



Heartlander

South Central Florida Chapter
March 2024



South Central Florida Chapter of MOAA



P.O. Box 7841
Sebring, FL 33872



Chapter Officers

- President:** Bob Brooks, tel. 863-381-4176
- Vice President:** Glenn West, tel. 614-296-5881
- Treasurer,** William (Bill) Thacker, tel. 863-273-0695
- Secretary:** Linda Tuthill, tel. 863-273-0766
- Chaplain:** Ken Kirk, eMail: ken@wejoysing.com
- Recruiting/Retention:** Gilbert Uribe, tel. 703-216-78
- Legislative Affairs:** David Loy, tel. 540-664-9734
- Personal Affairs:** Linda Tuthill, tel. 863-273-0766
- Newsletter:** Bob Brooks, tel. 863-381-4176 gatorrnb@gmail.com
- Past President:** Mike Borders, tel. 703-795-8776

Our Web Site: www.scfcmoaa.org
Florida Council of Chapters website: www.moaaf.org
Take Action. MOAA Legislative Action Link:
<https://moaa.quorum.us/>

2 March 2024. 5th Annual Gala: 1730 (5:30 PM) at the Island View Restaurant at Sun N' Lake clubhouse, 5223 Sun N' Lake Blvd, Sebring. **By now you should have submitted your reservation form with meal choices and payment for the GALA.**

3 April 2024. 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).

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>.

Membership Renewal:

Chapter Members, it's time to "REUP" for 2024. 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 are also appreciated.

PRESIDENT'S MESSAGE:

NOTE: Our chapter again earned the 5 Star Level of Excellence Award and the Communications Award

Our last meeting was at the Sea Services Museum. Our speaker was Dave Loy whose presentation was about the DD-214 and the equivalent National Guard and Reserve form. It was very informative. We learned about how certain "less-than-honorable" discharges could be overturned. He also iterated the importance of these two forms

A large emphasis at the state leadership meeting was support of the legislative items on MOAA's agenda. It appears that only 22 of our chapter members have signed up for the Thursday morning blast from MOAA. You are encouraged to go on the www.moaa.org site and sign up for the newsletters that come once a week on Thursdays. This will keep you informed of MOAA activities.

Remember that there is a "TAKE ACTION" link here on the front page. PLEASE click on it, fill in the data on the prepared letters, and send them to our two senators and our representative. There is also a QR Code on page 8 you may use. This support of MOAA Legislative Action priorities is very important. The more emails and letters that our legislators receive, the higher the chance that they will be aware of and support these actions. These issues have an impact on a strong national defense and the military required to support it. We don't just concern ourselves with benefits for the "old-timers." Every year, a key focus is the pay for active-duty troops. This impacts recruiting and retention, which in turn impact the strength and overall "health" of our military. It's all connected.

Our membership is now at more than 85 members. We have done very well considering that 5 of our members passed away this year. Anytime you meet an active duty, former or retired officer, invite them to one of our meetings and then to join our chapter. I recently attended my Pi Kappa Phi fraternity's 100th anniversary in Gainesville, FL. I met four brothers who were military officers and were not members of MOAA. Three asked what MOAA does for them. You should be prepared to answer this question when encouraging someone to join MOAA and/or our Chapter. A list of what MOAA has accomplished for veterans, retired veterans, and active duty is listed in the article on page 5.

It was suggested to add a section for social items to our newsletter. This would include items you wish to share with other members. If you have input for this section, please send me an email with your contribution.

Our 5th Annual Gala is this Saturday, March 2, 2024 at the Island View Restaurant .

Your reservation form with meal choices and payment for the GALA should have already been submitted. Diana and Pam have done a great job getting things ready for the GALA. We have over 70 attendees currently signed up. The event starts at 5:30 pm.

Did you Know? From: Glenn West, President, Veterans Council Highlands County

Your Veterans Council of Highlands County is creating a Guest Speakers Bureau. Many of the orators will be those who have spoken to MOAA.

Many of you have an appropriate story to tell these Veteran groups. If interested in becoming a speaker, send me a short resume and synopsis of your subject(s). I will publish that information to all of the county veteran organizations.

You choose whether you're available when they want you to come. Every subject does not have to be about a military experience. You might create a specific talk tailored to the group. Also, if you're like Doug Tate, and you want to do a comical act or bring your favorite dummy along. Or if you are a tax expert. Historical, informative, but not politically dividing please.

Send your info to glenn_west@sbcglobal.net

Did You Know 2? MOAA is 95!

From: MOAACC Five Things for Monday, 26 February 2024

MOAA turned 95 years old on February 23rd! Formed originally as The Retired Officers Association in 1929, the founder Col. Arthur T. Marix, USMC (Ret), believed the retiree population could offer vital assistance and knowledge to defense leaders and lawmakers to improve life for the serving military and veterans--today's uniformed services community. The organization has adapted and evolved over the years, but the core mission of advocating on behalf of servicemembers, veterans, family members, and survivors to preserve and protect their earned benefits and support the "people" side of a strong national defense remains. The association membership expanded 21 years ago when we became the Military Officers Association of America, and today we stand with 363,000 members from among the currently serving and previously served/retired communities. As MOAA members today, we continue with that legacy and play a key role in getting laws passed to take care of all veterans, their family members, and survivors. Happy Birthday MOAA!

