



Ozark Empire News

Ozark Empire Chapter, Military Officers Association of America

2131 West Republic Road, Box 164, Springfield,
Missouri 65807



December 2025

December Chapter Meeting: Friday, 12 Dec 25, 1800. DAV Hall, 2525 E Division, Springfield.

Presenter: 🎵 Springfield Sound Barbershop Chorus 🎵

RSVP to LtCol Dean Smith, USMC, Ret.

Welcome to December! As of this writing, my hope is that your Thanksgiving was everything you hoped it would be.

Your Executive Board met on November 17, and information regarding the discussion at that meeting will be presented to the membership after the new year. Members of the current Board agreed to stay on in their respective positions for 2026 (except Anthony Willis). Given this, the bylaws do not require a membership vote this year. If anyone is interested in holding a position on the Board beginning in 2027, or assuming Anthony's position for the remainder of his term, please notify one of the Board members. It is never too early to volunteer.

The cost-of-living adjustment (COLA) for 2026 will be 2.8%. This applies to military retirement pay, Survivor Benefit Plan (SBP), a veteran's base monthly benefits and any additional compensation for dependents, TDIU, or Special Monthly Compensation (SMC), as well as Dependency and Indemnity Compensation (DIC). All military and VA increases should be seen on December 31, 2026, since Jan. 1 is a holiday.

The 2026 Social Security COLA is also 2.8%. This increase will begin with benefits payable in January 2026 for most Social Security beneficiaries and in December 2025 for Supplemental Security Income (SSI) recipients. The average retiree is expected to see a monthly increase of about \$56. Notification letters will be sent out this month.

If you haven't done so already, make sure to check out MOAA's web page. If you go to the upper right corner of the main page and click on the three (3) horizontal lines, there will be a drop-down box where you can make selections to get information. If you click on "Advocacy" you will then be able to select "Legislative Action Center" from another dropdown grouping. From this page you will be able to see priority issues and sign up to get notifications, as well as being afforded the opportunity to send pre-formatted letters to your respective legislators. Please sign up as MOAA needs your voice.

We would love for you to attend our dinner on Friday, Dec. 12. Note the time change-social hour begins at 6:00pm and the entertainment begins at 6:30pm. For our enjoyment we will, once again, host the Barber Shop singers this year.

May you have a very **Merry Christmas** and we will see you in the **New Year**!

Please mark your calendars for a very important Chapter business meeting and discussion early next year, regarding the future welfare of our Ozark Empire Chapter. More details in the next newsletter.

Chapter Mission Statement: *To stimulate patriotism in our community and serve those who hold or have ever held a warrant or commission in any of the eight uniformed services, as well as their surviving spouses. The Ozark Empire Military Officers Association of America (OEMOAA) is an affiliate of the Military Officers Association of America (MOAA). MOAA and its affiliated chapters are nonpartisan.*

Current advocacy efforts on the MOAA webpage:

[Halt TRICARE's Plan to End GLP-1 Coverage for TRICARE For Life](#)

Support MOAA's efforts to protect GLP-1 weight-loss medications for retirees covered by TRICARE For Life.

[Military Spouses Can't Wait - Add Them to the Work Opportunity Tax Credit](#)

Military spouses face a 21% unemployment rate, five times the national average, due to frequent moves and challenges tied to military life. Congress must incentivize employers to hire military spouses by adding them as a target group under the Work Opportunity Tax Credit (WOTC) program.

[Ask Congress to Address the Hazardous Unaccompanied Housing Conditions Rampant in the Military](#)

Thousands of servicemembers live in unsafe, substandard military housing due to years of underfunding and lack of oversight. Congress must require DoD to publicly report the condition of unaccompanied housing and ensure funding is used for necessary improvements.

[Stop the 34-Year Wait - Deliver Toxic-Exposed Veterans the Care They've Earned](#)

Millions of veterans exposed to toxic substances during their service are forced to wait decades –more than 34 years, on average – before they can access VA care and benefits for service-connected illnesses. Congress must pass legislation to bolster the legal framework for creating presumptive conditions, ensuring toxic-exposed veterans receive timely care.

[Honor Veteran Caregivers - Pass the Reeducation, Reemployment, and Retirement Act](#)

Veteran caregivers make profound personal and financial sacrifices to care for aging and disabled loved ones. Congress must pass the Veteran Caregiver Reeducation, Reemployment, and Retirement Act to provide these caregivers with the education, employment, and retirement support they deserve.

