



President's Message

Happy Birthday, US Navy!! October 13 is #246 for the seafaring service. Working Resilient and Ready!

You have done it again! Your involvement, participation, and support of the military community in our local area and nationally have won us another 5-Star Level of Excellence (LOE) Award. Thank you for all you do for the Chapter and the men and women standing in the gap. I will humbly accept the award at the MOAA National LOE recognition dinner in Washington DC on October 15.

At the time of this writing, the passage of the Fiscal Year (FY) 2022 National Defense Authorization Act (NDAA) prior to September 30 is questionable. Several factors come into play in determining if a Continuing Resolution (CR) is going to be needed, but anyway you look at it, with the exception of keeping the military operating into the new FY, CR is not a good thing. On a brighter note, our efforts to get a Basic Needs Allowance into the hands of the young enlisted families looks like it will be included in the

Continued on page 3

Treasurer's Report	
Checking Account Balance ...	\$350
Savings Account Balance	\$4,807
Certificates of Deposit	\$16,243
Total	\$21,400



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:

<https://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](#)

Continued on page 3

Featured in this Issue

➤ President's Input	1	➤ Meeting Info	12
➤ Legislative News	1	... and also in this Issue	
➤ Treasurer's Report	1	➤ TRICARE Changes	4
➤ Programs	2	➤ Coming for your COLA	7
➤ COLA Watch	4	➤ Your Money	8
➤ Chapter Officers	5	➤ TSP G Fund	10
➤ Editorial Policy	5		
➤ Chapter News	11		

This Month's Program

Please Join Us for our In-Person October Meeting!

Where: Cardinal Creek Golf Course Clubhouse

When: Saturday, 9 Oct 2021, 6:00 pm Cocktail Hour, Dinner at 7 pm

Menu: Tuscany Italian Buffet **Cost:** \$25.00

Guest Speaker: O'Fallon Fire Chief Bradley White, Fire Prevention

Attire: Business Casual

RSVP: See Meeting Announcement (page 12) for information.

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

Tuscany Italian Buffet

Choice of three pastas
Choice of three sauces
Italian Sausage and Peppers

Caesar Salad
Garlic Bread
Desserts

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
13 Nov 2021	Cardinal Creek Golf Course	Tentative
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)

FY2022 NDAA. So, thanks to all who sent notes to our elected representatives in Congress, and those who participated in MOAA's Advocacy in Action in May. Your efforts have made and continue to make a difference. Keep up the good work!

Continue to stand tall for our nation and what the flag stands for—Freedom. I'm proud to represent the Chapter as your President. Thank you for your continued service and contributions. God bless you, your families, our men and women serving today, and those who have served in the past, our local, state, and national leadership, and this great country—the 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!

TRICARE Changes, Concurrent Receipt Part of MOAA’s Ongoing NDAA Push ([Link](#))

By: Kevin Lilley | 11 Aug 2021

While many key House and Senate panels have completed their FY 2022 National Defense Authorization Act (NDAA) markups, there’s plenty more work to do on this critical, must-pass piece of legislation.

Already appearing in early NDAA drafts are the Basic Needs Allowance for military families at or near the poverty line, parity for special and incentive pays for the active and reserve components, and much-needed reforms to family support programs, to name a few. But with the full House Armed Services Committee markup set for September 1, there’s time to continue the push for some of the materials yet to be addressed.

Here’s a look at three of these issues:

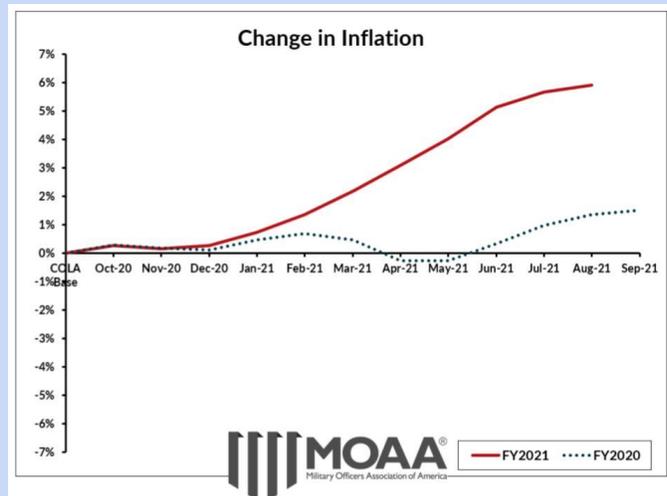
Continued next page

COLA Watch

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

The August 2021 CPI is 268.387, 5.9 percent above the FY 2021 COLA baseline.