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/Retirement/contact-us>.

In Central and West Florida: MacDill AFB
(813) 828-0163 army.rso@us.af.mil
For rest of Florida, see Ft Stewart, GA

Chapter Calendar

2 March 2024. 4th Annual Gala: 1730 (5:30 PM) at the Island View Restaurant at Sun N' Lake clubhouse, 5223 Sun N' Lake Blvd, Sebring.

3 April 2024. 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 May 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Restaurant to be determined.

5 June 2024. 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).

11 July 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Runway Cafe, Located in the Terminal Building at Sebring Airport.

7 August 2024. 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 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Restaurant to be determined.

2 October 2024. 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 November 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Restaurant to be determined.

4 December 2024. Annual Christmas Party. 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).

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!



Taps: Joe Suggs

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:



Did You Know 3? NATIONAL MEDAL OF HONOR DAY

ON NOVEMBER 15, 1990, in recognition of the service rendered by the nation's Medal of Honor recipients, the US government designated March 25, 1991, as National Medal of Honor Day. The date was originally intended as a one-time celebration rather than an annual event. It was chosen to mark the anniversary of the first occasion when the Medal of Honor was awarded—March 25, 1863—and the purpose of the day was to "focus the efforts of national, state, and local organizations striving to foster public appreciation and recognition of Medal of Honor recipients."

The celebration of National Medal of Honor Day became an annual event in March 2007, and now March 25 is marked every year by proclamations from public officials and ceremonies at veterans' memorials and museums. One notable annual tradition involves a group of Medal of Honor recipients laying a wreath at the Tomb of the Unknown Soldier in Arlington National Cemetery. - Buzz Brandt

Did You Know 4? Support MOAACC Legislative Advocacy to Help protect your benefits and those who Served!

How: Sign letters to your Congressman/Senators in support of MOAA Goals and Objectives

1. Type: moaa.quorum.us in the long Address bar at the top of the page in your browser: Chrome, Duck Duck Go, Edge, etc

You will see a MOAA Logo in the top left and "Active Legislative Campaigns" in Large **RED LETTERS**. Scrolling down the page, you will see many separate letters. Each one is highlighted with a short Synopsis of what the issue is.

2. To start signing the letters, go to the far right of the first letter and click the blue box that has the word "Write" in it to take you that letter

Before you can complete the first letter, you will have to give personal information so the computer will recognize you on the following letters and find your correct Legislator based on your address and zip code.

3. Once the form is completed, at the bottom of the form, click in the Blue Box that says: "Submit"

Now the system will take you to the first letter to sign

4. Scroll down and click "Submit Selected Letters" or "Submit" for individual letters in the long blue bar

After you clicked "Submit Selected Letters", scroll down to the bottom of the new page, click on "back to home page" in a long red bar.

5. Scroll down to find the next letter to complete and again click on the blue box that says "Write"

Since the system remembers you, you do not have to fill out the personal information form again and the letters are quick to finish by clicking "Submit Selected Letter", then going back to Home page and continuing to the next letters in order. You can read and/or edit the letters if you like.

In some cases, they ask for personal experience. You can skip those if you have nothing to add. Some letters may not apply to you directly, but **ALL** are important for MOAA Advocacy, so please complete each one. In 5 minutes you will be finished! Congratulations!

Did You Know 5? Help With Taxes

Jim Burhans and John Harbaugh provided information on the Federal Income Tax preparation services offered at Faith Lutheran Church on Lakeview Drive in Sebring. You must make an appointment in person, at the church, between 0845 and 1400. Once you make the appointment, you will be given a tax form to complete along with a letter. The letter will have the time and date of your appointment and a detailed description of everything you need to bring to have your taxes figured. Note that they do not do businesses and/or rental properties.

Did You Know 6? Wreaths Across America's Mobile Education Exhibit Will Visit Lakeshore Mall to Honor Veterans and Supporters April 16, 17, & 18.

Wreaths Across America (WAA) is the organization most recognized for placing over 2.7 million veterans' wreaths at over 3700 locations nationally and abroad on National Wreaths Across America Day. WAA is proud to announce that as part of its yearlong mission to Remember the fallen, Honor those that serve and their families, and teach the next generation the value of freedom, its Mobile Education Exhibit (MEE) will make a stop in Sebring on April 16,17,18 2024, to share this mission with the community.

The stop will take place at: Sebring, FL. April 16,17,18 - Lakeview Memorial Gardens is proud to announce a local stop for the WAA Mobile Education Exhibit national tour. The MEE will be free and open to the public locally at Lakeshore Mall 901 US 27 N, Sebring from 10:00 a.m. to 7:00p.m, April 16,17,18 2024

"The mission of Wreaths Across America is to Remember the fallen, Honor those who have served and their families, and teach the next generation the value of freedom," said Karen Worcester, Executive Director. "The Mobile Education Exhibit provides the unique opportunity for communities to come together and share the stories of those who served and sacrificed.

