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**Chapters – enter title of your first news item here**

You can use the first part of this newsletter template for your Chapter news to include any meeting recaps or agendas, local news, state legislative issues, and other matters for your members. Please replace “Chapter item 1” above with an applicable topic title.

**Chapters – enter title of your second news item here**

You can enter your second news item here and if you have any additional items you can copy the formatting and style for any other information you would like to share.

**5 Reasons Why Short-Term Budget Fixes Are Failing Our Military and Our Nation**

*By: Mark Belinsky*

We are on the road to another fiscal year without a full federal budget … just like last year, and the year before, and every year [since 1997](https://crsreports.congress.gov/product/pdf/R/R46595).

In the absence of a signed budget at the Oct. 1 start of the fiscal year, Congress has two options: Letting appropriations lapse, resulting in a shutdown, or passing a stopgap spending measure known as a continuing resolution (CR). A CR provides temporary government funding at current-year levels while lawmakers work on a budget for the remainder of the new fiscal year.

CRs are, to be blunt, awful. Ask any lawmaker and they will agree. Yet Congress can’t seem to find the intestinal fortitude to set partisan politics aside and keep to the schedule.

Why are these resolutions so bad for our nation in general, and our national defense in particular? Here are MOAA’s top five reasons:

**1. Wasted Tax Dollars.**Every CR costs taxpayers billions in misaligned money, stalled or delayed projects, and unnecessary planning to combat the shutdown threat and ever-changing funding availability. The top Pentagon official estimated the 2019 CR, for example, [cost DoD $19 billion](https://www.moaa.org/content/publications-and-media/news-articles/2019-news-articles/advocacy/the-last-continuing-resolution-cost-dod-$19-billion.-congress-is-on-track-to-do-it-again/).

**2. A Poor Example.**Servicemembers are trained to be good stewards of taxpayer dollars and to uphold high standards of property accountability through inspections and measures enforced through the Uniform Code of Military Justice. We have all stood in formation and heard a leader state: “No one is going home until we find this lost piece of property.” Maybe Congress needs to have a formation on our budget.

**3. Major Disruptions.**CRs force changes to training schedules. They delay operations, construction, maintenance, and congressionally mandated modernization projects. They cause civilian hiring freezes, and they increase contracting costs. As one DoD official put it: “The longer a CR lasts, the more damage it does.”

**4. Erosion of Trust.**Placing the importance of good governance over political issues is warranted, especially when CRs add to our national debt. We would never run our own personal finances by paying late fees over and over to avoid dealing with our bills. Congress can restore some trust in the institution by sticking to the schedule.

**5. Simple Scheduling.**Speaking of the schedule: Congress never misses its summer August recess. It’s reasonable to expect them to stick to their *whole*schedule, which includes passing a full budget before Oct. 1.

**Budget Basics**

Here’s a look at how the budget process is supposed to work:

* **January or February:**The president outlines White House priorities in the State of the Union address. This is often late, no matter which party controls the White House.
* **First Monday in February:**This is the “due date” for the administration to submit its budget request to Congress, but the release varies each year. Delays impact subsequent actions by Congress.
* **Mid-March:**Congressional committees submit “views and estimates” to the House and Senate Budget committees in response to the administration’s request. Committee leaders indicate preferences on budget matters for which they’re responsible.
* **April 15:**Congress passes a budget resolution, committing itself to broad spending levels.
* **May to July:**Congressional committees hold budget hearings for the upcoming fiscal year.
* **August:**Congress goes on summer recess.
* **Sept. 30:**Congress completes its work on appropriations bills for the upcoming year.

**Making a Difference**

MOAA’s Government Relations team has raised the CR issue to key lawmakers, but every legislator needs to hear about it from their constituents this election year.

Consider [joining our Legislative Action Center](https://www.moaa.org/takeaction), where you can find contact information for your lawmakers and send pre-written messages in support of MOAA’s advocacy priorities. Or use MOAA’s Capitol Hotline – 866-272-MOAA (6622), a toll-free line to the U.S. Capitol switchboard – to connect with your legislators’ offices and ask to speak with the military legislative assistant.

Let them know the status quo of costly CRs isn’t acceptable – not when we need to invest in the quality of life for our all-volunteer force, and when our national debt is mounting.

Keep up with the ongoing budget process and other key legislative issues at [MOAA’s Advocacy News page](https://bit.ly/2T3oYkz).

**MOAA Chapter Honors Its Namesake’s D-Day Legacy**

*Submitted by the General Omar N. Bradley Mid-Missouri Chapter*

Members of the [General Omar N. Bradley Mid-Missouri Chapter](https://www.moaa.org/chapter/mid-missouri/) participated in a community wreath-laying ceremony in Moberly commemorating the 80th anniversary of D-Day in June.

“Wreaths have been laid all over the world to remember and honor the courage and sacrifice of those men and women who made the D-Day mission successful,” said Chapter President Lt. Col. Walter P. Lantzy III, USA (Ret), during the ceremony. “We are pleased to be able to do the same here in a place Gen. Omar Bradley loved so much.”

Bradley was a field commander for American forces during Operation Overlord, and on June 6, 1944, he oversaw the first American landings on Normandy’s beaches.

