be eliminated but the costs are high. The Senate Armed Services Committee voted for a permanent SSIA extension at \$310 a month with COLA increases beginning in 2018. The House did not include SSIA in its version of the FY 2018 NDAA.

To date, H.R. 846 has 165 cosponsors, and we need 220. S. 339 has 33 cosponsors with 60 needed. Without enough cosponsors, this issue will continue to go unfunded. Please join our advocacy efforts on this issue by contacting (via phone, email, or office visits) members of Congress to garner their co-sponsorship/vote to eliminate the SBP/DIC offset. Use the MOAA toll-free number (1-866-272-6622) to call the Capitol Switchboard, and ask to be connected to your representative and senators. Then, speak with the military legislative assistant to seek co-sponsorship for the legislation. Voices are needed to end the injustice!

Welcome New Members!

The Southwest Illinois Chapter welcomes the following new members:

- ◆ Col Monty Fritz, USAF
- ◆ Lt Col (ret) Tom Scolarici, USAF

COLA Watch

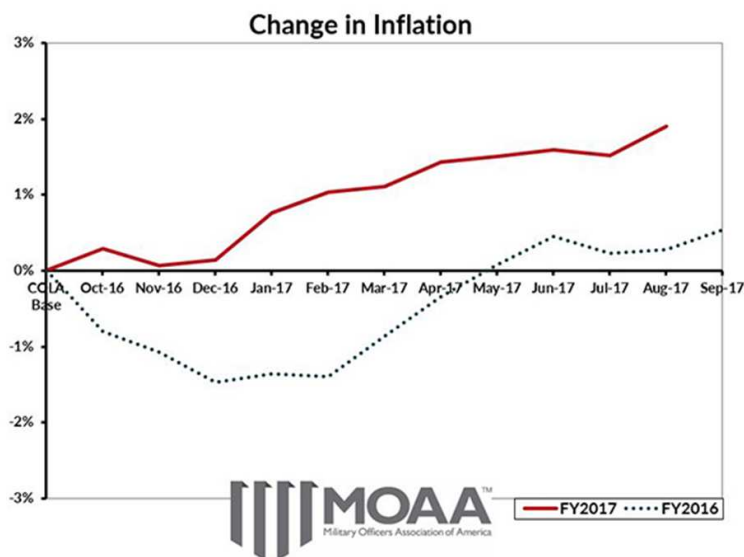
The July CPI is 238.617, 1.5 percent above the FY 2016 COLA baseline.

The August CPI is 239.448, 1.9 percent above the FY 2016 COLA baseline.

The CPI for September 2017, the final month of the fiscal year, is scheduled to be released on October 13, 2017.

The final COLA is determined by comparing the average CPI of the final three months of the fiscal year to the same quarter of the prior year. MOAA predicts a final cost of living adjustment of approximately 1.8 percent. This would mean you could see an \$18 increase for every \$1000 of retired pay received.

Note: Military retiree COLA is calculated based on the CPI for Urban Wage Earners and Clerical Workers (CPI-W), not the overall CPI. Monthly changes in the index may differ from national figures reported elsewhere.



President's Input (from page 3)

your input on releasing your name, address, phone number, and e-mail, to create this roster. I'd like to release the list before the end of the year, so I'll need the input by the December meeting. You may respond to the e-mail that provided your newsletter or send in the information below. If no authorization is provided, your information will not be shared with other Chapter members.

I agree to release the following information to Southwest Chapter members (check appropriate boxes if you want this information released)	
Member Name	
Spouse Name	
Address	
Phone	
E-mail	

Chapter Officers

President	Col (ret) Bob Norman
1st Vice President	Open
2nd Vice President	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	Col (ret) Dick Glogowski
Communications	Maj (ret) Rick Sunner

Can you find the Easter Egg?

There's a picture of an Easter Egg hidden somewhere in this newsletter. The first person to give me the exact location will win one free 50/50 ticket for the October 2017 meeting & dinner.

GOOD LUCK!

