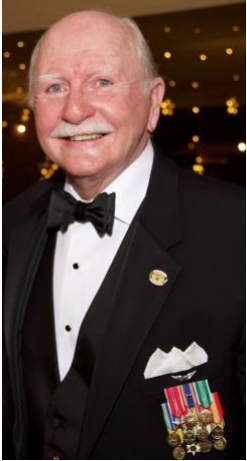


THE MILITARY OFFICERS ASSOCIATION
OF AMERICA



ESTABLISHED 1969

President's Message



Dear Members,

As I sit down to write my monthly message, the nation has just learned that three American soldiers have been killed and another 25 have been wounded by an unmanned drone used by the Iranian-backed terrorists in or near Jordan. My next comments are expressed – not in a partisan way – but a combat veteran who has seen and experienced the horrors of war.

Our nation's response, unfortunately, must not be another string of meaningless threats or "don't, don't, don'ts." I totally understand the consequences that a dramatic response by our nation will have on the situation in the Middle East. However, another little slap-on-the-wrist by us will not deter further attacks on our soldiers. If the enemy does not respect us – and it doesn't – I believe we will see greater calamity down the road.

On a lighter note, I hope our members are looking forward to our February 15 meeting at the Vue restaurant at the Indian Wells Golf Resort. Our plans to have a highly informative program with a main speaker from the 29 Palms Marine Base at our February luncheon meeting has to be rescheduled due to their current training commitment. So they will be on a future date.

As I shared with our members during our last meeting, our chapter will be participating in the Veterans Extension Assistance Program at the Salvation Army headquarters in Cathedral City on April 6 from 9 am to 2 pm. We will need several members to volunteer their time to man our booth/table and pass out information on our chapter and its mission. Please let me or Robert Ramirez know if you would like to help. In the past, our involvement has resulted in the recruitment of new members.

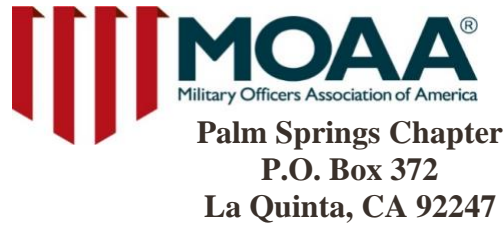
With our chapter's website under development, we want all our members to provide us with a mugshot and 200-word description of your military service and what you are doing now. Please have this to, again, Robert Ramirez or me by March 1 so you can be included in the website.

THANK YOU FOR YOUR SERVICE AND GOD BLESS AMERICA!!

CPT John Schleimer, USA
PSC-MOAA President

NOTE: RSVP for the February luncheon NLT Monday, February 15 with the # to attend to: Robert Ramirez, rramirez4@dc.rr.com, (760) 409-5357.





December 29, 2023

Dear PSC-MOAA Member:

On behalf of the Palm Springs Chapter of MOAA, I would like to thank you for your past support of our local Chapter and encourage you to continue your membership in our organization. Our Chapter affords all past military officers and surviving spouses to come together on a monthly basis and share friendship and camaraderie and enjoy our luncheon presentations from a variety of outstanding speakers.

We had sent out renewal letters in early January and wanted to follow-up with you to encourage you to renew your membership for 2024. Our Chapter is back in full operation and we have truly enjoyed our gatherings throughout this early part of the year. We hope you will join us in our monthly luncheons in 2024.

Membership dues are \$25 for regular, \$10 for Surviving Spouse per year and you have the option of making additional contributions towards the Chapter's Scholarship Fund, the Junior ROTC Program, The General Fund and/or any other purpose you wish to designate.

If you have access to the internet, we remind you to check the MOAA website at www.moaa.org for up-to-date information on legislative matters, member services and discount information, survivor information, TRICARE and much more.

Our Palm Springs Chapter, MOAA has a proud 55 year history because of the strong support of its members like you over the years. I hope that with this reminder to renew your Annual Membership for 2024 right now, that you will continue to support our Chapter. Thank you for filling out the enclosed Membership Form and including a check to confirm your continuing commitment.

