



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

August 2023

Our August Meeting Features Dr. Lamar White Okaloosa County School Board

Dr. Lamar White serves as the elected District 1 school board member for the Okaloosa School District. He was first elected in 2014 and re-elected in 2018 and 2022. Lamar served three years as the Chairman of the Okaloosa School Board. Currently, Lamar is the Vice-Chairman of the school board.



Prior to his election to the school board, Lamar served our children as a high school teacher and coach. In 2012, Lamar retired from the Okaloosa School District as the principal of Meigs Middle School in Shalimar. Lamar also served as an adjunct professor for the University of West Florida and was twice voted by students as the Outstanding Professor in the College of Education. Lamar has a B.A. in political science, an M.A. in history, and a doctorate in educational leadership from Florida State University. Lamar is married to his high school sweetheart Connie (Russell). They will celebrate their 51st wedding anniversary this July 29th. Lamar's father was a U.S. Army Korean War veteran. Connie's father retired as a Colonel from the USAF having flown fighters in WWII, Korea, and Vietnam. Both Lamar and Connie arrived in our area in the 1960's as children due to their fathers' military service. Lamar and Connie have one son and two grandchildren.

Both Lamar and Connie are very active in the community. Though school board positions are non-partisan by Florida law, Lamar was selected as the Most Valuable Politician by the Okaloosa Republican Club in 2016 & 2017.

Please join us for our **August 3rd** Membership Meeting. Click [HERE](#) to make reservations or call Fred Westfall at 850-609-8075.

Lunch Meeting & Discussion

When: Thursday 3 August 2023
Time: Gathering 1130, Lunch 1200, Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: Dr. Lamar White

MAKE A RESERVATION

- Reservations are Required
- Wear a name tag
- Bring proper change: \$16 each

Reservation deadline is Friday at noon prior to meeting. Go online at <http://nwfmoa.org> and select the link where it says "Click here to make reservations", or email Fred Westfall at nwfreservations@gmail.com, or call 850-609-8075 if you are attending.

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From the President's Pen

By Fran Hendricks



Progress of the NWFMOA In 2023

Well, it's been six months since I assumed the gavel and became the President, NWFMOA. I thought I might take a moment and recall where we have been and where we are going as a Chapter. As a Board, in January we set tasks and goals for the Chapter. I am happy to report we are making great progress. Here are some of the highlights of that progress:

- Increase the awareness of being a NWFMOA Member
 - Implemented the free luncheon meal during your birth month
 - Get the monthly trivia question in *The Defender* correct and have your name drawn at the next meeting to win a free lunch. (Must be present to win)
 - Established New Member *Welcome Aboard* feature in *The Defender*
 - Created a calendar of events...posted on NWFMOA Webpage
 - Launched our [Facebook page](#). (Huge kudos to Jim Shoff for making this happen. Everyone is invited to post information that you feel is important to NWFMOA. We welcome pictures and stories from the past and present. This is our page to communicate with each other and the community.
- Membership
 - Added 15 new Members.
- Increase Community Outreach Impact
 - Partnered with Longwood Elementary School and Bob Hope Village and initiated Valentines for Veterans...125 handmade Valentine Cards were made and delivered by the Longwood 2nd Graders to residents of Bob Hope Village.
 - Participated in FWB Chamber's Veterans Appreciation at the Landing.
 - Applied for MOAA National Grants Sought and received a \$2,500 MOAA National Grant for the Veteran Standdown. (Huge kudos to Dave Parisot for writing and submitting the grant application).
 - Sought and received a \$1,300 MOAA National Grant to purchase Commissary Gift Cards at Thanksgiving for E-4 and Below families. Huge kudos to Dave Parisot for writing and submitting the grant application).
- To Be a Recognized Leader in Florida and with MOAA National
 - We had 3 Chapter Members recognized with MOAA National President's Leadership Awards (George Colton, Dave Parisot, Fred Westfall).
 - The Chapter earned a 5 Star Award for its Newsletter Congrats Mike Griffith and Fred Westfall).
 - The Chapter earned a 4 Star Award for our Webpage (Congratulations Fred Westfall) .
 - We had 5 Chapter Members recognized with Florida Council and Chapter Leadership Awards (Dan Brown, George Colton, Dave Parisot, Don Panzenhagen, and Fred Westfall).

Our Chapter is doing well thanks to the hard work of many. I want to thank the Board, Dave Parisot, and Jim Shoff for making our Chapter stronger. We will be looking for replacements for some key roles in next year's Board as we celebrate our 65 years in existence. Please consider volunteering. We have a good time as a Board...it's not a lot of work, but it is a lot of fun.

H2S

Fran Hendricks
President, NWFMOA

Member Spotlight

Dr. Howard Fisher, Lt Col, USAF (Retired)

Dates of Service: 1970 -1976 (Active Duty)

1978-1998 (USAFR)

I served until I hit my mandatory retirement date.



[For more pictures of Lt Col Fisher, click HERE.](#)

How did you end up in the Air Force?

