



THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association
www.nwfmoa.org

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Breakfast Meeting & Discussion

When: Wed., 3 September 2014

Time: Open: 0700; Bkst: 0715
Meeting: 0800-0900

Place: The Meridian at Westwood
1001 Mar Walt Dr, FWB

Program: Maj. Charles E. Merkel, Jr.
US Army Retired

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change. \$7.00 for everyone.

Reservation deadline is Friday at noon prior to the meeting. Call Bill Van Hoesen at 225-2957 or send an email to: bvanhoesen@cox.net if you are attending.

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Ima Cheatum..... 279-4473
lmacheatum@yahoo.com

Major Charles E. Merkel, Jr., Ph.D., US Army (Retired)

Major (R) Charles E. Merkel, Jr., Ph.D. "Doc" currently serves as the historian for the 53d Wing at Eglin Air Force Base, Florida. He occupies an Emergency Essential slot so he is subject to periodic worldwide deployments for onsite support of military actions and civil disasters. He spent the last quarter of 2009 and a portion of the first quarter of 2010 in Kandahar, Afghanistan, as part of the 451st Air Expeditionary Wing, in support of the Global War on Terrorism. While at Camp Samek, in addition to his official military duties as wing historian, he launched a campaign with school districts, church groups, and individuals in the United States to collect school supplies, and then he personally distributed them to the children of the province. For his service he was awarded an Exemplary Civilian Service Medal, a Global War on Terrorism Medal, and a special award from the North Atlantic Treaty Organization. Dr. Merkel spent the first six months of 2013 deployed to an undisclosed location in Southwest Asia as part of the 386th Air Expeditionary Wing, in support of Operation Enduring Freedom. For this service he received another Exemplary Civilian Service

Medal, the Global War on Terrorism Expeditionary Medal and the Air Force Expeditionary Service Ribbon.

Prior to joining the 53d Wing, he was a contractor with the Advanced Medium Range Air-to-Air Missile (AMRAAM) Program, where he managed the special test vehicles and evaluated value engineering change proposals for the AMRAAM Joint Systems Program Office. His efforts were recognized at the Department of Defense level when he was named the recipient of the Outstanding Achievement through Value Engineering Award for 1993.

MAJ Merkel spent over twenty years on active duty with the United States Army. While on active duty, he served in a variety of assignments. He started out his military career as an Army aviator and he piloted UH-1H helicopters as a member of Casper Platoon of the 173d Airborne Brigade (Sep) in the Republic of Vietnam. During his off-duty time he worked tirelessly in support of both a Christian and Buddhist orphanage in Bong Son by collecting school supplies and clothing and then distributing them to the children.

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Help Your Chapter! Ask People To Advertise With Us!

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

“Oh, the days dwindle down – to a precious few; September, November.” I enjoy that line from Willie Nelson’s version of the “September Song.” You probably know the song and may know it by other artists. You Tube gives several versions – Frank Sinatra and Jonny Fair were two others that I listened to as I reflected on this year and my monthly contribution to the Defender. I connected with Jimmy Durante’s 1955 version; so if it has been awhile since you listened to it, take a moment.



Jeff Watson

Why would I put the brakes on summer with such a song? After all, I could have said “See you in September” right? Well, it seems that after the long days of summer, topped off by the full moon we are under as I write my article, it is the best description for fall. I think of the colors in the autumn leaves of the Midwest when I hear that song. While events like collecting the largest leaves of red, yellow, orange and brown in fall, or walking on the nine-hole at Wright-Patterson AFB in the cool evening air may be in my rear-view mirror, the memories are forever emblazoned in my mind, brought back by that song.

These are the days to enjoy – whether short or long. Make the most of them! What are your memories of this time of year? You may say that in the present it is more like Neil Diamond’s “Hot August Night” as the temperatures are in the mid-90s and the afternoon rains make for a sultry evening.

