



Ozark Empire News

Ozark Empire Chapter, Military Officers Association of America

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



October 2025

October Meeting: Noon, Friday, 17 Oc 25, DAV Hall, 2525 E Division, Springfield.

Speaker: Brad Heeren, Great Southern Bank, **Fraud Avoidance**

RSVP to LtCol Dean Smith, USMC, Ret.

We had a good turnout for the September luncheon meeting. Those unable to attend were missed.

Important issue on MOAA National's radar:

1. Potential Government Shutdown on Sept. 30, 2025

Retirees and annuitants from the armed services would continue to receive pay during a government shut-down. (See related piece later in this newsletter)

As MOAA works to ensure those currently serving – in all branches – continue to receive pay during a shutdown, we will also work toward our cornerstone goal of service parity in these pay issues.

2. Pentagon Takes Another Step Toward Commissary Privatization:

Cost-cutting and privatization may offer short-term savings, but when the quality and integrity of a critical benefit are at stake, the consequences fall directly on servicemembers, veterans, retirees, and survivors.

Important Webinars Available Through MOAA (If you register for a Webinar, but are unable to attend, you will be sent a link to be able to watch later, at your convenience):

Understanding Your Reserve and Guard Benefits **OCTOBER 08, 2025 | 1:00 PM - 3:30 PM** This workshop takes on topics skipped by programs geared toward active duty servicemembers.

Long-Term Care: What Military Retirees and Families Should Know **OCTOBER 14, 2025 | 2:00 PM - 3:00 PM** Considering your future financial plans and protections, but unsure where to begin when it comes to long term care? MOAA can help you get started.

The above information was found on the MOAA website. Please make sure to explore the website at: [MOAA.org](https://www.moaa.org). There is a multitude of valuable information that can be found.

Some dates to remember in October: (Taken from: [operationwearehere.com](https://www.operationwearehere.com)):

October 13, 2025 - Navy Birthday-the Navy celebrates its establishment by the Continental Congress in 1775

October 13, 2025 - Columbus Day A day set aside to commemorate the arrival of Christopher Columbus to the Americas on October 12, 1492. [Learn more...](#)

October 26, 2025 - National Day of the Deployed

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](#).

What Would a Shutdown Mean for Retirement Pay?

By: Kevin Lilley

September 23, 2025

Retirees and annuitants from the armed services would continue to receive pay during a government shutdown, but beneficiaries who served in the commissioned corps of the U.S. Public Health Service or NOAA lack such protections.

A passage in the FY 2021 National Defense Authorization Act (NDAA) moved Coast Guard military retiree pay under the Pentagon's Military Retirement Fund (MRF), which allows payments to continue during a funding lapse. While USPHS and NOAA retirees and annuitants are paid via the Coast Guard Pay and Personnel Center (PPC), they are not paid from the MRF. Their service-specific funding streams would be cut off until funding for respective agencies is restored.

October US Military History

1648 – Peter Stuyvesant established America's 1st volunteer firemen.

1775 - The Continental Congress authorizes construction of the first American naval force

1779 – Polish nobleman General Casimir Pulaski was killed while fighting for American independence during the Revolutionary War Battle of Savannah, Ga.

1797 – The 44-gun 204-foot U.S. Navy frigate USS Constitution, also known as Old Ironsides, was launched in Boston's harbor.

1862 – Dr. Richard Gatling patented a machine gun.

1863 - The H. L. Hunley, the world's first successful combat submarine, sinks during a test run, killing its designer and 7 crew. She completed her last mission in 1864, when she sunk the USS Housatonic. The vessel was raised in 2000, and is now a museum piece.

1901 - Theodore Roosevelt officially renames 1600 Pennsylvania Avenue as The White House

1916 – US Army formed Reserve Officers Training Corps (ROTC).

1918 – Sgt. Alvin C. York almost single-handedly killed 25 German soldiers and captured 132 in the Argonne Forest in France.

1947 - Chuck Yeager becomes the first person to fly faster than the speed of sound, when he flies Glamorous Glennis, named in honor of his wife, over Rogers Dry Lake in California

1957 – The Space Age and "space race" began as the Soviet Union launched Sputnik (traveler), the first man-made space satellite.

1962 – A U.S. Air Force U-2 reconnaissance plane and its pilot fly over the island of Cuba and take photographs of Soviet missiles capable of carrying nuclear warheads being installed and erected in Cuba.

1972 – A race riot occurs on the United States Navy aircraft carrier Kitty Hawk off the coast of Vietnam during Operation Linebacker.

1985 – The leader of the so-called "Walker family spy ring," John Walker, pleaded guilty to giving U-S Navy secrets to the Soviet Union.

