



President's Message

What a difference a year makes. Hopefully we'll continue to see progress on the health front and we can start returning to "normal" or as normal as can be expected given the past 18 months. I hope that all of you are doing well and able to stay healthy and find something to occupy your time. Now that summer is about over, it's time to get back to the business of meeting again! We have planned a full docket of monthly meetings starting with September. Read about the event in the Program section.

I haven't heard back from National regarding our input for the 2021 Level of Excellence awards. Hopefully soon. One of the things that our Chapter supports annually is donations to the St Louis Fisher House and Missouri USO. Both organizations rely on donations of money or goods to continue to support veterans and those serving in the military. In spite of the COVID pandemic, the need for these two great organizations continues. We've been blessed for the past nine (and more!) years to be able to provide a great deal of monetary donations

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Treasurer's Report	
Checking Account Balance ...	\$194
Savings Account Balance	\$3,853
Certificates of Deposit	\$15,200
Total	\$19,247



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 Support Comprehensive Toxic Exposure Reform Legislation ([Link](#))

Comprehensive toxic exposure reform is needed to ensure we avoid the problems faced by Vietnam veterans who were exposed to Agent Orange.

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

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

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This Month's Program

Please Join Us for our First Meeting for 2021!

Where: Unfortunately, we have to meet virtually

Meeting Link: <https://meet.google.com/ryw-mvhf-dro>

(Click the link to join the meeting on your browser.)

When: Saturday, 11 Sep 2021, 4:30 pm to 6:30 pm

Attire: Whatever you wear at home

No Reservation Deadline; feel free to join anytime during the meeting timeframe.

Upcoming Programs (all are tentative due to pandemic restrictions)

Date	Venue	Topic
9 Oct 2021	Cardinal Creek Golf Course	Fire Safety (Tentative)
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	Who Knows, But It'll Be Great!
12 Jun 2022	Final Meeting of the Season	Who Knows, But It'll Be Great!

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)

along with non-perishable foods, drinks, toiletries, and other household items. The pandemic slowed the donation of goods last year, but our monetary donations increased due in large part to the efforts of Nick Wartonick and Ann Morey. Sadly, Nick is giving up his role in this very lucrative fundraising campaign. He has truly been a gem for our Chapter in this role, along with his and Sonia's participation in monthly events. He has been the motivation and catalyst behind the success of our fundraising. We will miss him and his involvement for sure, but I know there is someone else who can take the baton and move us forward in our efforts to support these two worthwhile organizations. I'm seeking volunteers, so please consider helping out all organizations involved, including the Chapter, by serving as the leader for this community service project. And we'll be able to keep this support as a key item in our annual activities.

Continue to act on behalf of the men and women who stand in the gap for us today and in years past. Thank you for your support of the Chapter, the community, the state, the nation, and all our men and women who stand guard. I hope to see you all at the September meeting. God bless you.

Legislative News (continued)

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.

Ask Your Lawmakers to Support the Military Hunger Prevention Act ([Link](#))

Food insecurity among junior servicemembers is not a new concern, but like many ongoing problems, it's been made worse by the economic fallout from the COVID-19 pandemic. The Military Hunger Prevention Act would establish a Basic Needs Allowance (BNA) for these servicemembers, helping them overcome financial difficulties and allowing them to concentrate on their duties.

Check out this [link](#) for more MOAA News!

NDA Update: What's In, What's Out (So Far), and What's Next ([Link](#))

By The MOAA Government Relations Staff | 3 Aug 2021

Key House and Senate committees have marked up their chamber's versions of the FY 2022 National Defense Authorization Act (NDAA), adding several MOAA-backed provisions early in the legislative process.

While the Senate Armed Services Committee (SASC) had not published its bill text as of Aug. 3 after completing its markup the week of July 19, the subcommittees of the House Armed Services Committee (HASC) have released their markup reports and associated bill texts after wrapping up work the week of July 26. The full HASC is scheduled to complete its markup September 1, after Congress returns from the August recess.