Please do not hesitate to contact me if you should have any questions. My phone number is 760-409-5357 and my email address is r Ramirez4@dc.rr.com.

We sincerely thank you for your continued support of our Chapter.

Sincerely,

CWO4 Robert Q. Ramirez, USN, Ret.



MOAA Membership Form 2024

I would like to renew my membership in the Historic Palm Springs Chapter, Military Officers Association of America (PSC-MOAA). In support of this application, I submit the following information.

Name: _____ Date: _____

MOAA National Member? No Yes: Member Number: _____

Desert Address: _____

City, State and ZIP: _____

Telephone No. - Home: _____ Cell: _____

Email Address: _____

Away Address? _____

City, State and ZIP: _____

Home Phone at AWAY address: _____

Birthday (MM/DD): _____

Name of Spouse/Partner: _____ Birthday: _____

Surviving Spouse Dues: \$10.00 \$ _____

Officer Annual Dues \$25.00 \$ _____

Honorary Membership \$25.00 \$ _____

Optional Contribution to:

JROTC: \$ _____

Scholarship Fund: \$ _____

General Fund: \$ _____

Other (Specify Purpose): \$ _____

TOTAL \$ _____

Make check payable to PSC-MOAA and mail with completed membership form:
PSC-MOAA, P.O. Box 372 , La Quinta, CA 92247





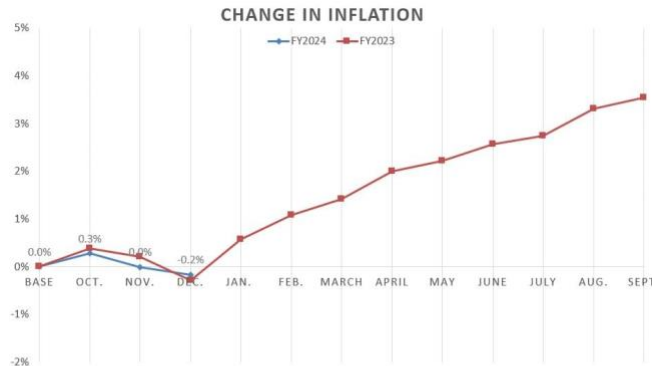
Welcome to MOAA’s COLA Watch page, where you’ll find a monthly update on the inflation figures used to set the cost-of-living adjustment (COLA) for payments received by military retirees, disabled veterans, Social Security beneficiaries, and many others receiving federal compensation.

The Latest

The December 2023 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Jan. 11, was 300.728, 0.2% below the FY 2024 baseline of 301.236. January 2024 figures will be announced Feb. 13.

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](#)



January Luncheon Meeting







PSC-MOAA TREASURER'S REPORT JANUARY 2024**Beginning Balance:**

General Fund	\$	4,402.67
Total General Funds	\$	4,402.67

Deposits

JROTC Fund	\$	120.00
JROTC fund Total	\$	150.00
Scholarship Fund	\$	100.00
Dues	\$	370.00
Proceeds from Luncheon	\$	475.00
Total Deposits	\$	1,065.00
Sub Total General Fund	\$	<u>5,467.67</u>

Expense's:

Cost of Luncheon	\$	524.97
Chapter Admin.	\$	120.38
General Fund Balance	\$	4,822.36
Total Merrill Lynch Fund	\$	20,546.36
Market Gain	\$	866.35
Merrill Lynch Fund total	\$	21,413.32
TOTAL AVAILABLE CASH	\$	<u>26,235.68</u>

NOTE:**2024 DONORS TO SCHOLARSHIP FUND, JROTC AND GENERAL FUND:**

Martin Duke and Nancy Frey	Mike and Shannon Dulac
Robert and Martha Ramirez	Fred and Cynthia Weck
Dean and Ann Dierks	Jean Denning
Don and Fran Ricketts	

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

Robert Q Ramirez
PSC-MOAA Treasurer



New Year, New Legislation to Exempt Military Retirement Pay From State Taxes

By: Kevin Lilley

JANUARY 22, 2024



Funtap/Getty Images

MOAA National serves in an advisory capacity for state-specific issues such as income tax exemption. Please contact [your local MOAA council](#) as state legislation must originate at the state level.

