



MOAA[®]
 Military Officers Association of America

The official newsletter of the SW IL Chapter

*Eyes
 to the
 Skies*
**December
 2024**

President’s Message

Happy Birthday to the US Space Force – established December 20, 2019! The Service has been around as long as the original mission length of the USS Enterprise in the TV series Star Trek (series start 1966)! Sempra Super! Always Above.

The generosity of our Chapter membership continues to blow my mind! Last month we provided grocery gift cards in the amount of \$50 each to the First Sergeant’s Council at Scott AFB. Donations exceeded \$4500, so we were able to help 80 young families at Scott this year. I had the opportunity to present the cards to the First Sergeants Council and also provide some information about MOAA’s charities that could help their troops. Thank you from the bottom of my heart and great appreciation from the enlisted leaders at Scott AFB. Our fundraising efforts continue all year, with different points of

Continued on page 3

Federal Legislative News



By Col (ret) Bob Norman

We find ourselves in the throes of the “lame duck” session of Congress, in which several bills or amendments may be passed because several members of Congress will not be returning in January. However, I did hear that the Speaker of the House is expecting to go to work in the next few weeks to avoid the “pork barrel” amendments that usually come with this period of time, and also work the budget process to avoid Continuing Resolutions (CRs) for Fiscal Year (FY) 2026 and beyond. The FY2025 National Defense Authorization Act, along with the passage of the bills to replace the Continuing Resolution that has kept the government operating since

Continued on page 3

In this Issue

- Program Information 2
- Legislative News 3
- Who is the SW IL Chapter? 4
- COLA Watch/Your Money 5
- Surviving Spouses Corner 6
- ROTC News 7
- Financial Complaint Types 8
- Fighting Food Insufficiency 12
- Advocacy 13
- Meeting Information 14

Southwest Illinois MOAA would like to welcome

Lt Col (ret) James Stevenson to the chapter.

Hope to see you at a meeting real soon!

Take Action!

Check out the Advocacy articles in our Chapter News, and at [*Legislative Action Center.*](#)



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

Visit our website: www.moaa-swil.org

IL Council website: www.ilcouncilmoaa.org/

National website: www.moaa.org

Send your comments to moaa.swil@gmail.com

Did you receive a paper copy of the newsletter? Want an e-copy? If so, send an email to moaa.swil@gmail.com, SUBJECT line: Newsletter E-Copy.

Program News

Please join us for our December Dinner/Meeting
Thu, 19 Dec 2024, Cardinal Creek Golf Course Clubhouse, Scott AFB
Social Hour starts at 6 pm, Dinner starts around 7 pm
Short meeting will follow dinner
Attire: Festive

RSVP no later than 16 Dec by calling Yasemin Koss at 618-628-2968 or e-mailing bykoss72@gmail.com.

An additional part of the festivities—we'll be drawing for six bottles of wine!

Menu: Signature 2-Entree Buffet, \$30.00 per person (pay at the door)

Turkey Breast
Baked Cod
Mashed Potatoes & Gravy
Tossed Green Salad

Dinner Rolls
Dessert
Coffee, Tea, Soft Drinks
Cash Bar

Upcoming Programs (For complete list of meetings, go to our chapter's [Programs](#) page.)

Date	Venue	Topic
11 Jan 2025	Tavern on Main, Belleville IL	TBD
8 Feb 2025	TBD	TBD
8 Mar 2025	TBD	TBD
12 Apr 2025	TBD	TBD
10 May 2025	TBD	Annual Business Meeting

Help Support our Chapter's Efforts

Our chapter uses members' donations for two main efforts: Scholarships and Food Insufficiency at Scott AFB. To support these efforts, please make checks payable to **MOAA, SW IL Chapter**, put '**Donation**' on the memo line, and mail to:

SWIL
PO Box 735
O'Fallon, IL 62269

You may also bring your donations to any meeting. In addition, you may send your USO & Fisher House donations directly to those organizations. As always, THANK YOU for all you do.

President's Input (continued)

emphasis—scholarships, food drive, and USO/Fisher House among others. Thank you for continuing to support our community efforts. And thank you to those who supported Retiree Appreciation Day at Scott AFB on November 23. We made several contacts and provided lots of information to the attendees.