In 1961, I matriculated into the Loyola University School of Medicine and Dentistry, Chicago, IL. One of the first forms I filled out was to list in order which of the military Services I would prefer if drafted. My brother was on active duty on the Air Force, so I selected the USAF as my first choice. After graduation in 1965, I entered a rotating internship program at the New Jersey College of Medicine and Dentistry and then served in an anesthesia residency program. I decided I would specialize in oral and maxillofacial surgery. I was selected into the oral and maxillofacial residency program at The Mount Sinai Hospital and School of Medicine in New York City. I was looking forward to entering private practice, but during my last five months of my training I received a letter from the Selective Service (Draft Board) with President Richard Nixon's signature informing me that I was to report to the Brooklyn Naval Yard for a physical examination and possible induction into the USAF. I decided I was too old, couldn't meet the physical standards, and discarded the letter. Three months before I finished my training an FBI agent showed up in our hospital clinic and requested to see me. I walked into the clinic and the agent presented his credentials and advised me I had broken several federal laws which he described and stated he was there to take me to jail. After a little more conversation, he walked over to our lobby desk and picked up a telephone and spoke to someone. He returned to me and stated he made another appointment for me to have the physical examination and if I didn't report for the physical, he would return to arrest me. I reported for the physical and found a Navy Corpsman and requested to speak to the individual in charge of their clinic which he did. A Navy Captain (Physician) spoke to me and I advised him I did not want to waste his time or mine either and requested he sign my papers and release me from possible induction into the military. He asked me if my heart beat and if I could breathe which I answered yes to both

questions. He then asked me if I ever heard of Vietnam, which I answered yes. He then stated to me, Uncle Sam wants you. A year later I was in Southeast Asia which started my 26-year Air Force career.

What was your favorite assignment and why?

U-Tapao, Thailand. After initial training at Sheppard AFB, Texas, I was assigned to Randolph AFB, TX for one year before being reassigned to U-Tapao Royal Thai Navy Air Base. It was an exhilarating assignment militarily and professionally. Not only was I seeing and treating patients at U-Tapao, but I was also able to travel throughout the theater to fill in for other oral maxillofacial surgeons in Vietnam and the Philippines. I loved being in the thick of things and met some of the most courageous and honorable men and women I would ever know during that assignment. In fact, I met then Capt (Dr) Paul Otto in the early hours of January 1, 1972, on Pattaya Beach. Both of us had been out celebrating the New Year and ended up sleeping on the beach. When he woke up, he asked me, “hey man, do you know where U-Tapao is?” He was new in country and a dentist. As a result of this encounter, a lifelong friendship developed. Paul would end up retiring as a Colonel after 30 years and he remains as one of my closest friends and lives in Niceville, FL. One of the benefits of being a NWFMOA member is meeting individuals that had similar experiences and served with pride. After reading *The Defender’s* July Spotlight, I learned Al Stearns and I served at U-Tapao for short time together but we did not know each other then. It truly is a small Air Force.

Funny story?

When I entered the Air Force I knew absolutely nothing about the military or its protocol. I learned a little bit at Sheppard while in initial training...how to wear the uniform and salute. After arriving at Randolph AFB one day the Chief NCO of the clinic approached me and removed my Captain bars from the collar of my shirt. He pinned on Major leaf’s and I told him I did not want the Major leaf’s and wanted to remain a Captain like the other young officers. In the clinic. He stated that since I was a specialist, I was to given the Major rank. Begrudgingly I assumed the rank of Major and embraced the increased responsibilities and pay.

At U-Tapao we hosted Sawadees to welcome the new arrivals (FNGs) and to say goodbye to those heading home. At one of these infamous parties, I stole a water buffalo and rode it through the U-Tapao Officers Club. Needless to say, soon after that night of fun I received feedback from my chain of command long before feedback was in vogue.

What advice would you give to those serving today?

Wear your uniform proudly. You represent the best our Nation has to offer. Be honest, trustworthy, and respectful. Honor your country. Know its history. You are the current generation of warriors who have volunteered to defend our freedoms. I salute you for your service.

Golden Anniversary

Lt Col (Dr) Fisher married the love of his life, Irene on June 3, 1973. This year they celebrated their 50th wedding anniversary. Globetrotters—through both professional and personal travel, together they have been to over 50 different countries and all seven continents.

We Need Your Help

In January 2024, a new slate of officers will be voted in to assume the duties of the NWMOA Board. We will be losing two very important officers, the Treasurer and the Secretary. Combined, both current officers in these positions have served for almost two decades and they wish to pass these duties on to other members of our chapter who would be willing to serve and provide continuing leadership to keep our Chapter moving towards the future. Normally these positions would be a short term required service by members willing to serve, and we would not be asking anyone to serve longer than they wanted to. So we are asking for help from our membership to please consider volunteering for these two positions. The position descriptions are as follows:

The Treasurer. The Treasurer shall have charge and custody of, and shall be responsible for, all funds due and collected, receipts and disbursements given, and securities of NWFMMA. Disbursements are made on vouchers approved by the Board of Directors, or as may be appropriate upon authorization of the Board of Directors. The duties of the Treasurer shall be subject to such regulations as imposed by the IRS and the State of Florida. Further, the Board of Directors may make specific requests for information or expenditure of funds as needed. The Treasurer will provide the Board monthly reports on the financial status of NWFMMA. NWFMMA operates two accounts. A 501(c)19 Community Outreach), and a general Chapter Account, which also falls under the Chapter's IRS 501(c)19 designation. As such, the Treasurer will ensure that separate accounts are established, maintained, and used solely by and for the two specifically focused entities. There will be no commingling of funds in accounts between the Community Outreach account, and/or the Chapter's general account. The Chapter Treasurer will provide the NWFMMA Board and the NWFMMA President an annual report on the status of all 501(c)19 funds (donations, expenditures, investment gains/losses, interest gained, etc., NLT the end of January.