The Consumer Price Index for September is scheduled to be released Oct. 13. The CPI baseline for FY 2021 is 253.412.



TRICARE Changes (continued)

Concurrent Receipt: The Major Richard Star Act would represent a significant step toward MOAA’s goal of full concurrent receipt for all medical retirees. It would grant concurrent receipt – the ability to receive both VA disability compensation and DoD retirement pay, without an offset – to combat-related “Chapter 61” retirees.

The bill has support from more than 160 co-sponsors, including a majority of the Senate.

Arlington Eligibility: Planned changes to eligibility rules at Arlington National Cemetery are designed to address space concerns but create more problems than they solve. The changes discriminate against some servicemembers based on their type of service, fail to stress the importance of establishing a new national cemetery, and, most glaringly, fail to grandfather in living retirees under existing eligibility criteria. This last concern could lead to painful end-of-life decisions for military families and changes to memorial plans in place for decades.

In a recent letter, MOAA asked key lawmakers to use the NDAA as a way to direct DoD “to designate the next national cemetery that affords full military honors and to leave unchanged the current eligibility requirements earned through military service.” It’s important to continue pressure on lawmakers regarding this issue so they will act before the new rules take effect.

TRICARE Coverage: MOAA’s fight to preserve the value of the TRICARE benefit regularly extends to beneficiaries with specific coverage needs that can go overlooked. While some NDAA draft language addresses MOAA’s concerns over access to high-quality mental health care, there are other areas that need to be addressed in a way that doesn’t raise costs or limit benefits for other TRICARE users:

- Families with adult dependents who seek to use TRICARE Young Adult (TYA) coverage face higher costs than their civilian counterparts, who benefit from a law mandating coverage for dependents up to age 26. Early drafts of the NDAA do not tackle this issue, which has been part of MOAA’s ongoing Advocacy in Action effort.
- Selected Reserve members – many of whom have taken part in battling the pandemic, combating civil unrest, and any number of other missions tackled by the reserve component in recent months – deserve better access to TRICARE coverage. Language from a House bill providing medical and dental care for these members at no out-of-pocket cost should be included in the NDAA process.

Chapter Officers	
President	Col (ret) Bob Norman
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Lt Col (ret) Ann Morey
Treasurer	Col (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.



Budget Rush: How a Looming Legislative Sprint Could Impact Your Benefits ([Link](#))

By: Kevin Lilley | 1 Sep 2021

Members of Congress have a few short weeks to pass about a dozen appropriations bills funding the government for the fiscal year beginning Oct. 1, and both the House and Senate have scheduled off days throughout September. Barring a legislative sprint without recent precedent, legislators won't meet their deadline.

It's far from a new phenomenon: FY 1997 was the last time calendars turned to October with all appropriations legislation passed. MOAA and countless other organizations have urged lawmakers to break this budget cycle – not just to add certainty and accountability to the process, but to prevent the damage done to your benefits when the fiscal year starts without a federal budget.

Complicating the process is the need to pass legislation altering budget caps tied to sequestration – remnants of the 2011 Budget Control Act. Congress has done this on a bipartisan basis on multiple occasions since the act was passed, but it represents another hurdle in an already delayed process.

Bad and Worse

The usual Band-Aid for a missed deadline comes in the form of a continuing resolution (CR), a law which allows the government to continue operating under existing budget levels over a given time period. Congress passed five CRs last December alone and has relied on more than 120 since 1998.

