



Heartlander

South Central Florida Chapter

May 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 gatorrn@gmail.com
- Past President:** Mike Borders, tel. 703-795-8776

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

7 May 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Caddyshack, 3122 Golfview Rd, Sebring, FL

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).

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://moaafl.org/Chapters/SCFCMOAA/JoinUs.aspx>.

TAKE ACTION LINK:

Note that there is a take action link in the section at the top of this page. All you have to do is click on the blue link under the Take Action. MOAA Legislative Action Link and you will be taken to the MOAA take action page. It is very important that you take the time to do this. Each email letter sent to a congressman increases our chances for the desired legislation to be acted upon.

PRESIDENT'S MESSAGE:

Our chapter was again the recipient of the 2023 Col. Marvin J. Harris Communications Award for our newsletter and website, and the 2023 MOAA Levels of Excellence Award (See Did You Know 2 later in this newsletter). We also again received \$2500 from the MOAA Foundation.

Our chapter has awarded MOAA JROTC Medals to outstanding JROTC cadets at Avon Park High School, Sebring High School, Okeechobee High School, and Desoto County High School. Cadets at Hardee High School and Lake Placid High School will receive their medals on May 3rd and May 4th. Be sure to read the article about JROTC instructors later in this newsletter. Many of our JROTC programs are in trouble and the services are having problems filling the officer positions. Neither Avon Park High School nor Sebring High School has an officer for their program.

I included some interesting facts about Dunkirk and Operation Dynamo that I got from visiting the Museum at Dunkirk on my recent trip to France. Many of you probably saw the movie. It was an amazing historical operation that saved many lives.

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. 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. These impact recruiting and retention, which in turn impact the strength and overall "health" of our military. It's all connected.

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. This would be easy to do. If you have input for this section, please send me an email with your contribution. Additionally, should you have other information to include in the newsletter, also contact me via email.

May Birthdays: 20 May: Alan Kent
29 May: Bob Loughren

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.

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? Florida Council and Chapter Leaders

Once again Florida Council and Chapters eclipsed all other states in our numbers of MOAA National awards - 25 awards for Harris Communication awards and 27 Level of Excellence Awards - Congratulations and my sincere Thanks for your hard work to produce and submit your award inputs. All winners should be justifiably proud.

2023 Col. Marvin J. Harris Communications Award Winners

South Central Florida Chapter of the MOAA: 5-Star Newsletter; 5-Star Website

2023 MOAA Levels of Excellence Award Winners

South Central Florida Chapter of the MOAA

Did You Know 3? 41 MOAA Affiliates Receive Grants From The MOAA Foundation

Condensed from MOAA News, APRIL 29, 2024 By: Blair Drake

The MOAA Foundation is awarding 49 Community Outreach Grants totaling nearly \$103,000 to 41 MOAA councils and chapters – surpassing last year's records for the most grants and the largest amount awarded in the program's eight-year history.

The grants support MOAA councils and chapters providing services to local military and veteran families — either directly or through partnerships with other community organizations — in one of 10 areas of critical military and veteran family need: housing, food assistance, employment, health (including behavioral health), family support, community reintegration, financial assistance, legal assistance, transportation, and crisis relief.

“Through the generosity of our donors, The MOAA Foundation is proud to support the work of our councils and chapters to ensure they can continue to make a difference in their local communities.”

Our chapter (South Central Florida Chapter) received \$2500 this year from the 2024 Community Outreach Grant Recipients program.

Did You Know 4? Facts I Learned About the Operation at Dunkirk

DUNKIRK: VICTORY OR DEFEAT?

Operation Dynamo was unquestionably a success from the point of view of the British. The operation gave rise, in Britain to the “spirit of Dunkirk” and initiated the series of British patriotic myths relating to the Second World War. Victorian traditions of mutual support and philanthropy undoubtedly inspired the stoic and courageous attitude of the British in the face of the threat that was Hitler, but censorship and the press also contributed to the forging of the official image of the evacuation.

As during the Battle of Britain, Dynamo called on the legend of the battle of the few against a superior opponent. The operation easily fitted into the image of an unstable and dangerous European continent against which Britain must protect itself. Finally, the "spirit of Dunkirk" aimed to fight the fear that came with the collective realization of Britain's solitude in the face of Nazism. It helped convince British society that it must fight the enemy ideology. Britain's refusal to agree to a peace made up of compromises is, in fact, the real major decision of 1940, to which Operation Dynamo contributed.

