



Heartlander

South Central Florida Chapter
February 2023



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



Chapter Officers:

President: Bob Brooks, tel. 863-471-6318
Vice President: Glenn West, tel. 614-296-5881
Treasurer: David Grey, tel. 785-282-5445
Secretary: Doug Tait, tel. 863-385-1763
Chaplain: Ken Kirk, eMail: ken@wejoysing.com
Recruiting/Retention: Bob Posthumus, tel.: 757-876-4751
Legislative Affairs: Charley Dye, eMail: rock10@earthlink.net
Personal Affairs: Craig Smith, tel. 207-703-3402
Newsletter: Bob Brooks, tel. 863-471-6318 gatorrnb@gmail.com
Past President: Mike Borders, tel. (h) 863-402-8292; (c) 703-795-8776
President Emeritus: Roy Whitton

Our Web Site: www.scfcmoaa.org
Florida Council of Chapters website: www.moaafl.org

Take Action. MOAA Legislative Action Link:

<https://moaa.quorum.us/>

1 February 2023. Board Meeting: 1630 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

4 March 2023. 4th Annual Gala: 1730 (5:30 PM) at the Island View Restaurant at Sun N' Lake clubhouse, 5223 Sun N' Lake Blvd, Sebring.

Membership Renewal:

Chapter Members, it's time to "REUP" for 2023. Please bring to the next meeting \$20 in cash, or a check made out to SCFC of MOAA in the same amount. Surviving Spouses and folks over 90 years-old pay no dues. If you would like to mail it to us the address is: SCFC of MOAA, PO Box 7841, Sebring, FL 33872. Scholarship donations will also be appreciated.

PRESIDENT'S MESSAGE:

We had our normal board meeting. At the meeting we discussed a few important items. One of those was the bylaw review which was discussed and tabled since it needs a more discussion about items besides adding the Space Force. It was suggested to add a section for social items to our newsletter. This would include items you would like to share with other members i.e., your trip to Las Vegas, or an experience on your cruise. It would be easy to add this section to the newsletter.

Avon Park and Sebring high schools are in danger of losing their junior ROTC programs for lack of leaders. If any of you are interested please contact Mike Borders who has specific information on qualifications. If you know someone please tell them that there's a desperate need in our two schools. (Cont.)

PRESIDENT'S MESSAGE: (Cont.)

We always talk about field trips. If any of you have an idea of a place you think we might like to go please pass it on to one of your board members.

Annually, we always have someone at the leadership conference for Florida MOAA. Linda Tuthill was one of the guest speakers and she spoke to many chapters and her presentation was a hit.

We do have a new chapter flag as well as the final NOAA and USPHS presentation flags.

And a small statement that our Christmas project was a smashing success. And I suggested we might take a yearlong approach to raising money for our Christmas giving, like an old-fashioned Christmas club. The details must be worked out but start saving your hundred-dollar bills for the next meeting.

Two other very interesting items happened at our meeting. The first was our guest speaker Sebring's Fire Chief Bobby Border, who along with his wife and son joined us for dinner at Caddyshack. He talked about the history of the fire department and the success they're currently having on bringing in new firemen. Then the MOAA Florida Council of Chapters presented an award to our chaplain Ken Kirk. Although Ken is a little busier now with his church in Wauchula, he still strongly supports MOAA. He is also President of the Veteran's Advisory Board which works directly with Highlands County Commissioners.

GLENN WEST was elected president of the Highlands County Veterans Council at their December meeting. It appears MOAA members are well represented in most organizations here in the county. Additionally, The Highlands County Veterans Council has asked us to recommend a veteran of the year. They would be recognized at an events either later this year or early next year.

And finally, we want to make sure everyone knows the US Army concert band and soldiers chorus is going to be at the Weinstein center on February 25 at 3 PM. It is free but you must order your tickets online at SFSCARTS.org. If you cannot get a ticket because they're sold out, GLENN WEST might have a couple extra. Thanks to Glenn for this input.

Note that our 4th Annual Military Gala is scheduled for 4 March 2023. It shall again be at the Island View Restaurant at Sun N' Lake clubhouse. We are still in need of door prize gifts. Should you wish to donate a gift, please contact Diana Borders.

The reservation form is at the end of this newsletter. Although the deadline for responding is 24 February 2023, please submit your response, with your dinner selection, as soon as possible. This will help us in the planning and notifying the restaurant as to how many will attend. Despite inflation, note that we kept the price the same as last year.

Did you Know?