These measures may keep the lights on, but they come with significant baggage:

- Any new programs, including the significant improvements MOAA fights for each year as part of the National Defense Authorization Act (NDAA) process, won't take effect. These could include TRICARE reforms, military family support efforts, and many more meaningful changes to your benefits.
- Any existing programs marked for sunset or for downsizing – programs that aren't meeting the needs of beneficiaries, for instance, or legacy systems in need of modernization – continue under old funding requirements.
- Military leaders and planners, operating under assumptions tied to FY 2022 budget figures, are forced to adjust course, with significant readiness consequences.

What happens when the bandage expires? We last found out in December 2018, when a 34-day government shutdown began after the expiration of the year's second CR. It marked the third shutdown of the 2000s and the 20th since 1977, per the House of Representatives' history website.

In addition to the lack of new programs outlined above, the shutdown comes with its own consequences. The 2018-19 funding lapse was a partial one, with DoD appropriations already becoming law that September. That meant pay issued to DoD servicemembers and retirees was protected (although special pay increases and other benefits from that year's NDAA would have to wait), but Coast Guard, U.S. Public Health Service, and National Oceanic and Atmospheric Administration members and retirees weren't so lucky.

The VA isn't immune, either: While the 2018-19 shutdown didn't disrupt payments, the department in 2013 warned an extended shutdown would have done just that.

Planning Ahead

Above all else, these budgetary maneuvers breed uncertainty: From the desks of top-level leaders trying to maintain a training schedule to the kitchen tables of uniformed services families, past and present, making emergency plans or scrounging for extra savings.

Could Congress Come for Your COLA? Here's Why MOAA Stands Ready to Fight [\(Link\)](#)

By: Dan Merry | 1 Sep 2021

Congress has an enduring history of tapping into COLA at the expense of your retired pay, and it could very well happen again.

As we inch toward what could be the largest growth in COLA since 1982, when it came in at 7.4%, we remain guarded as to any current attempts by Congress to reduce, in any fashion, the legislated protections of the purchasing power of retired pay, survivor and veteran benefits, and Social Security. We have many reasons to be wary of such covert efforts. As we shared late last year, the history of COLA attacks is well documented.

With projected CPI increases leading to a COLA that might top 6%, the significance of this annual adjustment warrants a close look on two fronts:

1. As noted above, Congress could channel some of the increase into their efforts to control outlays in response to the growing national debt.
2. The high COLA holds broad personal implications -- after all, the increase is tied directly to inflation, which results in higher costs across the board, including your TRICARE benefits.

Thankfully, MOAA and The Military Coalition (TMC) have a long history of watching out for our service members, their families, and survivors especially when it comes to ensuring protection from inflation. In fact, landmark legislation in 1985 served as the impetus to create TMC and established a blueprint of how leadership and followership can be leveraged to change a law before it has a chance to degrade or eliminate or reduce a service-earned entitlement.

Joining Together

This particular assault on COLA started with the passing of the Gramm-Rudman-Hollings Act, otherwise known as 1985 Balanced Budget and Emergency Deficit Control Act. At the heart of this legislation was the suspension of automatic, indexed increases such as those tied to the Consumer Price Index (CPI). Congress enacted a five-year halt to COLA increases in federal outlays with exceptions for Social Security, veterans' benefits, and some other programs – but not for military retiree pay. President Ronald Reagan signed this legislation Dec. 12, 1985.

Treating retirees as non-veterans was unacceptable to two particular leaders who organized other like-minded advocates to overturn this legislation. Thus became TMC, founded by Col. George F. Hennrikus, Jr., USAF (Ret), from The Retired Officers Association (now the Military Officers Association of America) and Sgt. Maj. C.A. "Mack" McKinney, USMC (Ret), from the Non Commissioned Officers Association. TROA and NCOA joined 14 others to form The Military Coalition and fight to reverse the legislation omitting military retirees from the exemptions protecting COLA:

- Air Force Sergeants Association (AFSA)
- Association of Military Surgeons of the United States (AMSUS)
- Commissioned Officers Association of the U.S. Public Health Service (COA)
- Fleet Reserve Association (FRA)
- Marine Corps Reserve Officers Association (MCRA)
- National Association for Uniformed Services/Society of Military Widows (NAUS/SMW)
- National Military Family Association (NMFA)
- Naval Enlisted Reserve Association (NERA)
- Naval Reserve Association (NRA)