Here is what MOAA knows about the FY 2022 NDAA, and how you can help keep pressure on lawmakers to ensure key improvements remain in the legislation or are added in the coming weeks:

Active Component

IN: Basic Needs Allowance. Provisions of the Military Hunger Prevention Act, one of MOAA's three Advocacy in Action issues this year, appear in both the House and Senate versions of the NDAA. This legislation targets young military families with multiple dependents who are living within a band of the poverty line and have had to rely on food banks across military installations. The Congressional Budget Office (CBO) estimates around 10,200 servicemembers would benefit from the allowance – an estimate that

Continued next page

NDA Update (continued)

came before the COVID-19 pandemic triggered a shortage of child care capacity and soaring military spouse unemployment.

The Military Hunger Prevention Act would authorize a Basic Needs Allowance (BNA) of about \$400 a month for military families that fall within a band of the poverty line and remove the stigma of having to ask for help or apply for the Supplemental Nutritional Assistance Program (SNAP, formerly known as food stamps). MOAA members engaged their senators and representatives to get us this far, and engagement is still important to ensure this legislation is not removed during the NDA conference.

MOAA Board Member Rear Adm. Tom Jurkowsky, USN (Ret), laid out the importance of BNA as part of a recent commentary at CapitalGazette.com: “Food insecurity is clearly an injustice and one that the Military Officers Association of America has identified as one of its top advocacy issues this year. MOAA welcomes the Military Hunger Prevention Act as an important step in ensuring military families can meet their most basic needs. The bill should be prioritized for inclusion in the fiscal 2022 National Defense Authorization Act.”

Reserve Component

IN: Parity of Special and Incentive Pays. The Senate bill summary includes the requirement for parity of special and incentive pays for servicemembers of the reserve and active components. This provision seeks to clarify and expand language from the FY 2021 NDA allowing DoD to pay the reserve component at a monthly, but lower, rate than the active component.

The bill summary suggests this parity – a goal of MOAA and The Military Coalition, a group of associations representing more than 5.5 million members of the uniformed services community – could finally be considered, but without the language available, the exact scope of the incentive pays remains in question. Passage of this provision is far from certain as the House has not included a similar provision in their marks.

Health Care

IN: Stopping Medical Billet Cuts. MOAA’s ongoing work on the medical billet cuts issue succeeded in continued oversight efforts by the HASC. The markup by the committee’s military personnel (MilPers) subcommittee includes a provision that would further halt military medical billet cuts for another year following the enactment of the FY 2022 NDA and require a Government Accountability Office (GAO) report on the analyses used to support any reduction or realignment of military medical manning.

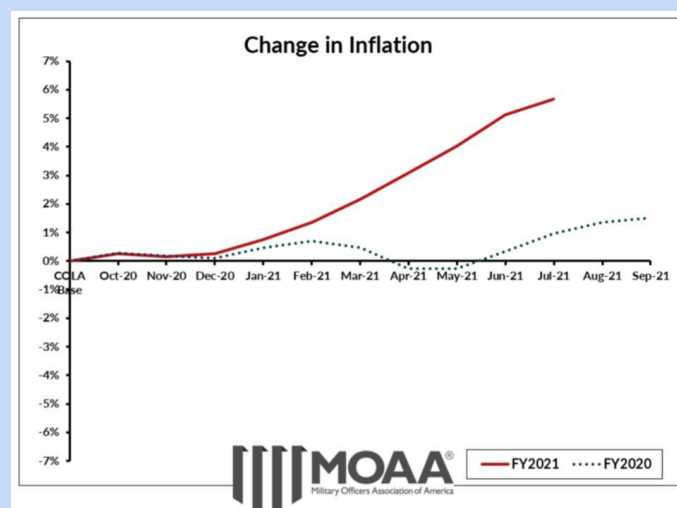
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COLA Watch

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

The July 2021 CPI is 267.789, 5.7 percent above the FY 2021 COLA baseline.