While federal lawmakers sputter toward a budget agreement in early 2024, state legislators across the country face divergent schedules to begin the new year – some will continue a two-year session, others have begun a new annual session, and still more haven't started the new legislative year.

Here are updates from some of the states where at least a portion of military retirement and/or Survivor Benefit Program (SBP) benefit remains taxed at the state level; check [MOAA's Military State Report Card and Tax Guide](#) for the tax rules in your state.

[FEB. 6 MOAA WEBINAR: [What's New for the Upcoming Tax Season?](#)]

Delaware

Delaware increased its pension and exclusion to \$12,500 for military retirees and SBP recipients under age 60 in 2022, matching the exclusion already available to those age 60 and over. A Senate bill introduced Jan. 4 would increase that exemption in upcoming tax years – to \$20,000 in 2025, and to \$25,000 in 2026.

Current exemptions do not apply to U.S. Public Health Service or NOAA retirees, and the proposed exemption increase does not address these groups.

[READ THE BILL: [SB 201](#)]

Kentucky

A House bill introduced Jan. 3 would exclude all military retirement pay and surviving spouse benefits from state taxation, though it's unclear when the change would take effect.



Kentucky allows a pension exclusion of up to \$31,000 for income received from federal, state, or local government service (to include military service) after Jan. 1, 1998. Servicemembers with a retirement date of 1997 and earlier may be eligible for a larger exclusion.

[MORE DETAILS: [Kentucky Military Tax Issues](#)]

HB 123 would require a 100% exclusion “beginning on or after January 1, 2025, but before January 1, 2029,” per the legislation. It would cover active duty and reserve component retirees from the armed forces; the bill does not reference USPHS or NOAA retirees.

Holdover Legislation

- **Vermont:** Bills introduced in the House and Senate during the early part of the 2023-2024 legislative session would fully exempt military retirement pay and survivor benefits from state taxes. Existing law provides a \$10,000 exemption for those with less than \$50,000 in income (\$65,000 or less for joint tax filers); that exemption is phased out as income levels increase.
- **California:** AB 46, a State Assembly bill which would exempt all military retirement pay and surviving spouse benefits, remains active after being placed in the “suspense” file at the end of the state’s 2023 legislative session. The bill cleared the Assembly floor and a series of Assembly and Senate committees without a single “Nay” vote, but it was moved to the suspense file – bills which continue to the next session, but don’t become law – by a unanimous Senate Appropriations Committee vote in August 2023. It’s supported by MOAA’s California Council of Chapters (CALMOAA).

[RELATED: [MOAA’s State Tax Roundup \(December 2023\)](#)]

Get Involved

Other states may soon follow suit with exemption legislation in the early days of 2024. MOAA council and chapter members across the nation have been active in such legislation, with these organizations championing recent changes to [Maryland and Virginia tax law](#), for example.

Find out more about your local chapter [at this link](#), which offers contact information, meeting dates/times, websites, and additional information. Click here for more details about [MOAA’s councils and chapters](#), including virtual chapter details.





Togetherweserved.com enables Veterans to preserve, share their military stories for free

January 15, 2024

By Brian A. Foster
 President and Founder, Togetherweserved.com
 Share this stor

Appears In

[#VetResourcesVets Experience](#)

A Veteran's military service memories, captured in their own words and photographs, is one of the most valuable legacies a former service member can provide for his or her family. Reading about what Veterans did to serve their country allows family members and future generations to understand and appreciate what they went through to provide the freedoms we all enjoy today.

Togetherweserved.com (TWS), an online community with a membership of over 2.3 million U.S. Veterans, has been preserving the military service stories of its Veterans for over 20 years. TWS is seen as an important archive of living military history.

By way of a guided questionnaire and a specially designed interface called 'Service Reflections,' TWS makes it very easy for Veterans to record memories of key people and events from their military service. Their service story comes to life by simply answering one question at a time to which they can add accompanying photographs.