E-mail your answer to
rick.sunner@gmail.com



Passings



Col. Kenneth E. Kellogg
U.S. Army, Retired
Dec 1932 - Sep 2017

Kenneth E. Kellogg, 84, of Belleville, Illinois, died Sunday, September 10, 2017 at Sycamore Village Assisted Living in Swansea, Illinois.

Ken was born on the family farm in rural Hardin County, Ohio, and was raised with his brother, Rex who still lives on the farm. Ken graduated from Dunkirk High School and graduated from Ohio State University with a BS in Agricultural Education in 1954. He was commissioned a Second Lt. in the U.S. Army Reserves through the ROTC program. He was called to active duty in the U.S. Army in May of 1955. He married Marjorie "Midge" Sprang shortly after college graduation and they raised three sons, Curtis (Connie) of Millstadt, Ill., Randy (Kelly) of Swansea, Ill., and Scott of Clearwater, Fla., and one daughter, Janette Shocklee of Pacific, Mo. They have 10 grandchildren and five great-grandchildren.

Shortly after entering active Army duty at Fort Sill, Okla., Ken was offered the opportunity to go to the Army's flight school, and received his Army Aviator Wings in August of 1956. This led to a decision to make the Army a career which resulted in 30 years of Army service. His assignments included Oklahoma, Texas, Alabama, Korea, Virginia, Michigan, Pennsylvania, Panama, Vietnam (2 tours), the Pentagon, Iran, and Missouri. He earned an MBA at Michigan State University in 1963 under the Army's advanced degree program and attended numerous schools while in the Army to include the Command and General Staff College and the Army War College. After Army retirement he worked for Beech Aircraft, then as a Tax Enrolled Agent. He became an FAA Certified Flight Instructor and taught at the Scott AFB Aero Club, as an independent CFI, and a simulator instructor at SWIC.

His Army awards include the Master Army Aviator, Bronze Star (2), Air Medal with 19 clusters and the Legion of Merit. He was awarded the FAA's Wright Brothers Master Pilot award in 2010 for 50 years of accident free flying. In 2013 he was named St. Louis Flight Instructor of the Year.

Ken is a long time member of the Christ United Methodist Church in Fairview Heights, and member in a number of aviation organizations to include a Charter member of the Army Aviation Assn., EAA, QB, and Military Officers Assn. He served in leadership positions in a number of these organizations.

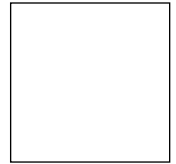
Memorials may be made to the Christ United Methodist Church, Fairview Heights or Greater St. Louis Flight Instructor Association - Scholarship Fund, 16105 Swingley Ridge Road #4488, Chesterfield, Mo. 63006-4488. Condolences may be expressed online at www.kurrusfh.com.

Visitation: Friends may call from 1 to 5 p.m. on Saturday, September 16, 2017 at Kurrus Funeral Home, Belleville, Ill., and from 10 to 11 a.m. on Monday, September 18, 2017 at Christ United Methodist Church, Fairview Heights, Ill.

Funeral: A Memorial Service will be held at 11 a.m. on Monday, September 18, 2017 at Christ United Methodist Church, Fairview Heights, Illinois with Pastor Shane Bishop officiating. Private interment will be at Jefferson Barracks National Cemetery, St. Louis, Missouri.

Published in Belleville News-Democrat on Sept. 14, 2017

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



Meeting Announcement

Our October meeting will be held on Saturday, **14 October 2017**, at the Cardinal Creek Golf Course on Scott AFB IL. (See Program News for details.) Cost is **\$25.00** per person.

RESERVATION FORM FOR SWI MOAA CHAPTER MEETING

Reservation Deadline (Mail received by, email, or phone call): 9 October 2017

E-mail to swimoaa@charter.net, or complete this form and mail it along with your check for the cost of the meal(s) to: Southwest Illinois MOAA, P.O. Box 735, O'Fallon, IL 62269 **to be received by the deadline**. Alternatively, phone Dick Glogowski at 618-624-6115 with a commitment to pay at the door.

Number of Reservations Desired:

Member's Name: _____

Spouse/Guest: _____