'Widow's Tax' on Survivors Will Be Completely Gone as of Feb. 1 Benefit Checks

Feb. 1 benefits checks won't have the so-called "widow's tax" reducing income for the surviving [spouses](#) of military retirees who participate in two programs.

Until 2020, survivors couldn't receive the full amount of two survivor benefits at the same time. Under the rule known as the [Survivor Benefit Plan](#) (SBP) "offset," the government reduced payments that were part of that program by the amount of [Dependency and Indemnity Compensation](#) (DIC) that beneficiaries received from the [Department of Veterans Affairs](#).

DIC is generally for the families of veterans who died in the line of duty or as the result of a service-connected injury or illness. With the Defense Department's SBP, by contrast, veterans elect whether to pay premiums that will guarantee their spouses or other beneficiaries a percentage of their retirement pay after they die. That choice is typically made upon retirement.

The monthly DIC payment for a veteran who died on or after Jan. 1, 1993, is \$1,562.74 for 2023. Without the change in law, the government would have reduced SBP beneficiaries' payments by that much.

The decision to eliminate the "widow's tax" was a "huge win" and "the right thing to do," Mark Belinsky, director of currently serving/retired affairs for the Military Officers Association of America and an [Army](#) retiree, said in a phone interview. The SBP is a "very good plan," he added.

Congress came around to the idea that the reduction was unfair and laid out a process in the 2020 National Defense Authorization Act to gradually close the gap.

Rather than just changing the reductions to SBPs, the law began giving affected survivors an additional allowance to make up the difference, and as of the upcoming payments, the offset will no longer exist.

The reduction required when veterans participated in both programs deterred some from choosing to contribute to the SBP. Coinciding with the change to the deductions, the VA will give veterans a rare second chance to enroll this year.

The SBP is much more financially supportive than most forms of private life insurance. After a retiree dies, the SBP pays a beneficiary up to 55% of the retiree's monthly retirement pay, adjusted for inflation, for the rest of the surviving spouse's life or until a child reaches an age cap.

Those who enroll during the open season, which lasts until Jan. 1, 2024, will have to catch up on paying the premiums they missed since retiring, plus pay interest and "any additional amount" deemed necessary to maintain the "soundness" of the Defense Department's retirement fund, according to the new law.

Current enrollees can also opt out during the open season but won't receive a refund on the premiums they've already paid. (Cont.)

Did you Know? 'Widow's Tax' on Survivors Will Be Completely Gone as of Feb. 1 (Cont.)

The new chance to enroll became law when President Joe Biden signed the 2023 National Defense Authorization Act on Dec. 23, 2022. Until the forms and processes for enrollment become available, the Defense Department recommends that retirees update their information in the [myPay system](#). Forms are in development and will be available by February at <https://www.dfas.mil/sbpopenseason23>, according to the Office of the Secretary of Defense.

This story was updated at 6:22 p.m. Eastern Time on Jan. 16 to correct information on the mode for reducing the SBP offset.

Did you Know 2? Veterans to Get Free Emergency Care During Suicidal Mental Health Crises

Starting Tuesday, veterans experiencing an emergency suicidal crisis will be eligible for no-cost care, including inpatient treatment, at any [Department of Veterans Affairs](#) facility or non-VA hospital, regardless of whether they are enrolled with the VA.

The department announced Friday that it is expanding eligibility for care -- up to 30 days of inpatient or residential care or 90 days of outpatient treatment -- for veterans in a severe, acute mental health emergency.

The change, required by the Veterans Comprehensive Prevention, Access to Care and Treatment, or COMPACT, Act of 2020, applies to nearly 9 million former U.S. service members who don't already receive VA health care and services, according to the department.

"Veterans in suicidal crisis can now receive the free, world-class emergency health care they deserve -- no matter where they need it, when they need it, or whether they're enrolled in VA care," VA Secretary Denis McDonough said in a press release. "This expansion of care will save veterans' lives, and there's nothing more important than that."

According to an interim rule that is to be published Tuesday in the Federal Register, eligible veterans include those in crisis who received an other-than-honorable discharge or higher, or were sexually assaulted or harassed while serving, and meet one of four conditions having served:

- More than 24 months on active duty
- 100 days under a combat exclusion
- In support of a contingency operation directly more than 100 days
- Or as a drone operator for more than 100 days.

The benefit will pay for emergency care, transportation costs and follow-up care. Veterans who use the care will receive referrals to treatment, VA programs and benefits, if applicable, following the emergency and counseling on their eligibility for other VA services.

