



THE DEFENDER

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

Vol. 24 No. 01 Serving All Branches of The Uniformed Services JANUARY 2018

Lunch Meeting & Discussion

When: Thur, 4 January 2018
Time: Gathering 1130, Lunch 1200
Program to follow
Place: Ft. Walton Bch. Yacht Club
180 Ferry Road, NE, FWB
Program: Installation of New Officers

- 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 nwreservations@gmail.com, or call 850-613-6080 if you are attending.

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Out with the Old and In with the New

By Scott Berry

It's been quite a ride during 2017 for the chapter. Lots of activity across a number of different fronts.

Membership continues to rise thanks to the grass roots efforts of chapter members. Few chapters can boast of an uptick in chapter membership like we can. Nick Marotta, who's been a board director for the past year, has moved into the 2nd VP slot which traditionally leads the membership recruitment effort. He's got some great ideas and I welcome his enthusiasm. I suspect you'll be hearing and seeing more of him in the future. And remember—EVERY member is a member of the membership committee!

The scholarship fund has also increased its level of activity and endowment amount. A very gracious and large donation by Lt Col Jim Heavener has given fund assets a huge boost. And Dave Parisot, with the help of the fund committee, have been busy in other areas. They've led the chapter in organizing

entries for the Billy Bowlegs parade and other events, so our name has been visible in the community. I also understand that the committee is hosting a wine tasting event in the near future so there is plenty of opportunities. And I write the day after our annual military ball which was

a stunning success. Dave and his "elves" offered the largest number of raffle prizes I can remember.

We also received the Five Star Level of Excellence

Award. As monthly meeting attendees have heard me say on several occasions, that is a HUGE achievement. We've come a long way over the past several years and I hope we can continue that momentum. The award not only represents excellence in membership but in community involvement and chapter media options. We have a stellar newsletter—and have had for a number of years—and now we're doing the same with our website. We still need to work on our Facebook visibility.



From the President's Pen

By Scott Berry

Greetings!

In the wake of a great annual military ball last night, I'm still at it writing two articles to meet the today's deadline for the Defender. The work of a president is never done.....



Scott Berry

If you didn't attend our military ball, I think you missed the best one we've had in a long time. The dinner was off the chart—my hat is off to the Yacht Club. The entertainment, as always, provided the right kind of music to keep everyone happy. And the raffle prizes set a new record. The range of prizes was breathtaking. Unfortunately, they only took my breath away and I didn't take any home.

As you'll see at the installation ceremony, the 2018 board is still one body shy of a full deck. We continue to have the position of 1st VP unfilled. That's a critical position as it is responsible for all the programs during the year. With that possible vacant, I've been wearing two hats for some time. This year, though, I intend to tap the other board members' expertise and have some responsible for some of the programs. That will spread the wealth and hopefully maintain my sanity. As I've done many times in the past, I encourage you to consider a board position. You have almost an entire year to think about it.....

PUBLIC RECORD

In Memoriam

Thomas M. Churan, Lt Col (RET), USAF, 11/28/2017
Maurice Ray, Lt Col (RET), USAF, 11/29/2017

New Members

Lesley Churan, AUX
Jeanie Davis, AUX
Kenneth E. Elliott, CW4 (RET), USA
Philip A. Krajeck, Capt (RET), USAF

New Life Member

Michael D. Griffith, Maj (RET) USAF

I'm aware that the president is typically the lightning rod for everything that works well—or fails—in an organization. While I've certainly appreciated the many compliments and also the constructive criticism, I'd be remiss if I didn't recognize the rest of the team. It wasn't too far in the past where I had to function as president, treasurer, and secretary. I'm grateful we know have very capable person in those positions. We also have other board members who are willing to pitch in and get the job done. For several years, Dick Prater has been on point for the military ball. Nick Marotta is now taking over membership. So, there's a lot of activity of which much is behind the scenes. I just wanted to burn some copy space and thank all those who have made the chapter the success that it is. No one person has done this all by themselves.

Merry Christmas! Happy New Year!

Berry "OUT" for 2017

Military Ball



Surviving Spouse Corner

A Reminder That TRICARE Changes Are Coming Soon

Coping With the Loss of a Loved One

By Anne Hartline,
Surviving Spouse Advisory Committee member

Grief is a highly complex, personal emotional process. Every person is unique, so there will be many individual differences in the grief process, including personal characteristics and circumstances of the death. The way in which an individual grieves also depends on the personality of the grieving person and his or her relationship with the person who died. In addition, evidence-based research suggests most people do not go through progressive stages.

