THE MILITARY OFFICERS ASSOCIATION OF AMERICA



ESTABLISHED 1969

President's Message



Dear Members,

Well, the Palm Springs Chapter of the Military Officers Association of America's 2023-2024 season if off to a resounding success with its first meeting on October 19th at the Vue restaurant in the book. Normally, the chapter has about 15 members at our first meeting of the season because some members have not returned to the desert yet. For our first meeting, we had 28 in attendance plus our speaker, Mark Griton, from GoldenVoice. And, the meal was a big hit with the members in attendance.

For our November 16th meeting at the Vue, Col. Duke Frey has Glenn Miller who is the Coachella Valley representative for Congressman Ken Calvert. Since Calvert is the chairman of the Appropriation Committee's subcommittee on the Defense Budget, it should be a very interesting presentation. Please remember to RSVP with your menu selection to

Robert Ramirez at rramirez4@dc.rr.com or 760-409-5357.

The chapter is still looking for two members that would like to join our board of directors. Please contact me if you are interested at john@marketperspectives.com or 916-782-4110.

Normally, the President's Message is mainly about the chapter and its business. However, the events of October 7th in Israel and the Middle East – and the subsequent pro-Hamas and anti-Semitic rallies occurring in our streets and on college campuses infuriated me and I hope all sensible people in our great country. These rallies are despicable and must be countered with the truth and clarity. Hamas is not pro-Palestine but radical terrorists.

The actions of these misguided people, in my opinion, are the telling sign of how some of our young people in high school and upper education are being indoctrinated with progressive, liberal and anti-America rhetoric from teachers, professors and certain student groups. I encourage all our members to let their elected federal representatives know that we as Americans who have served to protect our freedoms and way of life should tell these groups that their actions and opinions will not be tolerated.

Let's never forget what happened in Germany in the 1930s when decent people remained silent against antisemitism.

THANK YOU FOR YOUR SERVICE AND GOD BLESS AMERICA!!

CPT John Schleimer, USA PSC-MOAA President



November 2023

November 16, 2023 Luncheon

1130 @ INDIAN WELLS GOLF RESORT VUE RESTAURANT, 44500 INDIAN WELLS LN.

Guest Speaker: Glenn Miller, Legislative Aide to Congressman Calvert

Menu -- Choice of:

Classic Cobb Salad

Slow cooked chicken, bacon, avocado, crumbled blue cheese, hardboiled egg, baby tomatoes, red onions, crisp romaine

OR

Double-Double Burger with House-Made Chips

Pair of 4oz smash-patties, aged cheddar, secret sauce, lettuce, tomato, onion, pickles

Dessert

Cookie or Brownie

Drink Option of 1: Iced Tea, Soda, Non-Alcoholic Beverage

RSVP no later than November 14, 2023: Robert rramirez4@dc.rr.com, 760 409 5357 When you RSVP state your choice of menu

Cost \$25.00 Dress Casual







October Meeting/Luncheon











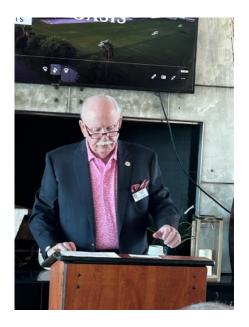






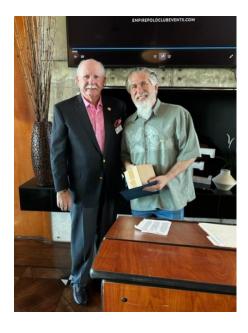














The Courier

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VA Marks 100 Years of Health Care for Women Veterans

By: René Campos SEPTEMBER 18, 2023

Tanya Bradsher, newly confirmed deputy VA secretary, speaks during a Sept. 14 event marking the centennial of the VA offering care to women veterans. (Photo by Rene Campos/MOAA)

The VA celebrated its 100th anniversary of delivering health care to women veterans on Sept. 14. It was an honor to attend the VA headquarters-sponsored event marking the occasion as MOAA's veterans service organization representative and as a woman veteran.

I found myself reflecting on my own journey using VA health care over the course of my 30-year Navy career and as a veteran using the system for 20 years — admiring the service of my brave sister comrades who came before me.