The Consumer Price Index for August is scheduled to be released Sept. 14. The CPI baseline for FY 2021 is 253.412.



NDA Update (continued)

IN: Stopping “China Rx.” MOAA has repeatedly raised concerns about U.S. reliance on overseas prescription drug manufacturing and active ingredient production. The HASC MilPers mark would require DoD to provide a congressional briefing on the production of critical active pharmaceutical ingredients including the development of a domestic production capability.

IN: Better Mental Health Care. Improving access to mental health care for military families was one of MOAA’s top priorities this year, and the HASC MilPers mark includes two reporting requirements addressing this issue: One directs DoD to assess the impact of TRICARE copay increases on utilization of mental health visits, while the other requires DoD to review options for improving recruitment and retention of mental health providers in the military health system.

OUT: Fixing TRICARE Gaps. Legislation addressing TRICARE parity gaps – for young adult dependents and National Guard and Reserve servicemembers – is not included in the draft bill. Expansions to TRICARE eligibility comes with a steep price tag, and finding a “pay for” is a challenge. While MOAA strongly supports addressing TRICARE parity issues, we will oppose any effort to fund these fixes by increasing out of pocket costs on beneficiaries or cutting other military/veterans programs. Military families and retirees should not be expected to fund parity fixes to the military health care benefit.

Families

IN: Better BAH. MOAA has received feedback from currently serving families regarding difficulties finding acceptable, affordable housing following increases in the rental market nationwide. The HASC MilPers mark directs DoD to provide a report to assess current Basic Allowance for Housing (BAH) rates, particularly for rural areas where previous studies did not meet sample size requirements.

IN: Exceptional Family Member Program (EFMP) Advisory Council. The MilPers mark establishes guidelines to create an advisory council to provide feedback to DoD on ways to improve the EFMP. Council members will include servicemembers with an enrolled family member, spouses, an adult dependent, a representative from the Defense Health Agency, and others, according to the mark. MOAA supports this effort to keep the armed services’ leadership informed by having military families with lived experience provide guidance on the best ways to provide high-quality and consistent support.

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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.



NDAAs Update (continued)

IN: Servicemember Parental Support. MOAA recognizes the importance of legislation increasing flexibility and support to military families who choose to become parents and enhancing physical, mental, and psychological health and well-being during a stressful period. Providing parity in benefits with the civilian federal workforce is critical for military recruitment, readiness, and retention. The HASC MilPers mark expands parental leave to 12 weeks for qualified servicemembers, including the long-term placement of a foster child. Additionally, it updates regulations to allow continuation of approved parental leave upon the death of the child for whom the leave was taken.

IN: Military Child Care Improvements. Finding affordable, accessible child care continues to be a primary concern for military families. The MilPers mark allows for expansion of a pilot program providing financial assistance for in-home care. The subcommittee has also requested reports on in-home child care licenses – how many have been applied for and been granted, how long the process takes, and what can be done to improve the process – and the potential of expanding community relationships and partnerships to expand child care availability.

Lack of child care is one of the main barriers to military spouse employment, and MOAA supports efforts to expand current programs and create innovative solutions to the child care crisis.

Retirees

OUT: Concurrent Receipt Reform. It is very disappointing to see the Major Richard Star Act (S. 344/H.R. 1282) has so far not been included in this year's NDAA. This legislation would authorize receipt of VA compensation and medical retirement pay, without offset, for those injured in combat and forced to medically retire. With support from over 52 senators and 114 House members as of Aug. 3, this legislation has strong backing to make incremental progress on the enduring concurrent receipt problem.

The next step is a floor amendment to the NDAA. Increasing support for this legislation in the House is still necessary in order to waive the “pay for” rule to achieve the next win on concurrent receipt.

MOAA will continue to engage with Congress, the executive branch, and other important stakeholders as the FY 2022 NDAA makes its way through the legislative process to ensure the issues most important to the uniformed services community remains at the forefront of this year's bill.

