

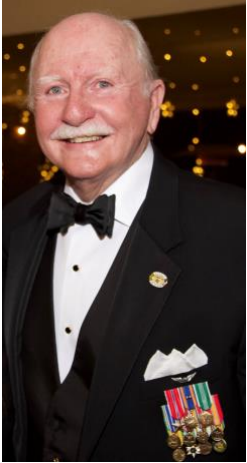
THE MILITARY OFFICERS ASSOCIATION  
OF AMERICA



**Palm Springs  
Chapter**

ESTABLISHED 1969

## President's Message



Dear Members,

Here's hoping that all our members and their families had a wonderful Thanksgiving and hard to believe that the countdown is on for the Christmas holidays and New Year's. Where has 2023 gone?

Looking forward to seeing you at the chapter's Christmas party on December 12 at the Vue restaurant at the Indian Wells Golf Resort. Please remember to bring an unwrapped toy for the Marines' Toys for Tots barrel and a wrapped gift for under the tree for our annual gift exchange between our members. Please keep your wrapped gift under \$20.

The buffet dinner will include two carving stations of breast of turkey and herb crusted prime rib along with mash potatoes, French green beans, rolls and cheesecake for dessert.

The cost will be \$65 per person and please pay with check or cash. If you make a reservation, please consider it a paid reservation so even if you – at the last moment - cannot make the evening payment will still be due. As of December 1, we have 18 reservations for the party. We need to reach 25 or more to make the party happen so if you have not made your RSVP please do so to Robert Ramirez at 760-409-5357 or rramirez4@dc.rr.com.

We want to welcome two new members – Mathew Stone and Bill Young. Remember, if you know a retired or veteran officer, please encourage them to attend a meeting with you and their lunch is on the chapter.

I want to ask for your continued support of the chapter's JROTC scholarship program. The chapter gives three \$2,500 scholarships to the top cadet at Desert Hot Springs, Cathedral City and La Quinta high schools. We would like to see enough donations this coming year to fund several \$1,000 scholarships to other deserving cadets.

See you at the Christmas party!

**THANK YOU FOR YOUR SERVICE AND GOD BLESS AMERICA!!**

CPT John Schleimer, USA  
PSC-MOAA President





## PSC-MOAA Christmas Party December 12 @ 1730

### Dinner Buffet:

**Menu:** Field Greens w/Baby Tomatoes, Cucumbers, Feta Cheese, Local Date Vinagrette  
Roaster Garlic Mashed Potatoes  
French Bean Saute

**Carving Station:** Sage Rubbed Breast of Turkey, Herb Crusted Prime Rib  
Assorted Sauces

Parker House Rolls, Butter

Dessert: New York Style Cheesecake w/Fruit Compote

Drinks: Water, Iced Tea, Soft Drink, Coffee

**Cost:** \$65.00 Per Person

**Dress:** Coat and Tie, Please wear your medals. (Uniform if able.)

Make checks payable to PSC-MOAA, mail to PSC-MOAA, P.O. Box 372, La Quinta, CA 92247

**Location:** Indian Wells Golf Resort, Vue Restaurant, 44500 Indian Wells Ln.

**Gifts:** Please bring an unwrapped toy for toys for tots and each person bring a wrapped gift to exchange with Members in attendance (\$20.00 Cost recommended).

**Please RSVP by Dec. 5 to Robert Ramirez, [rramirez4@dc.rr.com](mailto:rramirez4@dc.rr.com), 760 409 5357**

Cpt. John Schleimer  
PSC-MOAA President



November Chapter Meeting/Luncheon









**Past Happy Holidays Troops Wishes Still Appreciated!**  
**Happy Holidays to Our Troops and Veterans from American Veterans Aid**



**D. ROSE**

DECEMBER 23, 2020

America's holiday season starts on Thanksgiving, and continues through Hanukkah, Christmas, Kwanzaa, and the New Year.