For France, Dunkirk was a determining step in the largest military disaster of its national history. It did not end in defeat however: after three weeks of continuous withdrawals and retreats, the French units defending Dunkirk demonstrated a strong fighting spirit that allowed for the embarkation of its ally.

EVACUATION FROM THE BEACHES OF OPERATION DYNAMO

The difficulties of approaching the Dunkirk coastline meant that only shallow-draught ships could get to the coast. For the British Admiralty, it was essential to improve the techniques of embarkation from the beaches, hence the formidable idea of creating jetties using the multitude of lorry and other vehicles abandoned on the approach to the coast. At La Panne, 30 May 1940, the first jetty was built by British engineers and military police. On 31 May, the French command ordered those in charge of the embarkation areas to also build truck piers on the foreshore. The vehicles were lined up side or end to end and then covered with a floor. On the beaches of La Panne, Bray-Dunes, Leffrinckoucke and Malo-les-Bains nearly a dozen truck-piers were built by both armies to facilitate the embarkation of the men.

SURVIVING ON THE BEACHES

The beaches between Dunkirk and La Panne played an important role in Operation Dynamo. More than 98,000 men re-embarked from the shore under the constant threat of bombing. Divided into four sectors (A to D), the beaches had the advantage of their width (20km) and the protection of the dunes and sand which lessened the impact. Re-embarking from the shore was difficult however. The gentle slope forced the men to wade through more than a kilometer and a half of water to reach the vessels anchored off the coast. Makeshift booms built using submerged vehicles, facilitated the transfer, as did the use of longboats and other Little Ships, not without losses on account of the bombings, overloading, and panic. This said, re-embarkation from the port's docks, not adapted to this type of berthing, was no easier: makeshift ladders and footbridges had to be improvised. Standing in a single line, the soldiers would become startled at (Cont.)

Did You Know 4? Facts I Learned About the Operation at Dunkirk (Cont.)

the slightest sign of trouble in the manholes and shelters. Weariness, fatigue, and distress frazzled the troops, under fire from Germany artillery after 30 May. Finding supplies was difficult; there was a shortage of food and water. After leaving Dunkirk, the soldiers could see the Dantesque spectacle of the stranded shipwrecks and the city in flames from the vessels they were piling into.

DUNKIRK IN NUMBERS

Any outcome of the Battle of Dunkirk should be established with caution. Numbers may be missing, grow with time, or be contradictory. Thanks to Operation Dynamo, more than 330,000 men were evacuated from the beaches and the port of Dunkirk over nine days. Until 4 June, including previous evacuations, British sources put forward 221,504 as the number of evacuated British soldiers (144,000 additional soldiers were repatriated up till August 1940). Operation Dynamo saved between 100,000 and 122,000 French and Belgian soldiers (16,000 Belgian soldiers). Between 35,000 and 40,000 Allied soldiers were captured on 4 June - almost as many as in the Lille pocket. All the heavy equipment was left behind on the beaches and subsequently claimed by the Germans for their own use: as in the summer of 1940, Britain was only able to arm three complete divisions at most. Germany lost 15,000 soldiers and more than 200 planes shot down above Dunkirk.

Dynamo was also a costly operation. Two hundred and forty vessels of various sizes were sunk, including six destroyers and three torpedo boats, both British and French. According to Air Chief Marshal Dowding, the Royal Air Force lost 250 fighter planes during the French campaign and had barely double that number to defend Britain. Among British soldiers, 68,980 were killed, wounded, or reported missing. Dynamo cost the Allies at least 10,822 soldiers, of which around 40% were French and 4,585 lost at sea. Dunkirk, 80% of which was destroyed, is a martyred town of the West Campaign, like Rotterdam or Antwerp. Three thousand inhabitants lost their lives during the bombings.

THE LIBERATION OF DUNKIRK

At the end of summer 1944, the Germans withdrew after their defeat in Normandy. To slow down the Allies, the Germans used French ports that from February had been turned into fortresses ("Festung" in German). In September, Hitler entrusted the Dunkirk Festung to Rear-Admiral Frisius. This new pocket was home to 25,000 civilians.