So what is going on around the chapter beside the weather and a bunch of songs? Well, the family and I returned

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PUBLIC RECORD

IN MEMORIAM: Mrs Billie Jean Shotwell, AUX, 7/21/2014.

Col William J. Cullen, USAF (Ret), 7/30/2014.
Bill was our chapter president from 1996-1997.

Cutoff For October Defender



Personal Affairs

By Gayle Norgaard



Gayle Norgaard

New Regulations Automate Burial Payments

for Veterans' Survivors

*Estimated 62,000 Surviving Spouses
Benefit
from Regulation Changes*

WASHINGTON – New burial regulations effective today will now allow the Department of Veterans

Affairs (VA) to automatically pay the maximum amount allowable under law to most eligible surviving spouses more quickly and efficiently, without the need for a written application.

Under former regulations, VA paid burial benefits on a reimbursement basis, which required survivors to submit receipts for relatively small one-time payments that VA generally paid at the maximum amount permitted by law.

“VA is committed to improving the speed and ease of delivery of monetary burial benefits to Veterans’ survivors during their time of need,” said Acting VA Secretary Sloan Gibson. “The recent changes allow VA to help these survivors bear the cost of funerals by changing regulations to get them the benefits more quickly.”

This automation enables VA to pay a non-service-connected or service-connected burial allowance to

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Greetings!

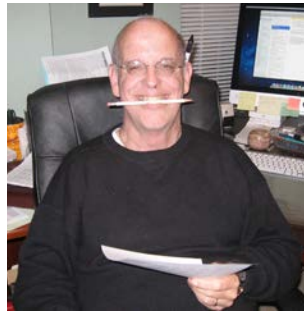
There's a big change in The Defender this month. Some of you heard about it at the monthly meeting. You'll see an insert which is a letter with an attachment from President Jeff Watson. It's all about money and putting the chapter back into the black.

As our new treasurer, Kevin Sutton, states in his column, we're operating in the red and have been for some time. Basic economic theory provides two solutions: decrease expenses and/or increase income. Our single biggest expense is publishing The Defender. That is the 800 lb. gorilla. Your board of directors has looked at many alternatives to reducing newsletter expenses and implemented some but, as I said at the lunch, their effect is like "spitting on a forest fire."

Therefore, we're down to increasing income. Bringing in new members is certainly an option and beneficial in ways other than financial but won't permanently plug the hole of gushing red ink. As an example, with annual dues at \$25/year, it would take 20 new members to offset **only one month** of expenses to publish the newsletter. Realistically, that just ain't gonna happen.

The other option, and one used successfully by other chapters, is to increase advertising. I've invested a lot of time researching ad rates to ensure we're very competitive—and we are.

NOW! HERE'S WHERE WE REALLY NEED YOUR HELP! Please remove the insert containing Jeff's letter and the ad rates and give it to the local businesses you patronize: doctors, dentists, lawyers, and auto repair shops to name a few. Although I think Jeff's letter speaks for itself, please take a moment to emphasize the advantages of advertising to the business and how it supports military and veteran causes. It sounds like Mom and apple pie and very easy but it won't happen unless we make it happen! Your participation is critical! If it's too much trouble to remove the insert, give them the whole



Scott Berry

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from our vacation to Las Vegas where we all had fun! Finally, everyone is old enough to do something together. If you have not been there lately or you are planning a trip, may I recommend the "High Roller" to you? It is like a Ferris wheel and it has only been open for four months. It takes 30 minutes to ride once around but it will allow you a fantastic view of the cityscape and the desert landscape beyond.

We had a very informative presentation at our trial luncheon at the Golden Corral this past month. If you have an IRA and would like to learn how to turn it into an IRA Trust for tax avoidance and other benefits, check with your financial advisor. There are several companies that delve into this. Next month we will hear from Dr. Merkel (more details provided separately).