I also continue to be impressed with the young people who choose to volunteer in the Armed Services of our nation, whether through ROTC, applying for entrance to the Service Academies, or enlisting. I had the honor of, again, serving as part of the recommendation board for Congressman Bost's selectees to the Service Academies. Very bright, eager, intelligent young people. I also had the privilege to speak at the Leadership Lab for the AFROTC unit at SIU Carbondale. If you can believe it, out of nearly 50 cadets, none had ever heard of MOAA. The two officers—Lt Col Chay Derbigny and Capt Dennis Richter—were convinced to join MOAA and support the advocacy efforts. I'll see them again on December 13 when I will present Gold Bars and a leadership book to two graduating seniors. And next May we have the honor of participating in a ceremony to recognize the young men and women who are enlisting in the Service. Stay tuned for more information.

To all Southwest Chapter members, "THANK YOU!" Without your involvement, we could not provide the support that we do. Keep serving, continue to give as you are able with your energy, time, and resources. Keep advocating to strengthen our all-volunteer force by sending messages to our elected representatives in Congress. It does make an impact. God bless you for stewardship of your gifts and talents, for your contributions and service to our military! God bless our men and women who currently serve this great nation. Merry Christmas, Happy Hannukah!

HELP WANTED: FILL OUR VACANCIES. The SW IL Chapter is looking for people to fill several chapter board vacancies (listed on the next page). If you're interested, please send an email to moaa.swil@gmail.com, SUBJECT: BOARD VACANCIES

Legislative News (continued)

October 1 still needs to be passed, so let's hope that everyone applies the same energies to a solidly constructed budget for FY 2025.

In spite of efforts by the 118th Congress to create legislation—over 10,000 bills were created by the House of Representatives—only 43 were passed, the latest one being the Continuing Resolution (CR). This was the highest number of bills created in any Congress since the late 1990s. Earlier this year, the House did pass their version of the NDAA, but the Senate only pushed forward a "manager's package" of the bill with certain amendments that the Senate would like to include. The bill will now go to conference to resolve any issues before going before the entire Senate and being passed to the President to sign. Junior enlisted pay raise is not being considered by DoD because of the pay raises that have been passed in the last three years, which could be close to the 15% that was requested in the House version of the NDAA. However, that total only kept the pay roughly equivalent to the inflation rate, so there is really no actual spending power in those raises. Another issue that has bipartisan support in the House and needs action is the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act that support veterans, families, caregivers, and survivors who depend on VA benefits and services. Take action now. Go to the Legislative Action Center and send a message to your elected representatives and Senators about including the pay raise in the NDAA for a critical part of our military force, and to pass the Elizabeth Dole Act. The recruiting and retention shortfall are linked to pay and veteran issues. For the time being, let's throw in to become part of the solution. That's one way that we can help support a strong, all-volunteer force for our nation. The clock is ticking on the 118th Congress and the passage of these legislations.

Continued on page 9

WHO IS THE SOUTHWEST ILLINOIS CHAPTER?

Chapter Officers	
President	Col (ret) Bob Norman
1st VP	Vacant
2nd VP/Comm	Maj (ret) Rick Sunner
Secretary	Vacant
Treasurer	Col (ret) Phil Yavorsky LTC (ret) Bob Koss
Membership	Maj (ret) Sabrina Luttrell-Andrews
Legislative Liaison	Vacant
Programs	Yasemin Koss
ROTC Liaison	Vacant
Spouses Liaison	Vacant

Treasurer's Report	
Checking Account Balance ...	\$1,313
Savings Account Balance	\$8,043
Certificates of Deposit	\$14,548
Total	\$23,903
<i>Scholarship (funds set aside)</i>	<i>\$6,236</i>
<i>Food Drive (funds set aside)</i>	<i>\$1,368</i>

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.



Join our Chapter and Make a Difference!

Annual Rates: Regular - \$8; Surviving Spouse - \$4

Visit our Membership Page at moaa-swil.org/pages/membership.html to download our membership form; mail it along with your fee (up to 5 years) to:

SW IL MOAA
PO Box 735
O'Fallon IL 62269

Call for Articles! If you want to submit an article for the Eyes to the Skies, just send the draft article to moaa.swil@gmail.com. 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.

Chapter Initiatives (http://moaa-swil.org/pages/advocacy.html)	
Food Insecurity at Scott AFB	The Southwest IL Chapter will continue to lead Food Drives for young airmen at Scott to help families battle food insufficiencies.
USO/Fisher House	Our chapter continues to support the St Louis Fisher House and United Service Organization (USO).