Unlike Calais or Boulogne, Dunkirk refused to surrender. Surrounded by: Canadians, who had arrived first at Dunkirk, the city was subject to a new siege. In October 1944, General Liska's Czechoslovakian brigade took: over from the Canadians, who were sent towards Antwerp; the brigade was supported by units from the French Forces of the Interior (FFI, Forces Françaises de l'Intérieur), badly equipped and poorly trained. For eight months, the port that had become secondary was nevertheless active. It was not until 9 May 1945 that Frisius surrendered to General Liska, the inhabitants of Dunkirk alternated between joy and despair: they had been liberated, but the town and the port lay in ruins.

Did You Know 5? What Does it Take to be a JROTC instructor?

From: The Intercom, Cape Canaveral Chapter of MOAA by: Rick Kniseley, Colonel, USAF (Ret)

A parent from Tallahassee asked Steve Bond why even the top students from her child's school seemed to have difficulties getting ROTC scholarships or Service School appointments. Steve asked Hans Hunt and me as former JROTC instructors what does it take to receive these valuable scholarships/appointments to attend college. Hans suggested that the school apply for a JROTC program (regardless of the Service). I agreed and suggested that they should hire the right retired officer/ enlisted to lead their JROTC. Both Hans and I agreed that a valuable addition to their school would be a retired service member with at least 15 years of military experience. But there is more than that when you see what is required to be a JROTC instructor.

- JROTC program focuses on to building better citizens for America; educate cadets in citizenship, community service, and instill responsibility, character, and self-discipline.
- JROTC Instructors should be retired officer/enlisted: with at least 15 years of Service; with at least a bachelors degree (many have masters degrees) and experience in teaching while in the Service
- Although JROTC instructors receive Service guidance in running a JROTC program, flexibility is key to program success in educating high school students.
- JROTC instructors are employees of the high school and responsible to school authorities and their Service for conduct of the program. This means ensuring that the school Principal and JROTC are satisfied with the unit's success.
- Instructors usually have contracts from 10-12 months per year.
- Units must have at least 100 students enrolled or 10% of the school enrollment.

But every instructor learns quickly to be a success. They have to be prepared to work before school begins, after school ends, and on weekends. They are the guide to cadets in leading and preparing them for success after graduation whether joining the military, enrolling in college, working in industry, starting a business, or a family. In other words, the cadets learn from their JROTC instructors how to be a success regardless of whether the cadet is in Army, Navy, Air Force, Space Force, or Coast Guard JROTC.

A JROTC Cadet never forgets their leaders in JROTC. They always say the best part of high school was their JROTC instructors

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!

Did You Know 6? FOUR FREE VETERAN TICKETS TO BUSCH GARDENS ARE AVAILABLE AGAIN

Veterans are eligible to obtain 4 free tickets to Busch Gardens. Get yours online today!

Obtain your tickets by verifying your military status through [ID.me](#) at the link below. All tickets must be obtained by May 12 and used by July 7, 2024.

There's fun for everyone at Busch Gardens. Don't miss out!

GET MY TICKETS

Online savings are based on general admission prices available at the park. Offer not available at the park. The one-day admission ticket can only be used on the date selected. Active military and veterans can purchase up to six additional tickets at 50% off. Taxes, shipping, and service fees are additional. Parking not included. The waves of Honor Program only applies to U.S. military members. Must provide military ID at the park front gate. This ticket is nonrefundable, nontransferable, not for resale, void if altered, will not be replaced if lost or stolen, and may be confiscated without restitution for misuse. Photocopies will not be accepted. This offer is not to be combined with any other special offers or discounts. Offer subject to change without notice. The eTicket must be purchased prior to arrival. Present eTicket at park entrance with military ID. Special pricing on All-Day Dining is valid online through [ID.me](#). Must be purchased by May 12, 2024. All-Day Dining offer valid 365 days from purchase.

For other military appreciation month discounts, visit the following websites: [Military Appreciation Month Discounts](#) and [MOAA List of Discounts](#)

Did You Know 7? Famous Female Veterans. Female U-2 Pilot Blazes Trail through Society and Space

Condensed From: Military News, February 11, 2015

BEALE AIR FORCE BASE, Calif. -- As a child she imagined flying amongst the stars, thousands of miles above the earth's surface, and today Lt. Col. Merryl Tengesdal is one of eight female pilots to ever fly the [U-2](#) and the only black female pilot during the aircraft's history.

A Bronx, N.Y. native, Tengesdal is a U-2 pilot and 9th Reconnaissance Wing inspector general who was recently selected for promotion to the rank of colonel.