Other research indicates grief is a series of symptoms that come and go and possibly eventually diminish. Also, cultural and religious beliefs, coping skills, and socioeconomic status will affect how a person will cope with the death of a loved one. Proven clinical data documents grief following a sudden death differs from a death following a lengthy illness. Elizabeth Kubler-Ross, a pioneer in the field, developed a theory of the stages of grief that has received questionable support from research. A more recent model of grief names the psychological responses of numbness-disbelief, separation distress, depression-mourning, and recovery. This recent model emphasizes the theory that grief unfolds in stages is an oversimplification of a highly complex process.

Researchers now have identified specific patterns to grief's intensity and duration. They found the worst usually is over in about six months; however, there is no set timeline for the grief process. While loss is forever, acute grief is not. Some people who have developed a personal resiliency might be able to get through loss on their own. Others will have a much harder time and will need outside clinical intervention based on a recent evidence-based model.

For most of the past year, MOAA has been working on the critical efforts required to implement key reforms of the TRICARE program (there are no changes to TRICARE For Life). This has included hours of communication and work with the Defense Health Agency (DHA) and many other stakeholders to prepare for these changes, which largely will take place on the first of the New Year.

Important changes than began Jan. 1, 2018, include:

- consolidation of TRICARE's existing three regions into two;
- consolidation of TRICARE Standard and Extra into TRICARE Select;
- shifting of TRICARE operations to the calendar year (beginning Jan. 1) rather than the fiscal year (beginning Oct. 1);
- new enrollment requirements starting with an open enrollment period December 2018; and
- a new TRICARE cost structure.

Of particular interest to beneficiaries are TRICARE's changes to its fee structure. These changes likely will result in fee increases for many beneficiaries, as we have described in this recent article. MOAA has expressed its concerns to Congress and officials at the DHA.

MOAA's continued efforts to compel the DHA to be transparent in its calculation of these new fees has started to bear some fruit. For instance, maternity care will continue in the same fee structure it is now (a single bundled copayment applied for the whole maternity episode of care). Additionally, some of the calculations for the new Select copayments have been reexamined and will result in some fee reductions. This is a bit of good news for beneficiaries.

If you want to keep up with all of the changes, sign up for TRICARE's Take Command program at www.TRICARE.mil/changes.

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.

New Year's Resolutions 2017

New Year's Resolutions 2017 ...The beginning of a **new year** is a great time to take stock ..., MOAA has ideas and advice to get you where you want to go.
10, 9, 8, 7: Six Ways to Celebrate New Year.

By Chaplain Tom Azar, USAF Retired

Another New Year and we all have great expectations for our personal, public and family relationships. Though we make these resolutions and act on them, life sometimes throws a curve ball at us. When this happens, I go back to the perspective that life is temporal, that we are here as pilgrims on TDY status till God calls us home— our life mission is complete!

‘Eternal’ on the other hand means never ending. So, am I investing my time and energy in things that have eternal value? (best bang for the eternal buck) If true then you will feel blessed. The following has been spoken and transcribed for centuries and speaks to what makes one happy here and for eternity.

The apostle Mark records;

1-2 When Jesus saw his ministry drawing huge crowds, he climbed a hillside. Those who were apprenticed to him, the committed, climbed with him. Arriving at a quiet place, he sat down and taught his climbing companions. This is what he said:

3 “You’re blessed when you’re at the end of your rope. With less of you there is more of God and his rule.

4 “You’re blessed when you feel you’ve lost what is most dear to you. Only then can you be embraced by the One most dear to you.

5 “You’re blessed when you’re content with just who you are—no more, no less. That’s the moment you find yourselves proud owners of everything that can’t be bought.

6 “You’re blessed when you’ve worked up a good appetite for God. He’s food and drink in the best meal you’ll ever eat.

7 “You’re blessed when you care. At the moment of being ‘care-full,’ you find yourselves cared for.

8 “You’re blessed when you get your inside world—your mind and heart—put right. Then you can see God in the outside world.

9 “You’re blessed when you can show people how to cooperate instead of compete or fight. That’s when you discover who you really are, and your place in God’s family.

10 “You’re blessed when your commitment to God provokes persecution. The persecution drives you even deeper into God’s kingdom.

11-12 “Not only that—count yourselves blessed every time people put you down or throw you out or speak lies about you to discredit me. What it means is that the truth is too close for comfort and they are uncomfortable. You can be glad when that happens—give a cheer, even! —for though they don’t like it, I do! And all heaven applauds. And know that you are in good company. My prophets and witnesses have always gotten into this kind of trouble.

May 2018 be a more meaningful and blessed year for you and your family.

Out with the ... (cont.)

Continued from the front page

You won’t see many new faces in the officers who are installed for 2018. In fact, none at all. That’s a blessing and a curse. It’s always good to bring new faces to the board—not because the current ones are an issue—but new faces always bring new ideas and gives more people an opportunity to serve the chapter. The current members have certainly performed very well—no criticism there at all, but I do know that burnout is an issue.

