



THE DEFENDER

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

Vol. 20 No. 1 Serving All Branches of The Uniformed Services JANUARY 2014

Breakfast Meeting & Discussion

When: Wed., 8 January 2014

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

Place: Westwood Retirement
Resort, 1001 Mar Walt Dr, FWB

Program: Installation of Officers;
John Voss, "Live to be 100."

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.

Officers & Directors

PRESIDENT

Jeff Watson..... 543-9224
jeffwatson2011@gmail.com

FIRST VICE PRESIDENT

VACANT

SECOND VICE PRESIDENT

VACANT

SECRETARY

Scott Berry..... 582-0839
swberry@cox.net

TREASURER

VACANT

Directors

Eileen Arpke 678-3446
Eddie McAllister 218-8817
Bob Padden 862-9837
Paul Singleton 863-9624
Bill Van Hoesen 225-2957

DEFENDER EDITOR

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

Happy New Year!

By Jeff Watson

We meet on the 8th of January at Westwood Retirement Center for our breakfast and monthly meeting. We will install our officers and board of directors at this meeting as we chart our new course for 2014.

We will be blessed by having Lt Gen LeRoy J. Manor, Jr., USAF, Ret, as our installation officer once again! If you have missed this in the past, do not miss out on having one of the giants of our Air Force legacy as well as past MOAA and past NWFMOA president attend and install your new officers and directors. Gen Manor graciously agreed to perform this necessary and important duty for us as he has for the last several years.

We will also have a guest speaker who will talk to us about ways to live to be

100! Colonel John Voss, USAF, Ret, will address the results of recent studies relating to the major factors that impact longevity. These include genetics, and the environmental factors of diet, exercise, rejuvenation and attitude.

Col Voss was born in New York City and served 27 years in the U.S. Air Force, retiring as a colonel at Eglin Air Force Base where he was director of contracting. I would like to see a great turn out for the installation of officers and directors.

I would also like for you to benefit from what I hear is a dynamic speaker. You certainly cannot fault the topic so show and learn from the expert!

Jeff Watson, Chapter President



Don't forget. We meet on Second Wednesday in January!

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

It's beginning to look a lot like Christmas! Well, actually it's looked like that since Thanksgiving –at least in our neighborhood. There are lights everywhere – except our yard. Oops! I wasn't given the neighborhood plan before Judy and I went to Colorado Springs last month.



Jeff Watson

You may remember that I traveled to Colorado Springs last month representing our chapter at the National MOAA Conference where I received our chapter's 4-star streamer for our hard work the year before. I accepted, with honor, the streamer on behalf of Ken Wright, our past president. The conference recognized some of the heroes in our midst at the conference; those folks that go 'above and beyond.' Don't let me overlook any of our deserving heroes as we go into a new year, please. I want to brag on each and every one of you, but if I fall short, feel free to remind me.

So, Judy and I were back for one short week before we went to Phoenix to visit my parents for Thanksgiving. It was great visiting with family and the desert is so – well, so – not like Florida. Smile. Anyway, we enjoyed the break, ate a lot of turkey, watched my parents sing in the choir (I'm so proud) and saw a lot of cacti. Smile again. Actually, if you ever go to Scottsdale, I highly recommend visiting the Desert Botanical Gardens (I might call that an oxymoron but then "different strokes for different folks"). Seriously, there are dozens of different cacti and the Gardens are interspersed with art by one of my family's favorite artists – Dale Chihuly. It was so awesome! Like I said we had a great Thanksgiving – especially that part where we traveled on "Black Friday" instead of opening our wallets. Smile again. For those of

Continued on page 3

PUBLIC RECORD

IN MEMORIAM: Mrs Margaret P. Rogers, AUX, 12/2/2013.

NEW LIFE MEMBERS: Col Jeff Watson, USAF (Ret);

Mrs Ann Shook, AUX.

Bits & Pieces #81

This is from the Venice Area Chapter – President Lt.Col Mike Healey. Their newsletter, The Shark's Tooth (Oct. 2013 issue, editor Mrs. Marjorie Healey)

Presidential Memorial Certificates

A Presidential Memorial Certificate is an engraved paper certificate, signed by the current U.S. President, to honor the memory of honorably discharged deceased veterans. Note: This benefit may not be requested for a living veteran.

This program was initiated in March 1962 by President John F. Kennedy and has been continued by all subsequent Presidents. The Department of Veterans Affairs administers the PMC program by preparing the certificates and expressing the country's grateful recognition of the veteran's service in the U.S. Armed Forces. Eligible recipients include the next of kin and loved ones of honorably discharged deceased veterans. More than one certificate may be provided.