"I have seen the curvature of the earth," Tengesdal said. "I have seen sights most people will never see. Flying at more than 70,000 feet is really beautiful and peaceful. I enjoy the quiet, hearing myself breathing, and the hum of the engine. I never take it for granted."

Aug. 1, 2015, will mark the 60th anniversary of the U-2; making it one of the few aircraft to operate in the [U.S. Air Force](#) for more than 50 years.

The U-2 first flew in 1955."

The Air Force has always been on the forefront of breaking aviation and racial barriers," Tengesdal said. "I am extremely proud of being the first black female U-2 pilot in history."

The U-2 provides high-altitude intelligence, surveillance and reconnaissance in direct support of national objectives. The aircraft enables the capture of imagery and delivers intelligence to decision makers worldwide. These missions are often at altitudes equivalent to approximately 13 miles.

(Cont.)

Did You Know 7? Famous Female Veterans. Female U-2 Pilot Blazes Trail through Society and Space (Cont.)

Pilots are required to wear full pressure suits during flight, similar to those astronauts wear. According to many aviation experts, limited visibility caused by the required helmets, along with the U-2's bicycle landing gear, makes it arguably the most difficult aircraft to land.

"Every aircraft I've flown has something unique," Tengesdal said. "The U-2 is no exception. I enjoy the challenge of landing on two wheels."

Tengesdal excelled in high school, particularly in math and science. After high school, she attended the University of New Haven in Connecticut and graduated in 1994 with a Bachelor of Science in electrical engineering. Afterward, she attended Officer Candidate School in the Navy, commissioned as an ensign in September 1994, and attended flight training shortly after.

"During the mid-90s, the military had just begun opening more roles for women in combat," Tengesdal said. "Combat pilot was one of the opportunities. There was also a massive push for more minorities into the pilot training program. I remember when I attended flight training, it was racially diverse, which I was surprised to see. It was a good feeling. However, I could tell there were a few people who did not appreciate us."

The first aircraft she flew was the [Navy's SH-60B Seahawk helicopter](#), used for anti-submarine warfare, search and rescue, anti-ship warfare and special operations. She loved the versatility of the aircraft and its capabilities.

In 2004, Tengesdal followed her dream of flying higher and cross-commissioned into the Air Force, joining less than 1,000 pilots to join the U-2 program at [Beale](#).

The U-2 pilot training is a rigorous nine-month course. Every candidate must conduct training missions aboard the TU-2S, a dual seat trainer aircraft located only at Beale. A solo high-flight occurs as a final challenge. Upon completion, pilots are often deployed around the world.

Tengesdal has been deployed to multiple locations and has flown missions in support of Operation Olive Harvest in Afghanistan and Iraq. In addition, she has also aided in preventing terrorism and piracy in the Horn of Africa. Throughout her career, she has logged more than 3,400 flight hours and more than 330 combat hours.

"I have been truly blessed to have experienced all I have during my time in the military," Tengesdal said.

According to Tengesdal, many women have contacted her to tell her they are proud of her accomplishments and that she is an inspiration to them.

"I'm incredibly fortunate. It's surreal," Tengesdal said. "From my time in the Navy to my experiences in the U-2 program, I like to think I've played a part in helping some of the troops on the ground get home safely."

She has flown at the edge of space and witnessed a shooting star from the inside of a cockpit. She achieved what no African American woman ever had before.

"It is very uncommon, even for this day and age, to be a female pilot, much less a female minority," Tengesdal said.

"My career field is very male dominated, but I hope I have helped other females with similar aspirations to realize this is an option. I think we are all limitless as to what we can accomplish."

Did You Know 8? TRICARE Toolkit: Understanding Ambulance Coverage

From: *The MOAA Newsletter, April 25, 2024* By: Paul Frost

Does your medical coverage include ambulance services? The answer is yes, in most cases, for TRICARE (Prime, Select, US Family Health Plan, Overseas), Medicare, and TRICARE For Life.

What's Covered

TRICARE covers the following terms of ambulance utilization:

Outpatient Services: Includes emergency transfers to or from your home, an accident scene, or other location to a hospital.

Inpatient Services: Includes transfers from a hospital-based emergency room to a hospital more capable of providing the required care as well as transfers between a hospital or skilled-nursing facility and another hospital-based or free-standing outpatient therapeutic or diagnostic department.

Air or boat ambulance transport is covered when a land vehicle can't get to you or when great distance or other obstacles are involved in transporting you to the nearest hospital with appropriate facilities. Costs might differ from land ambulance.