The MEE achieves this goal by bringing the local community, veterans, active-duty military and their families together through interactive exhibits, short films, and shared stories.

You can sponsor a veteran's wreath anytime to support the local WAA program at Lakeview Memorial Gardens for \$17 at www.wreathacrossamerica.org/FLLVMG. Each sponsorship goes toward a live, balsam wreath that will be placed on the headstone of an American hero as we endeavor to honor all veterans laid to rest on Saturday, December 16, 2023, as part of National Wreaths Across America Day.

About Wreaths Across America

Wreaths Across America is a 501(c)(3) nonprofit organization founded to continue and expand the annual wreath - laying ceremony at Arlington National Cemetery begun by Maine businessman Morrill Worcester in 1992. The organization's mission - Remember, Honor, Teach - is carried out in part each year by coordinating wreath-laying ceremonies in December at Arlington, as well as thousands of veterans' cemeteries and other locations in all 50 states and beyond.

For more information or to sponsor a wreath please visit www.wreathsacrossamerica.org

Did You Know 7? Famous Female Veterans.

4 Female Veterans to Honor During Women's History Month

Military.com | By [Mary Dever](#) | Published March 22, 2017

March is Women's History Month and the perfect time to recognize female veterans who have played an important role in our nation's history. Not only did they set the stage for future generations who wanted to serve their country, like me, but proved that women could be as resilient and inspiring as men in times of conflict.

Here's a look at just a few of these women who voluntarily put themselves in harm's way -- many suffering life-altering disabilities and illnesses or giving the ultimate sacrifice -- to protect our way of life.

Pvt. Cathay Williams, aka William Cathay (1844-1892)

Post-Civil War

Born a slave near Jefferson City, Missouri, Cathay Williams was the first known Black woman to serve in the United States Army -- enlisting under the name "William Cathay" to hide the fact she was a woman.

"The regiment I joined wore the Zouave uniform, and only two persons, a cousin and a particular friend, members of the regiment, knew that I was a woman," Williams said, according to Army archives. "They were partly the cause of my joining the Army. Another reason was, I wanted to make my own living and not be dependent on relations or friends."

Documents show Williams served alongside the men in her unit -- without being recognized as a woman -- until she contracted smallpox and became ill. The disease caused her to be in and out of military hospitals until it was discovered she was female and immediately discharged.

Col. Ruby Bradley (1907-2002)

World War II and Korean War

A West Virginia native, Bradley joined the U.S. Army Nurse Corps as a surgical nurse in 1934. In 1941, she was taken captive by Japanese forces while serving in the Philippines. She and fellow imprisoned nurses continued to care for their fellow prisoners, earning them the nickname "angels in fatigues."

In February 1945, U.S. troops stormed the gates of the Japanese camp and liberated Bradley and her fellow prisoners, where she had been held captive for three years. Bradley continued serving in the Army Nurse Corps after her release and then in the Korean War. She dedicated 30 years to the military, becoming only the third woman in U.S. history to be promoted to the rank of colonel.

Brig. Gen. Rhonda Cornum (1954-Present)

Persian Gulf War

Cornum joined the U.S. Army in 1978. While serving as a flight surgeon with the 101st Airborne Division in Iraq in 1991, her UH-60 Black Hawk was shot down by enemy forces when on a mission to rescue a downed fighter pilot. Cornum was one of three soldiers to survive the 140-mph crash. She sustained two broken arms, a bullet wound to her shoulder and knee damage, only to be dragged from the wreckage and taken into Iraqi captivity. On her way to confinement, she was sexually assaulted by one of her captors.

Cornum survived her eight-day captivity and was released back to the Army, where she recovered well enough to continue her military career. She retired with the rank of brigadier general in 2012.

(Cont.)

Did You Know 8? Famous Female Veterans. (Cont.)

1st Lt. Ashley White Stumpf (1987-2011)

Afghanistan War

U.S. Army 1st Lt. Ashley White Stumpf was assigned to a National Guard unit from Goldsboro, N.C., and served as a member of a cultural support team (CST) attached to a joint special operations task force in Afghanistan. As part of a CST, she took on a new role for women in the military, involving special units of female Army soldiers meant to build relationships with Afghan citizens. She was killed during combat operations in October 2011, when the assault force she was supporting triggered an improvised explosive device.

"This was 2011; the combat ban was still in place," said author Gayle Tzemach Lemmon, who wrote a book about Stumpf and the CSTs. "Most of America still doesn't know that these women were out there. So they knew that everything they did would be not just their mistake, but every female's mistake, and so I think they worked even harder."