Continued on page 7

Member Spotlight



Les Matheson

Auxiliary Corner

by Sharon DeVaney, Auxiliary Member Advisory Committee

Recent natural disasters have emphasized the importance of being prepared for an emergency. Depending on where you live, you might prepare for a hurricane, an earthquake, a tornado, a fire, or a flood. I think it would be helpful for everyone to have a “grab-and-go” box that contains important information for any type of emergency.

My grab-and-go box is in my family room by the door leading to the garage. My box contains cash, phone numbers (family members, doctors, pharmacy, bank, credit card company, etcetera), prescription medications, copies of prescriptions (medications, eyeglasses), copies of my homeowner’s insurance, deeds, wills, durable power of attorney, a health care directive, recent investment statements, a home inventory, and personal documents (birth, death, and marriage certificates; DD Form 214; passports; etcetera).

Also, my grab-and-go box contains the keys to my safe-deposit box, computer usernames and passwords, and the numbers of my Social Security card, driver’s license, bank accounts, credit cards, investment accounts, etcetera. It is important to include a list of debt obligations, including contact information. I also have added a cellphone charger and batteries.

I have decided on a few personal items I would grab if time permits. They include a shadow box of my husband’s medals and a box of family photos. I plan to take a thumb drive with recent documents and my cellphone, laptop, and tablet. If I had pets, I would need to prepare for them.

It also would be helpful to have an inventory of valuables. A video camera or smart phone can help you gather this information. Other helpful hints are to have at least a half of tank of gas in your car at all times, maps in your car, and one or two escape routes in mind. Decide with family members on one or two possible destinations for meeting.

My home state of Colorado has experienced both fires and flooding recently. Residents are preparing as best they can for each possibility, and I hear them asking each other, “Do you have an emergency plan? Is your important information in a secure location? Is it readily accessible if you have to leave quickly?”

We never know when a disaster will occur. So prepare your grab-and-go box now.

- See more at: http://www.moaa.org/main_article.aspx?id=13119#sthash.JybD0hWU.dpuf

President’s Message (cont.)

Continued from page 2



NWFMOA Chapter President Jeff Watson with FCOC President Jim Conner and other FL Chapter Level of Excellence Awardees

you who are environmentally conscious and car shopping, you might try a “hybrid.” We rented a Ford C-Max (no endorsement intended) and it seemed to run forever before we re-filled it (with gas, of course). I was really impressed and it was quiet (like a golf cart).

Anyway, Opus One delivered the goods at our breakfast meeting just like I advertised! If you were there in December, you know how good, how talented, how uplifting they are! Mike Dye does such a fine job with them and this year he added an intern from FSU and a new keyboardist to his team. Our entire breakfast membership for December was so entertained; there were so many compliments for the kids from Niceville High School! If one of your offspring is in Opus One, you should be “button-bustin” proud. We also had our membership elect the 2014 officers and directors at the breakfast.

The election was by acclamation meaning I have been re-elected as chapter president; Paul Singleton is the First Vice President; Rich Comer is the Second Vice President; Scott Berry is the Secretary and Tom Churan is the Treasurer. The board of directors bid farewell to Eddie McAlister, Bob Paden, Paul Singleton as we welcome Dick Prater, Ginny Mills and Guy Dunn. Bill Van Hoesen and Eileen Arpke are repeat members. I welcome all and encourage you to do the same.

Continued on page 6

December Meeting



Larry and Kay Hines



Tom Rice and Charles Moore



Marilyn and Roger Smith

Personal Affairs

What is the difference between a will and a living trust?

Jason E. Negron, Esq.

To answer this, let us examine the primary differences between wills and trusts. These differences relate to the following issues: whether a probate is involved; what assets and legal affairs are implicated; and when does the document take effect?

First, a will is a legal instrument that allows you to name an executor to act as the personal representative of your estate. A will only takes effect after you die. Under court supervision, the personal representative will process and settle creditor claims, transact unfinished legal matters, and distribute what remains to your named beneficiaries according to the written terms of the will after you die.

A will controls so-called probate assets – such as real property, personal property, assets and financial accounts – if these are held in the deceased person’s name. It does not control assets that pass automatically to designated beneficiaries (e.g., persons inheriting under insurance, joint tenancy, or retirement plans), nor does it control assets held in trust.

Probate begins with a petition for probate (to admit the will and authorize the personal representative). It then proceeds with the inventory of assets, the notification of creditors, the payment of all taxes, the settling of claims and essentially ends with a petition to distribute assets to the beneficiaries pursuant to the terms of the will.

The foregoing process takes six or seven months at a minimum – usually longer – and may take much more if there are complications, such as creditor disputes, controversy over the terms of the will and valuation issues.