The result is a beautiful 12-inch-wide presentation of a Veteran's entire Military Service Story, from enlistment to separation, complete with their personal Military Service Plaque. Veterans can download and save the plaque as a PDF file or share it with family and friends via a personal web address.

One Veteran who has appreciated this free service is retired Marine LCpl Ramon D. Arredondo, who served from 1968 to 1972.

"My story is a humble one," Arredondo said. "I served my country and had a few moments of valor and virtue. But since all of us will fade into the pages of history, virtually unknown, Together We Served has allowed me to tell my story of duty, honor, God and country, for which I am very grateful."

Click [here](#) to learn more about preserving and sharing your Military Memories using Togetherweserved.com.

Meanwhile, Togetherweserved.com has been collaborating with VA by hosting a monthly competition, promoted through the weekly #VetResources newsletter, encouraging Veterans to write about a specific memory from their military service. Over 6,400 exceptional stories have been submitted since the Military Memories competition commenced in February 2023. All 55 winning entries can be viewed at [on the TWS blog](#).



DoD Expands Online ID Card Renewal

By: Kevin Lilley

JANUARY 17, 2024



Photo by Wesley Farnsworth/Air Force

A DoD pilot program allowing the online renewal of Uniformed Services Identification (USID) cards is now open to more cardholders, the department [announced Jan. 16](#).

The program previously limited online renewals to those with sponsors who have a common access card (CAC). The new process will be available to CAC holders as well as USID cardholders with a DoD Self-Service Logon account. Cardholders can create a self-service account [at this link](#), and can begin the renewal process at the [RAPIDS ID Card Office Online \(IDCO\)](#).

Other requirements, according to [a DoD information sheet on the program](#):

- Renewals of active cards only – new cards will not be issued through this process, and expired cards will not be replaced.
- Both the sponsor and the cardholder must have email addresses in the Defense Enrollment Eligibility Reporting System (DEERS), and have authorized DoD to contact them at those addresses. Learn how to update DEERS information [at this link](#).
- The cardholder must have a photo on file with DEERS taken within the last 12 years.
- The cardholder must have a mailing address in DEERS and must live in the U.S.

After requesting the renewal, the cardholder and their sponsor will receive an email confirming the card has been shipped or informing them of a problem with the process and providing further instructions. The sponsor can track their card via the IDCO and will receive instructions on how to confirm receipt of their card online; they must do so before the new card will be activated.



ID Card Support

Answers to frequently asked questions about the process are available [at this link](#). While MOAA can provide basic assistance and benefits information, specific questions regarding ID card renewal issues should be addressed to the Defense Manpower Data Center (DMDC). Full contact details are available [at this link](#).

PREMIUM Membership Comes With So Many Benefits. Are You Taking Full Advantage?

Find out just how many benefits are waiting for you, and start using them TODAY.



Help MOAA Make a Difference for Surviving Spouses

By: Kevin Lilley

JANUARY 17, 2024



Photo by Elizabeth Fraser/Arlington National Cemetery

Lawmakers have received more than 12,000 messages from MOAA's [Legislative Action Center](#) on behalf of three bipartisan bills to improve surviving spouse benefits – legislation critical to MOAA's ongoing work to ensure these members of our uniformed services community get the support they deserve.

If you've sent one (or more) of those messages, thank you – your grassroots efforts keep these issues on the [minds of staffers](#) and give MOAA's advocates a louder voice when we reach out to legislative offices on Capitol Hill.

But whether you've been previously involved in these campaigns or you're new to the movement, now is the time to act – the more focus MOAA can put on these bills, the greater the chance of their inclusion in the FY 2025 National Defense Authorization Act (NDAA), which is already coming together in congressional meeting rooms and hallways. You can learn more about that process [at this link](#).

Please consider sending (or resending) a prewritten message to your House member and senators using the links below. Personalize the message to make an ever greater impact, and keep up with [MOAA's Advocacy News page](#) to see the progress of these bills and others during this election year.