YOUR MONEY

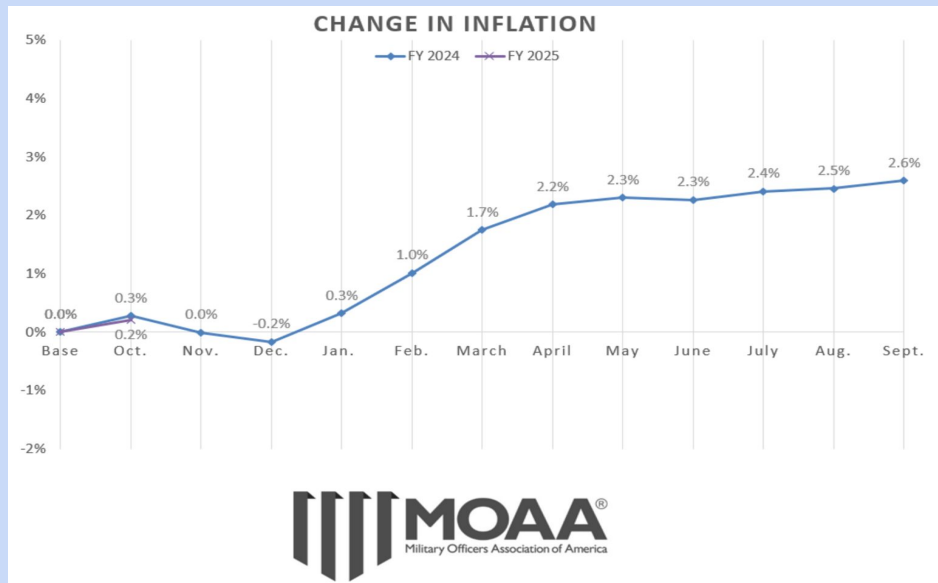
COLA Watch (moaa.org/content/take-action/cola-watch)

The October 2024 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Nov. 13, was 309.358, 0.2% above the FY 2025 baseline of 308.729. November 2024 figures will be announced Dec. 11.

The CPI-W figures from the end of this fiscal year (July, August, and September 2025) will be compared to the FY 2025 COLA baseline to calculate the 2026 COLA.

The baseline is subtracted

from this figure, with the result divided by the baseline (and rounded to the nearest tenth), to determine the 2025 COLA of 2.5%: $(308.729 - 301.236) / 301.236 = 2.49\%$



2025 Federal Income Tax Brackets Reflect Lower Inflation Levels

By: Lila Quintiliani | Oct 29, 2024

The IRS recently released the inflation-adjusted federal income tax bracket ranges for the 2025 tax year. While the tax rates on each of the seven brackets remain the same – 10%, 12%, 22%, 24%, 32%, 35%, and 37% – the income range for each bracket has changed.

The annual adjustment helps the IRS avoid “bracket creep,” when workers get pushed into a higher bracket simply because of cost-of-living pay increases rather than any real increase in income.

Income thresholds will increase by about 2.8%, a much smaller hike than the past few years, which reflects U.S. inflation dropping to its lowest level in three years.

It’s important to note that tax brackets are tied to tax rates that are marginal, meaning they only apply to the amount that falls within that particular tax bracket, not to the entire amount of income.

More Changes for Tax Year 2025

The IRS also announced inflation adjustments to the 2025 standard deduction amounts. The standard deduction is a portion of income that is not subject to tax. About 90% of taxpayers use the standard deduction rather than itemizing their taxes. The new amounts:

- Married couples filing jointly and surviving spouse filers: \$30,000 (up \$800 from 2024)
- Married couples filing separately and single filers: \$15,000 (up \$400 from 2024)
- Heads of household: \$22,500 (up \$600 from 2024)

Continued next page

Your Money (continued)

The alternative minimum tax (AMT) exemption amounts also increased. The AMT was created in the 1960s to prevent high-income taxpayers from avoiding individual income taxes. To prevent low- and middle-income individuals from being subject to the tax, taxpayers are allowed to exempt a significant portion of their income from the calculation. For 2025, the AMT exemption amount is \$88,100 for single earners and \$137,000 for married taxpayers who are filing jointly.

The annual gift tax exclusion also increased – to \$19,000 in 2025, up from \$18,000. This is the amount of money one may transfer to another person each year without incurring a gift tax.

Unchanged for tax year 2025 are personal exemptions, which continue to remain at zero as part of 2017's Tax Cuts and Jobs Act, and itemized deductions, which have no limitations.

The Tax Cuts and Jobs Act is scheduled to sunset on Dec. 31, 2025. Learn more about what changes could mean for future returns at this [link](#).