Under the proposed rule, veterans who go to a VA facility for an acute emergency suicidal crisis would not be required to make any copayments for the emergency or follow-on hospitalization or outpatient care. (Cont.)

Did you Know 2? Veterans to Get Free Emergency Care During Suicidal Mental Health Crises (Cont.)

If a veteran goes to a non-VA hospital, in-patient treatment center or outpatient program, the VA will either pay the institution directly or reimburse the veteran for care.

Despite an ongoing national dialogue that 22 veterans die by suicide a day -- a decade-old figure that stemmed from an extrapolation based on data from 21 states -- the rate of suicide among veterans fell to roughly 16.8 each day in 2020. [In 2020, 6,146 veterans took their own lives, down nearly 10% from a peak in 2018](#) and their lowest level since 2006, according to data provided by the VA.

Still, suicide among the veteran population remains a problem, with rates much higher than the general public. A report released last year by America's Warrior Partnership, Duke University and the University of Alabama said that, based on its review of death information from eight states, veterans take their lives at a 34% higher rate than reported by the VA.

To address rising suicides across the country, the federal government established the three-digit 988 number for the Suicide & Crisis Helpline and Veterans Crisis Line, with veterans able to press 1 for specialized help. The VA has embarked on nationwide campaigns urging veterans to reach out to fellow vets, family and friends if they have a problem, and it has kicked off [public service messaging to encourage safe storage of firearms](#), which are used in roughly 70% of all veteran suicides each year.

The VA also [has proposed waiving copayments for mental health treatment for veterans](#) at risk for suicide and reducing the cost of psychiatric medications for these veterans.

Rep. Mark Takano, D-Calif., the former chairman of the House Veterans Affairs Committee, sponsored the legislation that included the expansion of access to care for suicidal veterans. On Friday, he said the benefit is a "step forward" in reducing veteran suicide.

"This new benefit removes cost from the equation when veterans are at imminent risk of self-harm and allows them to access lifesaving care when they need it most," Takano said in a press release.

The Veterans Crisis Line is available 24 hours a day, 7 days a week by dialing 988 and pressing 1. Help also is available by texting 838255 and online through the [Veterans Crisis Line website](#).

-- Patricia Kime can be reached at Patricia.Kime@Military.com. Follow her on Twitter [@patriciakime](#)

If you want to sign up for a range of updates from MOAA National:

Go to: http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx and follow the prompts. Don't miss out on this valuable resource!

Did You Know 3? One More Thing... Mark your Calendars!

The MOAA Florida Council of Chapters (FCOC) is preparing for the annual State-wide MOAA Convention in St. Augustine, FL from May 19th– 21st! All MOAA members and guests are invited. The Convention will be held at the Renaissance World Golf Village Resort, 500 S. Legacy Trail, St Augustine, FL 32092. At the resort, you can enjoy a tour of the World Golf Hall of Fame or enjoy a unique movie experience in the IMAX Theater. Group room rates will be honored for all attendees three days before and three days after the Convention. There will also be a "Slammer & Squire Charity Golf Tournament" at this world-class resort on Friday, May 19th, with an 8 AM Shotgun Start, 4-person Scramble.

Email: MOAAACCMembers@gmail.com for details. Go to the Florida Council website at www.MOAAFL.org for more information on the Convention and to register.

Did You Know 4? MOAA Member Podcasts

We are proud of our members' service and accomplishments. We highlight some of our talented members on our Speakers Bureau and Authors League webpages. However, we also have members who participate in Podcasts. What is a Podcast? They are online programs available for listening or viewing on your computer or phone. Here are two podcast series by our Cape Canaveral chapter members that are available at no cost and likely of interest to our members.

- Chapter member Larry Sanford's podcast is "Sanford on Security." Larry is the senior analyst at the American Security Foundation, and his subjects range from cybersecurity to Afghanistan, Ukraine, China, and others. You can view his series at ascf.us/podcasts/.
- Chapter member, author, and speaker Bill Toti is the co-host of a podcast on the "Unauthorized History of the Pacific Theater of World War II." The series dives into the subject of the Pacific War by exploring less told stories of the battles, equipment, tactics, decisions, and personalities of the largest battlefield in human history. The video podcasts are available on YouTube at youtube.com/@UnauthorizedHistoryPacificWar.

Our usual disclaimer applies--the views expressed in the Podcasts do not necessarily represent those of MOAA or MOAACC.