This year, Thanksgiving took place on Thursday, November 26<sup>th</sup>. Military chefs, who started planning for the holiday months in advance, were determined to provide traditional Thanksgiving meals to service members worldwide, despite COVID lockdowns and restrictions. Over 200,000 lbs. of turkey, beef, ham, shrimp, sweet potatoes, pies, cakes, and eggnog were delivered to ship galleys and bases.

The Jewish holiday of Hanukkah began on December 11<sup>th</sup> and lasted 8 days until December 18<sup>th</sup>. Hanukkah commemorates the Jewish military victory over the Greeks. Jewish U.S. military personnel were invited to a special ZOOM Hannukah party hosted by the [Aleph Institute](#).

Christmas Eve is coming up on December 24<sup>th</sup>. Kwanzaa, a celebration of African-American culture, will be celebrated on December 26<sup>th</sup>, and New Year's Eve will take place on Thursday, December 31<sup>st</sup>.

Here are some special holiday projects and programs that are keeping the spirit of the season alive.

[Pacific Air Forces | Operation Christmas Drop](#) – Operation Christmas Drop is the Department of Defense's longest running humanitarian airlift event. The tradition began in 1952 after a B-29 Superfortress aircrew saw Kapingamarangi islanders waving at them. The aircrew responded by attaching supplies to a parachute and dropping it to the islanders below. Today, there are air drops at more than 50 islands throughout the Pacific. Last month Netflix released an [Operation Christmas Drop](#) movie based on these real-life missions.



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[All American Presents from Paratroopers](#) – Presents are donated by 82<sup>nd</sup> Airborne Division paratrooper at Fort Bragg in North Carolina. Each paratrooper donating a present receives a raffle ticket for giving them a chance to earn coveted foreign jump wings – badges awarded to parachutists jumping from an aircraft under a foreign commanding officer. This year more than 1,000 paratroopers jumped from C-130 aircraft and helicopters to help donate toys to needy children.

[Armed Services YMCA | Operation Holiday Joy](#)– Established in 2004 in collaboration with Woman's Day magazine to provide food and gifts to junior U.S. service members and their families throughout the Thanksgiving and Christmas holiday season. Operation Holiday Joy has distributed over 25,000 food baskets and 320,000 toys to military families.

Based in San Juan Capistrano, [Homefront America](#) organizes an annual community Christmas toy store for parents of military children who can shop at no cost, and provides holiday food boxes. The organization supports the 1<sup>st</sup> Battalion, 11<sup>th</sup> Marine Regiment

[Full Circle Home](#) – A non-profit that connects deployed service members with loved ones around the country and on bases worldwide. Helps troops send holiday gifts and notes to loved ones at home.

Operation Homefront – Programs for military families all year long. Gifts are distributed during the holidays, and military families can participate in meal events and receive Christmas dinner food items.

Created in 2001, [eMail our Military](#) supports U.S. military personnel with emails, cards, letters, care packages and many other projects.

[Christmas Spirit Foundation | Trees for Troops](#) – A non-profit providing free, farm-grown Christmas trees to members of the U.S. Armed Forces and their families. In 2020, 16,073 were distributed to 79 military bases. Over 16 years the organization has delivered over 260,000 trees.

[Marine Corp Toys for Tots](#) – A non-profit started to help less fortunate children throughout the USA experience the joy of Christmas. New unwrapped toys are collected in the fall of every year to be distributed to children in need at Christmas.

[Holiday Cards for Our Military Challenge](#) – A non-profit started by Dr. Laura Landerman-Garber to collect and distribute personalized holiday cards to deployed U.S. troops from all 5 military branches. Over 100,000 cards have been sent in 2020.