Kicking off the event was the newly confirmed VA deputy secretary, Army and Iraq combat veteran Tanya Bradsher, who previously served as VA's chief of staff. A fourth-generation veteran, Bradsher is also the first women deputy secretary and the highest-ranking woman in VA history, and the first woman of color to serve in the position.

The History of VA Health Care for Women

The history of women serving in America's wars reflects an enduring bravery ingrained in the very fabric of our country. More than 600 women lost their lives during World War I, for example, and many more returned home disabled.

[RELATED: New VA Campaign Highlights End-of-Life Benefit Offerings]

Unfortunately, it has taken decades for women to gain full access to VA health care system after World War I. Though women who served as Army and Navy nurses during that conflict were authorized hospitalization and medical care on March 1, 1919, after the armistice, VA medical facilities were not prepared to care for them.

It was not until 1923, when the governing board of the National Home for Disabled Volunteer Soldiers (to which VA traces its origin) approved hospital spaces for the Army and Navy nurses. At that time, there were about 52,000 women veterans in the U.S., and 25% of them had disabilities making them eligible for care.

VA officials highlighted the evolution of health care at the centennial celebration, noting how the system has adapted to the unique needs of women veterans. Since the signing of the Women's Armed Services Integration Act of 1948, the VA has continued to expand its mission to care for women and to provide gender-specific care.

VA Health Care Today

Our more than 2 million women veterans make up the fastest-growing segment of the veteran population. More than 755,000 of those veterans have enrolled in VA health care.



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VA Health Care Today

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[RELATED: Find Out How You Can Take Part in the VA's Women Veterans Book Corner]

MOAA and other veteran organizations have pressed Congress and the VA to further improve health care, benefits, and services for women veterans over the past two decades. While the VA has improved services in fertility, newborn care, maternity care, child care, sexual assault and trauma, and homelessness, the department recognizes there is more to be done. As the population of women serving in uniform continues to grow, the VA intends to target resources and services to meet the demand.

MOAA continues to work closely with the department and Congress to eliminate disparities in health care delivery and advance research programs for women, minority, and underserved veterans. Expanding access and services is key to ensuring equitable delivery of health and benefit services among all veteran populations.

[WRITTEN TESTIMONY: Read MOAA's Message to Key House and Senate Committees]

"Women veterans belong in VA," said Dr. Shereef Elnahal, the under secretary for VA's Health Administration, speaking to women veterans at the event. "You already fought battles — you shouldn't have to fight battles to get into VA health care."

VA's message to women veterans? Come home to VA — the department cares about you and wants to serve you. Give us a chance to show you this is your VA.

A panel of women representing a cross-section of the military services spoke about their VA care. One veteran with multiple chronic health conditions received life-saving cancer treatment. It was heartening to hear how the VA helped her navigate the complex services and provided a community that supported her every step of the way.

The panelists' message to women veterans? Give the VA a try even if your prior experience was not a good one. The department has changed and is ready to welcome you back.

My initial experience with the VA during active duty and post-service was not a good one. I am so glad I gave the VA another chance and I hope other women veterans do the same. While the VA is not perfect, I can see progress when I go to a VA medical appointment, and other MOAA women veterans tell us things are getting better as well.

[FROM MILITARY TIMES: Injured Women Vets Lonelier, More Stressed Than Male Peers: Report]

I am grateful MOAA remains at the forefront working with the VA and Congress to address administrative, operational, governance, and organizational gaps that prevent women and all veterans from accessing the quality health care and services they earned today and in the future.



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NEWS | Aug. 29, 2023

Copayments, Cost-Shares, and Other TRICARE Costs You Should Know

By TRICARE Communications

FALLS CHURCH, Va. – When it comes to health care costs, "copayment," "cost-share," and "deductible" are terms you might hear a lot. But what do these terms mean, and how might they affect you?

Copayments, cost-shares, and annual deductibles are types of out-of-pocket costs you may pay to get covered health services and prescription drugs.

- A copayment is a fixed dollar amount you pay for a health care service or drug.
- A cost-share is the percentage of the total cost of a health care service or drug that you pay. Cost-shares typically apply when you use a TRICARE-authorized non-network provider or a non-network pharmacy and you've met your annual deductible.
- An annual deductible is the amount you pay for health services and drugs each calendar year before cost-sharing starts.