As a female veteran, I'm inspired by the contributions these women have made. We owe them and others like them -- such as U.S. Marine Corps Maj. Megan McClung, who became the highest-ranking female in any service and the first female Marine officer to be killed during the Iraq War -- a world of gratitude. To learn more about women's veterans, visit www.dav.org/women-veterans. Together, we can ensure our women in uniform are remembered, and earn the recognition and support they need for their selfless valor.

Mary Dever is a veteran of the United States Air Force and currently serves as the assistant national communications director for DAV (Disabled American Veterans). She resides in Maryland with her husband and young son.

Did You Know 9? Survivor Benefit Plan

It's tax season and that means you are probably gathering important documents and combing through paperwork. While you have those important documents handy, it's a good time to make sure your loved ones know about your Survivor Benefit Plan (SBP) coverage.

You chose to provide an income to your family by electing to participate in the Survivor Benefit Plan, which will pay your SBP beneficiary a monthly annuity.

Now is a good time to make sure that your family knows what the Survivor Benefit Plan is and what they will need to do to start payments:

<https://www.dfas.mil/startsbp>

We also have a new checklist to assist when a military retiree passes away. Why not add it to your important documents? Download the PDF here:

<https://www.dfas.mil/reportdeath>

While you are at it, check that your Retiree Account Statement (RAS) shows the correct type of SBP coverage. After checking your RAS, if the SBP coverage shown no longer applies to your current life situation, please see our website for what steps to take:

<https://www.dfas.mil/changesbp>

Delivered by Defense Finance and Accounting Service

Additional information is included under the Surviving Spouse Corner section on page 6 of this newsletter.

Heard on the Hill—David Loy, Legislative Affairs Chair: The “Why” and the Key Results of Legislative Advocacy —MOAA’s Main Battery. Take Action—the Benefits You Save May be Your Own.

MOAA turns 95 years strong on Feb. 23, and while we have adapted and evolved over the years, our core mission has remained intact: advocating on behalf of our servicemembers, veterans, family members, and survivors to preserve and protect their earned benefits and support the “people” side of having a strong national defense.

Formed originally as The Retired Officers Association, founder Col. Arthur T. Marix, USMC (Ret), believed the retiree population could provide vital assistance and knowledge to defense leaders and lawmakers and thereby improve life for our entire military (today’s uniformed services) community.

Our association membership expanded 21 years ago when we became the Military Officers Association of America, and we stand tall today with 363,000 members from among the currently serving and previously served/retired communities. MOAA has been on the leading edge every year since our inception in continuously preserving earned benefits, but as we take a moment to celebrate MOAA’s birthday, I want to share some of the major advocacy milestones MOAA’s been a key part of over the years:

- In the 1940s, our advocacy mission was not achieved through meetings with Congress. Rather, we influenced laws by providing input and guidance through the Navy chief of the Bureau of Personnel and the Army deputy chief of staff for personnel. The association hired its first lobbyist in 1944, and by the 1950s, the association was working directly with Congress.
- In the 1950s, MOAA worked with other organizations to ensure military members were eligible for full Social Security benefits.
- In the 1960s, MOAA helped lead the charge in creating what is today the Survivor Benefit Plan (SBP).
- In 1972, MOAA organized the Council of Military Organizations, a group of legislative representatives of 12 uniformed service-type organizations, both officer and enlisted, meeting monthly to discuss legislative affairs.
- A unified voice was needed again in 1985, and MOAA joined with 15 other military associations to form The Military Coalition and undo the complete elimination of the cost-of-living allowance (COLA) included in the Balanced Budget and Emergency Deficit Control Act of 1985. On Oct. 21, 1986, President Ronald Reagan signed the Omnibus Budget Reconciliation Act, which exempted military and federal civilian retirees from these cuts and linked their COLA payments to those of Social Security recipients. (Cont.)

Heard on the Hill—David Loy, Legislative Affairs Chair: The “Why” and the Key Results of Legislative Advocacy —MOAA’s Main Battery. Take Action—the Benefits You Save May be Your Own. (Cont.)

- MOAA took the lead in organizing a program to make the nation aware of the financial hazards of the Medicare Catastrophic Coverage Act of 1988. A national coalition was founded called the Coalition for Affordable Health Care. When the impact of the act spread to the grassroots, it was repealed.
- In the early 1990s, MOAA launched a series of friend of the court (amicus curiae) legal briefs to the U.S. Supreme Court to assist retiree groups in recovering state taxes illegally imposed on military (and, in some cases, federal civilian) retirees. Collectively, these briefs were instrumental in having the various states refund almost \$900 million to retirees for a cost to MOAA of about \$100,000.
- MOAA worked with others in the coalition to win repeal of the REDUX retirement system.
- MOAA and other military advocates fought throughout the 1990s for legislation to improve the military health care benefit for Medicare-eligible retirees. With the FY 2001 National Defense Authorization Act (NDAA), Congress established TRICARE For Life to cover out-of-pocket costs after Medicare reimbursement and expanded the TRICARE retail and mail-order pharmacy programs to Medicare-eligible retirees.
- Lawmakers approved the FY 2020 NDAA and its provision to eliminate the Survivor Benefit Plan-Dependency and Indemnity Compensation offset, better known as the “widows tax,” which MOAA and supporters fought to eliminate for decades.
- The MOAA-backed Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act of 2022, which became law Aug. 10, 2023, supports millions of servicemembers and veterans exposed to harmful toxins. As a member of our community, you’re already playing an important role in getting laws like these passed. As our founder knew, there is strength in numbers.

