



THE DEFENDER

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

Vol. 21 No. 07

Serving All Branches of The Uniformed Services

JULY 2015

Lunch Meeting & Discussion

When: Wed, 1 Jul 2015

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

Place: The Meridian at Westwood
 1001 Mar Walt Dr, FWB

Program: Jeff Werner,
 "It's Geek to Me" columnist

Please:

• MAKE A RESERVATION

- Wear a name tag
- Bring proper change:
 \$8.00 for everyone

Reservation deadline is Friday at noon prior to the meeting. Register at www.nwfmoa.org, call Bill Van Hoesen at 225-2957, or send an email to bvanhoesen@cox.net if you are attending.

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Geek to the Rescue!

By Scott Berry

As the guest speaker for our July meeting, Jeff Werner comes armed with all the weapons to be victorious in solving your home computer problems. He's a person of many talents. First, he's the author of a weekly column in the Northwest Florida Daily News called "It's Geek to Me" and helps readers deal with the full range of computer and software issues. That column has been alive and well since July 2007 and you can visit itsgeektome.co to submit any questions that don't get answered during his presentation. Note the extension on his web address is "co" and not the common "com". As proof of the column's health, it's now published in eight newspapers nationwide and undoubtedly copied, plagiarized, and posted in countless other forums.

He also produces a multimedia display of lights and sound during the Christmas season at his home in Bluewater. Without any nudging from Jeff, I will unashamedly recommend you visit this light and sound show. You'll return home feeling the Spirit of Christmas. And in the hours that are left over, he works full time as a software engineer for a local defense contractor and enjoys the titles of husband, father, and grandfather. In the more distant past, he wore the Air Force uniform for 20 years.

He's been around the block several times when it comes to computers and the internet. In his own words, "I started tinkering with

computers as an amateur in the late 1970's, and I've been a computer professional since the early 1980's. I was hacking back in the days of the Commodore 64 and the Radio Shack Color Computer. I witnessed the birth of the PC, and learned the operating systems hands-on. I was solving problems for people as Microsoft's MS-DOS gave way to Windows, which has now by my count gone through at least a dozen major versions. I've seen computer viruses proliferate from a few dozen to almost a half a million. I saw the rise of FidoNet, and ran a bulletin board in the thick of it, only to see it perish in the dawn of the Internet. Suffice it to say, I've been in the trenches through some of the best and the worst of the computer revolution."



Jeff Werner

From the President's Pen

By Scott Berry

Greetings!

It's been a busy month in many areas. We have a new secretary! Fred Westfall has kindly agreed to step forward. He's pretty savvy on the computer which is a big plus for that job. His contact information is on the front of the Defender so please don't hesitate to contact him for any chapter administrative questions you might have. No one is more excited to have him on board than I. But we now have another vacancy to fill. Gayle Norgaard has asked to step down as our Personal Affairs Committee chair so we're looking for someone to volunteer for this very rewarding position.



Scott Berry

For those of you who didn't make the June meeting, the chapter received \$400 from MOAA for our accomplishments. We got \$250 for membership retention in 2014, \$100 for sending MOAA our chapter roster in a very timely manner, and \$50 for chapter members who booked cruises through MOAA. I'm optimistic we'll get more in the future for new membership as we have 12 new members—so far—in 2015. That's a huge increase over the past several years and my congrats and thank you to those who've made that happen.

And then there's St Augustine and the recent annual Florida council convention. Gayle Norgaard and I represented the chapter. Yes, there was the normal amount of administrivia to sit through but also a lot on where MOAA is going and its health as an organization. Both are positive. And we even got a tour of haunted sites in downtown St Augustine. I continue to be impressed by the high caliber of leadership we have at MOAA and the results they're producing in their interaction with Congress which eventually impacts us at the chapter level. However, they will be quick to tell you that activity and advocacy at the chapter level get the attention of decision

makers in DC. Emails, letters, and phone calls **DO** make a difference.

As you'll see elsewhere in this newsletter, we had a presence in the Billy Bowlegs parade. We didn't have a lot of participants but it was a great first step. I saw new faces and even a potential member. Let me bang the drum again about participation. It is a win/win for all concerned. And by the way, we all had fun.

I'm all ears. Let me know what you're thinking—good, bad, or indifferent.

Berry "OUT"

Member Spotlight



Jon Morris

PUBLIC RECORD

IN MEMORIAM: Maj Frederick Hodgins, USAF (Ret), 4/17/2015.