SURVIVING SPOUSES CORNER

MOAA Joins Surviving Spouses on Capitol Hill in Fight for Critical Legislation

By: Jen Goodale | Oct 1, 2024

MOAA recently [September 2024] joined more than 150 military survivors on Capitol Hill in support of the 2nd Annual Tragedy Assistance Program for Survivors (TAPS) Gold Star Families Advocacy Week. This effort, backed by more than 35 military and veteran organizations, sought to address critical legislative needs that directly impact military survivors.

This year's Hill event focused on advocating for the passage of four bills:

- **The Love Lives On Act** (H.R. 3651/S. 1266) addresses the complex realities facing surviving spouses who remarry after losing a servicemember. Currently, surviving spouses lose access to certain survivor benefits when they remarry before age 55. This bill would allow surviving spouses to retain these critical benefits regardless of remarriage.
- **The Caring for Survivors Act** (H.R. 1083/S. 414) seeks to increase Dependency and Indemnity Compensation (DIC) for eligible survivors. Currently, DIC paid by the VA is significantly lower than comparable benefits for other federal survivors, such as those in the civil service or law enforcement.
- **The Health Care Fairness for Military Families Act** (H.R. 1045/S. 956) would expand health care coverage under TRICARE to dependents of servicemembers up to age 26, aligning the program with civilian health care standards. Currently, military families often find themselves in a position where their children age out of TRICARE coverage at 21 (or 23 if they are full-time students).
- **The CHAMPVA Children's Care Protection Act** (H.R. 2414/S. 1119) addresses age limits like the Health Care Fairness Act, but focuses on young adult dependents of veterans who die from a service-connected disability who are eligible for the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). This bill would extend coverage to these children until age 26, ensuring that survivors of veterans have access to critical healthcare for their dependents.

Advocating alongside these military survivors, coupled with MOAA's endorsement of these bills, underscores our commitment to all service-connected families. The importance of honoring the sacrifice of these survivors must go beyond extending sympathy and translate into actions that support the financial well-being of those left behind.

Getting these bills across the finish line will require a push from the entire military and veteran community. Contact your lawmakers using MOAA's Legislative Action Center to express your support and urge Congress act to protect those who have already sacrificed so much.

SW IL CHAPTER NEWS

Please help our chapter support the first-ever Our Community Salutes (OCS) event in Illinois that will recognize high school enlistees from O’Fallon and Shiloh. *(Visit our OCS page on the chapter website for more information—at this [link](#).)*

ROTC / JROTC Update

The school year is well underway and the activity levels of the JROTC and ROTC units is high. We’ve received inputs from some of the units in our catchment area and here are the highlights, in their own words:

AFROTC, SIU Carbondale – Lt Col Chay Durbigny

- Leadership Laboratory/Commander’s Call, Nov 13; featured speaker: Col (ret) Bob Norman introducing MOAA
- Graduation/Commissioning Ceremony, Dec 13

IL-941, Dupo High School – Lt Col (ret) Tom Luckritz, SMSgt (ret) Bonnie Janas

- Preparing for annual Headquarters evaluation: Mass Inspection, Color Guard Demonstration, 30 Step Drill Sequence and Mission Brief (18 November)
- Presentation of the colors for all Dupo and Columbia Home Football Games plus Senior Night Volleyball (13 presentations)
- Curriculum in Action Trip to the Sparta, IL ropes course (Army National Guard and SIUE ROTC)
- 14 Mile Bataan Death March with Mascoutah AFJROTC followed by a BBQ- held at the Bolm-Schuhkraft Memorial City Park in Columbia, IL
- Academic Bowl (2 teams formed and preparing for Level 1 testing)
- 850 Community Service hours completed by 47 Cadets from 1 June-current date
- Robotics
- Flight Simulator

IL-20051, O’Fallon Township High School – Col (ret) Deanna Violette, SMSgt Brendan Neely

At IL-20051, we introduced STEM activities to grow our membership by attracting more students to the program through hands-on fun technology. We introduced Cyber Patriot, StellarXplorers, and Drones last year. We saw our first increase in enrollment since 2017 and we are hopeful to be viable (100 cadets or more) by 2026. Currently we have 86 cadets. Our Nationally ranked Drill Team starts up next week and we are eager to work toward Nationals Competition in March 2025. The cadets enjoyed curriculum in action with field trips to O’Fallon City Hall, St Louis MidAmerica Airport, Gateway Grizzlies, SLU Girls in Engineering, Scott AFB First Responders, and Scott AFB POW/MIA 24-Hour Vigil Opening Ceremonies. The Color Guard performed at home football games, the VFW, Scott AFB, several middle & elementary schools, and the John Wilt Foundation 5K. They are certifying for home basketball games this week.

