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TIMELY TOPICS

Capitol Area Chapter
Military Officers Association of America
Chapter Website: www.cacmoaa.org

Vol 2024 No 3

IN THIS ISSUE

- MARCH PROGRAM
- CAC MOAA NEWSLETTER
- COMMANDERS GROUP
- COLA NEWS
- VETERANS CRISIS LINE



March Program

Our March dinner meeting guest is Jonathan Garvey. Jonathan is a Mental Health and Suicide Prevention Analyst with the Michigan Veterans Affairs Agency. His presentation will address important issues his department is focusing on this year with specific emphasis on veteran suicide prevention and care. Please join us for another informative evening of fellowship!!

March 2024 CAC MOAA DINNER Meeting

When: Thursday, 14 March 2024

Our dinner meeting will take place at Coral Gables, located at 2838 East Grand River Avenue, East Lansing, MI, Thursday, 14 March. Social hour begins at 5:30 and dinner begins at 6:30. The meal is buffet style which includes: Grilled Chicken, Penne Pasta with Marinara Sauce, Meat Sauce and Meatballs with bread, Salad Bar and Ice Cream with Chocolate Sauce. Cost is \$28. Please RSVP by Monday, 5 February to www.cacmoaa.org or contact: Tony Kruckeberg at (517) 575-9386, or email at armyblkhawk@yahoo.com



*****IMPORTANT UPDATE ON CAC MOAA NEWSLETTER*****

If you received last month's newsletter via USPS, thank you to those who promptly returned the postcard enclosure. If you haven't done so yet, please make your choice and drop it in the mailbox. We need to know if you want to continue to receive the newsletter and by what delivery method. If we do not receive the postcard, you will no longer receive the newsletter via USPS. If there are any questions, please contact Maj Dankenbring at deleemarie@aol.com or by phone/text at 517-614-6090.

State of Michigan Commanders Group

The Michigan Commanders Group is the coalition of Michigan's congressionally chartered Veterans Service Organizations. Collectively, these organizations represent Michigan's 550,000+ veterans and their families, and have been the state's leaders in successfully advocating for this population for nearly 100 years. The following link takes you to state and federal legislative priorities as well as the ability for you to contact your State and Federal legislatures: <https://michigancommandersgroup.org/Contact.php>

****REMINDER****

Bring your cleaned and bagged bottles and cans to our next meeting to support chapter initiatives!

COLA News: Be Ready for an Even Smaller Boost in 2025

After three years of above-average increases in military retirement pay and Social Security benefits, falling inflation figures point to a 2025 cost-of-living adjustment (COLA) far below what recipients may have come to expect.

This year's 3.2% COLA hike was well below the last two annual increases of 8.7% and 5.9%, respectively. But aside from those years, it still ranks as the highest in more than a decade, and well above a 20-year average that sits slightly north of 2.6%. But early projections put the 2025 COLA well short of this year's adjustment – a [1.4% estimate](#) would be the lowest since the 1.3% increase from 2021.

While it's important to include as much information as possible in any financial planning, current inflation figures don't directly factor into COLA determination.

The adjustment is set by comparing the average of the July, August, and September Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) amounts with the previous year's average from those same months. The percentage increase becomes the COLA rate; if the new number is equal to or lower than the old figure, payments would remain flat. Any number of economic factors could play into inflation-rate changes in the coming year, and early predictions for this year's COLA ended up [below the actual figure](#). However, signs point to [continuing inflation-reduction tactics](#) from the Federal Reserve, even as the Fed's preferred price index – which pulls from a different data set than the CPI-W – moved [within a percentage point](#) of the agency's long-term 2% goal.

A lower COLA makes the adjustment a less-tempting target for lawmakers, who could reduce the figure as a way to pay for other projects or attack a ballooning budget deficit. But just because the rate is lower doesn't mean the threat goes away.

An example: Military retirees received a 1.5% COLA adjustment in 2014, but in December 2013, then-President Barack Obama signed a continuing resolution which would reduce COLA payouts to military retirees under age 62 by 1% beginning in 2015. Relatively low inflation rates didn't spare these retirees from a potential cut to their benefit, but MOAA and its partners in The Military Coalition successfully defeated the threat; learn more about how that fight took shape [at this link](#).

While no threats to COLA have materialized during recent budget discussions – as yet, [a budget hasn't materialized](#), either – MOAA continues monitoring other ways Congress could weaken the earned retirement benefit.

Case in point: A Congressional Budget Office (CBO) option suggesting an ["alternative measure of inflation"](#) to determine the annual COLA. This new calculation, known as ["Chained CPI,"](#) would carve about \$250 billion off the budget deficit over 10 years, according to CBO ... money removed from the checks of military retirees, VA disability pay recipients, and others whose benefits are indexed to the Social Security COLA calculation.

Protecting the value of earned retirement pay remains a core legislative priority for MOAA – one that will remain on that priority list regardless of inflation figures or economic indicators. Keep up with the latest on COLA by visiting [MOAA's COLA Watch page](#), and get involved with this and other advocacy issues by registering at [MOAA's Legislative Action Center](#).

[UPDATED MONTHLY: [MOAA's COLA Watch](#)]

Executive Board Meeting
 Thursday, 7 March 2024 @ 11:30 am - 1:00 pm @ Piazzano's restaurant, 1825 N. Grand River Ave,
 Lansing

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Membership

For membership inquiries please use this link: www.cacmoaa.org. For eligibility or other questions regarding membership please contact Bruce Bahr at (517) 526-2406. **Why join?** <https://youtu.be/42YD9d8W15Q>

CAC Mission Statement

Our mission is to support legislative and charitable initiatives at the local, state, and national levels to enhance our families, communities and country.

Support our Scholarship Program with a Kroger Card!!

We continue to increase our enrollment in the Kroger Community Rewards Program! Thank you for all of your support in signing up and shopping with Kroger. For those interested in beginning the program, our chapter non-profit organization number is: JR311, use this number when contacting Kroger for admission to the program and Kroger will donate a portion of your purchase to the CAC MOAA chapter scholarship fund.

Veterans Crisis Line

The Veterans Crisis Line connects veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call (800) 273-8255 and press 1, chat online, or send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for deaf and hard of hearing individuals is available.

Your local Capitol Area Chapter and National MOAA are nonpartisan groups representing all members regarding legislative issues and current events affecting you and your community! For more information regarding issues that affect you and your family members please use this link: <http://takeaction.moaa.org> or call (800) 234-6622/(703) 549-2311

Newsletter

Help the chapter reduce newsletter costs by requesting an email version in lieu of a printed copy. If you are able to and would like to get this via email, or if you need some help with it, contact me at moaaeditor@gmail.com or call (517) 526-2406