Your copayments, cost-shares, and annual deductible depend on a few factors:

- Your TRICARE plan
- Your <u>beneficiary category</u>
- Your beneficiary group
- The type of service you get
- Who provides the service

"Knowing how these factors affect what you'll pay can help you choose the most cost-effective option for getting care," said Shane Pham, program analyst with TRICARE Health Plan's Policy and Programs Section at the Defense Health Agency. "And if you're eligible to enroll in or change your health plan during TRICARE Open Season or after a Qualifying Life Event, understanding costs can help you choose the best plan for your needs."

Generally, you'll have lower out-of-pocket costs when:

- You follow your plan's rules for getting care.
- You see a TRICARE network provider instead of a non-network provider when you get civilian care.

Read on to learn more about your plan's copayments, cost-shares, and deductible and how out-of-pocket costs work for prescriptions.

TRICARE Prime options

Active duty service members (ADSMs) don't pay copayments and cost-shares for covered health services. Neither do active duty



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family members and transitional survivors enrolled in a TRICARE Prime option.

Retirees, their family members, and all others enrolled in TRICARE Prime pay copayments for covered health care visits.

TRICARE Prime plans don't have annual deductibles. But if you use the <u>point-of-service (POS) option</u>, you'll have an annual POS deductible. The POS option refers to nonemergency care you get without a <u>referral</u>. When you use this option, you'll pay the full cost of care until you meet your POS deductible, as outlined in the <u>TRICARE Costs and Fees Fact Sheet</u>. After that, you'll pay 50% of the <u>TRICARE-allowable charge</u> when you use the POS option.

TRICARE Select and TRICARE premium-based plans

You have an annual deductible if you're enrolled in any of these plans:

- TRICARE Select
- TRICARE Select Overseas
- TRICARE Reserve Select
- TRICARE Retired Reserve
- TRICARE Young Adult Select
- Continued Health Care Benefit Program

If you're enrolled in one of these plans, copayments and cost-shares are based on the type of provider you see:

- When you see a TRICARE-authorized network provider, you'll pay a copayment.
- If you see a TRICARE-authorized non-network provider, you'll pay a cost-share after you meet your annual deductible.

TRICARE For Life

If you have <u>TRICARE For Life</u>, you have a TRICARE deductible and cost-shares if you get services not covered by Medicare. To learn more, check out "Have TRICARE For Life Costs Questions? Find Answers Here."

TRICARE Pharmacy Program

Copayments and cost-shares for prescription drugs are based on who you are and where you fill your prescription. ADSMs pay nothing out of pocket for prescription drugs. All other beneficiary types pay copayments for drugs from TRICARE Pharmacy Home Delivery



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and TRICARE retail network pharmacies. There are no copayments for prescriptions filled at military pharmacies.

If you get a prescription from a <u>non-network pharmacy</u>, you'll pay the full cost of the drug up front. Then you can file a claim for reimbursement. Applicable copayments, cost-shares, and deductibles may apply.

How to find out-of-pocket costs

Copayments, cost-shares, and deductibles are subject to change each plan year. To find costs for the current year, check the <u>Compare Costs</u> tool and the *TRICARE Costs and Fees Fact Sheet*.

To learn more about out-of-pocket costs, go to TRICARE Cost Terms. And if you have questions, reach out to your TRICARE regional contractor.

Would you like the latest TRICARE news sent to you by email? Visit <u>TRICARE Subscriptions</u>, and create your personalized profile to get benefit updates, news, and more.



The Courier

November 2023

Press Release

Thursday, October 12, 2023 For Immediate Release

Mark Hinkle, Press Officer press.office@ssa.gov

Social Security Announces 3.2 Percent Benefit Increase for 2024

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2 percent in 2024, the Social Security Administration announced today. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

More than 66 million Social Security beneficiaries will see the 3.2 percent cost-of-living adjustment (COLA) beginning in January 2024. Increased payments to approximately 7.5 million people receiving SSI will begin on December 29, 2023. (Note: some people receive both Social Security and SSI benefits).

"Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses," said Kilolo Kijakazi, Acting Commissioner of Social Security.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$168,600 from \$160,200.

Social Security begins notifying people about their new benefit amount by mail starting in early December. Individuals who have a personal *my_*Social Security account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message-such as their COLA notice--waiting for them in *my_*Social Security.

People will need to have a *my_*Social Security account by November 14 to see their COLA notice online. To get started, visit www.ssa.gov/myaccount.

Information about Medicare changes for 2024 will be available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, their new 2024 benefit amount will be available in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics.

To read more, please visit www.ssa.gov/cola.



NDAA Could Secure Long-Sought Medal of Honor for MOAA Member

OCTOBER 16, 2023



Capt. Royce Williams, USN (Ret), smiles during a Jan. 20 Navy Cross ceremony for his actions during the Korean War. (Photo by Mass Communication Specialist 2nd Class T. Logan Keown/Navy) By Charlsy Panzino

A 98-year-old retired Navy pilot kept a classified Navy mission and his heroism in the Korean War to himself for more than half a century. Now, other veterans and members of Congress are

continuing their advocacy on his behalf to secure the highest military award for his actions.

On Nov. 18, 1952, Capt. Royce Williams, USN (Ret), was in a 35-minute dogfight against seven Soviet MiG-15s — the longest dogfight in U.S. military history, according to the U.S. Naval Institute — at a point when the Soviet Union was not publicly known to be involved in the Korean War. The mission was classified, and Williams, a MOAA member, kept the details a secret, including from his wife and brother.

Then-Lt. Williams received the Silver Star in 1953 for his actions, but the citation didn't specify that the enemy aircraft were from the Soviet Union, and it said Williams shot down at least one of the planes and probably a second.

After the Soviet Union collapsed in the early 1990s, however, information from Russia came out showing that Williams shot down four of the MiGs, and that only one of the seven returned.

Upon learning this, Navy veterans and members of Congress started working toward getting Williams recognized for what really happened that November day. Efforts to award Williams the Medal of Honor through the FY 2023 National Defense Authorization Act (NDAA) faltered in 2022 since the complete details of his mission weren't recorded, but the push from veterans — including Rear Adm. Don Shelton, USN (Ret) — and Rep. Darrell Issa (R-Calif.) led to Navy Secretary Carlos Del Toro awarding Williams the Navy Cross, an upgrade to his Silver Star, in January. Then in April, the 98-year-old veteran received the Taegeuk Order of Military Merit from South Korea President Yoon Suk Yeol.

[RELATED: 70 Years After Dogfight Over Korea, MOAA Member Honored With Navy Cross]



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The House version of the FY 2024 NDAA contains an amendment from Issa upgrading Williams' Navy Cross to the Medal of Honor.

"The heroism of Royce Williams is to this day the most unique U.S.-Soviet aerial combat dogfight in the history of the Cold War, and one in which Royce Williams performed an act of indomitable courage of the highest skill under incalculable duress," Issa said in a statement to MOAA. "It is my honor to fight for Royce to gain a recognition that he has not sought, but so richly deserves."

Navy veteran Lt. Steve Lewandowski is also spearheading the effort after learning about Williams' story through Shelton, who died in 2021. The Medal of Honor effort — known as Operation Just Reward — has the endorsement of about 120 admirals and generals.

"Now because of the Navy Cross and the South Korea medal, we're hoping there's just more awareness," Lewandowski said, adding that Williams went above and beyond the call of duty and deserves the Medal of Honor. "Wouldn't it be great if we could do that when this great man is still with us?"



Navy veteran Lt. Steve Lewandowski, right, smiles alongside Capt. Royce Williams, USN (Ret), during Williams' Navy Cross ceremony in San Diego. (Courtesy Photo)

35 Minutes

In November 1952, Williams was part of a task force sent from its normal operating area along the 38th parallel to the northern border of North Korea to investigate several important targets, said Williams, who was piloting an F9F-5 Panther assigned to the carrier USS Oriskany.

Williams was on the first flight of the day when they started pounding manufacturing and warehousing targets. On his next flight, they went up as a team of four under heavy clouds.