**Merry Christmas and happy holidays to our troops and veterans!**



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### COLA WATCH

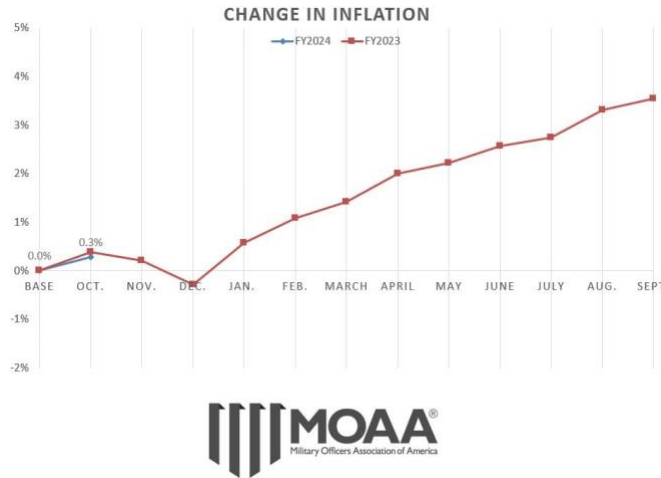
Welcome to MOAA’s COLA Watch page, where you’ll find a monthly update on the inflation figures used to set the cost-of-living adjustment (COLA) for payments received by military retirees, disabled veterans, Social Security beneficiaries, and many others receiving federal compensation.

### The Latest

The October 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Nov. 14, was 302.071, 0.3% above the FY 2024 baseline of 301.236. The next CPI-W release is set for Dec. 12.

The CPI-W figures from the end of this fiscal year (July, August, and September 2024) will be compared to the FY 2024 COLA baseline to calculate the 2025 COLA (see "[How Your COLA Is Calculated](#)," below).

### The Chart



### 2024 COLA

The 2024 COLA will be **3.2%**.

The September 2023 CPI-W, released Oct. 12, was 302.257, 3.5% above the FY 2023 baseline of 291.901. The CPI-W figures from the end of this fiscal year (July, August, and September 2023) are compared to the FY 2023 COLA baseline to calculate the 2024 COLA.

Last year’s COLA was 8.7%, and the previous year’s COLA was 5.9%. Aside from those adjustments, the 2024 COLA will be the largest since a 3.6% increase for the 2012 calendar year.



Calculations for the 2025 COLA will use the baseline of 301.236 – the average of the CPI-W figures for the last three months of the 2023 fiscal year.

### Why MOAA Tracks COLA

Protecting the value of service-earned benefits has long been [a pillar of MOAA's advocacy](#). MOAA has led previous efforts to rebuff budget plans seeking to reduce or eliminate COLA for military retirees, many of which have taken root shortly after large increases.

The nature of a higher COLA is to preserve purchasing power for retirees, VA beneficiaries, and surviving spouses – not to fund other government programs.

**[JOIN THE FIGHT: [Visit MOAA's Legislative Action Center](#)]**

### The Math: How Your COLA Is Calculated

The yearly cost-of-living adjustment is made by comparing the average CPI-W from monthly reports in July, August, and September of the current fiscal year to the average for the same months of the year prior. MOAA also provides a regular calculation for the monthly COLA change: (Monthly CPI-Yearly baseline CPI)/Yearly baseline CPI.

Remember, active duty pay raises are calculated differently. Learn more about CPI [on the BLS web page](#).

### More COLA Articles

- [Could Congress Come for Your COLA? Here's Why MOAA Stands Ready to Fight](#)
- [Why a COLA Spike Could Put Retirees' Pay Adjustment at Risk](#)**The Latest From MOAA**
- [MOAA's latest advocacy efforts.](#)
- [MOAA's mission.](#)
- [More about MOAA, including how you can join.](#)

### TAKE ACTION

Join the fight to protect your pay and benefits.





## Now is a great time to get your flu and COVID-19 vaccines

Act now and be ready for a fun and safe holiday with family and friends

November 9, 2023

By Jay Shiffler

Communications Specialist, National Center for Health Promotion and Disease Prevention

Share this story

### Appears In

[CoronavirusHealthTop Stories](#)

Flu and COVID-19 viruses can change, and so do the vaccines. Updated vaccines protect you from more recent virus strains.