[UPDATED MONTHLY: [MOAA's Surviving Spouse Corner](#)]

Caring for Survivors Act

What: Dependency and Indemnity Compensation (DIC) for surviving spouses works out to about 43% of what a 100% service-disabled veteran would receive from the VA. Federal survivor programs offer beneficiaries 55% of a federal worker's final pay under similar calculations. This bill would put DIC on par with the federal benefit.



Palm Springs Chapter Military Officers Assoc. of America

Why: The current system is unfair to the survivors of uniformed servicemembers, many of whom supported these members through deployments, military moves, and other hardships not faced by the bulk of federal dependents.

Take Action: [Ask Your Lawmakers to Support the Caring for Survivors Act](#)

[MORE RESOURCES: [MOAA.org/Survivors](https://moaa.org/survivors)]

Love Lives On Act

What: This bill would remove restrictions on when a surviving spouse could remarry and retain their benefits, to include Dependency and Indemnity Compensation. Current law prevents spouses who remarry before age 55 from receiving this benefit, as well as access to educational assistance and other programs.

Why: This arbitrary timeline is not imposed on most surviving spouses of other federal employees. Surviving spouses of servicemembers should not face the threat of financial ruin as they move forward in their lives.

Take Action: [Urge Your Legislators to Support Remarriage Legislation for Surviving Spouses](#)

[MOAA MEMBER BENEFIT: [Simplify Estate Planning With Everplans](#)]

Respect for Grieving Military Families Act

What: The Defense Finance and Accounting Service (DFAS) recoups the final month's pay of a retired servicemembers immediately upon that member's death. This action can create financial challenges for new surviving spouses; this legislation would end the practice and set up a procedure for spouses to gradually repay the amount.

Why: This recoupment can destabilize a surviving spouse's finances at the worst possible time, leading to potential overdraft fees. A simple fix – the bill is [less than three pages long](#) – would make a world of difference during a time when survivors need the most support.

Take Action: [Urge Your Legislators to Support the Respect for Grieving Military Families Act](#)

MOAA Looks Out For You

MOAA is committed to protecting the rights of servicemembers and their families. Lend your voice and support these efforts today. Because the larger our voice is, the greater our impact will be.