The MOAA Store is Now Open? Would you like to buy a MOAA polo shirt or some other MOAA item?

Go to the MOAA "Store," click on the following link to the store: [MOAA Store](#) You can also call them at 1-717-396-7100

From apparel to headwear and much more, we are excited for you to show your MOAA pride! They have everything from men's and ladies' polos, coffee cups,

Did You Know 5? TRICARE For Life Targeted in Congressional Budget Office Report— Take Action Now! <https://moaa.quorum.us/campaign/44139/>

Most of us recall that one of the benefits of joining the military was the promise of lifetime medical services for veterans and retirees. We also remember proposals in the recent past to end that promise resulting in a compromise benefit for retirees--TRICARE For Life (TFL). Coming around again in a report released by the Congressional Budget Office (CBO) is a proposal that takes aim at TFL. The report offers two proposals among its options to cut the deficit that significantly increases costs for military retirees using the TFL. Both recommended TFL options would reduce the federal government's mandatory spending by shifting health care costs from DoD to uniformed services retirees. Similar concepts have been presented in past CBO reports to provide information and options to lawmakers confronting budgetary challenges. While these are not legislative proposals, we need to address these as serious threats given the cuts to the TRICARE pharmacy program and TRICARE associated military health system reforms. [Read the full article on the MOAA website](#) for more information and **TAKE ACTION with our elected representative to Protect TRICARE For Life!**

Did You Know 6? Another Big Victory in MOAA's Fight to Stop Military Medical Cuts

From Military.com By: Karen Ruedisueli

Provisions in the FY 2023 National Defense Authorization Act (NDAA) will halt proposed military medical billet cuts for five years and require a series of reports before DoD makes any similar plans to cut personnel at its military treatment facilities (MTFs).

This marks the fourth consecutive MOAA "win" on this issue – a streak that wouldn't be possible without tens of thousands of MOAA members mobilizing to support this critical association priority.

Original DoD plans to cut about 18,000 medical billets, put in place before the COVID-19 pandemic, have been [delayed](#) and [reevaluated](#) multiple times since first released in March 2019, as part of the FY 2020 defense budget. What began as a serious threat to beneficiaries' access to patient care took on even greater significance as Gen. Mark Milley, USA, chairman of the Joint Chiefs of Staff, [told lawmakers last year](#) that proposed reductions could leave the military lacking in trained medical personnel "in the fielded force to handle combat conditions."

Congress responded with provisions in the FY23 NDAA requiring:

- Congressional notification before modifying the scope of services provided at MTFs.
- Extensive reporting requirements on medical workforce requirements, including risk analysis and mitigation plans
- A five-year halt to medical billet cuts.
- A one-year suspension on MTF restructuring. (Cont)

Did You Know 6? Another Big Victory in MOAA's Fight to Stop Military Medical Cuts (Cont.)

- Reporting on the composition of medical personnel of each military department, including vacancies and a validation against military requirements.

The NDAA also extends the timeframe for a Government Accountability Office report mandated by the previous year's NDAA to evaluate DoD's plans to reduce military medical manning.

More Threats on the Horizon

Unfortunately, planned billet cuts are far from the only measure threatening to weaken your service-earned health care benefits. MOAA already has engaged with lawmakers on:

- Multiple proposals included in a recent [Congressional Budget Office report](#) offering options to reduce the federal deficit, including raising medical costs for some retirees using TRICARE For Life by [thousands of dollars a year](#).
- Continued uncertainty [surrounding the shrinking TRICARE retail pharmacy network](#).
- Plans to consolidate specialty care in large military hospitals and medical "centers of excellence," which could create challenges for beneficiaries required to travel for their care.

Communications from MOAA members to lawmakers were instrumental to halting proposed medical billet cuts. We hope you will continue to engage with your lawmakers as we advance our [legislative priorities](#) for the 118th Congress, including the preservation of your earned health care benefits.

More Members Mean More Influence Over Our Health Care

Get involved and make sure your interests are addressed. Because the larger our voice is, the greater our impact will be.

You can use the "TAKE ACTION" link on the front page of this newsletter to respond and support these and other MOAA actions. PLEASE click on it, fill in the data on the prepared letters, and send them to our two senators and our representative.

If you want to sign up for a range of updates from MOAA National:

Go to: http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx and follow the prompts. It gives various options for the type of information desired, as well as the frequency you may wish to receive it. Don't miss out on this valuable resource!