In these next weeks we are leading the Veterans’ Day Parade, participating in the Veterans’ Day Ceremony, and hosting our headquarters for a visit & inspection. The cadets will also lead, teach, and participate in an Orienteering event at Rock Springs Park. The cadets continue to serve in the community through various opportunities, such as City Fest clean-up, Special Olympics, O’Fallon Garden Club, Moye PTO childcare, Shiloh 70th Annual Picnic, and so much more! We welcome your memberships’ STEM coaches & mentors, chaperones for community service events & drill practice, and guest speakers. If any of your members have a place for us to visit to experience management, leadership & STEM, let me know!

Chapter News (continued)

Older Veterans File These Types of Financial Complaints Far More Often Than Non-Vets

By Kevin Lilley | October 30, 2024

Older veterans were much less likely to file complaints about their credit report in 2023 than the general population ... but other types of scams, frauds, and financial concerns were much more prevalent among former servicemembers, a government report found.

Complaints from self-identified veterans over age 62 jumped 17% from 2022 to 2023, according to the annual report from the Consumer Financial Protection Bureau's Office of Servicemember Affairs, released last month. And while the report says far fewer of these complaints focused on credit reports than in the general public – 21% of veterans versus 79% of the overall population – it pointed to several areas where older veterans reported more problems:

- Credit card complaints made up 19% of older veterans' issues, compared with 4.2% of the general public.
- Checking- or savings-related complaints made up 17% of older veterans' issues, compared with 3.9% of the general public.
- Mortgage-related claims made up 12% of older veterans' issues, compared with only 1.7% of the general public.

The last bullet may be the easiest to explain – veterans' eligibility for VA-secured home loans makes them tempting targets for all manner of fraud, including being contacted by scammers posing as government officials. The Federal Trade Commission outlines some protections for vulnerable veterans, while the VA has its own list of tips.

Protecting Personal Information

The other types of veteran-heavy complaints don't necessarily point to attempted fraud. For instance, credit card complaints include challenging potentially fraudulent charges, but also include trouble using a card or making a payment, or with securing a card in the first place.

Veterans can reduce their odds to face these types of issues by protecting their personal information – material that could be used by scammers to set up credit cards or bank accounts in the veteran's name. These scams rarely involve the accounts themselves, instead coming in the form of "phishing" emails designed to resemble official financial correspondence or phone calls promising lavish prizes or discounts in exchange for personal data.

MOAA offers several resources to help protect you from these types of threats, to include:

- A three-part series on avoiding scams (at this [link](#)).
- A series of recorded webinars on fraud and scam avoidance (available to Premium and Life members):
 - An Overview of Scams and Frauds ([link](#))
 - Outsmart the Scammers: How to Spot and Avoid Financial Fraud ([link](#))
 - Protecting Yourself From Cybercrime and Scams ([link](#))
- Our partnership with the Cybercrime Support Network's Military and Veteran Program, which aims to protect servicemembers, veterans, and military families from falling victim to fraud. Get more resources from that organization at this [link](#).

Continued next page

Legislative News (continued from pg 3)

These Key Tax Provisions Would Support Servicemembers, Veterans, and Their Families

By: Jen Goodale | October 23, 2024

The Military Coalition (TMC) – which represents 5.5 million servicemembers, veterans, their families and survivors, and counts MOAA among its founding members – recently urged members of Republican “Tax Teams” to support several key tax provisions aimed at addressing employment barriers, financial challenges, and long-term economic stability for military and veteran families.

The teams, announced earlier this year by the House Ways and Means Committee chairman and the chairman of the panel’s tax subcommittee, were formed to study key tax provisions set to expire in 2025 and to identify potential legislative solutions.

TMC will continue to press the full committee in the 119th Congress on the following issues included in the Oct. 16 letter:

- **Military Spouse Hiring Act (H.R. 1277/S. 596):** This bill seeks to expand the Work Opportunity Tax Credit (WOTC) to include military spouses as a target group. Such an expansion would incentivize businesses to hire these skilled and qualified spouses, helping alleviate financial burdens for military families. Nearly 7,000 messages in support of this legislation had been sent via MOAA’s Legislative Action Center as of Oct. 23; you can add your voice at this link.
- **Improve and Enhance the Work Opportunity Tax Credit Act (H.R. 6833):** This bill aims to modernize the WOTC by increasing the wage base for tax credits, encouraging employers to provide longer-term employment opportunities for individuals who face employment barriers.

With the WOTC set to expire in December 2025, there will be opportunities in the new Congress to enhance this longstanding, successful program and advocate for the long-overdue inclusion of military spouses.