The Secretary. The Secretary captures the minutes of the meetings of the Board of Directors and the Chapter. The Secretary sees that notices are given in accordance with the provision of the Chapter's Bylaws. Except for the financial records, which are kept by the Treasurer, the Secretary keeps all records, to include past editions of the association newsletter and the minutes of its meetings, including meetings of the Board of Directors and Chapter meetings. The Secretary keeps a register of the names and mailing address of all members, including those who also belong to national. The Secretary keeps on file a complete copy of the Articles of Incorporation and a complete copy of the NWFMMA Bylaws.

These two positions are key to the continued success of our Chapter. While it sounds like a lot to do, our processes are very well defined. The transition will be very much "plug and play". Please consider volunteering for one of these positions. Feel free to ask Fran, George, or Fred about the position you have interest. The Chapter is operating exceptionally well now, and we could use your assistance in keeping us moving forward. Thank you.

Save The Date

Annual MOAA Military Ball, 14 December 2023

Our annual Military Ball will resume this year again and is scheduled to be on Thursday, 14 December 2023 at the FWB Yacht Club. The dinner menu will be similar to the last Ball in December 2022. This year we will again be charging our members and guests \$60 per person. The ticket order form will be in the digital Defender starting in September. Just a reminder: the dress for the men at the Ball is Mess Dress (if it still fits), formal, tuxedo or business suit. For the ladies it is Gown or Cocktail Dress.

The Band at our Ball will be the Brighton Street Band. They are led by Doug Chambers and are composed of three Band Members. They have agreed to perform again for four hours from the start of the social hour, through dinner, and after dinner dancing. They play all types of music, not real loud, some Christmas music, and also patriotic songs. A good fit for our crowd. So if anyone has any specific questions about the Ball, please email either Karl Eschmann, phanfix@cox.net) or Dick Solt at richdulce@aol.com .

Just to refresh everyone's memory on the Ball Night's program, it will look like this:

- 1800: Social Begins; Pay as you go Bar; Soft Band music (Scholarship Fund Raffle begins)
- 1845: Call to Dinner
- 1900: Opening Remarks by the MC, Invocation, presentation of colors, Pledge of Allegiance, President's Remarks and toasts
- 1920: Dinner is served (soft music by the band)
- 2000: Break
- 2015: Dancing to Brighton Street Band music
- 2100: Raffle winning tickets announced
- 2115-2200: More dancing to music

We hope to see as many of you all as possible this year, as well as active military and other guests at our event! We need your attendance and support for the Ball to have a good social setting for our members to start the Christmas Season! Please send in your checks and ticket forms by the end of November so we can turn in the estimated number of meals for the yacht club staff.

NEVER STOP SERVING

**Order your NWFMOA
POLO Shirt today.**



Click this box for an order form.

Be Part Of The Solution

Join NWFMOA http://nwfmoa.org/files/join_us.pdf

OUR MISSION

The mission of NWFMOA is to benefit the members of the uniformed services, their families and survivors and to advocate a strong national defense, while providing needed support to the community and its members.



Test Your Knowledge

The quiz a little different
← this time.

This month we are changing our **quiz feature** in the Defender. When you click on the link below, you will see a single question and a place to give your answer and name. If your answer is correct, you will be entered into the drawing at the monthly meeting (you have to be present to win your free meal). You may answer the question multiple times but only the correct answer will count for the drawing (so answering the question correctly 5 times will not give you more chances to win). We don't tell anyone that they got it right or wrong until we disclose the winner at the meeting. At the meeting, we state the answer and how many got it right. Then we pull the winner from the hat.

Last month the winner of the quiz was **Nick Marotta**. Congratulations Nick!

Click the link below to get to the quiz. The winner will be announced at the next meeting.

<https://forms.gle/L7Qhd4SqXHjo8C1A7>

Our Gift To You



Is your birthday this month? If so, you eat for FREE. Starting this month, members will get a free lunch meal if it is your birth month. You must sign up for the meeting meal and the offer is only good during your birth month. Take advantage of the member benefit during your birth month.

CALL to ACTION 23-02 - UPDATE

H.R.1413, The Expanding America's National Cemetery Act

House NDAA Sends Important Signal on Preserving Burial With Military Honors

By: Mark Belinsky July 11, 2023

A provision in the House version of the [FY 2024 National Defense Authorization Act \(NDAA\)](#) signals lawmakers' intent to protect burial with military honors and prevent a reduction in service-earned benefits.

The bill contains language from the Expanding America's National Cemetery Act ([H.R. 1413](#)) requiring a joint report from DoD and the VA with "a proposal to increase national cemetery capacity through the expansion or modification of a national cemetery that has, or will have, the capacity to provide full military honors."

This is an important signal from lawmakers on the importance of continuing military funerals with honors and keeping our nation's promise to our military community – a signal that runs counter to a previous proposal in the federal rulemaking process to dramatically reduce eligibility for Arlington National Cemetery (ANC) based on awards.