[Fix the TRICARE Young Adult Coverage Gap](#)

This bill would expand TRICARE eligibility to young adult dependents up to age 26, bringing TRICARE in line with commercial plan requirements.

[Ensure Servicemembers Can Afford Housing—Restore Full BAH](#)

Our troops don't get to choose where they serve—but they should always be able to afford a home. Tell Congress to restore full Basic Allowance for Housing (BAH) and support military families.

[Urge Lawmakers to Resume CFPB Operations for Servicemembers](#)

Contact your representative and urge them to support the continued work of the Consumer Financial Protection Bureau (CFPB) in conducting supervisory examinations for the Military Lending Act (MLA) and resuming work in the Office of Servicemember Affairs, which protects military families from predatory financial practices.

[Stand with Our Wounded Warriors: Advocate for the Major Richard Star Act](#)

Contact your representative and senators and urge them to support the Major Richard Star Act, which would authorize combat-injured veterans to receive their full DoD retirement pay earned for years of service and their full VA disability compensation for lifelong injury.

[Don't Let Veterans' Life Insurance Fall Behind Inflation](#)

Contact your senators and urge them to support the Fairness for Servicemembers and Their Families Act, which will require the VA to regularly review and update life insurance coverage limits for servicemembers and veterans, ensuring they keep pace with inflation and rising market costs.

[Parity for Surviving Spouses: Increase Dependency and Indemnity Compensation](#)

Bipartisan legislation in the House (H.R. 2055) would align Dependency and Indemnity Compensation payments with other federal survivor benefits. Ask your legislators to show their support and make a long-overdue correction to this injustice.

[Love Lives On: Protect Surviving Spouses' Right to Remarry](#)

Contact your representative and senators and urge them to support the Love Lives On Act to secure the right for surviving military spouses to remarry at any age and retain their benefits.

[Support Leave Parity for USPHS Servicemembers](#)

MOAA is committed to addressing parity gaps in U.S. Public Health Service (USPHS) Commissioned Corps benefits and personnel policy. Please join us in urging members of Congress to support legislation that would align USPHS Commissioned Corps leave policy with that of the other uniformed services.

[Improve OB-GYN Access for Military Families](#)

The TRICARE OBGYN Treatment and Access without Lags in Care Act (TOTAL Care Act) would launch a five-year pilot program allowing TRICARE Prime beneficiaries to receive obstetrical and gynecological care without a referral. Tell your lawmakers to support this effort to reduce delays and strengthen access within the TRICARE benefit.

[Lend Your Support for the MOAA-Backed Bill to Support Military Sexual Trauma Survivors](#)

Contact your representative and senators and urge them to support the Servicemembers and Veterans Empowerment and Support Act to improve essential care and services in the Veterans Health Administration and ensure greater assistance when military sexual trauma (MST) survivors are applying for disability benefits through the Veterans Benefits Administration.

[Expand TRICARE Eligibility for Guard and Reserve](#)

The Servicemember Healthcare Freedom Act would bring health care savings to thousands of servicemembers and their families by allowing Guard and Reserve members who are also federal employees to enroll in TRICARE Reserve Select.

IMPORTANT CONTACTS AND RESOURCES

Defense Enrollment Eligibility Reporting System (DEERS) Telephone Center - Call DEERS at 800-538-9552, Monday through Friday, excluding U.S. federal holidays.

Defense Finance and Accounting Service - The agency that pays military retirees and annuitants can be reached at 800-321-1080, or through AskDFAS online. Visit the [retired military and annuitants webpage](#) for more information about pay matters such as tax forms, pay verification, Direct Deposit, myPay and more.

Federal Long-Term Care Insurance Program - The program provides long-term care insurance to help pay for the costs of care you need if you can no longer perform everyday tasks (activities of daily living) by yourself because of chronic illness, injury, disability or the aging process. For assistance, call 800-LTC-FEDS (800-582-3337) or TTY 800- 843-3557 to speak with a program consultant. You can also visit <https://www.ltcfeds.com>.

Identification Cards - Call 800-525-0102 for location of the nearest issuing facility, or visit the site locator.

