



Ozark Empire News

Ozark Empire Chapter, Military Officers Association of America
2131 West Republic Road, Box 164, Springfield,
Missouri 65807



November 2025

November Chapter Meeting: Noon, Friday, 21 Nov 25, DAV Hall, 2525 E Division, Springfield.
Speaker: Katy Holmer, Missouri State Parks
RSVP to LtCol Dean Smith, USMC, Ret.

Our October luncheon meeting was well attended. There was a robust discussion as our presenter provided good information about scams that especially target the senior population.

OEMOAA has been a very active organization over the years. However, in the past couple of years, the membership has dwindled, our population is aging, and new/younger people are not joining. Given this and the fact that members are not stepping up to fill Board positions, the Chapter may not be sustainable in the future.

Along these same lines, the President of the MOAA MO Council of Chapters, Don Wolfinger, is leaving his position next year. He requested Chapter Presidents to present the opportunity to our members, that if there's any interest in working at the state level, he would love to talk with them. I would be happy to connect any interested parties with Don.

Regarding our local chapter's structure, Anthony Willis, our First Vice President, has decided to step down from his position in 2026. We need to fill this position for the duration of his present term, which includes 2026. If anyone is interested, please contact a Board member.

Amid the present government shutdown, no protections are in place to pay USPHS and NOAA their retirement pay as it comes from a different funding stream than those retired from the armed services.

[TAKE ACTION: [Ask Your Lawmakers to Protect Retiree Pay for All Who Served](#)]

(Taken from: [MOAA.org](#), Oct. 21, 2025 issue).

A bipartisan House Bill, the TRICARE Transition Transparency Act ([H.R. 5586](#)) mandates email notices at the 180-day, 60-day, and 30-day marks before any deadlines to act. The bill would ensure families are aware of upcoming changes (Taken from: [MOAA.org](#), Oct. 21, 2025 issue).

On a lighter note, these are a couple of important military dates of note in November 2025 (taken from: [hphotusa.org](#)):

Nov. 10, 2025 – Marine Corps Birthday

Nov. 11, 2025 – Veterans Day – Veterans Day (originally known as Armistice Day) is a federal holiday in the United States observed annually on November 11, for honoring military veterans of the United States Armed Forces. It coincides with holidays in several countries, including Armistice Day and Remembrance Day, which also occur on the anniversary of the end of World War.

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:

[No Shutdown Should Stop Servicemember Pay: Support the Pay Our Troops Act of 2026](#)

During a government shutdown, our dedicated uniformed servicemembers continue to safeguard our national security – at the risk of not being paid. Congress must ensure their financial security.

[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.

VHSO Walk-in Flu Vaccine Clinic at Fayetteville and Community-Based Outpatient Clinics (CBOC)

2025-2026

FACILITY	DAY(S)	TIMES	LOCATION
Branson CBOC	Tues & Thurs	10 am – 2 pm	Check in Front Desk
Fayetteville	Mon - Fri	8 am – 4 pm	Building 21 lobby
Fort Smith CBOC	Mon - Fri	8:30 am - 11:30 am & 1:30 pm - 3:30 pm	Check in Front Desk
Jay CBOC	Mon, Wed, & Thurs	2 pm – 4 pm	Check in Front Desk
Joplin CBOC	Mon - Fri	8:30 am – 11:30 am & 1:30 pm – 3:30 pm	Check in 2nd Floor front desk
Ozark CBOC	Tues, Wed, & Thurs	10 am – 2 pm	Check in Front Desk
Springfield CBOC	Mon, Wed, & Fri	10 am – 2 pm	Check in Front Desk
Harrison CBOC	Wed & Thurs	1 pm – 3 pm	Check in Front Desk

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.

Serving older Veterans every step of the way

As you age or experience illnesses that impact your daily routines, you may need additional care, and VA is fully equipped to meet your needs wherever you are in your health journey. VA provides a variety of services and support to aging and disabled Veterans. Partnering with community providers, VA helps to ensure that Veterans can maintain independence and autonomy as they rise above the challenges of aging, disability or serious illness.

Resources for older Veterans

There are a variety of resources and programs for [older Veterans](#) that can help them build a routine and support system to remain independent.

- [Veteran Decision Aid](#) provides a checklist to help you narrow down which VA resources and what kind of care is best for you, with help creating a personalized health plan by and for Veterans like you.
- [Veteran Directed Care](#) allows you and your caregiver(s) to create an individualized plan for assistance and personal care that fits your needs and lifestyle. Through this program, you can get help developing a spending and care plan to help **you** live independently in your own home or community.
- [Palliative Care](#) focuses on keeping symptoms in check so that you can carry out day-to-day activities. Palliative care aims to improve your overall quality of life, whether that's physical, mental or emotional well-being.
- [Adult Day Health Care](#) is a VA support program designed to help with personal care tasks while also providing opportunities for you to socialize with others and engage in your community. These activities are flexible and can be adjusted to best fit your schedule and needs.

