



THE DEFENDER

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

Vol. 20 No. 8 Serving All Branches of The Uniformed Services AUGUST 2014

Breakfast Meeting & Discussion

When: Wed., 6 August 2014
Time: Open: 11 am; Speaker: 12 pm;
Place: Golden Corral on Mary Ester Cutoff, 414 Mary Ester Cut Off NW, FWB
Program: Maximilian Neumayer, USAA Wealth Manager

Please:

- **MAKE A RESERVATION**

- Wear a name tag

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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Max Neumayer, CFP Wealth Manager

Max Neumayer, your personal USAA Wealth Manager is a CERTIFIED FINANCIAL PLANNER™ practitioner and holds Series 7 and 66 licenses.

California and Illinois. Max earned a bachelor's degree from the United States Air Force Academy and an MBA in finance from the Olin School of Business at Washington University in St. Louis. He also has an MA in national security studies from California State University, San Bernardino.

Max has more than nine years of experience in the financial services industry. Before joining USAA in June 2009, he worked in corporate finance and wealth management for Fortune 500 companies.



Before starting his career in the financial services industry, Max spent ten years on active duty as an Air Force officer and senior pilot. During his time on active duty, Max was stationed in Colorado, Texas,

fly as a command pilot with over 4,000 flight hours. In his spare time, Max enjoys biking and spending time with his family in Ponte Vedra Beach, Florida.

Max is a lieutenant colonel in the United States Air Force Reserves and continues to

Meeting and Discussion

WEDNESDAY AUGUST 6 • 11:00 AM-1:00 PM

Golden Corral
 Mary Ester Cutoff

Come out and enjoy the camaraderie!

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

Welcome to the heat of August and the tourist season in full-tilt! It is amazing how we look forward to the summer months for all of the fun we can enjoy, and before you know it, these days are in our rear-view mirror and school is beckoning.



Jeff Watson

Well, it has been a fun, fast summer that began with our chapter trip to St. Petersburg and the annual Florida Council of Chapters' Convention followed by the Officers Call at Cheers. Of course, from a historical perspective, we remembered the 6th of June as the 70th anniversary of D-Day, World War II. The next few weeks after that was a time when some took vacations, cruises or had children and grandchildren come visit our panhandle of Florida.

We just celebrated Independence Day, the 4th of July. Judy and I always enjoy grilling out and this year we visited friends in Niceville, grilling by the pool and playing like we were thirty years younger. While it is therapeutic to play in the water, I realized the next day that you can expend more energy that way than perhaps the body is conditioned to handle. In other words, Saturday was spent active in other projects but also re-energizing.

We are planning another family vacation and hope to tell you about all the fun in the next newsletter. Of course, for some of you, August 25th may be a great day as that is a tax-free holiday sponsored by the National Park Service. August will be busy as we start the first weekend with a Florida tax-free holiday for school purposes. Go on line to get more details, but this will be the seventh year in

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PUBLIC RECORD

IN MEMORIAM: MAJ Herman E. Edwards, USA (Ret), 11/30/2012; Mrs. Lorraine Schinz, AUX, 4/10/2014.

Cutoff For September Defender



Member Spotlight



Beryl Brenner

The Wall

A little history most people will never know.
Interesting Veterans Statistics off the Vietnam Memorial Wall

There are 58,267 names now listed on that polished black wall, including those added in 2010.

The names are arranged in the order in which they were taken from us by date and within each date the names are alphabetized. It is hard to believe it is 36 years since the last casualties.

The first known casualty was Richard B. Fitzgibbon, of North Weymouth, Mass. Listed by the U.S. Department of Defense as having been killed on June 8, 1956. His name is listed on the Wall with that of his son, Marine Corps Lance Cpl. Richard B. Fitzgibbon III, who was killed on Sept. 7, 1965.

There are three sets of fathers and sons on the Wall.

39,996 on the Wall were just 22 or younger.

8,283 were just 19 years old.

The largest age group: 33,103 were 18 years old.

12 soldiers on the Wall were 17 years old.

5 soldiers on the Wall were 16 years old.

One soldier, PFC Dan Bullock was 15 years old.

997 soldiers were killed on their first day in Vietnam.

1,448 soldiers were killed on their last day in Vietnam.

31 sets of brothers are on the Wall.



Thirty one sets of parents lost two of their sons.

54 soldiers attended Thomas Edison High School in Philadelphia.

8 Women are on the Wall. Nursing the wounded.

244 soldiers were awarded the Medal of Honor during the Vietnam War; 153 of them are on the Wall.

Beallsville, Ohio with a population of 475 lost 6 of her sons.

West Virginia had the highest casualty rate per capita in the nation. There are 711 West Virginians on the Wall.