Could Congress Come for Your COLA? (continued)

- Reserve Officers Association of the United States (ROA)
- The Retired Enlisted Association (TREA)
- U.S. Army Warrant Officers Association (USAWOA)
- U.S. Coast Guard Chief Petty Officers Association (CPOA)
- U.S. Coast Guard Chief Warrant and Warrant Officers Association (CWOA)

Showing Strength

The coalition inundated Congress with 50,000 mailgrams highlighting the projected 22.5% lifetime loss in pay, and the overall inequity of treating retirees as though they were not veterans. The coalition went public at the National Press Club to gain wide awareness of the COLA disparities. Its members and staff visited over 60 Senators and other key leaders on the Hill – and even held a breakfast to honor the cosponsors and supporters. (MOAA – then TROA – kept its members up to date on these activities via The Retired Officer magazine; the information above came from an article in the September 1988 issue by the late Col. Paul Arcari, USAF (Ret), then-deputy director of Legislative Affairs.

The strength of the message, delivered by an organized body of experienced representatives from our uniformed services communities representing over a million constituents, carried the day; President Reagan signed legislation Oct. 21, 1986, exempting all federal government civilians and military from cuts to their COLA increases.

Today, the coalition has 35 associations, representing nearly 5.5 million members, families, and survivors.

Today's COLA Fight

The 1985-86 legislative cycle was far from the last time elected officials have looked to decrease your earned COLA to cover other budget gaps. Look for more details on what those plans would've meant to your benefits in the coming weeks as MOAA continues its work to defend the buying power of your benefits.

YOUR MONEY

This Government Report Estimates Next 6 Years of Medicare Part B Premiums ([Link](#))

By: Kevin Lilley | 18 Aug 2021

Your Medicare Part B costs will increase by about 6% next year, according to estimates in a Congressional Research Service (CRS) report projecting premiums through 2029.

That rate of increase would remain fairly steady through the coming decade, per the report, with most beneficiaries seeing a 57% overall increase from their 2021 premiums to their 2029 rates.

Most Medicare Part B users – those whose tax returns in 2019 were \$88,000 or less for an individual tax return (or married but filing a separate return) or \$176,000 for a joint return – are paying \$148.50 a month in 2021. That beneficiary bracket would pay \$157.70 per month in 2022 under CRS estimates, and \$234.10 in 2029.

In addition to this group, there are five levels of higher-income beneficiaries who pay higher Part B premiums based on reported income levels. These income levels will rise yearly; the CRS report does not estimate the incomes assigned to each level in future years.

Continued next page

Next 6 Years of Medicare Part B Premiums (continued)

Here are the 2022 and 2029 estimates for each level, along with current Part B premiums and income figures:

Level 1

- 2021 income: \$88,001 to \$111,000 (individual return or filing separately) or \$176,001 to \$222,000 (joint)
- 2021 monthly premium: \$207.90
- 2022 estimate: \$220.70
- 2029 estimate: \$327.70

Level 2

- 2021 income: \$111,001 to \$138,000 (individual/filing separately) or \$222,001 to \$276,000 (joint)
- 2021 monthly premium: \$297.90
- 2022 estimate: \$315.30
- 2029 estimate: \$468.20

Level 3

- 2021 income: \$138,001 to \$165,000 (individual/filing separately) or \$276,001 to \$330,000 (joint)
- 2021 monthly premium: \$386.10
- 2022 estimate: \$409.90
- 2029 estimate: \$608.70

Level 4

- 2021 income: \$165,001 to \$500,000 (individual) or \$88,001 to \$412,000 (married, filing separately) or \$330,001 to \$750,000 (joint)
- 2021 monthly premium: \$475.20
- 2022 estimate: \$504.50
- 2029 estimate: \$749.10

Level 5

- 2021 income: Above \$500,000 (individual) or above \$412,000 (married, filing separately) or above \$750,000 (joint)
- 2021 monthly premium: \$504.90
- 2022 estimate: \$536
- 2029 estimate: \$795.90

Official Medicare Part B premium rates typically are announced in November for the following calendar year. You can learn more about Medicare Part B, TRICARE For Life, and more at this [link](#).

