



THE DEFENDER

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

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Serving All Branches of The Uniformed Services

APRIL 2016

Lunch Meeting & Discussion

When: Thur, 7 April 2016

Time: Gathering 1130, Lunch 1200
Program to follow

Place: Ft. Walton Bch. Yacht Club
180 Ferry Road, NE, FWB

Program: Digging Up Your Past

Please:

- **MAKE A RESERVATION**

- Wear a name tag
- Bring proper change:
\$13.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmoa.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwfrservations@gmail.com, or call 850-613-6080 if you are attending.

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Digging Up Your Past: The Last Frontier

By Beverly Gross

Did you know that Genealogy has now surpassed Stamp Collecting as peoples' favorite hobby? When I was asked to share with you about genealogy research, I jumped at the chance to help you get started on your genealogy. One of the greatest gifts you can give your ancestors is to pass on their family history. The best place to get started in genealogy is to start with yourself. We will start with an Ancestry Chart that will be the backbone of your genealogy. From there, your journey begins.



Beverly Gross

I would like to share with you a little of my personal genealogy. I have enjoyed genealogy for over fifty-five years. As a child our stateside vacations were every two years. Our base was in Alabama at my father's parents, Lon and Kate Phillips, home. I would sit on their front porch with my grandfather, Lon Phillips, who sat in his wheel chair enjoying the warm sun shine. There we would talk about life in the past. Even while I was in college, now known as University of Montevallo in Alabama, I would inquire more about Lon's genealogy. Finally one evening, Granddad replied, "Beverly, you better be careful, you might find a "black horse." Many years later I found that black horse and it was in the Phillips line! During the "Great Depression" of the

1930s my father, James Lewis Phillips, was notified there would be truck driver's positions opening in two weeks. Could he be in the Canal Zone by that time? Lewis' answer was a resounding "Yes."

On 4 March 1944, in the Ancon Canal Zone hospital, I, Beverly Vee Phillips, marched forth to join the lives of Vera and Lewis Phillips. When I graduated from Balboa High School in 1962, I began my four years of college at University of Montevallo, graduating in 1966 with a degree in Elementary Education. At college, I met Henry Gross in class and married him after my graduation. Henry Gross and I were married on 11 June 1966. Henry was a civilian auditor for the Air Force Audit Agency.

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DON'T FORGET OFFICERS CALL!

From the President's Pen

By Scott Berry

Greetings!

Let's start on a real positive note. We recently got another check from MOAA, this one for \$50, because we submitted our chapter roster to them in a timely manner. Don't you wish it was always that easy to make money? That translates to \$300 we've received from MOAA this year. Not a bad start.



Scott Berry

It's Officers Call time again. I know we've been overdue. Please see the details elsewhere in this issue. I've always enjoyed those as a way to mingle and talk outside of the normal monthly meeting. And the food there ain't bad either. Hope to see you there.

We're off to a good start on new members this year—three at the last meeting. However, it must be a well kept secret that members who bring a new member on board get their next meeting meal for free! Actually, that's been on the books for some time. I'm surprised more haven't taken advantage of it. Just a little initiative and/or some phone calls can allow you to eat for free every month.

I'm still soliciting input for future programs. Some of you have given me some leads that I'm working on but I can always use more. Tom Godbold is a hard act to follow from last year so I need all the help I can get. Believe or not, the president's duties take up a fair amount of time.

Springtime brings with it additional community activities. Dave Parisot is once again leading the charge with a booth for Military Appreciation Day. I'm sure he can still use some volunteers to help man the booth—I've already signed up. Drop him a line if interested. As strictly a side note, there's plenty of free food and drink for veterans and giveaways at many booths. Come join us.

PUBLIC RECORD

New Members:

Robert E. Berish, Maj, USAF

Rod J. Gerdes, Col, USAF

Matthew E. Loar, LtCol, USAF

The state convention is coming up soon in Lakeland. It'll be May 13-15th. These are just not for chapter officers. There's something for everyone and you'll get a good insight in what MOAA is doing outside of Florida. For lots more in details, go to <http://www.moaafll.org> and click on the CONVENTION tab.

Berry "OUT"

It's Time for Officers Call!

Come drown your sorrows over taxes due or celebrate your refund. We'll be meeting at Shalimar Cheers, 1270 Eglin Pkwy, on 4/14/16 starting at 1730. Bring a new or potential member and show them what a fun group we are!