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Auxiliary Corner: Caregiving: Part 1

By Patricia Bergquist, chair,
Auxiliary Member Advisory Committee

The Family Caregiver Alliance says 44 million family members and friends provide unpaid support to another person, which accounts for nearly 80 percent of all long-term care in the U.S. Even closer to home, the Elizabeth Dole Foundation reports 5.5 million family members and friends provide \$15 billion worth of support a year to our nation's service members who return home with visible and invisible injuries and disabilities, some of which will last for a lifetime. Many caregivers who work end up losing time, wages, career opportunities, and sometimes their jobs to care for the service member.

Caregivers can contact medical professionals or area Agency on Aging personnel to have the care recipient's needs fully assessed and to determine whether the caregiver has the knowledge, skills, and abilities required to provide proper care. It is advisable to reassess the care plan every three to six months.

Support and service options for home care include family and friends, and home- and community-based services, specifically adult day care, home health agencies, and hospice. Other paid options include sitter services and nutrition programs. The biggest drawback to most options is the caregiver is not with the care recipient constantly. Be sure to take a home inventory, including photos, when you bring any outside caregiver into the home.

Some care recipients are able to remain independent with assistance from family, friends, neighbors, or church members. Make a list of your informal network of helpers and how to contact them.

Adult day care works well for care recipients who cannot be left alone yet do not need 24-hour nursing in a residential facility. While adult day care incurs expense, it can provide needed respite for a few hours or days.

Home care combines health and support services for continued at-home living as long as possible. The health and needs of both care recipient and caregiver determine services. A physician's approval might be required. There are two types of home care services: health care monitored by

President's Message (cont.)

Continued from page 2

a row for this worthy cause. Our August speaker will be speaking on a topic that is perfect with the economy booming as it is. This past weekend the stock market closed in record territory, and for the optimist, things could not look better. Unlike the economy of six years ago, the practical effect of the Great Recession seems to still affect all areas of the economy. Perhaps too many folks were burned financially in the Great Recession to be willing to enjoy themselves yet. Then, of course, there are those who read that we are long overdue for a market correction. So what should one do if you don't have a crystal ball and don't believe you can "time the market?"

The immediate answer is make reservations for our monthly meeting to hear the wealth expert from USAA. Remember this month we have a luncheon and it will be at the Golden Corral on Mary Ester Cutoff. I hope you will come with your questions. If you have investing figured out, please come and share with all of us. After all, if our chapter members are all successful in reaching the top 1% of income earners (that I keep hearing about), then we will be in a position to improve the economy simply by giving back to the community.

Whether you have children getting ready for school or grandkids that will be facing a second year of Common Core, please remember to drive safely in school zones and give yourself extra time to travel as the roads get busy again with school in session.

For all of our United States Coast Guard men and women – Happy Birthday to the Coast Guard on 4 August!

Until we meet again, we are ADJOURNED!



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The Wall (cont.)

Continued from page 3

The Marines of Morenci - They led some of the scrappiest high school football and basketball teams that the little Arizona copper town of Morenci (pop. 5,058) had ever known and cheered. They enjoyed roaring beer busts. In quieter moments, they rode horses along the Coronado Trail, stalked deer in the Apache National Forest. And in the patriotic camaraderie typical of Morenci's mining families, the nine graduates of Morenci High enlisted as a group in the Marine Corps. Their service began on Independence Day, 1966. Only 3 returned home.

The Buddies of Midvale - LeRoy Tafoya, Jimmy Martinez, Tom Gonzales were all boyhood friends and lived on three consecutive streets in Midvale, Utah on Fifth, Sixth and Seventh avenues. They lived only a few yards apart. They played ball at the adjacent sandlot ball field. And they all went to Vietnam. In a span of 16 dark days in late 1967, all three would be killed. LeRoy was killed on Wednesday, Nov. 22, the fourth anniversary of John F. Kennedy's assassination. Jimmy died less than 24 hours later on Thanksgiving Day. Tom was shot dead assaulting the enemy on Dec. 7, Pearl Harbor Remembrance Day.

The most casualty deaths for a single day was January 31, 1968 ~ 245 deaths.

The most casualty deaths for a single month was May 1968 - 2,415 casualties were incurred.

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Auxiliary Corner (cont.)

Continued from page 4

health care professionals and nonmedical. Both types involve expense. Medicare and Medicaid and other health insurance plans offer limited coverage for home care with restrictions.

Hospice provides services and therapies at home to the terminally ill, enhancing their quality of life while controlling disease symptoms and restoring dignity until death. Medicare Part A pays 100 percent for hospice care at an approved facility. The VA pays 100 percent for hospice if the veteran's VA doctor orders it. Caregivers can call the VA Caregiver Support line toll free at (855) 260-3274 or visit www.caregiver.va.gov to learn more. Or check out MOAA's new Tips for Lifelong Caregiving guide.

It is vital for caregivers to find healthy and constructive coping strategies during the caregiving journey. We'll look at tips in Caregiving: Part 2 in the August issue of *The Affiliate*.