Click this [link](#) for Q&A information on Medicare Part B premium increases.

How much is the Medicare Part B premium?

The 2021 standard premium for Medicare Part B health coverage is \$148.50 an increase of \$3.90 from \$144.60 in 2020. For most retirees, the cost increase will claim a significant portion of their 1.3 percent Social Security cost-of-living adjustment, or COLA. It amounts to nearly 20 percent of the average retired worker's COLA increase of \$20 a month next year. The increase could have been higher because actions the government took in response to the coronavirus pandemic could have triggered large premium increases. However, to avoid a large increase Congress passed bipartisan legislation that limited the

Next 6 Years of Medicare Part B Premiums (continued)

increase for 2021. Beneficiaries will pay a surcharge averaging \$3 on the monthly premium until the Supplemental Medical Insurance (SMI) Trust Fund is repaid. Higher-income beneficiaries are required to pay more, as shown in the following chart, based on their 2019 yearly income.

Beneficiaries who file an individual tax return with income	Beneficiaries who file a joint tax return with income	Total monthly premium amount
\$88,000 or less	\$176,000 or less	\$148.50
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	\$207.90
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	\$297.00
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	\$386.10
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	\$475.20
\$500,000 or above	\$750,000 and above	\$504.90

You can find additional information from MedicareGuide.com: How Much Does Medicare Cost? at this [link](#). And you can learn more about Part B premium adjustments and the hold harmless provision at this [link](#).

Treasury Suspends Investments to TSP G Fund, Some Federal Retirement Programs to Avoid Hitting Debt Ceiling ([Link](#))

My Federal Retirement | 5 Aug 2021

To avoid hitting the federal government's debt ceiling, Department of Treasury Secretary Janet Yellen notified Congress in a letter this week that the department would take its statutory extraordinary measures and suspend investments in three federal retirement programs.

The programs include:

- Thrift Savings Plan's G Fund
- Civil Service Retirement and Disability Fund
- Postal Service Retiree Health Benefits Fund

President Trump suspended the federal government's borrowing limit in 2019 for two years. The suspension expired on July 31, 2021, and Congress did not pass legislation to raise the debt limit on August 1, 2021.

What is the debt limit?

The Congressional Budget Office (CBO) describes the debt limit this way:

The debt limit — commonly called the debt ceiling — is the maximum amount of debt that the Department of the Treasury can issue to the public or to other federal agencies. The amount is set by law and has been

Treasury Suspends Investments to TSP G Fund (continued)

increased over the years to finance the government's operations. Currently, there is no statutory limit on the issuance of new federal debt because the Bipartisan Budget Act of 2019 (Public Law 116-37), enacted in August 2019, suspended the limit through July 31, 2021. On August 1, 2021, the debt limit will be reset to the previous ceiling of \$22.0 trillion, plus the cumulative borrowing that occurred during the period of suspension. Unless additional legislation either extends the suspension or increases the limit, existing statutes will allow the Treasury to declare a "debt issuance suspension period" and to take "extraordinary measures" to borrow additional funds for a period of time without breaching the debt ceiling.

The Treasury's cash balance and those extraordinary measures would enable it to continue financing the government's activities for a while. However, if the debt limit remained unchanged, the ability to borrow using those measures would ultimately be exhausted, and the Treasury would probably run out of cash sometime in the first quarter of the next fiscal year (which begins on October 1, 2021), most likely in October or November, the Congressional Budget Office estimates. If that occurred, the government would be unable to pay its obligations fully, and it would delay making payments for its activities, default on its debt obligations, or both.

See the full list of extraordinary measures at this [link](#).

Treasury officials believe the government can fund its operations until until Sept. 30. At that time Congress will need to take action to increase the debit limit.

"My predecessors have taken this suspension action in similar circumstances," Yellen said in the letter. Yellen also said that federal retirement programs affected will be made whole once the debt limit is increased or suspended and that "federal retirees and employees will be unaffected by this action."

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.

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.

**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.**

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

Meeting Announcement

This month's meeting is Sat, 9 Oct 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): 6 Oct 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: _____