

THE MILITARY OFFICERS ASSOCIATION
OF AMERICA



**Palm Springs
Chapter**

ESTABLISHED 1969

President's Message



Dear Members,

On behalf of the Board of Directors, I hope all of the members and their spouses or significant others had a wonderful summer and, hopefully, dodged Hillary.

Our meetings for the coming season will be held at the Vue restaurant at the Indian Wells Golf Resort located at 44-500 Indian Wells Lane between the Renaissance Esmeralda and Hyatt Regency hotels. If you are not familiar with the Golf Resort, please Google it or put it into your GPS app. There will be complimentary valet parking and the Vue is located on the second floor of the building.

The menu choice for our first meeting on Thursday, October 19 will be a cobb salad or hamburger and fries. Please email or call Robert Ramirez with your RSVP and menu selection (rramirez4@dc.rr.com or 760-409-5357). The cost for the lunch will be \$25 which includes all taxes and gratuity.

COL "Duke" Frey, USA, Ret. is working on a lineup of interesting programs for this coming season. Our October 19th meeting will feature Mark Girton from Goldenvoice which runs Coachella, Stagecoach and the Empire Polo Club in Indio. We are also working on getting Congressman Ken Calvert, who represents a good portion of the Coachella Valley, and is chair of the Subcommittee on Defense of the Committee on Appropriations.

The national MOAA has announced that our chapter has been recognized with a Three-Star Level of Excellence Award (LOE) for performance in 2022. Out of almost 400 MOAA affiliates, we were one of the 169 councils/chapters that earned LOE award recognition. Let's work hard to move up to the Four-Star level for 2023.

I also want to recognize our four new members that have committed to this season (2023-2024) including Robert Bacon, Robert Johnston, Allen Tibbetts and Tony Ferrara.

THANK YOU FOR YOUR SERVICE AND GOD BLESS AMERICA!!

CPT John Schleimer, USA
PSC-MOAA President



Mark Girton VP of Special Events,
and he has been with the company for 15 years.

I am a career Special Event Professional. Special Events consist of Concerts, Award Shows, Mixers, After Parties, Product Launches, Festivals, you name it, we can do it. My current position is to grow and develop events at all of our AEG Presents venues across the country. We have fantastic venues and we want to host events of all kinds at all of them. Our team of experienced professionals will help your event be a huge success. Let's talk about what you want to do and we will find a way to make it work within your budget. I am a career Special Event Professional. Special Events consist of Concerts, Award Shows, Mixers, After Parties, Product Launches, Festivals, you name it, we can do it. My current position is to grow and develop events at all of our AEG Presents venues across the country. We have fantastic venues and we want to host events of all kinds at all of them. Our team of experienced professionals will help your event be a huge success. Let's talk about what you want to do and we will find a way to make it work within your budget.

Below is a list of recent events, to name a few:

- Sandstorm Lacrosse
- KCPS Dog Show
- Coachella Valley Invitational Soccer
- MLS
- Coachella Music Festival
- Stagecoach Festival
- Power Trip
- Van Gogh Immersive Experience
- Magic of Lights



October 19, 2023 Luncheon

1130 @ INDIAN WELLS GOLF RESORT VUE RESTAURANT, 44500 INDIAN WELLS LN. Guest Speaker Mark Girton, From Golden Voice
Menu: Cobb Salad or Hamburger/Fries, Drinks: Coffee, Ice Tea
RSVP no later than October 16, 2023: Robert rramirez4@dc.rr.com, 760 409 5357
When you RSVP state your choice of menu
Cost \$25.00 Dress Casual



Defense Health Agency Marks Women's Equality Day

The Defense Health Agency recognized Women's Equality Day with a virtual presentation about the history of women in military medicine by Laura Cutter, the chief archivist of the National Museum of Health and Medicine. (Credit: Maria Christina Yager)

8/22/23 By Ken Cornwell, MHS Communications

Social Media Links

[Nursing in the Military Health System](#) | [Women in Military Health](#) | [Nursing in the Military Health System](#)

The Defense Health Agency recognized Women's Equality Day, the celebration of the 19th Amendment giving women the right to vote, with a virtual presentation about the history of women in military medicine, Aug. 10.

The event was organized by Paul Reynolds, special observance program manager for DHA's Force Resilience Office, and featured a presentation by Laura Cutter, the chief archivist of the [National Museum of Health and Medicine](#) opens [National Museum of Health and Medicine](#), titled "In Common Danger and Endurance: Women in Military Medicine."

In her opening remarks, DHA Director [U.S. Army Lt. Gen. Telita Crosland](#) opens [Health.mil](#) acknowledged, "we should celebrate how far we've come ... but... we can't rest on those advancements because we know that equality across the board, whether it's about gender, race or ethnicity, brings so much value to society and certainly medicine."

Cutter's presentation addressed the changing role of women in military medicine from the Civil War to the modern era.