Toss Those Old Meds!

There's a receptacle inside Eglin Satellite Pharmacy right next to the pickup window for disposing of old, unused, or outdated meds. Here are the guidelines: 1) Place all unused meds in the top medicine drop door. 2) Leave meds in original packaging/containers when possible. 3) NO liquid containers more than 4 oz. Place in a plastic baggy before depositing. 4) NO sharps containers, needles, syringes, batteries, aerosol spray cans, trash, medical devices, chemicals, or other hazardous materials.

How easy is that? The service is only available when the pharmacy is open.



HIGH HOLY DAYS

By Chaplain Tom Azar, USAF Retired

No one knows better about a product you plan to buy (auto, technology, clothing etc) than the manufacturer. I wish when we were growing up stores that products had the pros and cons of the item, a list of honest customer's reviews and the expected overall value.

So who knows me better than my Creator! In this month when major religions celebrate their high holy days. one way to look at this 40 day period is to discover and appreciate the special relationship we each uniquely have with our God.

As a Christian pastor and chaplain I'm involved in Lent and Holy Week culminating in Easter March 27th. I support inter-faith celebrations of other traditions but my primary allegiance is to the Christian faith and its rites and traditions. What the military afforded me on a daily basis (unlike my civilian counterparts) was the continuous multiple opportunities to study and engage with the major and minor faith groups from around the world. I would be able to visit a Hindu temple, Moslem mosque, Buddhist or Jewish temples. I could experience as both a celebrant and worshipper in the beliefs and behaviors right in front of me and in their respective society of the country I was stationed.

What is Lent about? Personally it's a 40 day period wherein one reflects over his or her life and makes changes to be more Christ like in daily life. You may hear someone say they are 'giving up something.' We give up something we like and in its place study, meditate and or perform acts of Christian service. For example, instead of going to dinner or a movie we spend time helping another--take them to a doctor's appointment, visit and see how they are doing, share a meal etc. It's a time to be creatively other-centered. So instead of spending money on a dinner and a movie, some choose to put that money for the poor or the missions and hopefully keep up the change even after Easter

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SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

American taxpayers leave a lot of money on the table every year due to missed tax deductions. Changing circumstances, such as moving cross-country because of a new job, might trigger a deduction that didn't apply in years past, or some of us might know about a particular tax benefit but don't take full advantage of it. Here's a list of some commonly overlooked opportunities to lower your federal tax bill.

Taking care of ourselves and others

Those who itemize probably are familiar with deducting medical and dental expenses, but did you know you can claim more than your monthly health insurance premiums or your prescription copayments? Out-of-pocket costs for medical equipment - such as wheelchairs, hearing aids, and contact lenses - are deductible, as are transportation costs - such as mileage, parking and tolls - for travel to and from medical care. However, only expenses totaling over 10 percent of your adjusted gross income (AGI) are allowed.

It's widely known child care costs are partially deductible, but you also can deduct some of the costs of caring for a disabled spouse or parent - if they qualify as a dependent. Their care can be in or outside the home, and deductions can include services to maintain the residence.

Charitable contributions are sacrosanct in the world of tax deductions. While the value of your time donated is not deductible, certain expenses you incur as a volunteer are. Track your mileage to and from the literacy center, keep those dry cleaning bills for your hospital uniform, and hold on to the receipt for the supplies you bought for the church bake sale - they're all deductible.

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Taxes Made Easy

Well, kind of. If you're 60 or over and middle income, the IRS will help you prepare your taxes for free. There are three locations in our area. All of them require an appointment so call for one before you show up. Here are the sites: GOODWILL EASTER SEALS FWB, 913 N BEAL PKWY #J, FORT WALTON BEACH, FL 32547, 850-243-7118; C2B OUTREACH CENTER, 619-C LOVEJOY RD, FORT WALTON BEACH, FL 32548, 850-301-0230; CRESTVIEW VITA, 492 N FERDON BLVD, CRESTVIEW, FL 32536, 850-598-4945.

Military Family and Veterans Appreciation Day

By Dave Parisot

On Saturday, April 16th, the Panhandle Warrior Partnership and the Greater Fort Walton Beach Chamber of Commerce will host the 2016 Military Family and Veterans Appreciation Day at the Landing (139 Brooks St SE) in Fort Walton Beach. This event to honor and thank the thousands of local military family members and veterans will start at 11:00AM and conclude at 8:00PM with fireworks.