Note that Mike has submitted an application for us to receive the 2022 MOAA Communications Award. The MOAA Council & Chapter Affairs Department will contact recipients regarding award status.

Did You Know 7? VA Wants Vets to Use Their Benefits When Choosing a Final Resting Place

Modified from an article in Military.com | By [Patricia Kime](#)

The [Department of Veterans Affairs](#) is raising awareness of little-used benefits for veterans: burial at a VA, state or tribal veterans cemetery, and headstones or markers for veterans buried in private cemeteries.

According to VA officials, just 20% of eligible veterans who died last year were buried in a VA-managed or -supported cemetery, a benefit that comes at no cost to the veteran's family. And fewer than half who qualified for a burial allowance or headstone used the opportunity, according to Under Secretary for Memorial Affairs Matt Quinn.

The department is spreading the word to veterans and families that vets can apply for eligibility before they die, taking care of the needed paperwork beforehand to ease the financial and emotional burden on their families and make their wishes known.

The VA manages 155 cemeteries nationwide and funds an additional 121 state, territorial and tribal veterans' cemeteries. Veterans who are eligible for VA burial benefits include all who were discharged under something other than dishonorable conditions; spouses or surviving spouses of eligible veterans; dependent children; and some others. "It's that final benefit that the veteran has earned, and that the nation can show to that veteran's family appreciation for their sacrifice and service."

VA Secretary Denis McDonough noted that the burial benefits are underutilized. About 85% of eligible veterans use education benefits offered through the VA, while roughly 66% of eligible vets utilize VA health care. But just 15% of veterans are buried in VA-managed cemeteries.

The department is [expanding opportunities for veterans to be buried in VA or supported cemeteries](#) as it closes in on its goal to make them more accessible. The VA plans to open several columbarium-only cemeteries over the next few years. A columbarium is a building that holds cremated remains. The VA plans to add 310,000 sites for interment of cremains in the next several years, for a total of 4.2 million gravesites.

The VA provided roughly 350,000 headstones for veterans' graves and 35,000 medallions to adorn the private gravestones of veterans in 2021. But given that nearly 642,000 veterans die each year, the number is a fraction of those eligible for those benefits and more.

In addition to burial at no cost in VA and VA-supported cemeteries, veterans are eligible for headstones or medallions to place on private headstones as well as burial allowances for veterans who die of service-connected conditions and prefer to be buried in a non-VA cemetery.

Veterans should include applying for eligibility for burial benefits as part of their estate planning. They can learn about [applying for benefits on the VA's website](#) without any obligation to be buried in a national cemetery or charge.

"This is one of the best ways to ensure a veteran's family knows their loved ones' wishes and that NCA is able to provide the benefits for service to our country.

SURVIVING SPOUSE CORNER

Craig Smith, Surviving Spouse and Personal Affairs Chair

MOAA ADVOCACY VOICES

IN JANUARY was the start of a new year for MOAA and its Chapters. And we have a new congressional legislation to follow-up on our goals for our military members. Nothing seems to come easy so we start the process all over again, to ensure our voices are heard. Remember its important to recruit to create a stronger voice as we lobby for veterans and their families.

SENIOR THEMES

This is a reminder that last month the Veterans Affairs Life Insurance (VALI) took affect for all those seniors that failed to get Life insurance, the VA will offer a new life insurance for veterans with service connected disabilities. The program is open to enroll. Veterans Affairs Life Insurance (VALI) provides guaranteed acceptance whole life coverage of up to \$40,000 to Veterans with service-connected disabilities. Lesser amounts are available in increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period. More information can be found in the Oct 2022 Newsletter or you can enroll on the VA website or contact your local VSO.

New Members: Mark Glahn

January Birthdays: 7 Feb: Lowell Fricker
22 Feb: Frank Everett
27 Feb: David Loy

Editor's Note: If your birthday is not recognized, it is because you did not include it on your application form. Please contact our Secretary, Doug Tait at 863-385-1763, and provide the same.

WHO CAN JOIN MOAA?

MOAA membership is open to all officers, commissioned or warrant, whether on active duty, retired, former, reserve or national guard of all the eight uniformed services, including the Army, Navy, Marines, Air Force, Space Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service. To join our chapter, click the join us button on our Chapter's home page at <https://moaaf.org/Chapters/SCFCMOAA/JoinUs.aspx>.