Community resources

VHA also provides a wide range of community resources online, over the phone and in-person to help you find support and address specific needs. These include:

- [Benefits Checkup](#) is a free service that helps you identify what programs and care you qualify for.
- The [National Aging and Disability Transportation Center](#) promotes transportation options for older adults and caregivers, allowing more flexibility and freedom for senior Veterans.

If you are enrolled in VA health care, speak with your primary care provider to find out if you are eligible for geriatric and extended care services.

It's never too late to apply for the VA health care you've earned. If you are a Veteran or know a Veteran who has not yet applied for their VA health care benefits, learn how to [get started](#).

Please mark your calendars for Friday, December 12, social hour to begin at 6pm. We are fortunate to host the 🎺 BarberShop gents 🎺, as they perform for us again this year. Dean will be working with Melissa to make us a delicious meal. More information will be forthcoming.

November US Military History

1620 - Mayflower Compact is signed in Provincetown Harbor, near Cape Cod, Massachusetts. Peregrine White is the first child born to Pilgrims in the New World

1775 - Continental Congress passes resolution authorizing "two battalions of Marines to be raised" for service as landing forces for the recently formed Continental Navy

1848 - Benjamin Palmer receives a patent on an artificial human leg

1868 - Ulysses S. Grant is elected as the 18th US President

1884 - Grover Cleveland elected to his first term as President, the only President to date to serve non-consecutive terms. His portrait adorns the \$1000 bill, no longer in general circulation

1902 - Dr Walter Reed dies of a ruptured appendix at the age of 51. His research led to discovery of the vectors involved in typhoid and yellow fever

1903 - Panama declares independence from Colombia, with backing of the US government

1918 - At the 11th hour on the 11th day of the 11th month of 1918, the Great War ends.

1921 - Exactly three years after the end of World War I, the Tomb of the Unknowns is dedicated at Arlington Cemetery, during an Armistice Day ceremony presided over by President Warren G. Harding.

1941 - Combined Japanese Fleet receives Top-Secret Order No. 1: This orders the bombing of Pearl Harbor, Mayala, Dutch East Indies, and Philippines

1943 - Battleship Oklahoma, sunk during Japanese attack of Dec 7, 1941, is refloated

1945 - 24 Nazi leaders went on trial before an international war crimes tribunal in Nuremberg, Germany

1956 - Soviet tanks and troops crushed protests in Hungary

1962 - Space Shuttle Columbia (STS-5) completes its first operational flight, including launch of two commercial satellites

1974 - Pioneer 11 sends photos back to NASA from Jupiter

1979 - Student followers of the Ayatollah Khomeini storm and overrun the US Embassy in Tehran, taking 63 Americans hostage. The hostage crisis ended in 1980 after 444 days, following the death of the Shah, and election of Ronald Reagan.

1982 - Newly completed Vietnam Veterans Memorial opens in Washington DC

1989 - Berlin Wall falls

2014 - One World Trade Center officially opens, replacing its predecessor 13 years after the September 11 attacks

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 November 3.

All are welcome of join us, as this is a time for casual chatting.

October Meeting Recap



Brad Heeren, representing the Fraud Detection and Prevention Department at Great Southern Bank, gave a very concise presentation about various fraud avenues that they have seen, which unfortunately seem to be targeted toward seniors. This may be attributable to the belief that many seniors are less computer-savvy, and may be somewhat more soft-hearted. This may make them a somewhat softer target. He included a wide variety of scam types, including: Romance, Tech Support, Grandparent, Government Impersonation, Sweepstakes/Charity/Lottery, Home Repair, TV/Radio, and Family CareGiver. The common theme throughout was that we should always be skeptical, and never talk with anyone that you don't KNOW. He suggested various ways to help protect one's assets, to guard against these types of attacks. This may include such things as not answering phone calls from unrecognized numbers, not releasing one's contact information. There are also services which advertise being able to search the "dark web", the locate and cleanse one's identification and contact information.

Brad indicated that he is available at his institution, and there are certainly corresponding agents at other financial institutions around the area, to help

protect their clients' assets.

Thank you, Brad, for taking the time to speak with us, and for your concern about the safety and welfare of your fellow Missourians.

On October 14th Carl Boswell, David Reed, Bill Pickett, Brian Spangler and Frank Bridges had a great tour of the Emergency Management Facility on North Booneville in Springfield. First, we were fortunate to have a great tour guide, Ronnie Bell. She works as a team leader and gives tours.