Ambulance Copay Comparison by Plan and Status

- Prime Outpatient: \$0 active duty, \$20 retired.
- Prime Inpatient: 0% active duty, 25% retired.
- Select Outpatient: \$79 active duty, \$106 retired.
- Select Inpatient: 20% active duty, 25% retired.

What's Not Covered

TRICARE doesn't cover:

- Ambulance service you use instead of taxi service when your condition would have permitted use of private transportation.
- Your transport to be closer to your home, family, friends, or personal physician.
- Medicabs or ambicabs that transport you to/from medical appointments.

TRICARE disclaimer: The list of covered services is not all-inclusive. TRICARE covers services that are medically necessary and considered proven. Your ambulance copays will depend on your TRICARE plan.

Medicare Part B covers medically necessary emergency and nonemergency ambulances services at 80% of the Medicare-approved amount. All ambulance companies that contract with Medicare must be participating providers.

TRICARE For Life will pay the Medicare deductible (if not already reached that calendar year) and 20% copays on all Medicare-approved ambulance services.

Medicare might cover scheduled/regular nonemergency ambulance transportation with a written order of medical necessity from your doctor at least 60 days prior to the trip.

(Cont.)

Did You Know 8? TRICARE Toolkit: Understanding Ambulance Coverage (Cont.)

For unscheduled/irregular nonemergency trips, the physician's written order must be provided within 48 hours after the trip. Part B coverage must be within a service area and cover ambulance transportation from and to the following:

- From your home or any other place where need arises to the nearest appropriate hospital or skilled-nursing facility (SNF).
- From a hospital or an SNF to your home if the hospital or SNF is the nearest appropriate facility.
- From an SNF to the nearest medical provider if the SNF cannot provide you with necessary treatment and the cost to transport is less than bringing the treatment to and from you.
- From your home to the nearest appropriate renal dialysis facility and back.

MOAA's TRICARE Toolkit provides insight and tips for navigating your TRICARE benefits. Have a question or suggestion for an upcoming column?

Email beninfo@moaa.org. Read other TRICARE Toolkit columns at MOAA.org/tricaretoolkit.

[RELATED: [MOAA Tricare Guide](#)]

[FROM MEDICARE.GOV: [Ambulance Service Coverage](#)]

Chapter Calendar

7 May 2024. Board Meeting: 4:30 PM. Dinner/Social with spouses/better halves/significant others: 6:00 PM, Caddyshack, 3122 Golfview Rd, Sebring, FL

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).

THE ROLE OF AIRCRAFT IN WWI (Part 4)

By Bill Muckler, Captain USMC

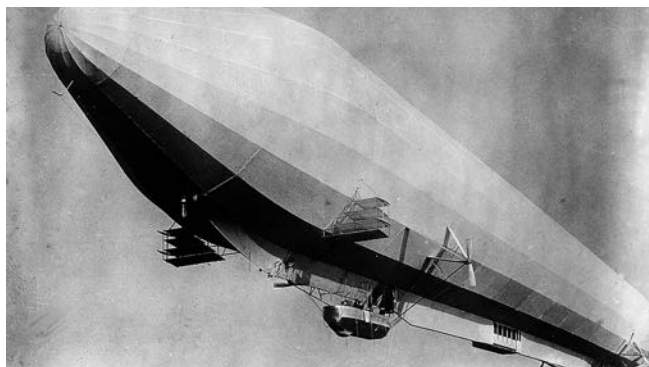
At the start of World War I the German armed forces had ten zeppelins and three smaller airships. This impressive offensive capability was offset by the highly explosive nature of the hydrogen gas that gave the zeppelins their lifting power. After losing three zeppelins in daylight raids over heavily defended areas in the first month of the war, the German army abandoned airship operations. However, the German Navy, its battle fleet blockaded in port by the British Royal Navy, mounted a night bombing offensive which became the first aerial strategic bombardment campaign in history.

The most formidable zeppelin was the LZ-70 Schwaben, which was a floating rigid airship that was 720 feet long and able to fly higher than 16,000 feet with a range of 7,500 miles. There were about 21 zeppelins in circulation at the start of World War I, 14 of which were operated by the German military. The LZ-70 was shot down late in the war, however, and large rigid (metal-framed) airships were never again employed as combat aircraft.

Smaller, nonrigid airships were used throughout World War I by the British for antisubmarine patrol, convoy escort, and coastal reconnaissance, achieving a remarkable record of protecting coastal convoys from German submarines. They were revived by the U.S. Navy during World War II for the same use.