Nametags: If you don't have and DO want a chapter nametag, please let us know. We need your info as you want it to appear on the tag: Name, Rank, Service. Spouse/significant other's name. The cost is \$10.00 each. Here is an example:



The China Marines in The Pacific—By Bill Muckler, Captain USMC

The China Marines on Okinawa (Part 2)

By Bill Muckler, Captain USMC

There were more than 240,000 casualties in the campaign for Okinawa. American losses amounted to 49,151.

Of those, 12,520 were killed, or missing, and 36,631 were wounded in action. Marines of the III Amphibious Corps suffered 16,507 battle casualties. 2,779 killed and 13,609 wounded.

Corporal Richard E. Bush, 1st Battalion, 4th Marine Regiment, was among the wounded. He enlisted in the USMCR on 22 September 1942, in Bowling Green, Kentucky. He received basic training at the [Marine Corps Recruit Depot in San Diego](#), California, and later was transferred to a replacement battalion at Camp Elliott, California, for training as an armorer.

He served with the [Marine Corps Raiders](#) in the Pacific, where he was promoted to corporal. On 16 April 1945, Corporal Bush, serving in the [1st Battalion, 4th Marine Regiment, 6th Marine Division](#) as a rifle company squad leader, led his men in a charge against an enemy stronghold during the final assault against Mount Yaetake in northern [Okinawa](#). During that action, he was seriously wounded and evacuated to a nearby medical aid area for treatment.

President [Harry S. Truman](#), presented Corporal Bush with the Medal of Honor for "conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty." He was awarded a second [Purple Heart Medal](#). His Medal of Honor Citation reads in part:

"Rallying his men forward with indomitable determination, Cpl. Bush boldly defied the slashing fury of concentrated Japanese artillery fire pouring down from the gun-studded mountain fortress to lead his squad up the face of the rocky precipice, sweep over the ridge, and drive the defending troops from their deeply entrenched position. With his unit, the first to break through the inner defense of Mount Yaetake, he fought relentlessly in the forefront of the action until seriously wounded and evacuated with others under protecting rocks. Although prostrate under medical treatment when a Japanese hand grenade landed in the midst of the group, Cpl. Bush, alert and courageous in extremity as in battle, unhesitatingly pulled the deadly missile to himself and absorbed the shattering violence of the exploding charge in his body, thereby saving his fellow marines from severe injury or death despite the certain peril to his own life."

Bush survived the blast with severe wounds, losing several fingers and sight in one eye. (Next month: The China Marines in Korea and Vietnam)



China Marines on Okinawa: 1945

Chaplain's Corner—by Ken Kirk, Chaplain

King David had grown into an entitled King. No more going with the Army to the field. No more living in tents eating MRE's. He knows he is powerful. He knows he is King. He is no longer like the "other people," the "little people." He is KING !

So, he sees a babe take a bath and sends for her. Bathsheba does not have a way to say "no" to the King. He has all the power, she has none. In this day and age, we would call what happened a rape. And what happens when this former King of the people, a defender of all that is good, right, and pure; what happens when he says he is all powerful? What happens when he chooses sin?

His life is never the same. The consequences of his affair ruined his family life. His legacy is forever tainted. His is remembered as much for his affair with Bathsheba as he is for being a great and wise King. He did get down on his knees, confessed and asked for God's forgiveness. God forgave him but the consequences of his sin outlasted his life. Some things are bigger than us. Some consequences go on to the third and fourth generations.

Some things in life are God sized problems. They are way bigger than us. It is time to put aside our own pride, plans and ownership. It is time to turn to the God who created us.

David had turned inward. It was now about "me." It was now about what I want. He was staying at the Hyatt Regency now, not in some tent. He was taking "selfies" with his iPhone a lot. He had a personal chef, not no stinking MRE's. He was enjoying who he had become. He was not any longer a King of the people and for the people. God had invested so much in him. But the investment had turned sour.

In the long march of life there comes a day when we need to let God in. Let God change us, so that God can work through us. We are not the ones who can change the world. Lots of luck with that one. It is God's working through us that changes the world around us.

We may be good. We may be powerful. But we are still limited. And if we are like David, we may have even grown selfish. Our culture today makes selfishness very easy. Don't pull off a David and ruin your legacy, your memories, and your family. Remain faithful to the straight and narrow way. Remain faithful to the vows of your life. Duty, honor, country, liberty, justice. You stand for something bigger than your life. Don't harm your legacy now.

Keep up that conversation with God each day. Don't let the "dark side" take you out just because you saw something or someone you wanted. You are important. Your legacy is important. Your family is important. Follow the God's guidance.

Remain faithful. Finish strong.