The first weekend of September MOAA will sponsor a leadership conference in Jacksonville, FL, and some of us will attend. The 2014 MOAA National Convention in Washington, D.C. on 27-28 October follows the leadership conference in September. Of course, our chapter will be represented at the annual Convention as we are again 4-star Level of Excellence Award winners! Yea!!!! Thank you to all of you as the award reflects the activity of the chapter, not one person. This is your award, and I am proud to pick it up for you.

Finally, if you have someone that you would like to sponsor our Military Ball, contact Bill Van Hoesen, Scholarship Committee chairman. For planning purposes, the Ball is the first Thursday in December (4 December). It will be held at the Fort Walton Beach Yacht Club. More details to come.

If you were at the monthly meeting last week, you know that our able-Secretary Col (ret.) Scott Berry explained how each of us should try to obtain sponsors for ads in our newsletter to help defray the cost of publication. It is costing the chapter around \$500 per month and we would like to keep our "super cool" glossy newsletter. So consider taking out an ad or encouraging one of your favorite businesses to participate. You can even bring your paying sponsor to a breakfast where they will be recognized and get a free breakfast.

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Auxiliary Corner: Caregiving: Part 2

By Janet Snyder, member,
Auxiliary Member Advisory Committee

Every person who serves as a caregiver has a different experience. It's not an easy job, no matter the illness or disease the person for whom you care has. Caregiving can take its toll — physically and mentally — on the caregiver. This is why it is imperative for caregivers to take care of themselves and make their well-being a priority.

Sometimes while doing the intense work of caregiving, it is easy to forget to eat, shower, and tend to your own needs. As my husband's caregiver, I was told by one of my close military friends to hire a certified nursing assistant (CNA) to stay with my husband so I could go out and do something for myself. I hired a CNA for three hours, three times a week. It gave me the time I needed to shop for groceries, exercise, and sometimes just go for a walk.

If you do not take care of your own health while caregiving, your immune system will decline and your health will deteriorate, and there is a possibility you could pass before your loved one.

Sending daily emails to my family and friends across the country was my stress-relief outlet. It kept everyone informed, and the Internet became my lifeline to the world. The information in those emails helped another military friend cope with his wife's Alzheimer's disease experience. Staying in close contact with family and friends was a lifesaver for me. Realizing I wasn't alone and everyone cared was very important.

My stress relief might not be what works for everyone. What is important is finding what works for you. Make time to do some of the activities you enjoy, whether it is going for a walk, having lunch with a friend, or reading a book. Taking care of yourself physically also can help you emotionally. Caregiving does not have to define you. For helpful tips on staying healthy and taking care of you, check out the [VA's Caregiver Workbook](#).

Though each individual experience is different, your role as a caregiver is one you share with many. Talk about your experience with someone who understands. If you're not comfortable talking with a friend, call the VA's Caregiver Support Line at (855) 260-3274. Caregiving is not easy, but finding time for yourself can help you cope.

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Secretary's Scrawl (cont.)

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newsletter to see what we say. As always, the newsletter with insert will be available on our web page at www.nwfmoa.org.

To retain our non-profit status for mailing purposes, USPS has some limitations on advertisers: no travel agencies, ads which mention credit cards, or companies whose **primary** business is insurance. But don't let that deter you. When in doubt, have them call me.

NOW THIS IS THE IMPORTANT KICKER! First time advertisers will get a complimentary meal at our next meeting and be recognized during the meeting. So hypothetically, a \$15 business card ad gives a business a \$7 breakfast, name recognition at a local gathering of military people who spend lots of money in the community, and publicity to all our members and on the web. Duh. How's that for a return on investment?

Take the plunge and help us stop the red ink.

Berry "OUT"

President's Message (cont.)

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If you attended the meeting last month and would like to share your experience, let one of the officers know or a board member know. We received only favorable comments so far, so let's get some feedback. Oh and don't forget to vote! Early voting, absentee or regular – just do it (once)! ☺ Finally, (really) we will celebrate the birthday of the United States Air Force between the next meeting and the one after that, so Happy Birthday Air Force!!!

Until we meet again, we are ADJOURNED!