A reporting requirement is often the first milestone toward achieving a long-term solution through legislation. Growing support for the Expanding America's National Cemetery Act is still required to ensure it is on the path for enactment in the 118th Congress.

Support for the bill has grown to 56 House co-sponsors. It includes MOAA along with fellow members of The Military Coalition (TMC), a group of 35 military and veteran service organizations (MSO/VSOs).

You can help support this advocacy campaign by activating your network of friends, family, and military community by asking them to [click this link](#) and send a message to their House member. You can check and see if your House member is a co-sponsor [at this link](#).

Next Steps

If the House version passes the full chamber, the next major hurdle will be the NDAA conference, when House and Senate conferees traditionally meet to agree what will be in the final bill voted on by both chambers. Your voice as a constituent matters significantly as the House and Senate must work together to complete the NDAA. Here's how you can help:

- Activate members of your network to write and call their lawmakers and ask them to co-sponsor H.R. 1413, or join the Senate effort to introduce a companion bill.
- Encourage your network and family to use MOAA's Capital Hotline – 866-272-MOAA (6622), a toll-free line to the U.S. Capitol switchboard – to connect with their legislators' offices.
- When using the hotline, be sure to ask to speak with the military legislative assistant or legislative director. If neither staffer is available, ask to schedule a phone call with one of them to discuss H.R. 1413.
- Reach out to your local veterans organizations and ask them to send messages. You can share the Capital Hotline [and this link](#) to send a message.

Click [HERE](#) to TAKE ACTION on this MOAA initiative.

Chaplain's Corner

By: Chaplain Ray Alexander



Integrity

- “Psalm 119¹ Joyful are people of integrity,
who follow the instructions of the LORD.
² Joyful are those who obey his laws
and search for him with all their hearts.
³ They do not compromise with evil,
and they walk only in his paths.
⁴ You have charged us
to keep your commandments carefully.
⁵ Oh, that my actions would consistently
reflect your decrees!
⁶ Then I will not be ashamed
when I compare my life with your commands.
⁷ As I learn your righteous regulations,
I will thank you by living as I should!
⁸ I will obey your decrees.
Please don't give up on me!”

(Tyndale House Publishers, *Holy Bible: New Living Translation* (Carol Stream, IL: Tyndale House Publishers, 2015), Ps 119:1–8.)

The passage defines integrity as following, obeying, and implementing the commands of the Lord. The resulting character is consistent with His righteous regulations and brings about joy in life.

The need for God continues and humility shines through as the writer acknowledges the need for God to not “give up on me”. The resulting joyful life is found filled with integrity and humility.

Integrity is important enough to be listed among the 7 core values of the Soldier. They are Loyalty, Duty, Respect, Selfless Service, Integrity, Honor and Personal Courage. Reflecting on this passage, it is easy to see the responsibilities of a good Soldier in respect to their development of integrity. The singular dedication to the laws and application of core values develops character and result in personal contentment.

Food for thought. Does the passage imply the other 6 core values?

Never Stop Serving

Help Prevent Veteran Suicide

Together We Can End Veteran Suicide

YOU ARE NOT ALONE.

STAND WATCH FOR A VET
30 SECONDS TO SIGN UP
30 MINUTES OF TRAINING
...A LIFETIME OF SAVING LIVES

FW
THE FIRE WATCH

STAND AGAINST VETERAN SUICIDE

THEFIREWATCH.ORG

BECOME A WATCH STANDER.

The Watch Stander program is Florida's fight to end veteran suicide. Creating a life-saving community network that is there to support our local veterans in their time of need. Sign up today with 3 short steps.

- 1 Commit To Help.**
Sign up to be a Watch Stander. It takes only 30 seconds to sign up and you will be looking for the warning signs to help a veteran in crisis. Visit TheFireWatch.org to register.
- 2 Identify The Signs.**
Attend a 30-min training session that will educate you on the challenges veterans face daily, and how to recognize a veteran showing signs of crisis.
- 3 Stand Watch.**
Stand Watch and be there to help when you hearback home.

FW THE FIRE WATCH

STAND AGAINST VETERAN SUICIDE

THE FIRE WATCH
501 GATE PARKWAY, BLDG 100, SUITE 100
JACKSONVILLE, FLORIDA 32256
904.834.7420 | INFO@THEFIREWATCH.ORG

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Officers Call

*Our next officers call will be on November 30,
at a place TBD.*

PUBLIC RECORD

In Memoriam

None 😊

New Members

Dave Whalen, CDR, USN, Ret

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.