Heard on the Hill—Charley Dye, Legislative Affairs Chair

MOAA national recently released their legislative priorities for the newly installed 118th congress. Later this year they will distill these priorities down to a top three, in preparation for the Advocacy in Action campaign. It is a bit of a lengthy read, so I thought I would give you the condensed executive summary.

1. **Compensation and Service—Earned Benefits** - Ensure pay at or above the Employment Cost Index, pay all uniformed services during government shutdown, and provide for concurrent receipt of retirement pay and disability pay.
2. **Military Housing** - Restore BAH back to 100%, ensure barracks and family housing are safe and healthy places to live.
3. **Health Care for Currently Serving and Retirees** - Reverse cuts to the pharmacy benefit, fix Tricare Young Adult disparity.
4. **Health Care and Benefits for Veterans** – Modernize veterans’ health administration workforce and facilities. Ensure provisions of the PACT Act are carried out.
5. **Service Families** – Support of spouse employment, provide accessible and affordable childcare.
6. **Survivors** - Repeal the recoupment of last month’s paycheck after retiree’s passing, improve SGLI/VGLI, and upgrade DIC baseline to 55%.
7. **Guard and Reserve** - Overcome the lack of Tricare coverage and delayed pay for guard and reserve members.

Chapter Calendar

1 February 2023. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

4 March 2023. 4th Annual Gala: 1730 (5:30 PM) at the Island View Restaurant at Sun N’ Lake clubhouse, 5223 Sun N’ Lake Blvd, Sebring.

5 April 2023. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

4 May 2023. Board Meeting: 4:30 pm. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Dimitri’s Banquet Room, 2710 Kenilworth, Sebring 33870

7 June 2023. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

7 July 2023. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Runway Cafe, 130 Authority Lane (Inside Terminal Bldg) Sebring Airport.

2 August 2023. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

5 September 2023. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Meeting location to be determined

5 October 2023. Board Meeting: 4:30 pm. Business Meeting, 6:00 PM. Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).



Former, Active, Retired Military Officers, Warrant Officers & Surviving Spouses

JOIN A FLORIDA CHAPTER

- Advocacy from the National to the State and Local levels
- Philanthropy and Community Service
- Comradery with a Purpose

NEVER STOP SERVING

Find a chapter at www.MOAAFL.org/Membership.aspx

MOAA Chapters: Where the rubber meets the road!

As Military Officers, our shared experience of service forms a bond like no other. And while MOAA is based in Washington, D.C., the heart and soul of our organization lies in local communities served by local chapters, where members pledge to "Never Stop Serving".

MOAA chapters unite active duty, former, and retired officers and warrant officers from every branch of service, including the National Guard and Reserve, as well as their spouses. Membership in a chapter provides an opportunity to connect with fellow officers, networking, grassroots advocacy, community service, philanthropy, and much more.

Connect with other, like minded officers committed to keeping our military strong and ensuring promises made to veterans are kept. There are 39 MOAA Chapters in Florida. Join a Florida MOAA Chapter now by visiting our website at:
www.MOAAFL.org/Membership.aspx

PURPOSES OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The Military Officers Association of America (MOAA) is a not-for-profit corporation that is operated exclusively to further the interests of the nation and its uniformed services personnel, their family members, and survivors.

From the preamble to the Bylaws of The Military Officers Association of America

- To inculcate and stimulate love of country and flag;
- To defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- To advocate military forces adequate to the defense of our country;
- To foster the integrity and prestige of uniformed service;
- To foster fraternal relations between all branches of the various Services from which our members are drawn;
- To further the education of children of Service personnel;
- To aid personnel of the Services from which our members are drawn, and their family members and survivors, in every proper and legitimate manner; and
- To present their rights and interests when Service matters are under consideration

We unite to form THE MILITARY OFFICERS ASSOCIATION OF AMERICA

TAKE ACTION!!

<https://moaa.quorum.us/>

MOAA's Top Legislative Priorities for 2023

MOAA's Legislative Priorities for the New Congress

Legislative Advocacy is one of our primary missions. This year, MOAA is keeping up the momentum for existing priorities such as the Major Richard Star Act, which would help tens of thousands of combat-injured veterans and had the support of two-thirds of Congress at the end of last session. Here are the 2023 MOAA priorities to address the challenges facing our uniformed service community. MOAA also remains active on other issues not listed here and priorities will be shaped throughout the year depending on successes or emerging issues that warrant an all-hands approach. Additionally, we share interests with The Military Coalition, other veteran and stakeholder groups and leverage those relationships to expand our reach on Capitol Hill.