Coalition members also urged the Tax Teams to consider these other important issues:

- **Reservist Pay Equity Act (H.R. 3253):** Reservists have spent significant time on active duty since the 9/11 attacks, but the tax credit for employers providing differential pay has not kept pace with economic changes. This bill proposes increasing the tax credit from 20% to 50% of up to \$20,000 in differential pay, with adjustments for cost of living, ensuring more equitable compensation for reservists.
- **Supporting Veteran Caregivers:** Many caregivers leave the workforce to care for veterans with disabilities, impacting their long-term financial security and that of their families. The letter asks lawmakers to ensure caregivers who receive a stipend under the VA’s Program of Comprehensive Assistance for Family Caregivers (PCAFC) have a viable path to contributing to Social Security and Medicare benefits and increasing their long-term financial security.

Unlike most legislation backed by The Military Coalition, these goals won’t be included in the National Defense Authorization Act (NDAA) or a veteran omnibus bill. TMC will need to intensify efforts to educate members of the committees of jurisdiction (Ways and Means in the House, Finance in the Senate) on the positive impact these tax provisions would have for military and veteran families, as well as caregivers.

With only 6.2% of Americans having served in the military, and an even smaller percentage of lawmakers with firsthand military experience, there is a growing disconnect between policymakers and the unique challenges faced by military families. This gap in understanding means advocacy *Continued next page*

Veterans Crisis Line
Dial 988, then Press 1

Women Veterans Call Center
Dial 855-829-6636
(855-VA-WOMEN)

Legislative News (continued)

groups like MOAA and other TMC members must work harder in explaining the significance of tax benefits that provide financial stability, recognize the sacrifices of service, and support long-term well-being for those who serve and have served, and their families.

Take Action: Ask Your Lawmakers to Back a REAL Raise for Junior Enlisted

By: Cory Titus | October 22, 2024

Recent increases in military compensation, while substantial on paper, fail to provide a real financial boost for junior enlisted personnel. Despite a notable increase in pay the past three years, rising costs for housing, food, and other essentials have left many servicemembers struggling to stay afloat. These increases merely offset inflation rather than delivering a meaningful raise or impact on quality of life.

DoD faces tough budgetary decisions, balancing personnel costs with investments in infrastructure, advanced technology, and ensuring mission readiness. Yet as MOAA President and CEO Lt. Gen. Brian T. Kelly, USAF (Ret), emphasized in a recent Military Times guest commentary, “While there has always been a deep appreciation for the sacrifices and dedication of our uniformed services ... full resourcing is always difficult, and the military is only one part of a limited national budget that must address a wide range of priorities.”

Although these challenges are real, the failure to adequately compensate junior enlisted servicemembers remains a significant oversight.

The Context of Recent Increases

Servicemembers received a 5.2% basic pay raise in January 2024 – the largest since 2003. They also saw an average 5.4% increase in the Basic Allowance for Housing (BAH) and a 1.7% increase in the Basic Allowance for Subsistence (BAS), according to DoD.

Further, the FY 2025 budget includes a proposed 4.5% basic pay raise, meaning servicemembers would see a total increase of nearly 15 percentage points in the three years. DoD touts this figure as reflective of its commitment to supporting servicemembers, but these “raises” are just keeping up with the escalating costs of living, rather than providing meaningful financial improvement.

Addressing the Opposition

Critics argue that a targeted raise for junior enlisted personnel would compress pay between junior and mid-career servicemembers, reducing the financial rewards for advancing through the ranks. However, as Kelly pointed out in his commentary, “Compression already exists within the current pay table at both the E7-to-E8 levels and E1-to-E3 levels with little impact.”

Furthermore, an E-4 with four years of service would see an 8% pay raise when factoring in base pay and allowances, which is in line with industry standards.

Some have suggested waiting for the next Quadrennial Review of Military Compensation (QRMC) before implementing any changes, but this would delay support for struggling families until at least 2027.

The True Cost of Living

DoD is not alone in downplaying the need for supporting junior enlisted: These talking points have been raised on Capitol Hill as well. Kelly has called it “disheartening to hear decision-makers downplay and dismiss a clear priority — the fair compensation of our junior enlisted servicemembers — when the real issue is insufficient funding and not a lack of need.”