Many local businesses and non-profit organizations, in particular those with a military affiliation (like NWFMOA) will have booths at this event. I will do the booth set-up and take-down, but we need at least two volunteers for the NWFMOA booth during three two-hour shifts on April 16th. The shifts are 11AM to 1PM, 1PM to 3PM, and 3PM to 5PM. Booth attendants should thank the family members and veterans who stop by for their service, be able to talk about NWFMOA, and, hopefully, enroll some new members. Literature (copies of The Military Officer magazine and The Defender), membership applications, and information on our Scholarship Program will be provided at the booth. This will be the second year NWFMOA has been a part of this annual event.

Please contact Dave Parisot at dparisot@cox.net or by phone at (850) 613-6545 to volunteer or for more information.

Surviving Spouse Corner

How Important Is TRICARE For Life?

By Sharon A. DeVaney,
Surviving Spouse Advisory Committee vice chair

When legislators look for ways to trim the budget, they often consider cutting programs such as health care. However, we need to firmly remind our legislators of the importance of TRICARE For Life (TFL) and other TRICARE programs.

Eligibility for TFL is tied to Medicare. Medicare provides health insurance for people age 65 or older, people under 65 with certain disabilities, and people of any age with permanent kidney failure requiring dialysis or a kidney transplant. Medicare has four parts: Part A (hospital insurance), Part B (medical insurance), Part C (Medicare Advantage), and Part D (Medicare prescription-drug coverage). Generally, there is no premium for Medicare Part A if you paid Medicare taxes while working.

However, there is a premium for Part B. When a person becomes eligible for Medicare, they must enroll in Part B to keep TRICARE coverage. Medicare Part B premiums are about \$100 to \$390 a month and are tied to a beneficiary's adjusted-gross income. Each January, Part B premiums are adjusted based on how much Medicare costs have risen. However, the good news for TFL beneficiaries, who have 80 percent covered by Medicare, is TFL acts as wrap-around coverage for the remaining 20 percent.

Eligibility for TFL includes all military beneficiaries who are age 65 and older and military retirees or dependents rated by the Social Security Administration as 100-percent disabled at an earlier age for at least 24-consecutive months. As explained above, the beneficiary must have Medicare Part B to keep TRICARE eligibility.

When searching for a provider, ask whether they accept Medicare, and let them know you have TRICARE for tests or procedures and at facilities requiring TRICARE authorization. It is important to use doctors and other TRICARE-authorized facilities that accept Medicare. This will limit a person's out-of-pocket costs for doctor or hospital visits, except for copayments for medications that are obtained from nonmilitary pharmacies.

In November 2015, MOAA conducted a survey to learn about military health care coverage and received 30,313 responses.

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Tax breaks on taxes

The federal government gives you a break by letting you deduct many taxes you've paid at the state and local level on your federal return. Oftentimes, you pay state income taxes relating to the prior tax year in the current tax year, usually with your annual state tax filing in April. It's easy to forget to deduct them this year, but this could be a costly mistake.

Taxpayers have a choice of deducting their state and local income tax or sales tax. Unless you live in a state with no income tax, claiming the income tax deduction is usually the smart choice, but if you've made a large purchase like a car or boat, deducting your sales tax might be the better option. The Internal Revenue Service (IRS) has an online sales tax deduction calculator to help you decide.

Thank you for your service

Congress has created various tax breaks specific to military personnel.

If a call to active duty creates a financial crunch and you take an early withdrawal from a retirement plan, the IRS might waive the 10-percent penalty tax on what's known as a qualified reservist distribution.

For all U.S. taxpayers, moving expenses related to a new job, the same job, or a first job (unless you're a student) can be deducted, but active duty servicemembers moving due to PCS don't need to pass the same time and distance tests. The same is true with the capital gains exclusion when selling your home - military personnel have more lenient requirements than civilians.

If you're a member of the reserves and you travel more than 100 miles away from home in connection with your duties, you can deduct most of your unreimbursed travel expenses. You don't have to itemize to take this deduction, but there may be limits on the amounts you can take.

Not all life changes are taxing

If you own your home, you no doubt deduct mortgage interest, and if you paid points on your mortgage, you can write those off over the life of the loan. What taxpayers often miss, though, is the ability to deduct any remaining balance when they sell or refinance.