So I summarized only a few of the many chapter achievements during 2017. I hope to repeat that in 2018.

Merry Christmas to all of you and best wishes for a very happy (and safe) New Year.

Now and Always
We’ll be There.



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Ticket Order Form (see below)

**Northwest Florida Military Officers Association
Scholarship Fund, Inc.**

Along with *The Twisted Grape* is holding a
Fundraiser for scholarships for Junior ROTC Cadets
of Okaloosa County High Schools

WHAT: Wine Tasting (5 wines) & Buffet (Meat, Cheese, Veggies),
Raffles (valued at over \$1,500), and **Door Prizes**

WHEN: Saturday, Feb. 10, 2018, 3:00 – 5:00PM

WHERE: *The Twisted Grape*, 1193 N. Eglin Pkwy, Shalimar, FL

Donation/Tickets: \$25 per Person (Must be 21 years old to drink wine);
see www.NWFMOA.org; **Scholarship Committee**; or
The Twisted Grape

Join us for a pre-Valentine's Day afternoon of friendship and fund-
raising with wine tasting by Debbie Thomas of *The Twisted Grape*.

The NWFMOA Scholarship Fund provides 5 scholarships
annually to graduating senior JROTC cadets. ALL of the
proceeds of this event go to scholarships.

NAME: _____

Number of tickets @ \$25.00 _____

ADDRESS: _____

Delivery Preference:

_____ Mail to the above address.

_____ Hold at Door to Twisted Grape (will call) at event.

Please mail ticket requests with check payable to:
**NWFMOA Scholarship Fund (c/o Dave Parisot), 56 11th St,
Shalimar, FL 32579.**

NWFMOA SCHOLARSHIP FUND, INC IS A 501C(3) CORPORATION. DONATIONS ARE TAX EXEMPT AS PROVIDED
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FY 2018 National Defense Authorization Act (NDAA)

President Donald Trump has signed the FY 2018 National
Defense Authorization Act (NDAA) in a ceremony in the
White House. The final bill authorizes a defense budget
of \$700 billion for DoD. Total authorized funding in the
legislation calls for \$634 billion in the base budget with an
additional \$66 billion approved in Overseas Contingency
Operations (OCO) funding.

Congress approved the legislation in November, but
congressional leadership did not send the bill on to the
president until December in hopes Congress would be
able to reach consensus and vote to raise the defense
spending caps imposed by the Budget Control Act of
2011, which the FY 2018 NDAA exceeds, and pass a
defense appropriations bill.

This still remains an issue even though the president
has signed the NDAA. His signing serves to put further
pressure on Congress to pass a defense budget, but
Congress needs to act now if the NDAA is to serve its
intended purpose.

Instead of passing a budget, Congress has, at this
point, passed a continuing resolution (CR) to fund the
government only through Dec. 22 and is in the process
of negotiating another CR that basically “kicks the can”
down the road into January or February.

Congress’ most important responsibility under the
Constitution is to provide for the common defense of
the nation - with that in mind, the nation needs Congress
to pass a defense budget that fully funds the FY 2018
NDAA. Doing so will enable the necessary programs that
support both the troops and readiness. However, without
a budget, support again will be marginalized, leaving our
nation short of the requirements called for in the NDAA.

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

By Dave Parisot, Chairman

WELCOME to 2018! I hope all enjoyed and ‘survived’ the recent holiday season. I want to welcome **Carol Baker** as a new member of the NWFMOA Scholarship Fund Board of Directors. Other 2018 Board members are **Dave Parisot**, President; **George Colton**, Secretary-Treasurer; **Bob Allen**; **Les Matheson**; **Dr. Fred Westfall**; and, **Nick Marotta**.

NEW EVENT: On Saturday, February 10th, from 3:00 to 5:00PM, the Scholarship Committee will host a Wine Tasting and Buffet at *The Twisted Grape* in Shalimar. Please see ‘Ticket Order Form’ in this issue of the Defender or at www.NWFMOA.org. We are projected to have raffles valued at over \$1,800. This should be a great pre-Valentine’s Day social and fun event.

At the Military Ball on Dec. 14th, we honored **Una Heavener** as our guest and announced “**The Lt Col James (Jim) Heavener Memorial Scholarship**”. Jim was a long-time member of NWFMOA and had established an investment account at USAA many years prior to his death on Sept. 28, 2016, with the NWFMOA Scholarship Fund as beneficiary. Current value is over \$75,000 and will be used to fund scholarships in Jim’s memory for many years to come.

In January we will be resuming our **50/50 raffles** at our luncheon meetings. Your generous participation in 2017 provided \$1,393 toward scholarships. Can we top that in 2018?