Legal Offices - Assists members with preparing wills and powers of attorney, and answers certain legal questions. Visit the Air Force Legal Assistance website at <https://aflegalassistance.law.af.mil>.

Medicare - 800-633-4227 or visit www.medicare.gov.

Social Security Office - Call toll free 800-772-1213; commercial 410-965- 8019; or write to Social Security Administration, Office of Public Inquiries, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235. Visit the website www.ssa.gov for more information.

TRICARE Mail-Order Pharmacy Program (Express Scripts, Inc) - In United States, call toll free 800-282-2881; or overseas, call 866-275-4732. Visit www.express-scripts.com/TRICARE/index.shtml for more information.

Veterans Affairs - For benefit inquiries call 800-827-1000; life insurance 800-669-8477; status of headstones and markers, 800-697-6947; special issues such as Gulf War/radiation/Agent Orange/Project Shad call 800-749-8387; GI Bill and education matters call 888-442-4551. Visit the website at www.va.gov.

OCTOBER 1, 2025-By Pat Green, Member of MOAA's Surviving Spouse Advisory Council
Pat Green is a surviving spouse of Col. Dave Green, USA, a MOAA Life Member

(As published on the MOAA Website)

Suppose you suffer a debilitating accident or a devastating stroke (these affect both young and old) and you are unable to care for yourself, temporarily or permanently. You might think, "How would I handle that?"

First, with the assistance of loved ones, and second, with pre-planning for long term care.

Long term care can be expensive and location-dependent. The median cost in the U.S. in 2024 was:

- * \$30-\$40 per hour for in-home care
- * \$4,000 to \$6,000 per month for assisted living
- * \$100,000 per year for nursing home care

This is not petty cash. Outlays such as these require careful planning. Fortunately, there are some ways to handle these expenses, such as:

Insurance Products

A **long-term care insurance policy** may cover home care, adult day care, assisted living, and nursing facilities. Your age, health metrics, and amount of coverage desired establish the premium base. Both the premium and the coverage can have inflation increments built in. These premiums are much more affordable in the mid-40s or 50s ages.

Hybrid life insurance with a long-term care rider may be purchased. The policy accelerates the death benefit as you use it. Any remaining policy value passes to beneficiaries as a death benefit.

Self-Funding

An **annuity** you own might offer a long-term care payout or a guaranteed income stream that can be applied to health costs. You could also use your personal savings, investment accounts, or retirement accounts to pay for care.

Another option might be **converting your homestead and/or vacation home** to a rental to create an income stream. These are emotional decisions. However, your home or vacation home might no longer be suitable for the new reality of your living needs. Use a professional to establish the lease, price, and conditions. It might be possible to preserve that family reunion tradition by carving out that time frame from the leases. Review any income tax complications this action may pose.

Reverse mortgages are a possibility for those age 62 and over. These convert your home equity into tax-free income that you can use to pay for care. These products are extremely complicated depending on your long-term housing needs and financial situation. Ask a lot of questions.

Your assets are your tools to finance your new life situation. Most state and federal programs require you to spend them down before you use their aid. Please seek the advice of your family, a financial planner, or trusted advisor before you act.

Safety Nets

Medicaid is a federal government program administered by the states. It covers long-term care for those with limited income and assets. States have their unique guidelines, but most require a spend-down of assets before applying for aid. Speak to an elder law attorney or advisor. They might be able to help preserve some of your estate before qualifying for eligibility. The states have different requirements on assets, income caps, and state residency. Also, not all nursing facilities accept Medicaid.

The **VA's Aid and Attendance** program is a means-tested benefit available to qualifying veterans and their spouses. This assistance should be explored with an accredited veterans service officer.

Thoughtful analysis of preparations and solutions for life's possibilities can help you ask intelligent questions, make informed decisions, and attend to needs. Your actions will benefit you and your family.