The bipartisan House Armed Services Committee Quality of Life Panel, led by Reps. Don Bacon (R-Neb.) and Chrissy Houlahan (D-Pa.), highlighted the financial difficulties faced by

Continued next page 10

Legislative News (continued)

junior enlisted members, recommending a 4.5% raise for all servicemembers and an additional 15% for those ranked E-1 to E-4. MOAA and other military advocacy groups have embraced these recommendations, but opposition from DoD leadership, the White House, and Congress has delayed meaningful action.

As Sergeant Major of the Marine Corps Troy Black (now senior enlisted advisor to the Chairman of the Joint Chiefs of Staff) stated in a hearing earlier this year, “If enlisted wages continue to lack in terms of real income, one of the foundational pillars of the all-volunteer force will be at risk and will continue to challenge recruiting and retention.”

The Need for a Generational Investment

DoD argues that any significant increase would cost billions over the next five years, funds that could otherwise support modernization and operational priorities.

Yet, as Sen. Roger Wicker (R-Miss.) noted, these investments should not be seen as an “either-or” choice. He advocates for a “generational investment” in both personnel and capabilities, which includes fair compensation for junior enlisted members. As Kelly underscored, “Investing in them now is essential.”

Congressional Action Needed

While DoD faces complex budgetary challenges, the need for a permanent pay raise for junior enlisted personnel is clear. These servicemembers, who bear the heaviest burdens, deserve compensation that reflects their critical role in national security.

“Ignoring and dismissing the clear indicators of need, doing nothing or simply deferring action should not be an acceptable option,” Kelly writes in his guest commentary.

Congress must prioritize this investment to ensure the well-being and readiness of the force. Contact your lawmakers today and ask them to ensure a junior enlisted pay raise is included in the final version of the NDAA.

Send a Message This Veterans Day: Ask Your Lawmakers to Back the Dole Act

By: René Campos | Nov 5, 2024

As Veterans Day approaches, critical legislation offering a lifeline for all types of VA beneficiaries continues to languish in Congress. This delay leaves veterans and their families questioning the true priorities of our lawmakers.

The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act (H.R. 8371) sits stalled in the House, with no corresponding bill in the Senate. The bipartisan bill is more than a collection of policies – it’s a comprehensive package of needed improvements for the veterans, families, caregivers, and survivors who depend on VA health care and benefits.

This 300-plus-page legislation includes:

- **VA Benefits Reforms:** Ensuring veterans receive the benefits they deserve.
- **Expanded Long-Term Care Services:** Providing essential support for aging veterans.
- **Caregiver Program Support Services:** Offering much-needed resources for those who care for our veterans.
- **Resources for Homeless Veterans:** Addressing the critical issue of veteran homelessness.
- **Assistance for Surviving Family Members:** Supporting those who have lost a loved one in service.

MOAA and fellow veterans service organizations have worked diligently over the past two years with the 118th Congress to secure this omnibus legislation. Without it, veterans and their families may face uncertainty and hardship, especially those who rely solely on VA health care

Continued next page

Legislative News (continued)

and benefits for their livelihood.

The Clock is Ticking

With only 24 congressional working days left this year, the window to pass significant veterans' legislation is rapidly closing. This Congress has yet to pass any major veterans' legislation, making the passage of the Dole Act even more critical.

November is also National Family Caregivers Month, a time to recognize and support those who care for our veterans. A recent RAND report, *America's Military and Veteran Caregivers: Hidden Heroes Emerging from the Shadows*, offered more reasons to ensure these often-overlooked members of the wider military community receive the attention they deserve:

- Three-quarters of veteran caregivers support a veteran age 60 or older.
- Veterans over 60 often face cost as a barrier to their care.
- Caregivers incur high out-of-pocket costs to provide the necessary care for their veterans.
- 42% of military/veteran caregivers providing care to those 60 years old or under meet the criteria for depression.

These caregivers are unsung heroes who ensure our veterans receive the care they need, often at great personal and financial sacrifice.

The Time is NOW to Take Action

Veterans Day is more than a symbolic date; it is an opportunity for America to honor its past, present, and future veterans. Passing the Dole Act this year would help Congress live up to that commitment, help ensure a strong national defense, and allow veterans to receive the support and care they have earned.

Help MOAA drive Congress to take decisive action. Reach out to your lawmakers today and urge them to pass the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act.

SW IL MOAA Fighting Food Insufficiency at Scott AFB

By Maj (ret) Rick Sunner

Thanks to your generous donations, the SW IL MOAA chapter was able to purchase 80 Scott Commissary gift cards—each worth \$50. We are giving these cards to the Scott AFB First Sergeants Council, who will then distribute them to airmen in their units who are having trouble buying enough food for their families.