Your Money

8 Ways to Steer Clear of Financial Trouble in Retirement ([Link](#))

By: **Shane Ostrom** | June 23, 2021

It's not too hard to find news reports about the toll the pandemic has taken on many retirement plans. Some folks approaching retirement might not realize while COVID-19 may have been a once-in-a-lifetime event (we hope), there are always people facing financial challenges as they near retirement age.

More than four years ago, I wrote a piece on this issue in the wake of a Wall Street Journal article discussing the “crushing debt” faced by some Baby Boomers as they reached retirement age. Here's the condensed and updated version of that advice – as applicable now as it was then – based on interactions with members like you.

1. Be open to your mistakes. While outside forces such as the coronavirus pandemic may force some alterations to your plans, resist the urge to shift blame and instead do some meaningful self-reflection. Consult a financial adviser for an objective look at what you've done with your finances, a move which could lead directly to the next item on this list.

Continued next page

8 Ways to Steer Clear of Financial Trouble in Retirement (continued)

2. If you don't have a plan, make one. This is different than following the latest stock trend or collecting investment advice on the golf course. Look at your family unit as a business – cash in, cash out, budgets, investments ... put everything on the table.

3. Talk it out. Communication is key throughout the planning process. Compromise and consensus are important. If one spouse chooses to opt out of financial decisions, don't take that as a blank check – be sure to stay in regular contact with your spouse and adviser as you make your moves.

4. No secret accounts. An extension of the above – while I'm not generally let in on the purpose of these secret accounts, it's rarely a good one. Sometimes they're designed to cover up past financial mistakes, other times they're created as a hedge against future problems. Either way, it can be an indication of a deeper problem.

5. Do the math. Make it a goal to invest 15% of your income. Figure out how much you'll need for retirement to measure progress through the years. Every salary increase provides the means for a greater savings rate. Don't shy away from these long-term projections – these dollar figures, no matter how daunting, are the only way you can set a solid financial path.

6. Address debt. Do what you can to tackle outstanding debt before you retire – put the income from your remaining years in the workforce to good use. Beyond that, look at the spending habits that created the debt in the first place – do you have the discipline to stick to your plans? If not, do you need to change your behavior, or the plan itself?

7. Skip individual stocks. Some more accomplished investors probably can skip this part, but if you're in debt or you're questioning whether you'll be able to retire, consider other means of investment. The inherent risk from holding individual stocks can make an already unclear financial situation much worse.

8. End the trends. This falls neatly with the above item, but it also covers any other “hot tips” you've heard or read about, including the ever-increasing types of cryptocurrency. Leave emotion out of it and avoid putting all your eggs in any one basket, no matter how well-recommended by a family member, TV show, or website.

Need more financial resources from MOAA? Visit [MOAA.org/finance](https://www.moaa.org/finance) for the latest financial news, links to upcoming webinars, financial calculators, and much more.

What Is ‘Pension Poaching,’ and How Can You Avoid It? ([Link](#))

By: Kevin Lilley | 22 June 2021

Veterans, especially older veterans, are prime targets for “pension poaching,” where scammers use any number of methods to either swindle targets out of earned benefits or convince them to apply for benefits they haven't earned ... often after paying fraudulent application fees.

A VA blog post covered the issue last month, while the Pennsylvania Department of Military and Veterans Affairs sent out a warning June 15. Here's some basic information about pension poaching from those pieces and others.

Warning Signs

Steer clear of individuals or organizations with financial or benefits pitches that include:

- Requesting you move money into different accounts or reallocate investments to qualify for a VA pension payment.

What Is ‘Pension Poaching,’ and How Can You Avoid It? (continued)

- Asking for money to handle your claim – especially upfront – or charging for application forms. While some attorneys or claims agents may receive compensation for help with a pension claim, they must be accredited and the claim must be approved before that fee can be charged.
- Promising “guaranteed eligibility” for a particular benefit, or a lump-sum payment upon approval for a benefit.
- Seeking personal information over the phone, to include credit card or other billing information.
- Offering to send benefits directly to a caregiver’s account.