**Happy Birthday to the
Air Force
18 September**

Major Charles E. Merkel, Jr. (cont.)

Continued from page 1

After returning from overseas, he was assigned to the United States Army Signal Center and School as the executive officer of a student company. He was next asked to command the Fort Monmouth Ceremonial Unit, which he did for a year before being selected to be a military test pilot to perform military potential testing for the US Army Electronics Command. He completed his final two years at the Signal Center and School as the Commanding Officer of the 800-man Headquarters and Headquarters Company.

His next assignment was to Fort Benning, Georgia, where he completed the Infantry Officer Advanced Course as well as the Airborne School. Following that, he was again sent overseas as a member of the 2nd "All Infantry" Brigade, 2nd Infantry Division at Camp Hovey, Republic of Korea. While in Korea, he served on the brigade staff as both the S-2 intelligence officer and the S-5 civil affairs officer. He was elected as [Honorary] Mayor by the residents of Kwang Am-Ri (Tokko-ri) and honored by the People to People International organization in recognition of his humanitarian work with orphanages, Sunday schools, and the Korean people.

Upon his return to the States, MAJ Merkel joined the newly formed United States Army Aviation Board (USAAVNBD), where he served as a test project officer and later division chief of the Electronics Systems Test Division. During this time, he performed operational testing on a variety of items designed to enhance pilot and aircraft survivability, such as the AN/APR-39 (V) 1 and (V) 2 Radar Warning Receivers, AN/ALQ-136 Chaff Dispenser and the AN/ALQ-144 Flare Dispenser. During his off-duty time, he earned a Master of Science degree from Troy University.

MAJ Merkel next became the Senior Assistant Professor of Military Science and later the Professor of Military Science at Valley Forge Military Academy and Junior College in Wayne, Pennsylvania. While at this assignment, he was able to complete both a Master of Arts degree from Temple University and the United States Army Command and General Staff Course at Fort Leavenworth, Kansas.

His final Army assignment was as a test engineer and Assistant Program Manager with the United States Army Tank-Automotive Command in Warren, Michigan. While there, he worked with the Bradley Fighting Vehicles, M-113 Armored Personnel Carrier, and the M-9 Armored Combat Earthmover.

MAJ Merkel is a Master Army Aviator with nearly 4000 hours of total flying time, including a few hours in the T-38 jet trainer. His military decorations include the Legion of Merit, Bronze Star with one oak leaf cluster, Purple Heart, Meritorious Service Medal, Air Medal with fifteen oak leaf clusters, Army Commendation Medal with four oak leaf clusters, and an Army Achievement Medal.

Dr. Merkel holds a Ph.D. in history from Florida State University, and he is an adjunct professor of history for both Troy University and Northwest Florida State College. He is the First Congressional District Coordinator and Admissions Representative for the United States Military Academy at West Point, New York, as well as the president of the West Point Society of Northwest Florida. He also served as a volunteer ambassador with the Army's Freedom Team Salute program to ensure that all Army veterans, family members, and supporters received a "Thank you" from a grateful nation. He has contributed generously to the Fisher House at Eglin Air Force Base (a "Ronald McDonald House" for military families), the Emerald Coast Wildlife Refuge, the Walton County Heritage Museum, and numerous other nonprofit organizations. In 2009, he received the John L. Geoghegan Alumni Citizenship Award from the Widener-PMC Alumni Association for bringing honor to his Alma Mater through academic achievement, demonstrated leadership capabilities, and community service. In 2010, he was inducted into the Henry A. Arnold Society by the Association of Graduates at the United States Military Academy in recognition of his numerous contributions in support of the academy and the Corps of Cadets. More recently, he was selected as the 2011 Distinguished Alumnus for Military Service by Columbus State University in Columbus, Georgia.

He is married to the former Diane Davis of Annandale, Virginia, and he has two children, Bobby and Leigh Anne, as well as a year old grandson, Charles Edward.

Auxiliary Corner (cont.)