Community Outreach

By: Dave Parisot

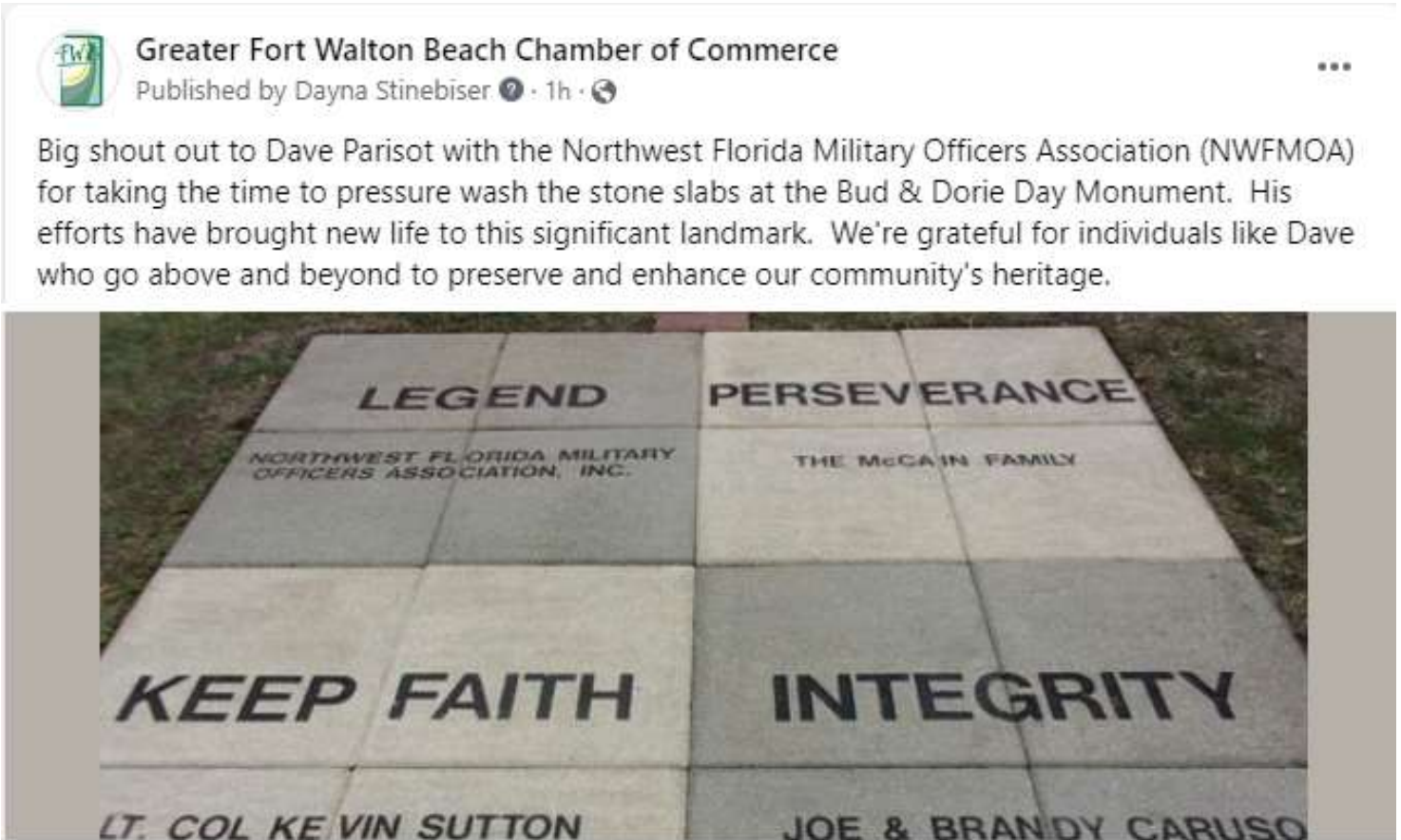


Our NWFMOA Chapter held its second quarter Officers Call on June 29th at Shalimar Cheers Pub. There were 17 members and spouses in attendance. Due to the hot and humid weather that evening, we convened inside rather than on the outdoor patio. We all enjoyed camaraderie with our fellow members, good drinks, and pub fare. See the picture below.



Many of you might not be aware or have forgotten that our Chapter contributed to this monument at the flagpole in Ferry Park (off Ferry Road) when the Bud & Dorie Day Memorial Trail was established in 2014 to honor the military service and community service provided to our local community by the Days. If you are driving by some day, stop in and view the monument in person.

The following article and photo was posted to the Grater Fort Walton Beach Chamber Facebook pages:



Scholarship Fund
By Dave Parisot



Taking some vacation time; Scholarship Program is getting results

The summer months are kind of slow as to Scholarship activities, so I am taking some time off. With the fall college semesters starting in August and September, I expect George Colton and I will be sending out scholarship checks as we receive verification from the colleges and ROTC units confirming full-time enrollment by our scholarship winners. NOTE: We accept donation checks at any time!

I am repeating the paragraph below from our July issue, as I want everyone to be aware of the results we have gotten from our Scholarship program:

“Our program is getting results. Fifty percent (50%) of our scholarship winners between 2015 – 2019 have been commissioned as officers in our Armed Forces. Five of them were commissioned

this past May, and at least three of our 2020 scholarship awardees are scheduled to be commissioned in May 2024. I remember my high school chemistry teacher's philosophy when it came to doing chemistry experiments: "You gotta get results!" Well, we are getting results, and we need your financial support to keep doing so. We are fulfilling our motto of the Scholarship Fund: "Helping to build future military officers and leaders!" Please keep writing those checks to the NWFMOA Scholarship Fund. (Please see donation form in The Defender)"

The 50/50 raffle for the Scholarship Fund at our July 6th luncheon meeting resulted in ticket sales of \$104.00 with \$52 going to the Scholarship Fund and \$52 to the raffle winner, Gene Mitchell. Thank you to all who bought raffle tickets.