It's important to get the vaccines as soon as you can. Since it can take up to a couple of weeks for a vaccine to fully protect you, be sure to get both your flu and COVID-19 vaccines. This way, you will be fully protected before any holiday get-togethers so you can enjoy the family fun. You'll also feel good knowing you're taking steps to protect those around you.

The updated vaccines are free of charge for Veterans receiving care at VA and also for VA employees. Check with your local VA medical facility to make an appointment. Some locations offer walk-in hours, too.

Eligible Veterans can also get these and other vaccines at no cost within your community from one of nearly 65,000 in-network pharmacies or urgent care locations. Learn more from this [fact sheet](#). Use our online [VA locator](#) to find a location nearest you.



## Get both vaccines at the same time

Do you need both vaccines? Yes, to be best protected you should receive both flu and COVID-19 vaccines as soon as you can. And you can get them both at the same time. Many people may find it more convenient to get both vaccines at one visit.



If you choose to get them on separate days, you can do that too. There's no recommended waiting time between getting a flu and a COVID-19 vaccine. Learn more at [Getting a Flu Vaccine and a COVID-19 Vaccine at the Same Time | CDC](#).

VA is now offering updated 2023-2024 COVID-19 vaccines at VA medical centers and many of its community-based outpatient clinics. The updated 2023-2024 COVID-19 vaccines target a newer strain of the COVID-19 virus. Sites may offer the Pfizer-BioNTech, Moderna or Novavax COVID-19 vaccines, so call ahead if you are looking for a specific vaccine.

Due to changes in the virus and weakening immunity, it is important to get the updated 2023-2024 COVID-19 vaccine as soon as you are eligible.

One dose of an updated 2023-2024 vaccine is recommended for all adults at least two months after any older COVID-19 vaccine dose. Anyone who has not yet received any COVID-19 vaccine should receive one single dose of an updated 2023-2024 Pfizer or Moderna vaccine or a series of two doses three weeks apart of an updated 2023-2024 Novavax vaccine.

If you haven't received your updated flu and COVID-19 vaccines yet this season, now is the time to make plans to get them. Check in with your local VA or community provider to make sure they have the vaccines you want, and ask if you need an appointment. It's good to bring [this](#) with you and show it to the provider if you prefer to get vaccinated in the community. Act now and be ready for a fun and safe holiday with family and friends.





## One Million Strong: VA's Million Veteran Program makes history

VA's largest research program committed to improving health care for all Veterans

November 15, 2023

By Alexis Oriel  
Senior Communications Consultant, VA's Million Veteran Program  
Share this story

### Appears In [HealthTop Stories](#)

The [Million Veteran Program \(MVP\)](#) just made history: 1,000,000 Veterans have joined VA's largest health research effort.

More than a decade ago, the MVP team had a dream to build the nation's largest research program dedicated to improving Veteran health care. It started with the vision of enrolling one million Veterans so that researchers could better understand how genes, lifestyle, military experiences and exposures affect health and wellness.

What started as a vision is now a reality as MVP is one of the largest and most diverse research programs of its kind.

### Veterans helping Veterans

As the first VA research program to reach a recruitment milestone this large, MVP is paving the way for improved Veteran health and wellness. Veterans across race, gender, age and service branch are coming together for one mission: to advance Veteran health care.

Terrence Hayes, VA's press secretary and an Army Veteran of 20 years, knows his calling is to help other Veterans. "I served in the military for 20 years, fighting alongside my battle buddies, and I



want to do that in this field as well. I want to be able to raise my hand, be a part of some research that can be groundbreaking for men and women just like myself who have served,” Hayes shared.