World War I is remembered for its dreadful combination of technological ingenuity and strategic indecisiveness. The growth of army sizes, and the introduction of new weapons like long-range heavy artillery and chemical gas, turned combat into mechanized carnage on an unprecedented scale. It also made it more essential than ever for armies to gather information about enemy troops and weapons. Stationary balloons were used for observation and artillery spotting as early as the American Civil War. Use of balloons was widespread during World War I.

Unpowered, captive balloons also were used extensively for observation and artillery spotting in World War I. They had become so vulnerable that they were used only as unmanned anti-aircraft barrage balloons by World War II. Anchored to the ground or ships by cables, they compelled attacking enemy aircraft to fly high to avoid the cables. (Next month: The Lafayette Escadrille: Part 1}



L27 German Zeppelin

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

Florida State Veterans' Nursing Homes Provide Advantages Over Private Nursing Homes

From: The Elder Law Advocate • Vol. XXXI, No.1 • Winter 2024 • Pages 8 & 9 (parts redacted)

by Leonard E. Mondschein on behalf of the Medicaid/Government Benefits Committee, Elder Law Section, Florida Bar

A very small percentage of the approximate 700 nursing homes in Florida are state owned and operated as state veterans' nursing homes. This article gives a brief history of veterans' nursing homes then explain some of the advantages, admission requirements, and quality control between Florida State Veterans' Nursing Homes (FSVNHs) and other private nursing homes in Florida.

In 1864, the first state veterans' home was established without federal assistance during the Civil War in Rocky Hill, Connecticut. Congress first provided funds to the states, appropriating \$100 per veteran per year, under the Act of 1888. In 1964, the construction grant program was established authorizing \$5 million in matching funds to the states in appropriations. The VA provides 65% of the cost of construction, acquisition, remodeling, or modifying state homes to participating states that pay the difference. Florida participates in this program.

Florida has eight state veterans' nursing homes; located in Daytona Beach, Land O' Lakes, Pembroke Pines, Panama City, Port Charlotte, St. Augustine, Port St. Lucie, and Orlando. As of 2022, the average occupancy rate for FSVNHs in operation two years or longer was over 80%. In 2022, the Florida Legislature approved \$55 million to support the costs of the FSVNH, plus an additional \$5.6 million for salary incentives for nursing home staff. The VA provides financial assistance to these nursing homes on a per diem basis. As of April 1, 2023, the per diem rate was \$129.97. Veterans with a 70% to 100% service-connected disability and, in some cases, other veterans with service-connected disability, as determined by the secretary, are fully funded by the VA. In 2022, the VA provided \$1.7 billion to state veterans' nursing homes throughout the United States for care of 20,000 veterans.

Advantages for a veteran to be in a FSVNH versus a private nursing home: FSVNHs are generally highly rated. Florida Department of Veterans' Affairs and the VA set standards and conduct inspections to ensure the highest quality of care for their residents. The rating system used by the VA Community Living Centers (CLC) adapts the Star Rating System from Medicare's "5 Star Rating". This rating system takes into account health surveys, staffing, and quality of resident care measures. Many veterans have a feeling of camaraderie toward other veterans and prefer to spend the last years of their lives with others who share common experiences. Since FSVNHs are exclusively for veterans, many of the activities are centered on veterans, such as celebrating Memorial Day, Veterans Day, and the 4th of July. They also have special celebrations for centenarians.

Requirements for admission to one of the eight Florida State Veterans' Nursing Homes can be found in section 296.36, Fla. Stat.:

(1) The person must be a veteran as provided in s.1.01 (14) or have eligible peacetime service as defined in s. 296.02 and must:

(Cont.)

Florida State Veterans' Nursing Homes Provide Advantages Over Private Nursing Homes (Cont.)

- a. Be in need of nursing home care.
- b. Be a resident of the state at the time of application for admission to the home.
- c. Not owe money to the department for services rendered during any previous stay at a department facility.
- d. Have applied for all financial assistance reasonably available through governmental sources.
- e. Have been approved as eligible for care and treatment by the United States Department of Veterans Affairs.

Section 296.36 (3)(b) describes admittance priority for service-connected disability or non-service-connected disability under certain financial circumstances.