Serving in Uniform | Retired Still Working | Spouse & Family | Enjoying Retirement | Survivors

Helping Others Help Themselves

At one of our recent meetings, Kevin Sutton, one of the chapter's newest members AND our new treasurer, highlighted volunteer opportunities with



Engineers Without Borders USA, a nonprofit humanitarian NGO organization that assists developing communities. Good news: Membership is open to all. No engineering degree/expertise/insight/ability required—just a desire to help people stand on their own two feet. Bad news: There is none. Contact Lt Col Heidi Clark-Sutton at 563-7935 or kevinheidi@aol.com.

Personal Affair

Important Phone Numbers to Have Available:

Casualty Assistance

Eglin AFB Casualty Assistance- 850-882-4028
Hurlburt AB Casualty Assistance- 850-884-5280
Army Casualty Assistance-334-255-9124
Navy/Marines Casualty Assistance-850-452-5996
Civil Service-850-882-2720

National Cemetery:

Arlington National Cemetery-703-695-3250/3255
Barrancas National Cemetery-850-453-4846/4108

Misc. Numbers:

Social Security-800-772-1213
VA Regional Office-800-827-1000
American Red Cross-850-882-5848
Tricare-850-883-8246
Eglin Legal Office-850-882-4611 ext. 101
AF Times Obituaries Fax Number-703-750-8601

CLIP OUT AND SAVE

ADDITIONAL Information

Casualty Assistance has developed a program that can store your Advanced Directives, Will, DD Form214 and other pertinent information. Casualty Assistance can provide

you with a check list to use prior to your appointment.

The Legal Office is able to assist you with a Will or updating

a current Will and Advanced Directives. Call the Legal office for an appointment.

Having everything in place is important for your loved one and family.

Gayle D Norgaard, USAF, LTC, Ret
Personal Affairs Chair

The Wall (cont.)

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For most Americans who read this they will only see the numbers that the Vietnam War created. To those of us who survived the war, and to the families of those who did not, we see the faces, we feel the pain that these numbers created. We are, until we too pass away, haunted with these numbers, because they were our friends, fathers, husbands, wives, sons and daughters. There are no noble wars, just noble warriors.

Please pass this on to those who served during this time, and those who **DO Care**.

I've also sent this to those **I KNOW** do care very much, and I thank you for caring as you do.

God Bless America!!!!!!!!!!!!!!

2014 Florida Back-to-School Sales Tax Holiday

Here are three things to know about the Aug. 1 - 3 Florida Back-to-School Sales Tax Holiday.

1. The sales tax exemption for clothing items is increased to **\$100 or less** per item from \$75 or less per item in 2013. The sales tax exemption for personal computers and certain computer-related accessories will be on the **first \$750** of the sales price rather than \$750 or less per item in 2013.

2. Tax Information Publication (TIP) 14A01-04 specifies the tax holiday dates, includes definitions of "clothing," "school supplies," "personal computers," and "computer-related accessories" and lists examples of tax-exempt and taxable items during the holiday period. You can find Chapter 2014-38, Laws of Florida, authorizing the holiday at: <http://laws.flrules.org/2014/38>

3. Theme parks, entertainment complexes, public lodging establishments, and airports are excluded from participating in the sales tax holiday. Sales at any of these establishments are taxable as usual.

DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund.*

Donor Information (if not printed on check):

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Address _____

City, ST ZIP _____

Gift is tax deductible to the extent allowable by law.

This gift is a memorial in honor of:

Please inform the following of this gift:

Name _____

Address _____

City, ST ZIP _____

Mail payable to: NWFMOA Scholarship Fund,
P.O. Box 310, Fort Walton Beach, FL 32549-0310

*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).
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Got a Chapter question?

Change in personal info?

Comment?

Don't know who to ask?

Email: info@nwfmoa.org

We'll get an answer for you.

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<p>New Members joining in 2014 receive membership through December 31st of next year for \$25.00.</p>																														
<p>Membership Renewal 1 yr - \$25.00, 2 yr - \$48.00, 3 yr - \$65.00</p>																														
<p>Life Membership Dues**</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Age</th> <th>Dues</th> <th>Age</th> <th>Dues</th> </tr> </thead> <tbody> <tr> <td>101+</td> <td>Free</td> <td>71-75</td> <td>240.00</td> </tr> <tr> <td>96-100</td> <td>50.00</td> <td>66-70</td> <td>275.00</td> </tr> <tr> <td>91 - 95</td> <td>75.00</td> <td>61-65</td> <td>295.00</td> </tr> <tr> <td>86 - 90</td> <td>110.00</td> <td>56-60</td> <td>335.00</td> </tr> <tr> <td>81 - 85</td> <td>150.00</td> <td>51-55</td> <td>360.00</td> </tr> <tr> <td>76 - 80</td> <td>195.00</td> <td>-50</td> <td>395.00</td> </tr> </tbody> </table>			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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<p>Auxiliary Members Pay one half of the above rates</p>																														
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<p>Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you <u>do not</u> want your <input type="checkbox"/> name, <input type="checkbox"/> phone number or <input type="checkbox"/> 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.</p> <p>**The spouse of a deceased life member automatically becomes an auxiliary life member.</p>																														