It’s truly a privilege to serve and continue our founders’ legacy. **Happy birthday, MOAA!**

Surviving Spouse Corner—Linda Tuthill, Surviving Spouse and Personal Affairs Chair

Report a Retiree's Death

We are sorry for your loss, and we are here to help you. Although it's a difficult time, it's important to report the death of a military retiree promptly. Please follow the steps below to report the death of a military retiree.

The steps and documents needed to claim a retiree's final pay and claim Survivor Benefit Plan payments (if the retiree was enrolled) are also outlined below.

We also have a helpful ["When a Military Retiree Dies" Checklist](#) you can download and follow as you complete the steps below.

Information Needed to Report a Retiree Death to DFAS

You may report the death of a military retiree online 24/7 using our [askDFAS online Notification of Death form](#).

Before using the tool, you will need to have the following information available for the retiree:

- Full Name
- Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)
- Marital Status

Additionally, if you are the retiree's spouse you will also need to provide your date of marriage.

Anyone using the tool must also complete all additional fields with a name, relationship, and contact information for the notification of death to be processed.

You may also [call our Customer Care Center during business hours](#) to inform DFAS of the death of a military retiree. When you call, please be prepared to provide:

- Retiree's Full Name
- Retiree's Social Security Number
- Date of Death
- **How to Report a Retiree's Death**
- To report a retiree's death:
 - A. [Fill out the online askDFAS Notification of Death form \(available 24/7\)](#)
OR
 - B. **Call** our Customer Care Center at 1-800-321-1080
OR
 - C. **Fax** or **Mail** information to DFAS using the contact information listed later on this page.

DFAS strongly encourages you to use Option A or Option B above to notify us promptly of a retiree's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.

Prompt reporting of a death is important to avoid overpayment. Retired pay ends on the date of death of the retiree.

Upon notification of death, we will send a condolence letter with instructions for claiming the retiree's final pay. If the retiree was enrolled in the Survivor Benefit Plan (SBP), we will send a package that includes forms for claiming SBP annuity payments. DFAS will stop monthly payments upon notification of death to prevent overpayment. If a payment was made after the date of the retiree's death, we are required to notify the bank to reclaim the entire payment. Once we receive the paperwork outlined below, we can calculate and pay the retiree's final pro-rated payment to the entitled Arrears of Pay (AOP) beneficiary. (Cont.)

Surviving Spouse Corner—Linda Tuthill, Surviving Spouse and Personal Affairs Chair

Report A Retiree's Death

After Reporting the Death to DFAS

When the death of a retiree is reported, **we mail a condolence letter** to the beneficiary or beneficiaries listed in the retiree's account as the Arrears of Pay (AOP) beneficiary. If there is no beneficiary listed in the retiree's account, we will send the letter to the retiree's legal representative, if known, or to the retiree's last known address.

The condolence letter is generally sent within a week of the report of death. The mailing will include the **Arrears of Pay (AOP) claim form—SF 1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service**. This form, along with the retiree's **death certificate indicating the cause and/or manner of death** is required for us to calculate and pay the retiree's final pay.

You can also download this form from our [Forms Library webpage](#) and submit it without waiting for the packet in the mail.

If the retiree enrolled in the Survivor Benefit Plan (SBP), we also mail a letter to the SBP beneficiary/beneficiaries with the following documents:

- **Survivor Benefit Plan application form (DD 2656-7 Verification for Survivor Annuity)**

You can also download this form from our [Forms Library webpage](#) and submit it without waiting for the packet in the mail.

What You Need to Do: Promptly Complete and Submit the SF 1174 Form and Supporting Documents

Fill out, sign, and return the SF 1174 form and the supporting documents. Please note that the SF 1174 must be **signed by two witnesses** in addition to the claimant.

Please see the [How to Claim a Retiree's Arrears of Pay \(AOP\) Using the SF 1174](#) webpage for how-to information and helpful tools for filling out and submitting these documents, including our helpful Form Wizard. The Form Wizard guides you through completing the form correctly and easily.

We are required to have a copy of the retiree's **death certificate that states the cause or manner of death** prior to making any AOP payments. If you have not yet provided this, please include a copy with your documents.

Include a completed **Direct Deposit Authorization (DFAS-CL Form 1059)** with your SF 1174 to have an AOP payment direct deposited to your bank account. You can download this form from our [Forms Library webpage](#). Please avoid using a joint account that was shared with a deceased retiree for this deposit. Banks return those payments to DFAS.