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One of my cherished memories occurred when I was stationed in the Middle East during Desert Storm. We gathered our troops on a religious holiday under the wing of a cargo plane down at the hammerhead. The Commander gave the opening remarks, several of the airmen sang Amazing Grace, our Chief read from the Old Testament and our First Sergeant the New Testament. I prayed and gave a short sermon in the sweltering heat. We did not have wine or fresh made bread or even wafers. I had asked them to bring their MRE's. After the sermon we pulled out our crackers and raisins; this was our bread and wine. We were in the culture where Jesus Christ and the prophets and kings lived. As we proclaimed the Easter liturgy, we felt this sandy place and time reinforced the importance of serving DOD and becoming one with GOD.



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We are a non-profit 501(c)3 no kill cat and kitten shelter that needs VOLUNTEERS!

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volunteer@saveourcatsandkittens.com

To learn more about us, go to
www.saveourcatsandkittens.com

Scholarship Fund

By Dave Parisot, Chairman

April will be a busy month for the 2016 Scholarship Committee chaired by Capt. (USAF, Ret.) Earnestine Carswell. Scholarship application packages from graduating JROTC cadets of the five Okaloosa County high schools (Baker, Choctawhatchee, Crestview, Niceville, and Fort Walton Beach) are due on April 1st. Committee members will review and rank each application to select the winner from each school of at least a \$1,500 scholarship. These selectees will then meet in person with the Scholarship Committee to select the winner of our 2-year \$3,000 scholarship. If you want to be a part of this year's Scholarship Committee, please contact me [9850] 613-6545] by April 1st.

You will not want to miss attending the May 5th NWFMOA luncheon meeting as we will have the winning cadets as our guests and introduce them to our membership. This event will be at the Fort Walton Yacht Club at 11:30AM.

March 2016 members of the Century Club are Fred Westfall (renewal), William Colgan, and Dave Parisot (Renewal). If you are coming up on your "donation anniversary month" we hope you will renew your Century Club membership. The 50/50 raffle at the March 3rd Chapter luncheon was won by Paul Singleton (\$62) with \$61 to the Scholarship Fund.

Here's the complete list of Century Club members for the most previous 12 months of 2015/2016 along with our Business Donors.

BG Frank Glunn Century Club: April 2015: **John Feldman; Eileen Arpke; Olive Clyde Locke; Larry Bush.** May 2015: **Samuel Lombardo.** July 2015: **Beryl Brenner.** August 2015: **Dr. Howard Fisher; Tom Churan.** October 2015: **Frederick Rall.** November 2015: **Dick Prater.** December 2015: **Carol Baker; Karl Eschmann.** January 2016: **Clyde Locke (Renewal); Dan Brown (Renewal).** February 2016: **Mel Bryant (Renewal); Charlie Brown; John Holt; Bill Ryan.** March 2016: **Fred Westfall (Renewal); William Colgan; Dave Parisot (Renewal).**

2015 Business Platinum Donor (\$750 minimum donation):
April/November 2015: **Eglin Federal Credit Union**

2015 Business Gold Donors (\$500 minimum donation):
April 2015: **ZT Motors of Fort Walton Beach; Resort Quest Vacation Rentals; Michles & Booth Law Firm.** May 2015: **Wild Willy's Adventure Zone (In-kind).**

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Tax Deductions (cont.)

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If you're transitioning out of the military, job-hunting costs are deductible if above 2 percent of your AGI and for a job in the same field.

Casualty and theft losses covered by insurance aren't allowed, but don't forget the deductible you had to pay due to an automobile accident or storm damage to your trees and shrubs. These are limited by your AGI, as well.

Hobbies can generate income, such as when you sell your artwork at a local show. Yes, the income is taxable, but you can deduct any related expenses up to the income you earned.

Nothing is simple regarding taxes, so confirm that you meet all the requirements for taking a deduction. If you're kicking yourself because you were eligible to take one of these deductions in years past, you generally can amend your return for the past three years. Don't forget to research tax deductions at the state level.

And if you decide keeping up with all these deductions is just too overwhelming, let your tax preparer or attorney handle it - their fees are deductible, too!

Surviving Spouse Corner (cont.)