A will may be preferable if the decedent had any unfinished legal business (a lawsuit for example) at the time of death because the only person who can represent the decedent’s estate is the court-appointed personal representative. Typically, the person nominated in the will as the executor becomes the personal representative.

A trust is a contract between the “settlor” (the person who creates – establishes – the trust) and the trustee, the

**New Year's Resolution:
 Have High Expectations**
 By Sarah A. Shirley, Ch, Lt
 Col, FLANG



Chaplain Shirley

My niece Katie is a teacher. She has two little kids and a severely disabled husband. She is a fun, talented, lovely young woman, and was looking forward to her office Christmas party. She was also excited about the PTA's teacher appreciation luncheon. Both were cancelled. All she wanted was to go to a party, preferably a real live Christmas party!

I'm activated right now, working at Hurlburt Field, so of course I had multiple holiday parties to attend. One of them was even called a Christmas party, exactly what Katie wanted. That particular party was sure be rife with interesting young people. I bought an extra ticket, fixed my hair and makeup a little better than usual, wore my black trousers instead of my black skirt because Katie thought it looked better with my festive top, and off we went to the party. After the invocation I took off to another office party promising to be back in a couple of hours. Everything went well, we both had lovely evenings in spite of not winning a single door prize, and the next day Katie was very ill from undercooked chicken.

Being a sympathetic, compassionate chaplain, I said, "So how's that for Christmas party magic?" Another sweet relative remarked, "Be careful what you ask for!" Nothing like blaming the victim!

Life is unpredictable. With the best of intentions and reasonable expectations, things still don't always turn out well.

My father used to advise me to moderate my expectations believing I was less likely to be disappointed. Alexander Pope, the great poet famous for the sayings, "To err is human, to forgive divine," and "Fools rush in where angels fear to tread," is also said to have written, "Blessed is he who expects nothing, for he shall never be disappointed." My dad and Alexander Pope no doubt had only my very best at heart. But I couldn't do it...I always had high expectations and would end up disappointed and feeling driven to pretend I wasn't. Not only was I naturally inclined to high expectations; I enjoyed having them...they pumped me up and gave me energy.

Now I'm older and have had lots of disappointments. Here are the top three things I've learned.

1. Disappointments won't kill me if I temper them with faith, hope, and lots of activity.
2. High expectations of myself are more practical than high expectations of others.
3. Living deeply in the moment is superior to living for results.

If Katie had stayed home from that party she might not have gotten sick. But she wouldn't have gone to a Christmas party, I wouldn't have made her chicken soup, I wouldn't have shared this story with you, and the entire course of human history might be different.

In this New Year, welcome disappointment. Have high expectations. Do something you've wanted to do, something other people tell you is unrealistic and possibly even unwise. One caveat: definitely go to parties, and do much more than go to parties. Do something in service of justice, charity, or compassion, and to help bring about peace in our day. Feed a hungry person or two or three. Shelter a homeless family. I absolutely promise many of your efforts will appear fruitless. That is the insane way of the divine, and just the thing make 2014 a year filled with blessing, especially the blessing of disappointment.

**New Chapter Officers
 for 2014**

- President: Jeff Watson
 First Vice President: Paul Singleton
 Second Vice President: Rich Comer
 Secretary: Scott Berry
 Treasurer: Tom Churan
 Directors:
 Eileen Arpke, Guy Dunn, Ginny Mills,
 Dick Prater, and Bill Van Hoesen

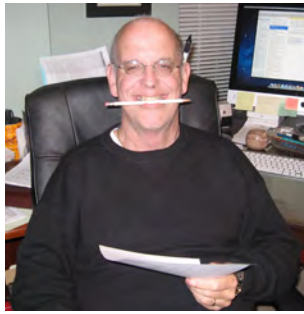
Trea\$urer's Update

President's Message (cont.)

By Scott Berry, Treasurer

Greetings!

This is my last column as your interim treasurer and so I can return to my normal day jobs as Secretary and your area Vice President. So yes, there's still a lot going on!



Scott Berry

Your chapter dues go through the end of the year—that's coming up real soon. We've had a much better response than in years past on members sending in their renewal information. Thank you! We still have a ways to go with about 90 members who haven't renewed. **If the date on your mailing label says 2013**, please consider renewing. After considering, please send in your dues. If filling out the renewal form cause angst or writer's cramp, just send me a check and I'll take it from there. Any renewals received after Dec 6th won't be reflected in the Defender mailing label. For those who've elected for electronic delivery, I've sent you several emails.

Our chapter is financially solvent. We continue, however, in a negative cash flow position. The primary reason is the cost of the Defender—about \$500 a month. Dues cover only a fraction of that. The solution is easy: more ads in the Defender. The problem is getting advertisers. The new board of directors will be hammering out quantifiable and realistic ways of doing this next month. Having said that, any chapter member can solicit their favorite business for an ad. I can quickly respond with all the details. Unfavorite businesses are also welcome as their dollars spend just as well.