In some cases, the scammer’s main goal may be to solicit an “application fee” without any intent of applying for any benefits, or to obtain your personal information. In others, unaccredited individuals may apply for VA benefits on your behalf ... and per the VA, you may be required to repay those benefits if it’s determined you are not eligible.

Filing a Complaint

If you believe you’ve been targeted by scammers regarding your VA benefits, you can file a complaint via the VA’s national call center at (800) 827-1000, or by visiting the department’s Office of Inspector General online.

For other types of pension fraud, contact the Federal Trade Commission or find your state attorney general’s office.

Get more information on pension poaching from the VA at this [link](#).

COLA News: What Recent Figures Could Mean for Your TRICARE Costs ([Link](#))

By: Paul Frost | 3 August 2021

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.

Continued next page

COLA News (continued)

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 at this [link](#).

Click these links to read more MOAA content on COLA:

- Why a large spike may generate congressional action ([Link](#))
- Could ‘Chained CPI’ make a comeback? ([Link](#))

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.

- [MOAA Members Share Their TRICARE Pharmacy Challenges](#) -- A recent article addressing MOAA’s work to improve TRICARE pharmacy coverage resonated with frustrated members, and many contacted us to share their experiences with the TRICARE pharmacy program.
- [Washington Chapter Equips Homeless Veterans Facilities With Needed Technology](#) -- The Olympic Peninsula (Wash.) Chapter helped to ensure local homeless veterans could maintain connection to vital resources and support throughout the COVID-19 pandemic.
- [Afghan Attaché to U.S. Military Families: The Afghanistan People Will Never Forget](#) -- The Afghan embassy’s military attaché offered hope for his country, saying he is “pretty sure” that what the world is seeing unfold in Afghanistan “will be for a very short time,” as he thanked Gold Star families.
- [Navy Captain Makes History as First Woman to Command an Aircraft Carrier](#) -- Capt. Amy Bauernschmidt, USN, became the first woman to take command of an aircraft carrier Aug. 19 at a change-of-command ceremony for USS Abraham Lincoln (CVN-72) in San Diego.

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](#).

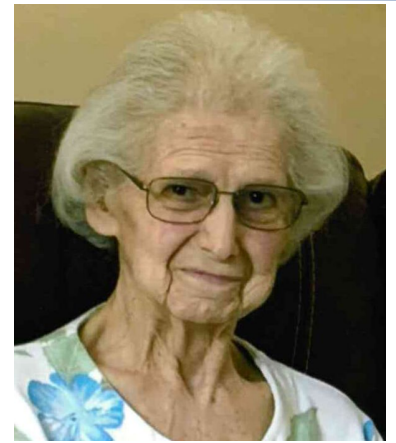
Use the links below to read some timely veteran-related articles.

- [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.

The SW IL MOAA Chapter Honors the Life of Lt Col (ret) Mary Ellen Brown

Lt. Col. Mary Ellen J. Brown, USAF Retired, age 92, of Fairview Heights, IL, born on October 10, 1928, in Wheeling, WV, died on Wednesday, July 21, 2021, at Cedarhurst of Shiloh, Shiloh, IL.

Mary Ellen graduated from Wheeling High School in 1946. She then attended Ohio Valley General Hospital Nursing School in 1949 and received her bachelor's degree from West Virginia University in 1953. She served two terms in the United States Air Force from 1953 to 1956; and from 1961 to 1978 as a flight nurse and flew with the injured out of Vietnam. She taught nursing at Ohio Valley for 6 years and at that time she had enlisted in the reserves. Mary Ellen retired as a Lt. Colonel in 1978 from the Air Force. She went on to get her master's degree from St. Louis University in 1982, and wrote a book called Journey of a Lifetime about her life in nursing and events during Vietnam. Mary Ellen was active in her churches, first with Hope Church in Wheeling, WV, and then Westminster Presbyterian Church in Belleville, IL.