Below is the complete list of our **Endowed Scholarships**, our **Gold Century Club** members (\$500 cumulative minimum donation) and our **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months, along with our **Business Donors**. Your support is greatly appreciated. All of these donations are used to fund our scholarships. [Note: (D) means deceased and (R) means Renewal of membership.]

Endowed Scholarships: **Lt Col Jim and Mrs Una Heavener Memorial Scholarship** (D) (via their estate effective 2018); **Dave Parisot** in memory of his wife, Chong Cha (Kim) Parisot) (effective 2017); **Dr (Lt Col, USAF, Ret.) Howard and Mrs. Irene Fisher Scholarship** (effective 2022); and, **Dr. (Lt. Col., USAF, Ret,) Fred and Mrs. Jan Westfall Scholarship** (effective 2023).

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen**, (D) (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (D) (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard & Irene Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred & Jan Westfall** (Apr 2018); **Clyde Locke** (D) (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (D) (July 2018); **Dennis Phillips** (Aug 2018); **Karl & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (Aug 2019); **Fred Boyer** (D) (Aug 2019); **Dr. Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Dr. Roger Riegenbach** (Dec 2019); **Robert "Pete" Peterzen** (Dec 2019); **Nick Marotta** (Oct 2020); **Kathy & Jesse Bush** (Dec 2020); **Patt & Caroline Maney** (Dec 2020); **Kevin Kirby** (Apr 2021); **Scott & Janet Berry** (May 2021); **Douglas Hardin** (D) (Sept 2021); **Patrick Boab** (Dec. 2021); **Bob Allen** (Feb 2022); **Bobbi Hanson Garcia** (Mar 2022); **Joy Houck** (Mar 2022); **George Colton** (May 2022); **Bob Secrest** (May 2022); **Brig. Gen Fran & Mrs Connie Hendricks** (Oct 2022); **Les Matheson** (Feb 2023); and **Dan Brown** (April 2023). [Note: 39 total members]

BG Frank Glunn Century Club (past 12 months) (R=Renewal): June 2022: **Dr. Howard and Mrs Irene Fisher** (R); **Anonymous** (In honor of Dr Howard Fisher); **Dick Solt** (R); **Scott and Janet Berry** (R); **Janet Ryan Taylor** (R) (In honor of Maj. Bill Ryan); July 2022: **Al Bills** (R); Sept 2022: **Bob Gramm** (R); Oct 2022: **Brig. Gen. Fran & Mrs. Connie Hendricks** (R); **Doug Hardin** (R) (In memory of Gen. Bill Kirk); Nov. 2022: **Kevin Kirby** (R); **Pete Peterzen** (R); **Brig. Gen. Patrick Boab** (R); Dec. 2022: **Maj. Gen. Don Litke** (R) (In memory of Kay Litke); **Kay Dent** (R) (In memory of Troy Dent and Larry Ketter); **Karl & Charlotte Eschmann** (R) (In memory of Brig. Gen. George "Bud" Day and Mrs. Kay Litke); **Dave Parisot** (R) (In memory of Chong Cha Parisot); **Dr. Keith & Elizabeth Kulow** (R); **Larry Tashlik** (R); **Jeff Watson** (R); **Dave Parisot** (R) (In memory of Col.

Doug Hardin); **Fred & Jan Westfall (R)**; **Les Matheson (R)**; **Janet Ryan Taylor (R)** (In honor of Major Bill Ryan); January 2023: **Dave Parisot (R)** (In memory of Col. Don Panzenhagen); February 2023: **Reddoch Williams (R)**; March 2023: **Kevin Kirby (R)**; **Rod Gerdes (R)**; and **Les Matheson (R)**; April 2023: **Dennis Phillips (R)**; **Dan Brown (R)** (In memory of Col. Don Panzenhagen); **All Bills (R)**; **Larry Bush (R)**; May 2023: **Chris Beam (R)**; **Bob Secrest (R)**; and, **Dr. Howard and Mrs. Irene Fisher (R)**; June 2023: **Dave Parisot (R)** (In memory of Maj. Bill Van Hoesen).

2023 Business Platinum Donors: (\$1,000+): Dec. 2022: **Bass, Byrd & Associates at Merrill Lynch of FWB (R)**; **Florida Power & Light**



2022/2023 Business Gold Donors (\$500 - \$749): Dec. 2022: **Eglin Federal Credit Union (R)**; **Step One Automotive Group (R)**; **Residence Inn & Suites by Marriott of FWB (In-kind) (R)**; **TownePlace Suites by Marriott of FWB (In-kind) (R)**; **David Scott Lee (Crestview) Buick/GMC (In-kind) (R)**.

2022/2023 Business Silver Donors (\$250 - \$499): Dec 2022: **Shalimar Pointe Golf Club (In-kind)**; **Rocky Bayou Golf Club (In-kind)**; **Indian Bayou Golf & Country Club (In-kind)**; **International House of Pancakes (IHOP) of FWB (In-kind)**;

2022/2023 Business Bronze Donors (\$100 - \$249): Dec 2022: **Buffalo's Reef of FWB (in-kind) (R)**; **Mary's Kitchen of FWB (in-kind) (R)**; **Painting With a Twist of FWB (in-kind) (R)**; **Repeat Street Thrift Store of FWB (R) (in-kind)**; **Tammy's Journeys of FWB (In-kind) (R)**; **Popeye's Louisiana Kitchen of FWB (In-kind) (R)**; **Samuel's Roadhouse of Crestview (In-kind) (R)**; **The Shack Waterfront Restaurant & Marina of FWB**; **Conexion Newspaper of Navarre**; **Lisa Jo Spencer, P.A. of Mary Esther**.