[Go here on the MOAA website for more information](#) and click on the links below to learn more about the issues:

- [Compensation and Service-Earned Benefits](#)
- [Military Housing](#)
- [Health Care for Currently Serving and Retirees](#)
- [Health Care and Benefits for Veterans](#)
- [Service Families](#)
- [Survivors](#)
- [Guard and Reserve](#)

Have you signed up to TAKE ACTION on the MOAA Legislative Action Page? If not, go to <https://moaa.quorum.us/> and sign up today!

The Heartlander is published monthly by members of the South Central Florida Chapter of Military Officers Association of America, P.O. Box 7841, Sebring, FL 33872. The Chapter is an apolitical and not-partisan, non-profit organization affiliated with National MOAA and the Florida Council of Chapters, MOAA, not associated with the Department of Defense. The views expressed do not necessarily reflect the views of MOAA, the Florida Council of Chapters, the Chapter or DOD. This newsletter can be accessed electronically on our website: www.scfcmoaa.org, is emailed electronically to members, and can be sent hard copy to members not on the Internet.



Standing with you
at every stage.

97017

1-800-247-2192 • www.moainsurance.com/plans

Mike Giving Chief Bobby Border a One-of-a-Kind MOAA Cup for His Presentation



Mike Presenting Chaplain Kirk with the Florida Council of Chapters Leadership Award



Mike and Glenn Helping to Distribute Christmas Dinners Provided by the Highlands County Veteran's Council



Picture of Christmas Dinners Provided by the Veteran's Council



Members Enjoying Our January Meeting at Caddyshack



USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

Air Force Retiree Services: (800) 531-7502;

www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;

www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988;

www.afrh.gov

AAFES: (214) 312-2011; www.aafes.com

Army Retired Services: (703) 571-7232; [https://](https://soldierforlife.army.mil/retirement)

soldierforlife.army.mil/retirement

Burial at Sea: (866) 787-0081; [https://](https://www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/)

[www.mynavyhr.navy.mil/Support-Services/Casualty/](https://www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/)

[Mortuary-Services/Burial-at-Sea/](https://www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/)

Combat Related Special Compensation: [http://](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx)

[www.secnav.navy.mil/mra/CORB/Pages/CRSCB/](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx)

[default.aspx](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx) DEERS: (800)-538-9552, Fax: (831) 655-8317;

www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

DFAS Casualty Assistance Branch: (800) 321-1080 or (216)

5225955; (For Reporting a Retiree's death, option #1)

I.D. Cards Benefits and Eligibility: (866) 827-5672; [https://](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[www.dmdc.osd.mil/rsl/appj/](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[site.jsessionid= _liU5y-4sPqtyCtImmgUJThnUWUeAanhb15E](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[aGXQn4lh2pEEKpso!416826654?execution=e1s1](https://www.dmdc.osd.mil/rsl/appj/site.jsessionid=_liU5y-4sPqtyCtImmgUJThnUWUeAanhb15EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: [tps://](https://www.mcieast.marines.mil/Staff-Offices/Retired-Affairs/)

www.mcieast.marines.mil/Staff-Offices/Retired-Affairs/

(Hover over "Veteran Marines" then click on "Retired

Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048;

www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622;

www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9):

(866) 827-5672; [www.npc.navy.mil/career/](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

[reservepersonnelmgmt/Pages/default.aspx](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC

(866-827-5672)

MILL RetiredActivities@navy.mil; www.npc.navy.mil/support/

Reserve Component SBP: (866) 827-5672 ask for PERS-912

Retiree Dental — Delta Dental: (888) 838-8737;

www.trdp.org

Servicemembers Group Insurance (SGLI): (800)

419-1473; www.insurance.va.gov

Social Security Administration: (800) 772-1213;

www.ssa.gov

Pay/SBP Questions: www.dfas.mil. Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

P.O. Box 7130 London KY 40742-7130

(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

P.O. Box 7131 London KY 40742-7131

(800) 321-1080, (216) 522-5955

(800) 669-8477; www.insurance.va.gov

Burial information: (800) 827-1000; www.cem.va.gov

GI Bill: (888) 442-4551; www.gibill.va.gov

VA: www.va.gov **Regional offices:** (800) 827-1000

(overseas retirees should contact the American Embassy/consulate)

TDD (800) 89-4833

Insurance: A Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

(800) 669-8477; www.insurance.va.gov