She was preceded in death by her parents, James R. and Marie, nee Rohrig Brown; her brothers, James Brown and Bernard Brown; and her nieces, Debbie Brown, and Beth Czerwonka.

Mary Ellen is survived by her adopted daughters, Sue (John) Hill and Linda (Mike) Goins; and her nieces and nephews.

There was no local service in Illinois. A graveside service took place in Parkview Memorial Gardens, Wheeling, WV, on Tuesday, July 27, 2021 at 2:00 p.m.

Reminder: 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. (Details were in letters sent to every member.)

FBI Warns of Cyber Scammers Using Various Methods to Deceive and Defraud Elderly Victims for Financial Gain ([Link](#))

By: Laura Eimiller, Los Angeles FBI Field Office Public Affairs | 15 June 2021

This World Elder Abuse Awareness Day, the FBI Los Angeles Field Office is warning the public about scams targeting the nation's senior population. While many Americans, including the most vulnerable among us, have been focused on overcoming a global pandemic, cybercriminals have been using the opportunity to profit from our dependence on technology by launching an Internet crime spree. Their tactics include phishing, spoofing, extortion, and various types of web-based fraud.

In 2020, the FBI's Internet Crime Complaint Center received a total of 791,790 complaints with reported losses exceeding \$4.1 billion. Based on the information provided in the complaints, approximately 28% of the total fraud losses were sustained by victims over the age of 60, resulting in approximately \$1 billion in losses to seniors. This represents an increase of approximately \$300 million in losses reported in 2020 versus what was reported by victims over 60 in 2019.

The myriad scams seniors often encounter include the including following:

- **Romance Scam:** Criminals pose as interested romantic partners through dating websites to capitalize on their elderly victims' desire to find companions.

FBI Warns of Cyber Scammers (continued)

- **Tech Support Scam:** Criminals pose as tech support representatives and offer to fix non-existent computer issues—gaining remote access to victims’ devices and, thus, their sensitive information.
- **Grandparent Scam:** Criminals pose as a relative—usually a child or grandchild—claiming to be in immediate dire financial need.
- **Government Impersonation Scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes/Charity/Lottery Scam:** Criminals claim to work for legitimate charitable organizations to gain victims’ trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a “fee.”
- **Home Repair Scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- **TV/Radio Scam:** Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/Caregiver Scam:** Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

Taking appropriate measures can help protect you and your loved ones from falling victim to these perpetual perpetrators.

- Recognize scam attempts and end all communication with the scammer.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, and door-to-door services officers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Make sure all computer anti-virus security software and malware protections are up to date. Use reputable anti-virus software and firewalls.
- Disconnect from the Internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.
- Be careful what you download. Never open an email attachment from someone you don’t know and be wary of email attachments forwarded to you.
- Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to replace protections on your accounts and monitor your accounts and personal information for suspicious activity.

The FBI strongly encourages anyone who believes they may have been a victim of elder fraud to contact their local FBI field office or submit a tip online. Complaints can also be filed with the FBI’s Internet Crime Complaint Center ([Link](https://www.ic3.gov/)). (<https://www.ic3.gov/>)

Other Resources (Google Search):

- [Internet Crime Report 2020](#) (AnnualReport/2020_IC3Report.pdf)
- [Elder Fraud Report 2020](#) (2020_IC3ElderFraudReport.pdf)
- [Older Adult Financial Exploitation](#) (vsd-older-adult-financial-exploitation-brochure-2019.pdf)
- DoJ: [Elder Justice Initiative](https://justice.gov/elderjustice) (justice.gov/elderjustice)

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

Meeting Announcement

**Due to State Pandemic Restrictions, and in an Abundance of Caution,
our Meeting this Month will be Virtual.**

See Program Information on Page 2 for Details.