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

Never Stop Serving



NWFMOA Scholarship Fund

“HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS”

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http://nwfmoa.org/files/nwfmoa_scholarship_donation.pdf

Legislative Liaison

by Dave Parisot



One of the most important tasks our Congress must do each year is to enact the National Defense Authorization Act (NDAA) which includes the Budget for the upcoming fiscal year. This document provides the broad fiscal controls for the Department of Defense, the service branches of the Armed Forces, and multiple sub-agencies for the new fiscal year which runs from October 1, 2023 through September 30, 2024. (Historical Note: Were you on active duty in 1974 when we experienced the ‘fifth’ fiscal quarter, referred to as 1974T, to change the federal government’s fiscal year from July 1 thru June 30 to October 1 thru September 30? The purpose of this change was to give Congress more time to enact the various Appropriation Bills by the end of the fiscal year. Would any of you be surprised that since this change in 1974 Congress has still never passed the budget appropriation bills prior to the end of the fiscal year? This has led to the multiple ‘continuing resolution’ bills required each year to keep the government running. Any bets that congress will actually get it done this year???)

From the MOAA.org website: “So, why is the NDAA important? And what specifically does its passage mean to MOAA members? Without the necessary authorizations and appropriations, federal agencies can’t operate properly. An authorization bill establishes new policies and programs for a federal agency and can reauthorize programs set to expire—appropriations provide the funding for those authorizations. Until Congress passes those bills, federal agencies, including those overseeing the eight uniformed services, lack the authorizations and funding needed for the annual military pay raise, quality health care coverage, and quality-of-life programs for servicemembers and their families, along with many other support programs and benefits necessary for an all-volunteer force.” [Below are some abbreviated ‘excerpts’ from the MOAA Legislative website on some MOAA priorities. Please go the www.MOAA.org to read more information and to electronically send letters of support to senators Rubio and Scott and Representative Gaetz.]

Also included in the NDAA are authorizations to provide funding for many programs that MOAA is advocating for. Among these are:

- **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**

Compensation and Service-Earned Benefits

Problems: The ongoing recruiting crisis and unit level personnel shortages create a “do more with less” for the force and further erode the quality of life for servicemembers and their families. DoD is in a war for talent and is struggling to recruit the force we need to defend our country.

Compensation and quality of life remain relevant to our nation's recruiting challenges. Servicemembers deserve compensation competitive with the private sector. Congress has allowed the White House to shortchange troops in the past, leading to a 2.6% pay raise gap –something we cannot allow to happen again as servicemembers struggle to make ends meet.

Funding the government on time and strictly keeping to the congressional schedule seems to be a bridge too far for both parties and both chambers. This could lead to a federal shutdown, which would hit Coast Guard, U.S. Public Health Service, and NOAA servicemembers hard since their pay is not guaranteed like those in DoD. We need to fix this: All eight of our services continue to work when the government shuts down, and our servicemembers deserve to be paid for their service.

MOAA also continues to advocate against offsets for some disabled retirees and veterans. Existing legislation places an unfair tax on retired pay to fund a servicemember's own disability.

Actions:

- Ensure pay at or above the Employment Cost Index, and ensure all allowances and programs necessary to recruit and retain a quality force.
- Ensure pay continues for all eight uniformed services during a government shutdown.
- Provide for concurrent receipt of military retirement pay from DoD and disability pay from the VA.

Military Housing

Problems: The Basic Allowance for Housing (BAH) is designed to cover 95% of housing costs, a steady drop from 100% that took place between 2015 and 2019. This left [military families to cover](#) anywhere from \$100 to \$184 out of pocket each month. With rising housing costs – both for rental properties and home sales – an estimated 75% of military families are paying over [\\$200 out of pocket each month](#), according to a Blue Star Families survey. BAH should be restored to 100%, the BAH calculation methods should be revised to keep pace with rapid changes in the market, and the housing profiles used in the calculation should be reviewed to reflect current military demographics.

Actions:

- Restore BAH at 100% of researched housing costs per Military Housing Area.
- Ensure barracks are safe and healthy places to live, verified by the chain of command and government-owned work centers.
- Codify procedures and authorities to increase out-of-cycle housing allowances to address emergencies such as reduced availability of housing and rising utility costs.

Health Care for Currently Serving and Retirees

Problems: The military health care benefit is at risk. TRICARE beneficiaries are paying more for prescription drugs while the value of the TRICARE Pharmacy Program has been slashed via a growing list of non-covered drugs, more restrictive prior-authorization policies that are out of

step with best practices, and a 25% reduction to the retail pharmacy network. These cuts disproportionately impact the elderly and those with chronic medical conditions, making it more difficult and costly to adhere to medication regimens.