"Generally, there was an overarching belief that women should not be part of the regular military," Cutter said. "Broadly, in American society, many felt that women, especially young women, were fundamentally unsuited to the hardships of military life and ought to stay home."

"During the Civil War, women contracted with the Union military as nurses," she added. "Free black women worked as nurses along with white women with roles and tasks often, and unsurprisingly, segregated by race and class. In the Confederacy, enslaved women could be hired out to Confederate hospitals."

Cutter discussed significant women of the era including Dorothea Dix, who served as superintendent of the U.S. Army nurses during the Civil War, and set qualifications for contract nurses; Harriet Tubman, who was famous as an underground railroad conductor, but also served as a U.S. Army nurse in South Carolina caring for black soldiers and liberated slaves; and Dr. Mary Edwards Walker, the first female surgeon in the U.S. Army.

"Dr. Walker was awarded the Medal of Honor due to her service only to have it revoked two years before her death in an attempt by Congress to reduce the long list of elderly pension recipients who had been honored as civilians during the war," said Cutter. "Although she was never very deferential to authority, Walker refused to acknowledge Congress's action, and continued to wear her medal to all public appearances."



Cutter went on to cover many significant post-Civil War milestones for women in military medicine:

- During Spanish American War, when the army had too few male nurses to provide needed care, Congress authorized the hiring of female nurses.
- The Army Reorganization Act of 1901 established the Army Nurse Corps as a permanent unit.
- During World War I, the Red Cross certified more than 1,800 African American Nurses for service. However, only 18 were allowed to serve and their actual service was delayed until after the end of the war, which denied them most of the benefits they would have otherwise been entitled to—including veteran status.
- During World War II, over 350,000 women served in all branches of the service.
- The Women's Armed Services Integration Act of 1948 granted women the right to serve as permanent, regular members of all branches of the service.

In the modern era, “approximately 37,000 female service members from all U.S. military branches were deployed to the Middle East and surrounding areas between August 1990 and March 1991,” said Cutter. “Officially, women still did not serve in combat. However, the nature of the conflict did mean that lines of combat consistently moved, and after more than a century of resistance to women in or near combat in any capacity, that resistance was coming to a close.”

In 2003, Defense Secretary Leon Panetta removed the ban on women serving in combat.

The presentation sparked much engagement from the more than 430 participants with one attendee sharing her personal connection to nurses who served in the Korean War. “This [discussion] touches me as my father, who is still with me at 94, served in the Korean War and was severely wounded but survived and ultimately thrived. These women cared for him and impacted the quality of care he received!”

Another employee shared how “we need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women’s voices are heard and heeded, not overlooked and ignored.”

[U.S. Air Force Chief Master Sgt. Tanya Johnson Opens Health.mil](#), senior enlisted leader for the DHA, gave remarks at the close of the event. “No matter what walk of life you come from, or whatever your ethnic background is, as a woman, we’ve overcome some tremendous obstacles along the way ... we have opened so many doors that people probably don’t even realize just by that tenacity, and our ability to overcome adversity.”

The 19th Amendment, which was certified on August 26, 1920, prohibits states and the federal government from denying citizens the right to vote on the basis of sex.

Women's Equality Day was first celebrated in 1971 during the fight for women's equality and the Equal Rights Amendment. This was a major step in efforts to remove barriers to women's full participation in American public life.

“This observance invites all of us to focus our attention on women's continued efforts toward gaining full equality, which is essential to the public recognition of their dignity and contributions across our society,” said Christianne Witten, DHA chief of internal communications, and event moderator.

[Watch the entire event recording here](#)[Watch the video](#) and find a copy of Ms. Cutter’s presentation on MS Teams InfoHub.



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.



[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.



Final COLA Prediction: Where the 2024 Increase Could Land

SEPTEMBER 20, 2023

Douglas Sacha/Getty Images

By MOAA Staff

With just a few weeks before final calculations can be made, the annual cost-of-living allowance (COLA) for military retirees, VA disability recipients, Social Security beneficiaries, and others receiving certain federal payments for 2024 is settling in at a higher-than-expected figure ... one that's still well below last year's adjustment.

MOAA predicts the upcoming COLA will be 3.2%, down 5.5 percentage points from last year's 8.7% increase. It's the smallest figure in three years, but it's just the fifth time in 20 years the adjustment has reached 3% or higher.

[RELATED: [MOAA's COLA Watch](#)]

The Math

The COLA figure stems from the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), an inflation-tracking metric updated monthly by the Bureau of Labor Statistics. CPI-W figures from July, August, and September are averaged, and the percentage increase of that number over the previous year's average results (known as the "base") is the new COLA rate.

The average of this year's July and August figures (300.725) would yield a 3.0% COLA increase when compared with last year's base (291.901). If the September figures continue the average rate of increase seen since May, the final figure will result in the 3.2% projection. A second higher-than-expected bump in CPI-W could move that figure up, but likely only by a tenth of a percentage point.