"We were in a blizzard — really bad weather," he said, adding that they were climbing in the clouds when their combat information center said there were unknown aircraft coming in from the north.



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"Where we were, that pretty much pointed toward Russia," Williams said.

When he and his team climbed out of the clouds, they saw seven contrails overhead. The flight leader's plane was losing engine oil and he was directed to turn back with his wingman, so Williams and his wingman flew on. Williams was told to intercept the unknown aircraft, so he flew at the contrails but couldn't see the planes yet. The carrier also lost contact with the unknown aircraft and directed Williams to return and provide a barricade between the potential enemy aircraft and the Navy ships.

[RELATED: MOAA Member Larry Taylor Receives Medal of Honor]

"While I was doing that, I was attacked by four, and they were all shooting," Williams said. "And so the game was on."

He was told not to engage, but he said there was no point because if he had disengaged, he would have been shot down. Williams' wingman followed one of the planes down, so he was left to fight against six of the seven MiGs.

"From that point on, they made their attacks one at a time," he said. "My efforts and attention were to the one in a position to shoot me. My maneuvers were to prevent that."

In any other scenario, Williams said he would have lost the fight.

"They would occasionally make a mistake, and I'd capitalize on it," he said. "I kept hitting them with these opportunities."

He could see the damage to the enemy aircraft and had to avoid debris coming off their planes and avoid running into them.

Williams' plane didn't make it out unscathed, and he eventually ran out of ammunition and lost control of the rudder, which meant he was piloting an elevator – going up and down, but not turning. After getting back into the clouds and losing the enemy aircraft, Williams had to navigate down to the carrier with his bullet-ridden plane.

"It was difficult and probably almost unimaginable, but I did it," he said.



Do You Qualify for Social Security Spouse's Benefits?

August 24, 2023 • By <u>Dawn Bystry, Acting Associate Commissioner, Office of Strategic and Digital</u> Communications

Last Updated: August 24, 2023



Social Security benefits are a crucial part of millions of Americans' retirement income.

If you don't have enough Social Security credits to qualify for benefits on your own record, you may be able to receive benefits on your spouse's record.

To qualify for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age and have in your care a child younger than age 16, or who has a disability and is entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive your spouse's benefits before you reach full retirement age, you will get a permanently reduced benefit.

If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to one-half the amount your spouse can receive. You'll also get your full spouse's benefit if you are under full retirement age, but care for a child and one of the following applies:

- The child is younger than age 16.
- The child has a disability and is entitled to receive benefits on your spouse's record.

If you're eligible to receive retirement benefits on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit.



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For example, Sandy qualifies for a retirement benefit of \$1,000 and a spouse's benefit of \$1,250. At her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of \$1,250.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and nine months old? If you answered yes to both, visit <u>our website</u> to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. You can find out more by visiting our <u>Benefits For Your Family</u> page for more information.

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California: Bill Passes Key Committee

The only state still fully taxing military retirement pay moved closer to reversing that policy June 14 when a bill exempting retired pay from all uniformed services, as well as Survivor Benefit Plan payments, unanimously cleared the state Senate's Governance and Finance Committee.

The Military Services Retirement and Surviving Spouse Benefit Payment Act would last 10 years, beginning Jan. 1, 2024.

[UPDATED JUNE 2023: MOAA's Military State Report Card and Tax Guide]

Originally introduced by Assemblymember James Ramos, the bill now boasts more than two dozen members who've co-introduced or co-authored the legislation. It also has a perfect voting score, passing the Assembly Revenue and Taxation Committee 11-0 on May 1 and the Appropriations Committee 15-0 (with one member absent) May 18 before clearing the full Assembly 77-0 (three members absent) May 22.

<u>The bill</u> moved to the Senate this month, passing the Governance and Finance Committee 7-0. That committee has referred it to the Senate Military and Veteran Affairs Committee which will consider it on July 10.

MOAA's California Council of Chapters (CALMOAA) has been a longtime supporter of the legislation, dating back to previous Assembly sessions.

The success this year is due in large part to a unified and strong showing from veterans organizations, said Lt. Cmdr. Jeff Breiten, USN (Ret), vice president of legislative affairs for MOAA's California Council of Chapters.