Generally, the financial requirement for admission to a FSVNH is for the applicant to contribute all of his or her income less \$160 per month to the nursing home. This amount cannot exceed the actual cost of operating and maintaining the home. Applicants with a 70% to 100% disability rating do not have to contribute their income or assets to the share of cost. In addition, they are not required to file an application for Medicaid. Veterans with a service-connected disability below 70% have to contribute their income less \$160 per month to the share of cost. They are not required to contribute or spend down their assets; however, these veterans are required to apply for all other government programs for which they are entitled, such as Medicaid. That said, if their application for Medicaid is denied, they can remain in the nursing home. Anecdotally, and contrary to section 296.36 (1)(d), two FSVNHs have stated that if the family does not apply for Medicaid, the nursing home will not deny admission. In these cases, the VA pays the per diem rate. If a veteran has no service-connected disability, he or she is treated the same as a veteran with less than 70% service-connected disability. However, a veteran with any service-connected disability will usually receive preference for admission. If the veteran does apply for Medicaid due to his or her having a spouse, and income diversion is approved or a court order of support is granted to the community spouse, the director will review and, in all likelihood, approve the reduction in the veteran's income contribution in favor of the community spouse. Lastly, if a veteran applies for Improved Pension, it will not be reduced to \$90 per month, as in a non-veteran nursing home, even if the veteran is eligible for Medicaid. However, the payment may go to the nursing home to be used toward the veteran's care.

The process involved in gaining admission to a FSVNH involves obtaining and completing an application package, which includes both the FSVNH forms as well as forms from the Agency for Health Care Administration (AHCA). Since all nursing homes in Florida come under the jurisdiction of AHCA, the admission requirements must be in compliance with both the Florida Department of Veterans' Affairs and AHCA.

Typically, when a person needs nursing home care, he or she cannot wait months for admission. Unfortunately, it takes weeks or months before a veteran is admitted to a FSVNH. This is due to the application process, priority admission requirements, and the number of available beds in the eight facilities in Florida. (Cont.)

Florida State Veterans' Nursing Homes Provide Advantages Over Private Nursing Homes (Cont.)

As a result, most applicants seek admission to a private nursing home first, apply for Medicaid, and then file the VA application packet. When a bed is available, the veteran can then transfer to the Florida State Veterans' Nursing Home.

Oversight and inspections for all nursing homes in Florida are under AHCA's jurisdiction. In addition to inspections by AHCA and CMS, the VA hires private contractors to conduct annual inspections of FSVNHs. While all deficiencies are noted, they are not reported on the VA's website. A GAO report to Congress in 2022 noted this fact along with other comments and recommendations.⁹ The Florida Auditor General released a report in 2023 detailing FSVNH staffing and procurement issues.¹⁰ All of the above oversight helps to improve the quality of Florida State Veterans' Nursing Homes.

In conclusion, FSVNHs offer an option to veterans who are in need of nursing home care and are looking for the highest standards, rehabilitation, counseling, and camaraderie found in a setting with other veterans. This is especially the case for male veterans, as they make up 92% of all residents FSVNHs. The stated goal of the VA, as well as the Florida Department of Veterans' Affairs, is to offer the veteran in need of nursing home care the best experience possible.

Leonard E. Mondschein is a past chair of the Elder Law Section and a past president of AFELA

Florida Department of Veterans' Affairs

Here is the link to the [Florida Department of Veterans Affairs](#).

Here is the link to the Florida Department of Veterans Newsletter. [Forward March](#)

With 1.5 million veterans, Florida is the most veteran-friendly state in the nation. The Florida Department of Veterans' Affairs is the premier point of entry for Florida veterans to access earned services, benefits and support. Thank you for your service. We honor you.



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!

SCAN THE QR CODE



OR GO TO THE LINK TO SIGN UP!

WWW.MOAA.ORG/TAKEACTION



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

Micah Presenting the History of German Small Arms



Bob Presenting Micah with a MOAA Cap for his Presentation



Presenting MOAA JROTC Awards

Mike Presenting to Cadet Clinton Bast at Okeechobee HS



Bob & Charley Presenting to Cadet Lisanni Marte-Crispin at Avon Park HS



Mike & Bob Presenting to Cadet Emily Aiken at Desoto County HS



Mike & Bob Presenting to Cadet Katherine Orozco at Desoto County HS



Mike & Charley Presenting to Cadet Alondra Haddock at Sebring HS



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.



Standing with you at every stage.

1-800-247-2192

www.moaainsurance.com/plans

100392

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: centralfloridaRAO2@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))