MOAA will update its [COLA Watch page](#) on Oct. 12, after the release of the September figures (likely mid-morning), to reflect the 2024 calculations.

MOAA's Role

The cold calculations make the process of an inflation adjustment for military retiree pay seem automatic and predictable. Unfortunately, that hasn't always been the case.



From proposals in the 1980s to eliminate the military retiree COLA entirely to a 2010 commission's report suggesting a deferral of all military retiree COLA until age 62, the adjustment regularly comes under scrutiny on Capitol Hill. The most recent major threat came in 2013, when a continuing resolution included language creating "COLA minus 1 percent" for retirees under 62 – a reduction to the military retirement benefit that would've cost younger retirees tens of thousands of dollars in earned benefits.

MOAA rallied alongside our partners in [The Military Coalition](#) at the time to secure a change to the law in early 2014, before the change could take effect.

[RELATED: [Why COLA Is a Battlefield for Your Earned Benefits](#)]

More recent threats have come not by targeting military retirement pay, but by plans to change how the overall COLA is calculated. A Congressional Budget Office (CBO) proposal to move from CPI-W to a metric called "[Chained CPI](#)" would save the government more than \$250 billion over 10 years, per the CBO's math – with some of that money removed from the pockets of military retirees counting on their earned retirement income.

This proposal has yet to take form in legislation. But as budget battles boil over on Capitol Hill and lawmakers look for cost-cutting solutions amid shutdown threats, MOAA stands ready to make your voice heard and protect all earned benefits, including the value of military retirement pay, from potential cuts.

You can keep up with MOAA's latest advocacy efforts by visiting [MOAA's Advocacy News page](#). And by registering for MOAA's [Legislative Action Center](#), you'll be able to contact your lawmakers about issues of importance to MOAA and the wider uniformed services community.



PSC-MOAA TREASURER'S REPORT September 2023

Beginning Balance:

General Fund	\$	12,264.29
Total General Funds	\$	12,264.29
Cost of Luncheon May 2023	\$	825.00

Deposits

Proceeds from Lunch	\$	800.00
(Tip)	\$	-\$140.00
Net Proceeds from Luncheon Deposited	\$	660.00
Dues	\$	50.00
Total Deposits	\$	710.00
Sub Total General Fund	\$	<u>13,024.29</u>

Expense's:

CROTC Admin	\$	358.67
Tax Filing Cost	\$	54.99
Funding Scholarships	\$	7,500.00
General Fund Balance	\$	4,285.63
Total Merrill Lynch Fund	\$	19,528.46
Market Gain	\$	704.82
Merrill Lynch Fund total	\$	20,233.28
TOTAL AVAILABLE CASH	\$	<u>24,519.01</u>

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



Palm springs chapter, military officers Association of America schedule 2023-2024

September 19 October 17, 2023 @ 1300	Chapter' 54 th Birthday BOD Meeting, John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
October 19, 2023 @ 1130	Chapter Luncheon, INDIAN WELLS INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN. Guest Speaker TBD.
November 11, 2023 November 14 2023 @ 1400	VETERANS Day Observance 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 19,2023 1400	BOD MEETING John Schleimer Home, 45041 Casas De Mariposa, Indian Wells
December 21 @ 1130	Chapter Christmas Party INDIAN WELLS GOLF RESORT VUE RESTAURANT. 44500 INDIAN WELLS LN January 16, 2024 @ 1400
JANUARY. 16, 2023 @ 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	



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 [beneficiary category](#)
- 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 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 [point-of-service \(POS\) option](#), you'll have an annual POS deductible. The POS option refers to nonemergency care you get without a [referral](#). When you use this option, you'll pay the full cost of care until you meet your POS deductible, as outlined in the [TRICARE Costs and Fees Fact Sheet](#). After that, you'll pay 50% of the [TRICARE-allowable charge](#) 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 [TRICARE For Life](#), 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](#).



[TRICARE Pharmacy Home Delivery](#) and [TRICARE retail network pharmacies](#). There are no copayments for prescriptions filled at [military pharmacies](#).

If you get a prescription from a [non-network pharmacy](#), 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 [Compare Costs](#) 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 [TRICARE Subscriptions](#), and create your personalized profile to get benefit updates, news, and more.





October

06 Louise Stettler	14 Dorothy Nocita
07 Marianne Bouldin	14 Jeannine Garrott
09 Kathryn Jansen	17 Gary Young
12 Robert Johnston	19 Chuck Porter
12 Celeste Schleimer	19 Marianne Flynn
13 Ruth Beschloss	20 Ann Dierks
14 Francis Dillon	25 Edward Bart
	29 Brenda McIntosh

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Summer Luncheon





Palm Springs Chapter
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