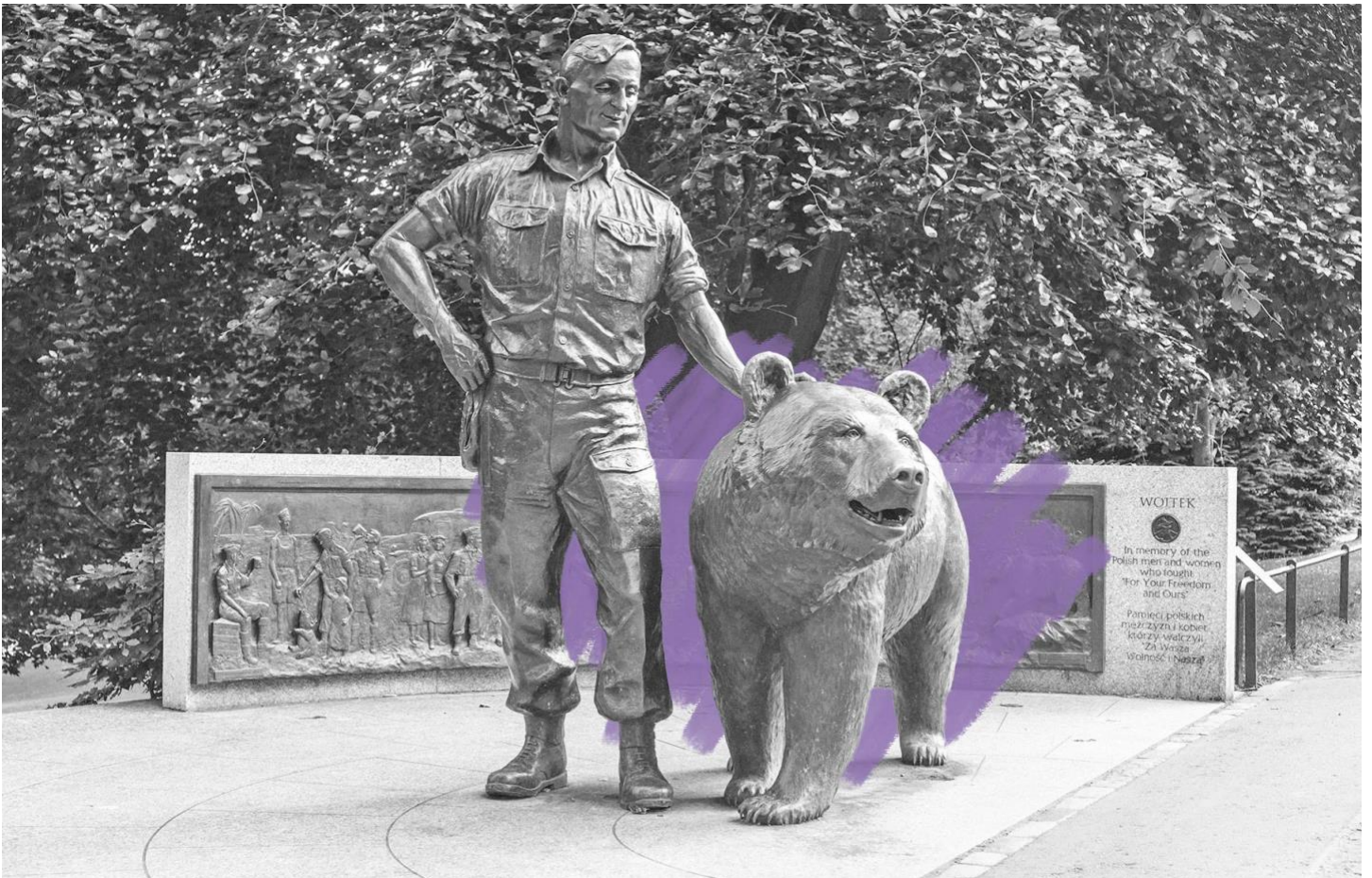


Here's a Story for You



A brown bear became an army corporal during WWII.

WORLD HISTORY



Standing in the shadow of Scotland’s Edinburgh Castle is a statue of a man and a bear. The placard next to them reveals they are Polish soldiers and World War II heroes — yes, even the bear. Named “Wojtek,” the Syrian brown bear spent years in the Polish army before his journey ended in Edinburgh, where his statue’s nose now gleams gold from friendly pats. But that journey began thousands of miles away in Iran, in 1942.

Wojtek arrived at the 22nd Artillery Supply Company of the Polish II Corps by happenstance, when a young Iranian shepard traded the orphaned bear for a Swiss army knife, some chocolate, and canned beef. The Polish soldiers received a tiny cub in a burlap sack, who was placed under the care of a soldier named Peter Prendys. To everyone’s delight, the animal quickly assimilated, and in 1944 he became Private Wojtek, meaning “joyful warrior” in Polish. He was fed double rations, often washing it down with a beer.

Wojtek’s antics provided much-needed entertainment, but he was more than just a pet. The bear proved his worth on the battlefield when his company was reassigned to Italy. Eyewitness reports from May 1944, during the Battle of Monte Cassino, purport that Wojtek bravely carried artillery shells and ammo crates across the battlefield. After the battle, the company changed its insignia to a bear holding an artillery shell, and Wojtek was promoted to corporal. When the war ended, Wojtek said goodbye to his compeers and retired to the Edinburgh Zoo, where he lived from 1947 until his death in 1963, and where a statue now honors his extraordinary life of adventure and achievement.



Chapter Meeting Schedule

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



03 Gary Heer	17 Jean Denning
06 Stacy Stone	19 Anne Gott
06 April Heredia	19 Lana Kroll
07 Ronald Smith	20 Joseph Raiti
10 Judy Kaplan	



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

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Photographer	Martha M Ramirez, r Ramirez4@dc.rr.com , 760 409 5357

DIRECTORS

LT COL Joseph Taylor, USAF, Ret., jojn@marketperspectives.com, 919 782 4110





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