The facility is designed to withstand a EF-5 tornado and its windows will withstand a 2"X4" direct hit at 200 mph. It has an internal 600 watt generator and its fuel supply is also protected. The Center provides 911 service for all of Greene County, and its functions can be automatically transferred temporarily to Joplin, in case emergency. They have a briefing room that can host network news folks and act as a briefing room for other events. They have a classroom that can double as a meeting room for groups like ours. The facility has a skeleton staff that can activate the crisis operations in minutes. They are constantly tracking storms that might possibly be headed our way. They have an Emergency Operations Center (EOC) with state-of-the-art technology. The EOC is staffed by various government and private organizations anytime a crisis occurs. All in all, it seems that Greene County is well served by the facility.

The next scheduled Tour is at the **Air and Military Museum** 2305 E. Kearney St, November 18, 1:30pm, and will require a \$6 per person entry fee. Those attending will meet at the museum. December will be wreath laying at the Missouri Veteran's Cemetery. More later. We have some ideas for 2026 tours but if you have an idea for a place to visit, please let Frank know.

Also, at the present time, we have three open dates for speakers in 2026. These are June and November. Please forward ideas to Frank Bridges



Chaplain's Corner

By Becky Hutchings

November is here. Are you prepared for cooler temperatures? I have been waiting for it! Cooler weather brings with it the changing colors of fall and gives us permission to drag out the sweaters. Of course we can bake pumpkin bread, drink warm cider, and burn cinnamon and nutmeg scented candles anytime; but somehow they mean more during the fall.

One of my favorite nights of the year occurs on the first Sunday in November-the date Daylight Saving Time ends! I relish getting that extra hour of sleep! This is a silly thing to mention, when in all seriousness, there are very important dates in November.

November 11 of each year is the day set aside as Veterans Day. On this day we honor and celebrate all those men and women who have served in the military. This would be a good day to reach out to a veteran and thank them for their service, send a card, volunteer at a veteran's home, offer a ride to a disabled veteran, or take a veteran out for a meal. Many restaurants offer free meals to veterans-sharing this meal with someone who cares can make a difference in a veteran's life. The Bible has this to say about caring for others (taken from: biblestudytools.com):

Do nothing from selfishness or conceit, but in humility count others better than yourselves. (New Revised Standard with Apocrypha; Philippians 2:3-4).

Later in the month, we have Thanksgiving, which is celebrated on the 4th Thursday of November. There were arguments regarding on what day Thanksgiving should be celebrated. This battle was finally settled when Congress passed a law in December 1941 that made Thanksgiving the fourth Thursday of November. (Taken from: britannica.com). Many view this day as a time to be with family and friends. The central focus generally involves a bountiful meal, with all the special recipes reserved for this day. According to newsroom.aaa.com, Thanksgiving is the heaviest travel time of the year. Whether traveling by air travel or ground, one can be certain that patience is truly a requirement.

Often we can become stressed whether staying at home or traveling to other parts of the country. Most often we put pressure on ourselves to do the impossible; get the Christmas tree/decorations up to keep everyone happy, make the meal come together without a glitch (and on time), and maintain a smile while our worlds are spinning out of control. This may or may not be you.

This year, I'm going to make it a point to enjoy each moment of this holiday (and surrounding days). I will be one of the millions that are planning to travel. We will be traveling by ground and are splitting up the trip to stay in hotels both to and from (reducing travel stress).

Would you join me in de-stressing this Thanksgiving? It will allow us to focus on being thankful, which is what this day is really about. Let's make a plan to divide up the work or have food catered. Several restaurants are open that offer the traditional foods. Another option is eating out as this reduces the clean-up AND prep time.

I'm getting hungry for turkey! Anybody else?

May you be blessed and encouraged.

November 2025 Meeting

DATE: Friday, 21 November 25

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

TIME: 1100 – Social Hour
50/50 drawing, to support Honor Flight of the Ozarks.
Drawing at the close of the presentation.
1200 – Meal

MENU: Catered Luncheon Meal

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

Program: Katy Holmer, Missouri State Parks

RSVP: By Monday, 17 November
To: LtCol Dean Smith, USMC, Retired
417-761-1816 or das1302@icloud.com

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

ELECTED CHAPTER BOARD OFFICERS

PRESIDENT: Becky Hutchings

1ST VICE PRESIDENT: Anthony Willis, Colonel, USAF, Retired

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

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

Nov 21: Missouri State Parks

Dec 12: DAV Hall, **6-9pm**

Jan 16, 2026: Kavan Stull, Harry Truman in WWI

Feb 20: MSU, Nutrition For Seniors

Mar 20: Kelly McGowan, Master Gardener

April 17: Kay Monk, State Crime Lab

May 15: Leslie Saylor, Senator Schmitt's Office

June 19: (Open)

Sept 18: LTC Brennan Cook, "JROTC, Nixa HS"

Oct 16: Missouri Veteran's Home

Nov 20: (Open)

Ships are safe in the harbor, but that's not what they are built for

You can't have a new reality with an old mentality

If someone could only see your actions and not hear your words, what would they say are your priorities?

Fear doesn't stop death – it stops life.

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.