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Of that number, 17,086 were enrolled in TFL, 7,130 were enrolled in TRICARE Prime, and 3,981 were enrolled in TRICARE Standard. TRICARE Prime has an annual premium and uses a specific network of doctors. TRICARE Standard has annual deductibles and some copayments. The responses from TFL showed that 95 percent were satisfied with the overall quality of care compared to 86 percent of TRICARE Standard and 81 percent of TRICARE Prime.

In summary, be sure to let your legislators know how important your health care is to you and your family. For more information, visit the TFL website.

EDITORIAL POLICY

The Defender is a monthly publication of the Northwest Florida Military Officers Association. The purpose of this publication is to communicate with, inform, and educate chapter members. The national MOAA, this local chapter, and this publication are totally nonpartisan.

Scholarship Fund (cont.)

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2015 Business Silver Donor (\$250 - \$499): April 2015: Holiday Inn Resort (In-kind); November 2015: Marriott Town Place Suites (In-kind); May/December 2015: Shalimar Pointe Golf Club (In-kind); December 2015: Indian Bayou Golf & Country Club (In-kind).

2015 Business Bronze Donor (\$100 - \$249): November 2015: Merrill Lynch Wealth Management; May/December 2015: Tommy Mattonie's Coastal Café (In-kind); Tammy's Journeys (In-kind); Mary's Kitchen (In-kind).

Please support our local businesses that have contributed to our scholarship program.

NWFMOA Scholarship Fund, Inc.: "Helping to build future military officers and leaders."

SCHOLARSHIP DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

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Make payable to: **NWFMOA Scholarship Fund**, and mail to: David Parisot, President; 56th 11th St, Shalimar, FL 32579

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law. Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of www.800helpfla.com. Registration does not imply endorsement, approval, or recommendation by the State.

Digging Up Your Past (cont.)

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On 1 May 1971, I quit teaching because the greatest event of our lives occurred: We adopted our beloved daughter, Phyllis, who was six weeks old at the time! Upon Henry's promotion in 1974, we moved to Langley Air Force Base, living in Hampton, VA. I was able to be a "stay at home Mom" for a while. With another promotion for Henry with the Air Force Audit Agency, we arrived at Wright-Patterson AFB, Ohio in 1977, just in time for the blizzard of 1977-78. For a gal from the Canal Zone, this blizzard was a scary experience! We spent twenty-two years there. I loved the people, our church, our home in Beaver creek, and the area, but not the weather. In 1999, Henry was offered the job as the Chief of the Area Audit Office at Eglin AFB, FL. When the official offer came in the early spring of 1999, Henry told me it was official, I responded, "When are we leaving?" "Don't you want to look at the pros and cons of the move?" he questioned. My response was, "No, when are we leaving?" After finishing Vacation Bible School at the Base Chapel, we packed up and arrived in Niceville on July 4th, 1999.

During all these moves I continued my genealogy research. I took genealogy classes; attended genealogy conferences; went to the local counties and state capitals to research their genealogy sources; and even to Alsace Lorraine, France, where we found a lot of history about the Gross Family Genealogy. Since living here in retirement, I have been very active in church work, the Genealogical Society of Okaloosa County where I served as Vice President and President for three years, and taught Genealogy at the Center for Lifelong Living and Prime Time in the winter semester at Northwest State College in Niceville. I just finished teaching two classes at Prime Time, a course in Beginning Genealogy and an advanced course in German Genealogy. We studied where they came from in Germany and where they went when they arrived in America.

I am looking forward to meeting you and talking about how you can get started on your own family genealogy heritage.

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AN INVITATION TO YOU: *The membership of NWFMOA extends a sincere invitation to join us in our social, cultural, professional and service activities that extend from the local to national levels.*

Last Name	First Name	Initial	Spouse
Address	City	State & Zip	Phone
Rank	Service	MOAA Mbr. No	Email Address
<input type="checkbox"/> Regular	<input type="checkbox"/> Reserve	<input type="checkbox"/> National Guard	<input type="checkbox"/> Active Duty <input type="checkbox"/> Retired

This application is for:

Life Member New Member Renewal Auxiliary Other (specify) _____

Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you do not want your name, phone number or email address listed in printed chapter directories. **Membership Includes a subscription to *The 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 is automatically an auxiliary life member.

Membership Application/Renewal

New Members joining this year receive membership through December 31 next year for \$25.00.

Membership Renewal
1yr—\$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

Auxiliary Members
Pay half of the above rates