Chapter President, Col (ret) Bob Norman presented the gift cards to SMSgt Ryan Dunlap, President of the Scott First Sergeant's Council on Thursday, 21 November (shown with Bob). SMSgt Dunlap, as well as the entire council, were extremely appreciative. SMSgt Dunlap went on to thank the members of our chapter for continuing to serve voluntarily after retirement. He told us that all 80 gift cards were given to airmen—37 to targeted names, and the remaining 43 divided among the First Sergeants in groups of three, meaning an additional three young families in each unit at Scott would receive financial assistance this Thanksgiving.

So, thank you for your generosity! Until next year.



ADVOCACY

Keep up with the latest news from MOAA National by visiting MOAA's Advocacy News page at this [link](#).

Check out the MOAA Advocacy Update. Visit the MOAA Legislative Action Center's (LAC) Update page at <https://moaa.quorum.us/video/> for important news for active service members, veterans, and their families.

Also, check out these Active Legislative Campaigns:

- **Urge Congress to Support a Substantial Pay Raise of our Junior Enlisted Troops ([link](#))** – Support the junior enlisted pay raise in the House version of the National Defense Authorization Act to provide meaningful financial relief for the most vulnerable members of our military.
- **Support Military Family Access to Children's Hospitals ([link](#))** – In a recent joint statement to the Senate Armed Services Committee, DoD leadership made its health care mission clear: “For their willingness to lay their lives on the line, our promise to Service members is to provide world-class healthcare across the spectrum of care needs to Service members and their families.” Providing this “world-class” care must include access to children's hospitals – indispensable regional providers of pediatric specialty care that treat the most complex pediatric cases.
- **Urge Your Legislators to Support Concurrent Receipt for Combat-Injured ([link](#))** – Contact your senators and urge them to support the Major Richard Star Act, which would authorize combat-injured veterans to receive their earned DoD retirement pay for years of service and their VA disability compensation for lifelong injury.
- **Urge Your Legislators to Pay Full Housing Costs for Servicemembers ([link](#))** – The availability of affordable rental housing is a national problem — one made worse for servicemembers thanks to frequent moves and the unique needs of their profession. Servicemembers and their families living on-base have their BAH cover 100% of the rent and utility costs. However, those off-base only have BAH cover 95% of rent and the utilities. We need to end this cost-cutting measure for our troops.
- **Urge Congress to Expand TRICARE Coverage to Certain ‘Gray Area’ Retirees ([link](#))** – The TRICARE Fairness for National Guard and Reserve Retirees Act would ensure “gray area” retirees who qualify for retirement pay before age 60 are eligible for the TRICARE retiree benefit. Under current law, “gray area” retirees who want TRICARE coverage must purchase TRICARE Retired Reserve (TRR), an expensive premium-based plan, even if they are receiving retired pay.
- **Help Military Treatment Facilities (MTF) Retain Skilled Nurses ([link](#))** – Nursing shortages have impacted both the military health system and civilian health care providers. Please join us in building support for legislation that will make it easier for MTFs to retain experienced civilian nurses.
- **Support TRICARE Pregnancy QLE in FY 2025 NDAA ([link](#))** – MOAA and The Military Coalition (TMC) are working to improve access to prenatal care with a provision in the FY 2025 NDAA that would create a pilot designating pregnancy as a qualifying life event (QLE) under TRICARE.
- **Ask Your House Member to Support the Expanding America's National Cemetery Act ([link](#))** – Long-term solution will preserve burial with military honors for elderly and women veterans who could lose that earned benefit – but only if we encourage lawmakers to act. Outreach to your House member will help improve the chances for the Expanding America's National Cemetery Act (H.R. 1413) to reach the finish line and be signed into law.
- **Urge Your Senators to Support the Gold Star and Surviving Spouse Career Services Act ([link](#))** – Contact your senators and urge them to support the Gold Star and Surviving Spouse Career Services Act. This bill would expand eligibility for surviving spouses to receive career counseling from specialists within the Department of Labor's Disabled Veterans Outreach Program (DVOP).

(There are many more issues; please visit [Quorum](#) to learn more.)

Southwest Illinois Chapter
Military Officers Association of America
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Meeting Announcement

We'll be holding our December Meeting and Christmas Dinner at the Cardinal Creek Golf Course Clubhouse at Scott AFB IL on Thursday, 19 Dec 2024. (See Program News for details.)

RSVP Reservation Deadline: (mail or e-mail received by 16 Dec):

To RSVP, call Yasemin Koss at 618-628-2968, e-mail bykoss72@gmail.com or moaa.swil@gmail.com, 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: _____