"That's been what I feel has propelled the bill this year," Breiten said, expressing optimism about their chances in the Senate.



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[RELATED: Find a MOAA Chapter Near You | Find a Virtual Chapter]

The path so far hasn't been without suspense – the bill passed its final committee hurdle the day before the session deadline for legislation to clear committees and be eligible for consideration on the floor. Unlike legislation in many states, it would specifically extend the retired-pay exemption to retired members of the Coast Guard and of the commissioned corps of the U.S. Public Health Service (USPHS) and NOAA.

"Our wild card is the governor, who has remained silent and made no public comments whether he opposes or supports," Breiten said.



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Chapter Meeting Schedule

November 11, 2023 **VETERANS Day Observance** November 14 2023 @ 1400 BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, **Indian Wells** November 16 @ 2023 1130 Chapter Luncheon, INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN. Guest Speaker TBD. **DECEMBER 10,2023 1400** BOD MEETING John Schleimer Home, 45041 Casas De Mariposa, **Indian Wells December 12 @ 1800** Chapter Christmas Party INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN January 16, 2024 @ BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, JANUARY. 16, 2023 @ 1400 **Indian Wells** Chapter Luncheon, INDIAN WELLS GOLF RESORT VUE January 18, 2024 @ 1130 RESTAURANT. 44500 INDIAN WELLS LN Guest Speaker TBD FEBRUARY 13,2024 @ 1400 BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, **Indian Wells** FEBRUARY 15 2024@ 1130 Chapter Luncheon, INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN CLUB, Guest Speaker MARCH 19, 2024 @ 1400 BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells MARCH 21, 2024 @ 1130 Chapter Luncheon, INDIAN WELLS COUNTRY CLUB, Guest Speaker TBD BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, APRIL 16, 2024 @ 1400 Indian Wells. APRIL 18, 2024 @ 1130 CHAPTER AWARDS CEREMONY. INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN MAY 14, 2024 @ 1400 BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, **Indian Wells** MAY 16, 2024 @ 1130 Chapter Luncheon, Awards/Scholarship Ceremony INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN CLUB, Guest Speaker TBD CHAPTER SUMMER LUNCHEON INDIAN WELLS GOLF JUNE 20, 2024 @ 1130 RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN.

JOHN SCHLEIMER, USA, PSC-MOAA President



JULY 18, 2024 @ 1130

CHAPTER SUMMER LUNCHEON INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN

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PSC-MOAA TREASURER'S REPORT NOVEMBER 2023

General Fund	\$ 4,285.63
Total General Funds	\$ 4,285.63

Deposits

Proceeds from Lunch	\$ 755.00
Dues	\$ 25.00
Total Deposits	\$ 780.00
Sub Total General Fund	\$ 5,035.63

Expenses:

Cost of Luncheon May 2023	\$ 674.96
General Fund Balance	\$ 4,355.67
Total Merrill Lynch Fund	\$ 19,528.46
Market Gain	\$ 337.56
Merrill Lynch Fund total	\$ 19,866.02
TOTAL AVAILABLE CASH	\$ 24,321.69

NOTE:

PSC-MOAA CPL Hunter Lopez Scholarship is the only Scholarship left to Fund.

DONORS TO SCHOLARSHIP FUND, JROTC AND GENERAL FUND:

Robert and Martha Ramirez Chuck and Priscilla Porter Donald and Franni Ricketts Philip and Terri Paasch Robert and Jeannine Garrott John and Celeste Schleimer Will and Sheri O'Brien Fred and Cynthia Weck **Greg Peck** John Valenzuela, Jan Williams **Dean and Ann Dierks Robert and Jeannine Garrott** Jean Denning **Richard and Bonnie Bentley** Michael and Patricia Barger Mike and Shannon Dulac

Many Thanks to all the donors, the Chapter appreciates it very much

Robert Q Ramirez PSC-MOAA Treasurer

Robert and Karen Booth



Dan and Ingrid Twohey

Veterans' Day Observance November 11 Memories of Service Time by All Members

GI HOMECOMING Norman Rockwell













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Palm Springs Chapter Military Officers Association of America P.O. Box 372 La Quinta, CA 92247