In conjunction with our fundraisers for the 2017 Military Ball in December and our upcoming Wine Tasting and Buffet at *The Twisted Grape* on February 10, 2018, we have had many local businesses donate gift certificates, gift baskets, and merchandise that qualified them as Business Partners of the Scholarship Fund. At the Platinum level is **Gold’s Gym**, and at the Gold level are the **Eglin Federal Credit Union** and the **Beam, McLaughlin & Associates of Merrill Lynch**. At the Silver level are **Shalimar Pointe Golf Club**, **Indian Bayou Golf & Country Club**, and the **Rocky Bayou Golf Club**. The Bronze partner list includes **Gator Lakes Golf Course**, **Mary’s Kitchen**, **Buffalo Wings**, **Tommy Mattonie’s Coastal Café**, **Ernie’s Dockside Café**, **Painting With A Twist**, **Popeye’s Louisiana Kitchen**, **Tammy’s Journeys**, **Destin Party Boat Fishing**,

The Twisted Grape, **Connect With Flowers**, **Shalimar Cheers Pub**, and **Lee Nissan**.

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation since 2015) and **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months of 2017/2018 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017)

BG Frank Glunn Century Club: January 2017: **Clyde Locke** (Renewal); **WWII Vet Mel Bryant** (Renewal); **Dick Prater** (Renewal); February 2017: **Carol Baker** (in memory of David Baker) (Renewal); **Larry Bush** (Renewal); **Al Bills**; **Dave Parisot** (in memory of Chong Parisot) (Renewal); **Charlie Brown** (Renewal); March 2017: **Fred Westfall** (Renewal); **Rod Gerdes**; **Nick Marotta**; **Janet Taylor** (In honor of Bill Ryan); April 2017: **Eileen Arpke** (Renewal); **Don Litke** (in memory of Kay Litke); **Bob Gramm**; **Scott Berry**. May 2017: **WWII Vet Bill Colgan** (Renewal); August 2017: **WWII Vet Sam Lombardo** (In memory of Jean Lombardo) (Renewal); **Dr. Roger Riggenschach** (In memory of Janice Riggenschach). September 2017: **Beryl Brenner** (In memory of George Brenner); October 2017: **Doug Hardin** (In memory of Gen. Bill Kirk). November 2017: **Larry Bush** (Renewal); **Jean Dutton** (Renewal); **Charlie Brown** (Renewal); **Chris Beam** (Renewal); **Dr. Howard Fisher** (Renewal); **Karl Eschmann** (In memory of Col. Bud Day and Kay Litke) (Renewal); December 2017: **Dr. Roger Riggenschach** (Renewal); **Dr. Keith Kulow** (In memory of LtCol David Kulow); **Pete Peterzen** (Renewal); **Les Matheson**, and **Dann Mittiza...**

2017/2018 Business Platinum Donor (\$750 minimum donation): December 2017: **Gold’s Gym of FWB** (In-kind).

2017/2018 Business Gold Donor (\$500 - \$749): December 2017: **Eglin Federal Credit Union** (Renewal); January 2018: **Merrill Lynch** (Beam, McLaughlin & Associates) (Renewal).

Continued on page 7

Scholarship Fund (cont.)

Continued from page 6

2017/2018 Business Silver Donors (\$250 - \$499):

December 2017: Shalimar Pointe Golf Club (In-kind) (Renewal); **Indian Bayou Golf & Country Club** (In-kind).(Renewal); **Rocky Bayou Golf Course** (In-kind) (Renewal).

2017/2018 Business Bronze Donors (\$100 - \$249):

October 2017: Eye MD of Niceville **November 2017: Gator Lakes Golf Course** (In-kind) (Renewal); **Mary's Kitchen Restaurant** (FWB) (In-kind); **Buffalo's Reef Restaurant** (FWB) (In-kind); **December 2017: Tammy's Journeys of FWB** (In-kind) (Renewal); **Tommy Mattonie's Coastal Café** (FWB) (In-kind); **Popeye's Louisiana Kitchen of FWB** (In-kind); **Painting With A Twist of FWB** (In-kind); **Ernie's Dockside Café of Niceville** (In-kind); **Destin Party Boat Fishing** (In-kind); **Connect with Flowers of Shalimar** (In-kind); **Shalimar Cheers Pub** (In-kind); **The Twisted Grape of Shalimar** (In-kind); **Lee Nissan** (FWB).(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 Fund President Dave Parisot presents the certificate for the "Lt Col James 'Jim' Heavener Memorial Scholarship" to Mrs. Una Heavener at the Military Ball.



The Scholarship Fund raffle table at the 2017 Military Ball with over \$2,500 in prizes from local businesses.

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):

Name _____

Address _____

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 _____

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.

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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 Phone

Address City State & Zip

Email Address

Rank Service MOAA Mbr. No

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Surviving Spouse 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

Surviving Spouses
 Pay half of the above rates