To submit your documents

1. **Upload a PDF** of your completed/signed/witnessed SF 1174 form and supporting documents via the [askDFAS online upload tool](#) on DFAS.mil. Please make sure the retiree's name and Social Security Number are on each document you upload.

OR

2. **Mail to:**

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

OR

3. **Fax to:** 1-800-469-6559

(Cont.)

SURVIVING SPOUSE CORNER — Linda Tuthill, Surviving Spouse and Personal Affairs Chair

Report a Retiree's Death (Cont.)

Survivor Benefit Plan (SBP) Application - What You Need to Do: Promptly Complete and Submit the DD 2656-7 and Supporting Documents

If the deceased retiree was enrolled in the Survivor Benefit Plan (SBP) or the Retired Serviceman's Family Protection Plan (RSFPP), promptly complete and submit the DD 2656-7 Verification for Survivor Annuity and supporting documents.

Please see the [Start an SBP Annuity webpage](#) for how-to information and helpful tools for filling out and submitting these documents, including our helpful Form Wizard. The Form Wizard guides you through completing the form correctly and easily.

If you have not yet provided a death certificate that includes the cause or manner of death, please include a copy of this with your documents.

To submit your documents:

1. Upload a PDF of your completed/signed DD 2656-7 form and supporting documents via the [askDFAS online upload tool](#) on DFAS.mil. Please make sure the retiree's name and Social Security Number are on each document you upload.
OR
2. Mail to :
Indianapolis IN 46249-1300
8899 E 56th Street
U.S. Military Retired Pay
Defense Finance and Accounting Service
OR
3. Fax to: 1-800-982-8459

The Retiree's Final Tax Document (1099-R)

The retiree's final tax document (IRS 1099-R) is typically issued at the same time as the Arrears of Pay payment to the AOP beneficiary. If a retiree's legal representative who is not the AOP beneficiary needs a copy of the 1099-R, they should send a signed and dated letter that includes the retiree's full name, Social Security Number, the 1099-R request, and the full name and relationship of the requestor, along with a copy of the Certificate of Death (if not already on file). The Certificate of Death is required in order for the 1099-R to be issued.

Copied from Defense Finance and Accounting Service website.

March Birthdays:
4 Mar: Ronald Buckley
4 Mar: Roger Desjardins
9 Mar: Michael Borders
10 Mar: David Fennell
23 Mar: David Grey
25 Mar: David Humble
28 Mar: Peggy Branch

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.

THE ROLE OF AIRCRAFT IN WWI (Part 2)

By Bill Muckler, Captain USMC

The tactics of enemy pilots evolved from waving to each other to shooting the enemy's aircraft out of the sky. This necessitated something more than taking potshots with pistols since mounted machine guns were difficult to aim around the propeller, wings, and struts. The breakthrough invention was the interrupter gear or synchronization gear, which allowed a front-mounted machine gun to fire a continuous barrage of bullets safely through the plane's rotating propeller blades. Success meant aiming the nose of the plane at the enemy and shooting.

Anthony Fokker a Dutch-born engineer developed the first synchronized gear for the German army which was mounted on the single-seat Fokker E-1 in 1915. The lightweight plane was so nimble and deadly that the Allies nicknamed it the "Fokker Scourge." Soon planes took to the air with the express purpose of air-to-air combat, and the French began calling any pilot who shot down five or more enemy planes a "l'as" or an Ace.

The Aces were skilled and daring but the winners of early "dogfights" were the pilots flying with the better technology. That was the real start of the arms race for air superiority. "The performance of an airplane, its ease of handling, its armament, its rate of climb—all of these became factors in a constant struggle to come up with something better than what the enemy had," said historian Jon Guttman.

Allied engineers responded with their single-seat fighters like the British-made Sopwith Camel, named for the hump-shaped bulge in its fuselage to fit two front-mounted synchronized machine guns. When Sopwith introduced a three-winged triplane, the Germans developed the Fokker DR-1 which was flown by the Red Baron, Manfred von Richthofen. He was credited with 80 official kills before his red, the three-winged fighter was shot down in 1918.

The first targeted aerial bombing campaign occurred in 1915 when Germany sent high-altitude Zeppelin airships on nighttime bombing raids of civilian targets in London and Edinburgh. The hydrogen-filled Zeppelins, initially used for reconnaissance, cruised at 11,000 feet and cut their engines to carry out surprise attacks. The military countered by adopting fighters armed with incendiary bullets to torch the Zeppelins. (Next month: the bombers.)



Fokker DR-1 which was flown by the Red Baron, Manfred von Richthofen.

Additional Surviving Spouse Corner Information.

What is a USAA Subscriber's Account?

Subscriber's Accounts play an important role in the USAA financial structure by holding a part of our capital: the money we use to build, run and grow our business. With Subscriber's Accounts, we can help satisfy legal and regulatory requirements, support our operations and pay losses, such as member claims from catastrophes.

Subscriber's Accounts also enable USAA to share a portion of earnings with members. A portion of USAA's capital is held in each reciprocal member's name. At the discretion of the USAA Board of Directors, USAA may also use these funds to distribute back to the member in a form of a distribution.