1993 - American troops launch disastrous failed raid in Mogadishu, Somalia, later known as Black Hawk Down

2000 - A motorized rubber dinghy laden with explosives blows a 40-by-40-foot hole in the side of the USS Cole, killing 17 sailors, wounding 38

2005 – In a referendum vote, new Iraqi constitution is ratified

2006 – George W. Bush signs into law The Secure Fence Act of 2006 to build a fence along the U.S.-Mexico border.

2007 – Time change from Daylight Savings to Standard time is changed from late October to early November, resulting in numerous technical glitches

2014 – USS America (LHA 6), the Navy's newest and most technologically advanced amphibious assault ship, was commissioned during a formal ceremony during San Francisco Fleet Week.

September Meeting Recap



Our September luncheon meeting featured a presentation by Sabrina Bonnette, the local Veterans Service Officer (VSO). She herself is a retired US Navy veteran, so is sensitive to the needs of veterans. She focused on several areas on interest: the Missouri Veterans Commission, Missouri Veteran Home Services, Missouri Veteran Cemetery system., and Veteran Suicide Prevention. Her office is able to assist with a variety of documentation needs, including locating lost medal and decoration paperwork, lost DD-214, and verification of entitlement for Veteran death and burial benefits.

She can be reached by telephone at. 573-751-3779, or via email at movets@mvc.dps.mo.gov. The Missouri Veterans Commission website is: <http://www.Veteranbenefits.mo.gov>



Several of our members recently had opportunity to visit the Robert Plaster Center for Advanced Manufacturing, at Ozarks Technical College. This was a very interesting tour. They offer training programs in everything from computer modeling, networking, design, and repair, to precision computer-aided design and manufacture. Our next Community Facility Visit is set for Tuesday, October 14, at 1:30pm, when we are scheduled to tour the Greene County Emergency Management Center, located at 330 W. Scott, in downtown Springfield. This facility is located just off Booneville, near the County courthouse. Please plan to attend and let Frank know, frankbridges@frankbridges.com

The November Tour is at the Air and Military Museum 2305 E. Kearney St, and 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 February, June, and November. Please forward ideas to Frank. 573-308-7272, or frankbridges@frankbridges.com

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. During our September gathering, we hosted a telephone conference with Erin Englemeyer, from Senator Schmitt's office, and were able to discuss a number of legislative concerns with her.

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



Chaplain's Corner

By Becky Hutchings

Here we are-somehow transitioned from summer to fall. All seasons have a particular beauty about them. It's really nice to live in a region that experiences each of the four seasons.

The Bible teaches about literal seasons, such as summer & winter, and also metaphorical seasons of our lives. Natural seasons include planting and harvest as established by God. Perhaps many of you are still harvesting and canning the bounty gathered from gardens that were planted earlier, watered and tended faithfully, until the harvest.

The book of Ecclesiastes, in the Old Testament, talks about a time for everything (Ecclesiastes 3:1) and lists some of life's spiritual seasons. The significance of these scriptures is so we humans understand that God is supreme over everything, whether bad or good, He is sovereign. We are also encouraged to embrace life and enjoy the things God has given us. Believers are encouraged to embrace every season of our lives. (Taken from: Seasons In The Bible).

- **Spiritual Seasons of the Soul:** (Taken from: what are the 4 seasons of life Bible).
- **The Wilderness Season:** A period of testing, dryness, or waiting for God's guidance and refreshing.
- **The Growing Season:** A time of spiritual increase, fruitfulness, and increased devotion.
- **The Pruning Season:** A necessary time of spiritual challenge and refinement where God cuts away things that are not productive to encourage deeper growth and more significant fruit.
- **The Harvest Season:** A time of reaping the benefits of previous seasons of sowing and labor.

In what season of life do you find yourself? Whatever season it may be, know that God loves you and is walking with you.

The LORD bless you, and keep you: The LORD make his face to shine upon you, and be gracious to you: The LORD lift up his countenance upon you, and give you peace. (Numbers 6:24-26; ESV).

May you be blessed and encouraged.

Please note, and mark your calendars! Our Chapter December gathering will be held December 12, Friday, 6-9pm in the evening, at the DAV Hall, where we have been holding our regular meetings

October 2025 Meeting

DATE: Friday, 17 October 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: Great Southern Bank, “Fraud Prevention”

RSVP: By Monday, 13 October
To: LtCol Dean Smith, USMC, Retired

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

2025 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

Oct 17: Great Southern Bank, “Fraud Avoidance”

Nov 21: Missouri State Parks

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

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

Feb 20: (Open)

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

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 (das1302@icloud.com) 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.