Actions:

- Reverse cuts to the pharmacy benefit and establish policy guardrails to ensure access to prescription medications and limits on copay increases.
- Fix the TRICARE Young Adult parity issue by extending eligibility to dependents up to age 26 with no separate premium to bring TRICARE on par with requirements for commercial health plans.
- Require DoD to establish a transparent and well-publicized problem reporting system for beneficiaries experiencing MTF access challenges, including an annual report to Congress on the number and types of beneficiary access problem reports by MTF and steps taken by the Defense Health Agency to identify and address systemic access problems.

Health Care and Benefits for Veterans

Problems: Passing the comprehensive toxic exposure reform bill, the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act was a monumental victory. Now comes the hard part of ensuring it works as Congress intended. Veterans rely on long-term and home- and community-based care services for everything from occasional help around the house to around-the clock assistance. The VA delivers 14 different types of long term care (LTC) programs in both institutional settings (like community living centers or nursing homes) and non-institutional settings (like a veteran's home or through community adult day care services called HCBC). Purchasing or providing the care is placing increased demand on the department's health care system.

Actions:

- Monitor recent major legislation enacted such as the PACT Act in the areas of health care, compensation, and follow-on support for surviving spouses and families, and seek statutory or policy changes as required.
- Compel Congress and the VA to accelerate caregiving and whole health care services, and modernization of Veterans Health Administration workforce and facility infrastructure to improve veterans access to high quality care.

Service Families

Problems: Spouses struggle with employment across the board and are constantly fighting to find and maintain employment through PCS moves. The unemployment rate among active duty spouses has hovered between 22% and 24% for over a decade. Efforts to address this issue have focused primarily on providing educational and professional development opportunities for military spouses; however, the other side of the coin is incentivizing businesses to hire someone

who will likely move in two or three years. A multipronged approach is necessary to address the high unemployment rate.

Actions:

- Improve congressional support for uniformed services families: Enhance programs to support spouse employment, ensure implementation of an effective basic needs allowance, and provide accessible, affordable child care options.
- Overcome the lack of effective problem-reporting mechanisms and resolution systems in the Military Health System.

Survivors

Problems: When a retired servicemember passes, the Defense Finance and Accounting Service recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. Oftentimes, survivors have their checking account cleared out due to the recoupment and are put under extreme financial duress in the wake of their servicemember's passing.

This is far from the only financial hurdle faced by survivors. Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) have not kept up with inflation; although the maximum coverage recently increased from \$400,000 to \$500,000, it is still more than \$100,000 behind where it should be.

Dependency and Indemnity Compensation (DIC) also has fallen behind the levels of other federal survivor programs. DIC is 43% of the compensation of a 100% disabled veteran, compared with 55% of other federal programs.

Actions:

- Repeal the recoupment of last month's paycheck after retiree's passing.
- Continue to improve SGLI/VGLI updates to match inflation.
- Improve DIC baseline to align with other government entitlements' baseline of 55%.

Guard and Reserve

Problems: The reserve component is facing a recruiting crisis. Our nation relies upon these servicemembers to respond to disasters at home and remain in the rotation to deploy worldwide in support of the active component. Members of the National Guard and Reserve must sustain their readiness, and medical care is required to keep the force deployable and support recruiting and retention.

Reserve component retirees also wait excessively long to receive their first paychecks. After a career of service, retirees deserve prompt payments. DFAS and service personnel divisions must stop the finger-pointing and seek to fix this problem.

Actions:

- Overcome the lack of TRICARE coverage for the reserve component to maintain readiness.
- Overcome delayed pay for Guard and Reserve members when they are promoted or when they retire.
- Continue to support Guard and Reserve leaders, and advance legislative and policy solutions to support the total force.

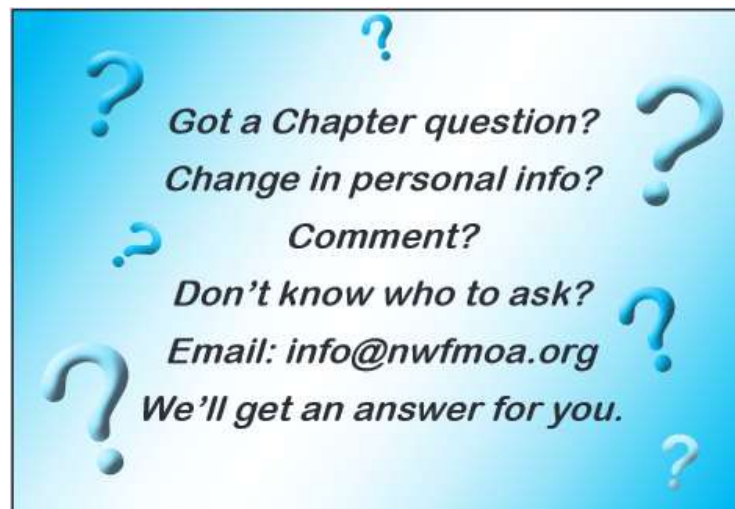
If You Belong to the NWFMOA, You ARE Part Of The Solution

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P.O. Box 1213, Shalimar, FL 32579

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 for the local to national levels.

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Regular Reserve National Guard Active Duty Retired Former

This application is for:

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**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
1 yr--\$25.00, 2 yr--\$48.00, 3 yr--\$65.00

Life Membership Dues**

Age	Dues	Age	Dues
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96-100	50.00	66-70	275.00
91-95	75.00	61-65	295.00
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**And Remember...
Never Stop Serving**