For more information, review the USAA Bylaws.

What is a Subscriber's Account allocation?

Based on the amount of income earned during the year, the USAA Board of Directors may allocate funds to a member's Subscriber's Account. The amount of allocation to an individual Subscriber's Account depends on the member's existing Subscriber's Account balance and the amount of auto and property insurance premiums the member paid during the year. The amount allocated to your Subscriber's Account is shown in your Subscriber's Account Annual Allocation Statement.

How is money distributed from the Subscriber's Account?

This is not a bank account where members can make deposits or withdrawals. If there are sufficient funds at the

(Cont.)

Additional Surviving Spouse Corner Information.

What is a USAA Subscriber's Account? (Cont.)

end of the year, the USAA Board of Directors may approve a distribution from Subscriber's Accounts to members after considering a number of factors. These include USAA's regulatory and financial requirements, investment portfolio, and operational performance. Future allocations and distributions aren't guaranteed.

What happens to my Subscriber's Account balance if I die?

In accordance with USAA bylaws, USAA will send the balance to your surviving spouse unless they choose to continue USAA membership and retain the balance in an account in their name. If there's no surviving spouse, we will send the payment to your estate. You also can designate a beneficiary for your Subscriber's Account balance. Call USAA to learn more.

How do Subscriber's Account balances change?

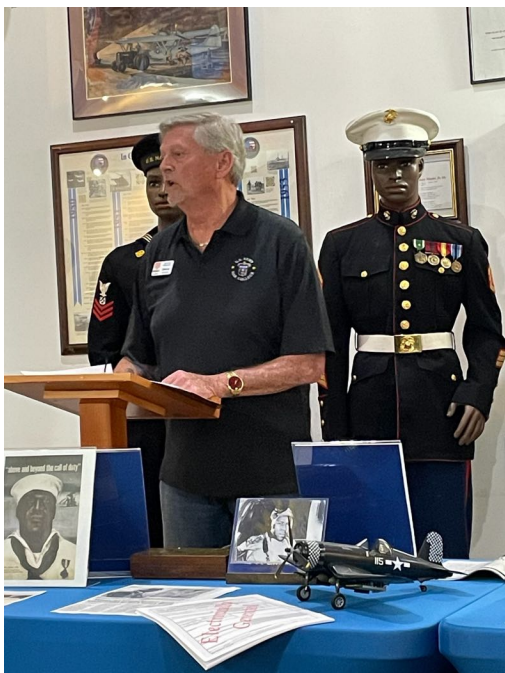
The Subscriber's Account allocation for a first-year member is based on a percentage of their annual auto and property insurance premiums. After the first year, the allocation is also based on a percentage of the current balance of their Subscriber's Account. When distributions are paid, Subscriber's Account balances decrease.

Are Subscriber's Account distributions taxable?

The distribution is considered a return of premium and isn't usually considered taxable. Consult a tax advisor for more information. It is recommended to provide this statement to a tax advisor upon inquiry.

Our Members in Action

David Loy Giving His Presentation at Our February Meeting



Bob Presenting David Loy With A "One-of-A-Kind" MOAA Cup



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 2024

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.



Be An Advocate!

MOAA's Legislative Action Center is your destination to:

- Learn about MOAA's legislative priorities.
- Communicate directly with your legislators.
- Join thousands of others in or outside the Uniformed Services Community — Anyone can sign up through this link!

WWW.MOAA.ORG/TAKEACTION



SCAN THE QR CODE



OR GO TO THE LINK TO SIGN UP!



Military Officers Association of America



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



MOAA
INSURANCE
PLANS

Standing with you at every stage.