December US Military History

- 1674** – Father Jacques Marquette, French missionary, built the 1st dwelling at what is now Chicago.
- 1773** – In Boston Harbor, a group of Massachusetts colonists disguised as Mohawk Indians board three British tea ships and dump 342 chests of tea into the harbor.
- 1776** – Patriot General George Washington crosses the Delaware River with 5,400 troops, hoping to surprise a Hessian force celebrating Christmas at their winter quarters in Trenton, New Jersey.
- 1791** - Adoption of the Bill of Rights, following final ratification by Virginia
- 1803** – U.S. and French governments finalize a little land transaction known as the Louisiana Purchase, a \$15 million deal, doubling the size of the United States.
- 1835** – Cherokees were forced to move across the Mississippi River after gold was discovered in Georgia. Relocation was completed by 1838. This became known as the Trail of Tears March
- 1851** – Fire in the Library of Congress destroys most of its 55,000 volume collection, including most of Thomas Jefferson's personal library, sold to the institution in 1815. The first fire involving the Library occurred in 1814, when the British burned the US Capitol, which at the time housed the Library of Congress
- 1860** – South Carolina officially leaves the United States when a convention ratifies an article of secession, the first state to secede.
- 1862** – President Lincoln signs an act admitting West Virginia to the Union, dividing Virginia in half. West Virginia, along with Nevada, were the only two states admitted to the Union during the Civil War
- 1868** – President Andrew Johnson grants unconditional pardons to all persons involved in the Southern rebellion that resulted in the American Civil War
- 1896** – “Stars & Stripes Forever” was written by John Philip Sousa.
- 1951** – U.S. Air Force George A. Davis, flying a F-86 Sabre jet out of the 4th Fighter-Interceptor Wing, was credited with four aerial victories against MiG-15s, the largest number of kills by a single pilot in one day during the war in Korea.
- 1987**– At a summit meeting in Washington, D.C., President Ronald Reagan and Soviet leader Mikhail Gorbachev sign the first treaty between the two superpowers to reduce their massive nuclear arsenals.
- 1991** – Dec 31: The last day of the existence of the USSR
- 1996** - Mars Pathfinder is launched from Cape Canaveral. It would arrive July 4, 1997
- 2006** – First flight of the Lockheed Martin F-35 Lightning II
- 2010** – With the second launch of the SpaceX Falcon 9 and the first launch of the SpaceX Dragon, SpaceX becomes the first private company to successfully launch, orbit and recover a spacecraft.
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The next scheduled community outreach event is at the Springfield Veteran's Cemetery, located on 5201 S Southwood Road, where we will be able to participate in wreath laying, as a part of Wreaths Across America. This will be held December 13, 11am. No advance reservations needed. Just show up, dressed for the weather, and help lay wreaths at graves of fallen heroes.

Our monthly informal informal (non-MOAA-associated) gathering, **Coffee With Chuck**, is held on the first Monday of each month, at Traveler's House Coffee, 2151 W Republic Rd, Springfield. We typically gather at 10am, and enjoy a beverage and food available for purchase, as desired. The next gathering is slated for December 1. All are welcome to join us, as this is a time for casual chatting.



Chaplain's Corner

By Becky Hutchings

Many of you probably have your trees up and houses and yards decorated for Christmas. It hardly seems possible that we will be closing out 2025 in a few short days. There are so many activities we pack into a few short weeks between Thanksgiving and Christmas. Much to celebrate and so little time!

While we enjoy all the festivities, food, fellowship, and surprises, let us not forget the true meaning of this special time. If it were not for the love of God, who sent His Son to earth to be born of the Virgin Mary, we would not be celebrating anything. Jesus came into the world so all might believe in Him and be redeemed. Without Him we would not be able to someday join Him in heaven. Now that's something to celebrate!

You may have heard this before, but it bears reminding at Christmas. The meaning of the candy cane, Catholic version as follows.

The candy cane's symbolism in a "Catholic" context, as often told in poems and stories, represents key aspects of Jesus Christ's life and passion. The white color signifies purity and the virgin birth, the J shape is for Jesus, the red stripes represent the blood shed for our sins (the large stripe) and the scourging (the three small stripes), and the staff shape symbolizes the Good Shepherd. The hard candy can represent Jesus as the Solid Rock and the firmness of God's promises. Additionally, the Peppermint flavor can be linked to hyssop, an herb used in ancient purification rituals, and represents Jesus' role as a sacrifice for the world's sins.

I particularly love this story of the candy cane as it is used to depict the sacrifice that Christ made for each of us. He willingly came to earth and became one of us, both human and God. I don't fully understand that concept. But how wonderful! I personally love this depiction of Christ and His sacrifice for us. As you prepare for your celebration this year, remember not to leave Jesus out. Because, after all, He IS the reason for the season! May you be blessed and encouraged!