Helping future Veterans is one of the main reasons Army Veteran Benjamin Flynn decided to join MVP. “I look at it as a way to do my part and make sure that the men and women that served alongside me, before me and after me are all properly taken care of,” Flynn said.

Their reasons for joining may differ but one thing remains consistent: Veterans helping Veterans.

### **Making important discoveries that matter to Veterans**

MVP’s commitment to changing the future of Veteran health care is rooted in its research—made possible by Veterans like you. The goal for our research is to help find new ways to detect, prevent and treat health conditions that matter to Veterans. More participants from all backgrounds means more opportunities to find positive, real-world applications to improve Veteran health care in clinical settings.

Since MVP launched in 2011, the program has already made discoveries in health care areas that matter to Veterans, such as:

- Diabetes
- Heart disease
- Cancer
- Osteoarthritis
- Tinnitus
- Mental health, including PTSD and depression
- Suicide risk

Thanks to the 1,000,000 Veterans who have joined MVP, we are one step closer to transforming personalized health care for all Veterans and, ultimately, all Americans.

### **Looking to the future of Veteran health care**

While achieving the million milestone is significant, MVP’s mission and research do not stop here.

“I’m encouraging every Veteran, no matter where they’re from, no matter what demographic: If you are thinking about helping other folks, if you want to continue your service, sign up for MVP. This will help us really make some groundbreaking efforts for our health,” Hayes added.

What kind of discoveries will MVP make on the road to its next milestone? Join today to find out and help us continue making a difference in the future of Veteran health care. Sign up at [www.mvp.va.gov](http://www.mvp.va.gov) or call 866-441-6075 to make an appointment at a participating VA facility. You don’t need to receive your care at VA to participate.



[29-palms-ca.toysfortots.org](https://29-palms-ca.toysfortots.org)



# TOYS FOR TOTS TWENTYNINE PALMS





## PSC-MOAA TREASURER'S REPORT DECEMBER 2023

### Beginning Balance:

General Fund	\$ 4,355.67
Total General Funds	\$ 4,355.67

### Deposits

Proceeds from Lunch	\$ 624.96
Dues	\$ 25.00
Total Deposits	\$ 649.96
Sub Total General Fund	<u>\$ 5,005.62</u>

### Expenses:

Cost of Luncheon May 2023	\$ 624.96
COST OF P.O. BOX FEE	\$ 108.00
General Fund Balance	\$ 4,2272.67
Total Merrill Lynch Fund	\$ 19,866.02
Market LOSS	\$ 315.09
Merrill Lynch Fund total	\$ 19,550.95
<b>TOTAL AVAILABLE CASH</b>	<u>\$ 23,823.62</u>

### 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
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Fred and Cynthia Weck	Will and Sheri O'Brien
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Many Thanks to all the donors, the Chapter appreciates it very much

Robert Q Ramirez  
PSC-MOAA Treasurer



*Palm Springs Chapter Military Officers Assoc. of America*

## What You Should Know About IRS Changes for the New Year

By: Lila Quintiliani

NOVEMBER 20, 2023

The IRS recently announced a host of [tax year 2024 annual inflation adjustments](#) as well as changes to contribution limits for retirement accounts. Here are a few of the most important updates.

### Standard Deduction Increases

The standard deduction will rise to \$29,200 for married couples filing jointly and \$14,600 for single filers and married couples filing separately.

The standard deduction is a specific dollar amount that reduces taxable income. Learn more about the deduction [at this IRS link](#).

### Marginal Rates Steady, Brackets Adjusted for Inflation

The top tax rate is still 37% for married couples filing jointly with income greater than \$731,000 (\$609,350 for single filers). The other rates are:

- 35% for incomes over \$243,725 (\$487,450 for married couples filing jointly)
- 32% for incomes over \$191,950 (\$383,900 for married couples filing jointly)
- 24% for incomes over \$100,525 (\$201,050 for married couples filing jointly)
- 22% for incomes over \$47,150 (\$94,300 for married couples filing jointly)
- 12% for incomes over \$11,600 (\$23,200 for married couples filing jointly)

10% for incomes of less than \$11,600 (less than \$23,200 for married couples filing jointly)

These tax rates are set to expire at the end of 2025, when the 2017 Tax Cuts and Jobs Act (TCJA) sunsets. At that point, income tax brackets are scheduled to revert to their pre-TCJA levels, which would set the top tax bracket at 39.6%.