1-800-247-2192 100392
www.moaainsurance.com/plans

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
Army & Air Force Exchange Service: (214) 312-2011;
www.aafes.com
Army Retired Services: (703) 571-7232;
<https://soldierforlife.army.mil/retirement>
Burial at Sea Information: (866) 787-0081;
Combat Related Special Compensation:
www.va.gov/resources/combat-related-special-compensation-crsc/
DEERS: (800)-538-9552, Fax: (831) 655-8317;
www.tricare.osd.mil/deers
Defense Commissary Agency: www.commissaries.com
DAS Casualty Assistance Branch: (800) 321-1080 or (216) 522-5955; (For Reporting a Retiree's death, option #1)
Fleet Reserve Association: (703) 683-1400; www.fra.org
Gulf War homepage: www.gulflink.osd.mil/retired_activities/Pages/default.aspx
I.D. Cards Benefits and Eligibility: (866) 827-5672;
Internal Revenue Service: (800) 829-1040; www.irs.gov
Marine Corps Retired Affairs: (800) 336-4649; www.usmc.mil
(Hover over "Marine Services" then click on "Retired Services")
Medicare: (800) 633-4227. TTY: (877) 486-2048; www.moaa.org
<http://www.moaa.org/>
Military Officers Assoc. of America: (800) 234-6622; www.moaa.org
National Burial Services: (800) 697-6940
Navy Reserve Personnel Management (PERS 9): (866) 827-5672;
Navy Casualty Assistance: (800) 368-3202
After duty hours call (901) 634-9279 for Casualty Watch Officer
Navy Retired Activities: (866) U-ASK-NPC (866-827-5672)
Email: MILL_Retired_Activities@navy.mil
Navy Retired Activities Offices
Navy Uniform Shop: (800) 368-4088; www.navy-nex.com/uniform
Report the Death of a Retiree: (800) 321-1080
Reserve Component SBP: (866) 827-5672 ask for PERS-912
Retiree Dental - Delta Dental: (888) 838-8737; www.trdp.org
Servicemembers Group Insurance (SLI): (800) 419-1473;
www.insurance.va.gov
Naval Historical Center: (202) 433-2210; www.history.navy.mil
Social Security Administration: (800) 772-1213; www.ssa.gov
TRICARE: www.mvtricare.com/mtc
TRICARE East: www.humanamilitary.com/beneficiary
AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS, NC,
NH, NJ, NY, OH, OK, PA, RI, SC, TN (except 35 Western zips),
TX (except the extreme Western area) VT, VA, WI, and WV
TRICARE West: www.tricare-west.com
AK, AZ, CA, CO, HI, ID, IA (except 82 zips near Rock Island), KS, MO
(except St. Louis area), MN, MT, ND, NE, NM, NV, OR, DE, SW TX, UT,
WA, WY some zips in IA, MO, TN
TRICARE Overseas: (888) 777-8343; www.tricare-overseas.com
TRICARE For Life: (866) 773-0404; www.tricare.mil/tfl
TRICARE mail order pharmacy: (877) 363-1303;
www.tricare.mil/pharmacy
www.express-scripts.com

VA: www.va.gov
Regional offices: (800) 827-1000 (overseas retirees should contact the American Embassy/consulate), TDD (800) 829-4833
Insurance:
VA 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
Burial information: (800) 827-1000; www.cem.va.gov
GI Bill: (888) 442-4551; <http://www.gibill.va.gov/s>
Records:
For replacement DD 214s, service records, medical records, award information:
Retired prior to 1995:
www.archives.gov/veterans/military-service-records
Retired after 1995:
Sister service retiree publications:
Air Force Afterburner: www.retiree.af.mil
Army Echoes: <https://soldierforlife.army.mil/retirement/echoes>
Coast Guard Evening Colors: www.uscg.mil/hq/cg1/psc/ras
Marine Corps' Semper Fidelis: [Semper Fidelis](http://SemperFidelis.com)
Pay/SBP Questions: www.dfas.mil
Pay inquiries and update of pay or SP records in case of death, divorce or remarriage:
Retiree:
Defense Finance and Accounting Service
U.S. Military Retirement Pay
8899 E 56th Street
Indianapolis, IN 46249-1200
(800) 321-1080 / Fax: (800) 469-6559.
SBP/RSFPP annuitant:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300
(800) 321-1080 / (800) 469-6559
RETIRED ACTIVITY OFFICES IN FLORIDA
CENTRAL FLORIDA
Phone: 352-430-1679
Email: centerfloridaRAO2@thevillages.net
EGLIN
Phone: 850-882-5916
Email: eglin.rao@us.af.mil
HOMESTEAD
Phone: 786-415-7580
Email: rao_homestead@us.af.mil
HURLBURT FIELD
Phone: 850-884-5443
Email: 1sofss.rao@us.af.mil
MACDILL
Phone: 813-828-4555
Email: Roldan.milian@us.af.mil
PATRICK
Phone: 321-494-5464
Email: patrick.rao@us.af.mil
To report a Retiree/Annuitant death: Contact the Defense Finance and Accounting Service (DFAS) first to report a death. Go to the DFAS website for more information. [Retired Military & Annuitants \(dfas.mil\)](http://RetiredMilitary&Annuitants(dfas.mil))

The Toasts

To the United States of America
To the United States

To the President of the United States
To the President

To the Uniformed Services of the United States
To the Services

To our Honored Guests
To our Guests

To the Ladies
To the Ladies

To our Fallen Comrades
To our Fallen Comrades

4th Annual Gala Dinner

March 4th, 2023

5:30 PM

Island View Restaurant

Sebring, Florida



*Presented by the
South Central Florida Chapter
Military Officers Association of America*



Menu

Mixed Green Salad

Seared Pork Loin Chop Dianne
or
Chicken Chasseur
or
North Atlantic Salmon Filet

Carrot Walnut Layer Cake

Warm Rolls

Coffee or Tea

SEQUENCE OF EVENTS

Cocktails

Call to Seats

Opening Remarks

Invocation

Parading of the Colors

National Anthem

Pledge of Allegiance

Welcoming of Distinguished Guests

Ceremonial Toasts

Service Songs

Dinner

Intermission

Remarks by Chapter President

Benediction

Closing Remarks

Entertainment