November Meeting Recap



For our November chapter meeting, Ms Katy Holmer, Deputy Regional Director with the Missouri Department of Natural Resources, gave us a good presentation about state park facilities in the southwest quadrant of the state. There are several park and historical facilities, all open to the public, many with walking tours and educational opportunities. There are several volunteer opportunities available as well. She made us aware of upcoming holiday traditions at several parks, including an Open House at the Nathaniel and Olive Boone home, located outside Ash Grove, (the oldest existing structure in Greene County, dating to 1837), on December 6, 2-6pm; an Open House at the birthplace of President Truman, on Dec 13; and a First Day hikes at a variety of parks, including Roaring River, Lake of the Ozarks, and Bryant Creek, to

name a few in our area. For more information, refer to the State Parks website, <https://mostateparks.com/upcoming-events/all>

November 2025 Meeting

DATE: Friday, 12 December 25

PLACE: **DAV Hall, Chapter 11**
2525 E Division Ave
Springfield, MO

TIME: 1800 – Social Hour. Music to commence @ 1830
50/50 drawing, to support Honor Flight of the Ozarks.
Drawing at the close of the presentation.
1900 – Meal

MENU: Catered Dinner Meal

Cost: \$20/plate. (NOTE: 50/50 Drawing, and Donations for Honor Flight of the Ozarks will also be accepted)

Program: Springfield Sound Barbershop Chorus

RSVP: By Monday, 8 December
To: LtCol Dean Smith, USMC, Retired

LtCol Smith will acknowledge ALL reservations received. If you do NOT receive a confirmation, please contact him directly.

OEMOAA Monthly Schedule

Chapter monthly meetings will be held on the 3rd Friday of each month, at the DAV Hall, 2525 E Division, Springfield, unless otherwise noted.

2025 Dates

Dec 12: DAV Hall, 6-9pm

Jan 16, 2026: Kavan Stull, Harry Truman in WWI
Feb 20: OEMOAA Chapter Business Meeting
Mar 20: Kelly McGowan, Master Gardener
April 17: Kay Monk, State Crime Lab
May 15: Leslie Saylor, Senator Schmitt's Office
June 19: Elder Law
Sept 18: LTC Brennan Cook, "JROTC, Nixa HS"
Oct 16: Missouri Veteran's Home
Nov 20: Nutrition for Seniors

Whenever you return a borrowed pie pan, make sure it's got a warm pie in it

I remember being able to get up without making sound effects

If you want a rainbow, you have to put up with the rain

The softer you talk, the closer folks'll listen

We encourage all eligible members to also join our National organization, Military Officers Association of America. Information regarding membership options can be accessed at www.moaa.org

Our chapter maintains a presence on Facebook. We strive to keep this page current with information about chapter activities and opportunities. Members can access that page by following this link: www.facebook.com/groups/712416736284579

OEMOAA NAME TAGS

Some members and their spouses prefer a solid plastic name badge with a magnetic clasp. The member cost is \$10 per badge, payable in advance. Order forms will be available at the next two meetings. You can also email Dean Smith anytime and he will send you the form by return email. Please return completed forms to Dean at a meeting with the \$10 per badge fee. Nametags will be ready at the next regular dinner meeting. Yes, the name tags with the pin clasp will continue to be provided at no cost.

ELECTED CHAPTER BOARD OFFICERS

PRESIDENT: Becky Hutchings

1ST VICE PRESIDENT: (Open Position)

2ND VICE PRESIDENT: Frank Bridges, LtCol, USA, Retired

SECRETARY/TREASURER: Dean Smith, LtCol, USMC, Retired

IMMED PAST PRESIDENT: Ron McCall, Capt, USAF, Retired

APPOINTED CHAPTER OFFICERS

CHAPLAIN: Becky Hutchings

LEGISLATIVE CHAIR: Anthony Willis, Colonel, USAF, Retired

AWARDS COORDINATOR: Frank Bridges, LtCol, USA, Retired

SURVIVING SPOUSE LIAISON: Becky Hutchings

AMBASSADOR: Chuck Guy, Colonel, USA, Retired

MEMBERSHIP CHAIR Chuck Guy, Colonel, USA, Retired

WEBMASTER: Keith Oxby, W/O British Navy

NEWSLETTER EDITOR: Ron McCall, Capt, USAF, Retired