Speakers highlighted Bradley’s history in Moberly, from being born in a log cabin not far from the town to playing baseball in high school and college.

He was known as the “GI General” because of the care he showed for his troops, said chapter member Maj. Barbara Churchill, USA (Ret).

After the war, the chapter’s namesake spent much of his time in Moberly, playing golf and holding a membership with the local rotary club. When he wasn’t in Moberly, Bradley advocated for veterans as the head of the Veterans Administration in Washington, D.C., said Kristine Zauke, a professor at Moberly Area Community College.

During the ceremony, veterans — all members of the chapter — from the Army, Marine Corps, Navy, and Air Force spoke about the importance of each branch in D-Day operations. Each veteran laid a wreath representing their branch and made remarks.

Lt. Col. Martin W. Walker II, USMC (Ret), outlined the many ways Marines assisted in Operation Overlord in 1944.

Col. David Randerson, USAF (Ret), spoke about the importance of U.S. Army Air Forces in dropping paratroopers behind enemy lines and destroying German air force resources ahead of the attack.

Capt. Ted Jacobs, USN (Ret), highlighted the Navy’s role in the destruction of sea mines and other obstacles to landing troops before the D-Day attack.

Bradley played an important role in directing troops during D-Day operations, Churchill said.

In addition to the chapter members’ involvement at the ceremony, Missouri Rep. Louis Riggs spoke about Bradley’s leadership style and said he never raised his voice. Attendees also heard letters commemorating D-Day from U.S. Rep. Sam Graves as well as Sens. Josh Hawley and Eric Schmitt.

[The General Omar Bradley Memorial Library and Museum Inc.](https://www.omarbradley.org/) hosted the ceremony. The nonprofit also held a showing of the film *The Longest Day*and a fundraising dinner featuring artifacts from the Randolph County Historical Society.

The day’s events mark the beginning of a campaign by the General Omar Bradley Memorial Library and Museum Inc. to fund construction of a library and museum in Bradley’s honor. The organization is co-chaired by Lantzy and Sarah Graff.

“I don’t think it’s an overstatement to say that it is the day that saved the world,” Graff said. “We are proud to say that Bradley, one of our native sons, had such a large role in it.”

**Report Shows Spike in Scam Type That Frequently Targets Veterans, Servicemembers**

By: *Kevin Lilley*

Scammers posing as government officials collected nearly twice the cash from victims in 2023 as they did the previous year, according to the Federal Trade Commission (FTC), and stats for 2024 show the disturbing trend isn’t letting up.

Government impersonation scams disproportionally target servicemembers, veterans, and others who regularly deal with federal entities – from TRICARE to the VA to any number of other departments and providers. TRICARE For Life beneficiaries [recently saw an uptick in fake text messages](https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/health-care-and-earned-benefits/report-scammers-targeting-tricare-for-life-beneficiaries-with-fake-text-messages/) from scammers posing as a health care provider, for example.

Scammers posing as government officials seeking cash payments have scored big in recent months, according to FTC data: Victims reported losing $76 million in cash in 2023, up from $40 million in 2022. Fraudsters collected another $20 million in the first quarter of 2024.

The cash-payment portion of these scams is a small one – government impersonation fraud cost victims $618 million in 2023, per the FTC – but cash-scam victims report losing more per incident than victims who use any other form of payment. The average cash-payment victim lost $14,470 in the first quarter of 2024, the FTC reported.

Impostors seeking cash payment will gain the trust of their victim before presenting an urgent situation that requires immediate attention, often posing a threat to a loved one. The pitch is designed to make the victim act rashly – before considering that government agencies will not demand a cash payment, nor will they seek personal information via text, phone call, or social media post.

If you’ve been targeted by this type of fraud, you can report it to the FTC [via its website](https://reportfraud.ftc.gov/) or by visiting the website of the relevant federal agency:

* **VA:** [Protecting Veterans From Fraud](https://www.va.gov/initiatives/protecting-veterans-from-fraud/)
* **TRICARE:** [Report Fraud and Abuse](https://www.tricare.mil/PatientResources/ContactUs/ReportFraudAbuse)
* **Medicare:** [Reporting Medicare Fraud and Abuse](https://www.medicare.gov/basics/reporting-medicare-fraud-and-abuse)

MOAA Premium and Life members can access recorded webinars with tips to avoid fraud of all types: [**An Overview of Scams and Frauds**](https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-center-webinars/an-overview-of-scams-and-frauds/)| [**Outsmart the Scammers: How to Spot and Avoid Financial Fraud**](https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-center-webinars/outsmart-the-scammers-webinar-archive/)| [**Protecting Yourself From Cybercrime and Scams**](https://www.moaa.org/content/benefits-and-discounts/transition-and-careers/transition-center-webinars/cybercrime-webinar-2022/)

MOAA also is a partner in the [Cybercrime Support Network’s Military and Veteran Program](https://fightcybercrime.org/programs/milvet/), which aims to protect servicemembers, veterans, and military families from falling victim to fraud. Get more resources from that organization [at this link](https://fightcybercrime.org/blog/category/military/).