How about some undiluted positive news? To list a few, I see people ringing bells while standing outside supermarkets with red kettles, eggnog is appearing in the dairy section, and church parking lots are getting more traffic.

No "Bah, humbug" here!

Berry "OUT"

Continued from page 3

My daughter is home from Auburn and will be with us for the holidays. Our middle daughter will be with us for Christmas week as she returns to her roots from New Jersey where she said it's snowing and in the 20s – even during the middle of the day! There is a reason we all chose Florida as our home of record!

Looking forward, I hope that each and everyone one of you will have a wonderful 2014! This is the time of the year when we draw close to family, reflect on the year we have had and plan for the year ahead. While I cannot describe that feeling nearly as eloquently as Chaplain Shirley or Paul Singleton can, to me, this season is like that of a plant shedding its old leaves as it gets ready for spring with new leaves and the fruit that it will produce in the summer for harvesting in the fall. So let's take this time of pruning to give thanks for blessings and give back to our communities, whether through your church, your favorite private organization or to your families. Let's make 2014 even better for our chapter of the Military Officers Association of America! I challenge each of you to get involved just a little more than last year.

Let me know what you liked from last year and what you did not. But when you let me know what you did not, I want you to make a proposal for improvement. Believe you me; no compliment or complaint goes unnoticed or ignored by our chapter leadership. That is why we have a board of directors. We consider all areas for change and we want your ideas and your involvement.

Speaking of involvement, I am so thankful for Gayle Norgaard's leadership of the 2013 Military Ball. I am putting 2013 in the "win" column and if you were not there, you truly missed out! Gayle volunteered to chair the Ball and worked tirelessly over the last 11 months on the project and brought it all together for an evening of fun and fellowship for all. I am looking forward to the 2014 Military Ball, as it is our premier Junior ROTC Scholarship Fund fundraiser. Our chapter will need a Chairperson for the 2014 so if you are up for it, let me know. You will have help but we need you to step forward first. Have a wonderful Christmas, a wonderful holiday season and a Happy New Year! Until we meet again, we are adjourned!

Jeff Watson

Continued from page 4

person who agrees to hold certain property “in trust” for the benefit of “beneficiaries” according to the terms of the trust. A trust controls those assets that are legally transferred (re-titled) from the settlor to the trustee (such as one’s home and investment accounts).

Unlike the will, the trust commences once funded. When the settlor is disabled, resigns or dies, a new trustee (whom the settlor nominated) takes over, manages the trust assets and distributes them pursuant to the terms of the trust. A trust thus eliminates the need for a court-supervised probate at death, and may also eliminate the necessity of a court-supervised conservatorship (of the estate) during disability, at least in regards to assets held in the trust.

Continued from page 2

When requesting a PMC, you may download VA Form 40-0247 at www.cem.va.gov. If you are unable to download the form you may send a written request that includes the name of the deceased veteran, a copy of the military discharge document (DD-214); the name, mailing address and telephone number of the requester; and the number of copies requested. You may fax the completed application to 1-800-455-7143 to mail it to Memorial Programs Service (41B), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. If you have any questions about the PMC, call 1-800-827-1000.

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.

WE SALUTE YOUR SERVICE.

Now it's our turn to serve you! Come Live With Us!

Those of us at Westwood Retirement Resort would like to say to all our veterans, “Thank you for your service. Thank you for protecting our freedom.”

And should the time come that you wish to make the move to a retirement community, it would be our honor to serve you. At Westwood Retirement Resort you can enjoy the best years of your life and have access to our on-campus Healthcare Center for short-term rehab or long-term care.


**WESTWOOD
RETIREMENT RESORT**
— FORT WALTON BEACH —
BROOKDALE SENIOR LIVING


Independent Living
Rehabilitation & Skilled Nursing
Exceptional Experiences Every DaySM
1001 Marwalt Drive
Fort Walton Beach, FL 32547
(850) 863-5174
www.brookdaleliving.com

N.W. Florida Military Officers Assn., Inc.
P.O. Box 310
Fort Walton Beach, FL 32549-0310

NON-PROFIT ORG.
U.S. POSTAGE PAID
PERMIT NO. 48
FT. WALTON BEACH
FLORIDA, 32548



Dated Material - Please deliver promptly

				Northwest Florida Military Officers Assn., Inc. PO Box 310, Fort Walton Beach, FL 32549-0310			
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**							
<u>Age</u>	<u>Dues</u>	<u>Age</u>	<u>Dues</u>				
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 one half of the above rates							
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							
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. **The spouse of a deceased life member automatically becomes an auxiliary life member.							