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One last thing I'd like to mention is the search for our next Auxiliary Liaison Excellence Award recipient is under way. For information regarding award guidelines and nominations, visit www.moaa.org/amac and click on 2014 Auxiliary Liaison Excellence Award Criteria/Guidelines and Nomination Form.

Living in the Now

By Sarah A. Shirley, Ch, Maj, FLANG

A milkmaid walked to the village with a pail of milk balanced on her head. She began to think about what she would do with the money she would make when the milk was sold, and decided she would buy some chickens.

"They would lay eggs, which would bring in a good price at the market. Then I will use the money I earn to buy a new dress and hat," she said. "I will go to the market dressed so nicely, and all the young men will notice me. All the women will be jealous of me."

Eager to get on with her plans, she began to walk a little faster. "I will just look at those women, smile, and toss my head in the air." With that, she actually tossed her head.

The pail fell to the ground and all of the milk spilled out. Planning is a good thing. The lack of a solid plan has been a factor in many a business failure. Plans can fall apart for a wide variety of reasons, and one is lack of attention to the daily detail and grind of execution. We can only live our lives and carry out our plans in the present moment, and yet sometimes spoil the present by worrying about the future or ruminating about the past. I can't count the number of times I've spent inordinate amounts of time thinking about the future, the past, the "what ifs," the "if onlys," or just about anything that's not what is right in front of me. Being truly present to the experience I'm having right now is often elusive. What is so compelling about "anything-but-what-I-ought-to-be-thinking" that draws my attention from that which deserves my focus to something — anything — else?

Not living in the present isn't always as destructive to our future as the milkmaid's projection into the future. Some might say the milkmaid's attention away from her immediate activity was not her problem; rather, her troubles were caused by greed or envy, and they would have a valid point. Had she been focused on her immediate task, however, there would have been little room for those particular sins to take root and distract her from her own success.

Being present to what's happening now, to where we are right now, to who we are with right now, to the activity in which we're engaged right now, is easier said than done in our multi-tasking, future-oriented world. As I've been writing this brief column I've interrupted myself countless times. As I write, thoughts of my job-related responsibilities creep in. While making that mental to-



Kevin Sutton

As your new Treasurer and one of the newest chapter members, I look forward to serving you. National MOAA and our local NWFMOA chapter have accomplished a lot of great things recently, and I am excited to be a part of both organizations. I have received a very warm welcome from everyone I have met so far,

and I truly appreciate your hospitality. I have only been in the Treasurer's seat for a short time and I am still getting familiarized with my duties. However, I can tell you that Scott Berry was smiling from ear to ear as he handed me the checkbook along with a bag full of Treasurer materials. Scott was acting as interim Treasurer again for a short period until I assumed the duties in August. Thank you Scott, for keeping things in order during the transition. I will reiterate Scott's words from the August meeting – we continue to operate in the RED. Please renew your membership in a timely fashion. Mailing out the Defender costs us about \$500 each month. If you are computer/e-mail/internet savvy, please consider receiving the Defender electronically and forego the printed version as it will save us a little money. If this is you, just let Scott know via phone call or e-mail, and he will make it happen. We do understand that many of you don't have a computer or prefer to receive the printed version for other reasons, and we will continue to meet your needs. Finally, Defender ads can help significantly with alleviating this problem. Please consider soliciting your favorite business for an ad. Scott can respond with all the details. I look forward to meeting more of you very soon.

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do list, I realize I'm enrolled in school again and must remember to do my homework. Learning requires focus, and part of what I'm learning in my classes is to really listen to my clients. Many of the questions we ask our instructors have absolutely nothing to do with the subject we're studying that evening. And so it goes...the human tendency for our minds to be anywhere but here, now. If you'd like to increase your presence to what's happening now and who you're with right now, the best time to begin is, you guessed it, now! Mindfulness meditation, prayer, challenging physical activity and purposefully listening to another person without internal or external distractions are all good practice in living in the present moment. Some people find a physical anchor helpful, such as tapping your breastbone or your wrist to bring you back to the present. If you find your mind wandering about, be gentle on yourself and simply refocus. You can also try walking with a pail of milk on your head...since few of us are accustomed to that practice, the time you'll spend cleaning up the spilled milk will be a good reminder of the value of allowing yourself to be fully absorbed and attentive to the task at hand!