### No Changes to Personal Exemption

The personal exemption for 2024 remains at zero. The elimination of the exemption was a provision of the TCJA, which also removed limits on itemized deductions. More details on TCJA reforms are available [at the IRS website](#).



## Gift Exclusion Rises

The annual gift exclusion will increase by \$1,000 to \$18,000. The annual gift exclusion is the amount of money one person may transfer to another each year without incurring a gift tax.

[RELATED: [How the Annual Gift Tax Exclusion Can be a Powerful Estate Planning Tool](#)]

## Contribution Limits Up for Retirement Plans, IRAs

The contribution limit for employees who participate in the Thrift Savings Plan, as well as in 401(k), 403(b), and most 457 plans, has gone up \$500, to \$23,000. Catch-up contributions for employees 50 and over will be \$30,500 in 2024.

The limit on annual contributions to an Individual Retirement Arrangement (IRA) increased to \$7,000. Taxpayers age 50 or over can contribute an additional \$1,000 for a total contribution of \$8,000.

The income ranges for determining eligibility to make deductible contributions to traditional IRAs and to make contributions to Roth IRAs have increased. Those who file jointly and make \$230,000 or less can make a fully deductible contribution to a traditional IRA if a spouse is covered by a retirement plan at work. Solo filers who make \$77,000 or less can take a full deduction for their contribution to a traditional IRA.

Married taxpayers who file jointly and make \$240,000 or more are not allowed to contribute to a Roth IRA. Single taxpayers who make \$161,000 or more are prohibited from contributing to a Roth IRA.

Full information on the contribution/deduction limits can be found on the [IRS website](#).

[RELATED: [Is a 'Backdoor Roth IRA' Right for You?](#)]

## MOAA Resources

While MOAA does not provide individual tax advice, check out these tools to help with your financial needs:

- [MOAA's Finance page](#), which includes the latest articles, information about upcoming MOAA financial webinars, links to member-exclusive financial publications, and more.
- [MOAA's Military State Report Card and Tax Guide](#), which has a state-by-state breakdown of tax resources, including military- and veteran-specific information.
- [MOAA's Webinar Schedule and Archive](#), which offers Premium and Life members a full library of recorded webinars on multiple financial topics.



**PSC-MOAA TREASURER'S REPORT NOVEMBER 2023****Beginning Balance:**

<b>General Fund</b>	<b>\$ 4,285.63</b>
<b>Total General Funds</b>	<b>\$ 4,285.63</b>

**Deposits**

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

**Expenses:**

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

**NOTE:**

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

**DONORS TO SCHOLARSHIP FUND, JROTC AND GENERAL FUND:**

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

**Robert Q Ramirez**  
**PSC-MOAA Treasurer**



## Chapter Meeting Schedule

December 10, 2023 @ 1400	BOD MEETING John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
December 12, 2023 @ 1800	Chapter Christmas Party INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN
January. 16, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
January 18, 2024 @ 1130	Chapter Luncheon, INDIAN WELLS GOLF RESORT VUE 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 TBD
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
April 16, 2024 @ 1400	BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, 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
June 20, 2024 @ 1130	CHAPTER SUMMER LUNCHEON INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN.
July 18, 2024 @ 1130	CHAPTER SUMMER LUNCHEON INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN

JOHN SCHLEIMER, USA, PSC-MOAA President



**PSC-MOAA, Military Officers Association of America  
P.O. Box 372, La Quinta, CA 92247**

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