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an estimated 62,000 eligible surviving spouses out of a projected 140,000 claimants for burial benefits in 2014. Surviving spouses will be paid upon notice of the Veteran's death using information already in VA systems. The burial allowance for a non-service-connected death is \$300, and \$2,000 for a death connected to military service.

This revised regulation will further expedite the delivery of these benefits to surviving spouses, reduce the volume of claims requiring manual processing, and potentially make available resources for other activities that benefit Veterans and their survivors.

For more information on monetary burial benefits, visit <http://www.benefits.va.gov/compensation/claims-special-burial.asp>

Gayle D. Norgaard, LTC, USAF, Ret
Personel Affairs Chair

In Honor of Your Service

Now is the time to serve you. Come live with us!

To our local veterans, The Meridian at Westwood collectively send a sincere "Thank you for your service."

As you have so diligently served your country, we would like to serve you as a part of our retirement community. At The Meridian at Westwood you can enjoy the best years of your life in resort-style living. With rehabilitative care and skilled nursing on site you can live independently and live well. It would be our honor to serve you.

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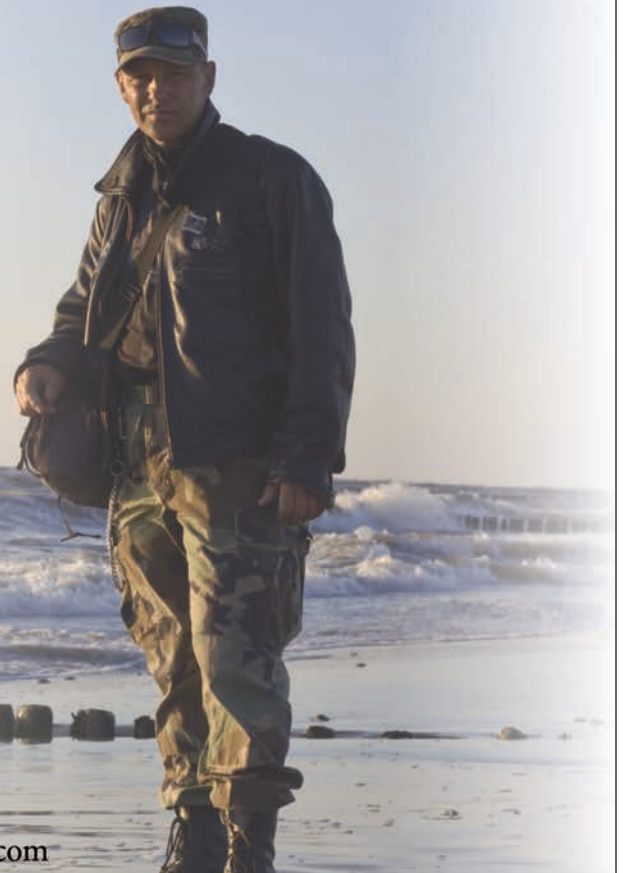


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Defender for the dues period.** We are a charter member of MOAA and recommend
that our members belong to the national organization. Our association is also a
member of the Florida Council of Chapters, itself an affiliate of MOAA.
**The spouse of a deceased life member automatically becomes an auxiliary life member.

Membership Application/Renewal

**New Members joining in 2014
receive membership through December
31st of next year for \$25.00.**

Membership Renewal
1 yr - \$25.00, 2 yr - \$48.00, 3 yr - \$65.00

Life Membership Dues**

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91 - 95	75.00	61-65	295.00
86 - 90	110.00	56-60	335.00
81 - 85	150.00	51-55	360.00
76 - 80	195.00	-50	395.00

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Pay one half of the above rates