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Personal Affairs

What Your Family Should Know

I cannot stress it enough the importance of having your personal affairs in order. It is not only important for couples, but persons living on their own. At this day and age several people find themselves living in area without close family support. Throughout your life, you have tried to protect your loved ones and now you have a chance to help them at the time when they will need the help the most. Taking the time to plan now and record your information for your loved ones will be the most unselfish gift you can give them. Ask yourself these questions: Does my family know where you keep your records? Have you discussed your wishes with them? Who has access to your safety deposit box? Does your spouse or family know about bills that need to be paid and computer user names/passwords? Where you're financial, insurance and investment records are kept?

MOAA has several resources available on online under publication and previously there have been articles in the Defender that maybe useful. Eglin Casualty Assistance is also another resource.

Gayle D. Norgaard LTC, USAF, Ret
Personal Affairs Chair
Ph:850-259-1155, Email:gayleret@cox.net



Gayle Norgaard

Auxiliary Corner: Storming the Hill 2015

By Kathy Prout,
chair, Surviving Spouse Advisory Committee

The Surviving Spouses Advisory Committee (formerly the Auxiliary Member Advisory Committee) stormed the Hill in April with MOAA council and chapter presidents from across the country. We stormed with the teams from our own states, representing Alabama, California, Colorado, Texas, and Virginia. MOAA teams visited the offices of all 435 congressional representatives and 100 U.S. senators in one long productive day.

The main issues were sustaining the pay and benefits of our troops, rejecting disproportional TRICARE fee hikes and plan changes, and ending sequestration. We left information for Congress about three additional issues: eliminating the inequities facing unremarried surviving spouses who are affected by the Survivor Benefit Plan/Dependency and Indemnity Compensation (SBP/DIC) offset, the disability offset to retired pay for the less than 50-percent disabled military retirees, and inequities with the Guard/Reserve credit since 9/11.

DoD's FY 2016 proposals call to "slow the growth" by cutting military people programs. This includes capping active duty pay COLAs at 1.3 percent, 1 percent under the COLA baseline. Proposals recommend a reduction to the basic allowance for housing for active duty personnel, including those who reside in military housing, which

would result in a 5-percent out-of-pocket cost. Also suggested was a \$1 billion subsidy cut to the commissaries that would result in a 66-percent loss of savings to commissary shoppers. Additionally, the proposals include drastic changes to health care, such as higher means-tested TRICARE fees for working-age retirees and consolidation of TRICARE Prime, Extra, and Standard into one program. Under this proposal, servicemembers and their families would pay the Prime enrollment fees plus the Standard deductible, with no assurance of access or quality. Emergency rooms in military treatment facilities would charge patients, including active duty personnel, a means-tested fee for non-life-threatening visits.

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Jeff Watson, Colonel (Ret.), USAF

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NWFMOA Captures Billy Bowlegs

Well, not quite. But the chapter did have its first ever entry in the local Billy Bowlegs Torchlight Parade on June 8th. Pictures of the event appear below and on the Daily News website, <http://www.nwfdailynews.com>. Judging from the photos everyone had a good time and certainly made our presence known. One member mentioned it was rewarding being on the float and getting a lot of salutes and thank you's for our service in contrast to his return from Viet Nam.

The chapter "Krewe" included chapter members, some spouses, and a potential chapter member as well. Those seated on the "float" participated in conflicts starting with WWII through DESERT STORM.

Kudos to Dave Parisot for the planning and execution of this to include getting all the candy for distribution along the parade route. We started out with 8000 pieces and ended with about 50.



Keeping the IRS Happy

By Scott Berry

A recent email from the Defense Finance and Accounting Service stated we'll be getting an IRS Form 1095-B (1095-C for active duty) no later than 1/31/2016 that we must file with our taxes if we have TRICARE coverage. It's purpose is to scratch the IRS' itch that we meet the minimum requirement under the Affordable Care Act more commonly termed "ObamaCare."

Be on the lookout for this form, don't throw it away, and file it with your other tax documents.

And please don't kill the messenger.

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Geek to the Rescue! (cont.)

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For those of you who are more computer literate, he can talk binary in a heartbeat. In addition to his work with computers while in the military and a B.S. in Computer Science, he's worked for several companies that's put him on the cutting edge of where computers, their capabilities, and their applications have been, currently are, and will be in the future. It will be very difficult to "Stump the Geek."

I'm excited to hear what he has to say and note that will be largely dependent on you sending me your questions in advance.

Make your reservation NOW and guarantee a seat for what I'm sure will be very informative for attendees with any level of computer expertise.

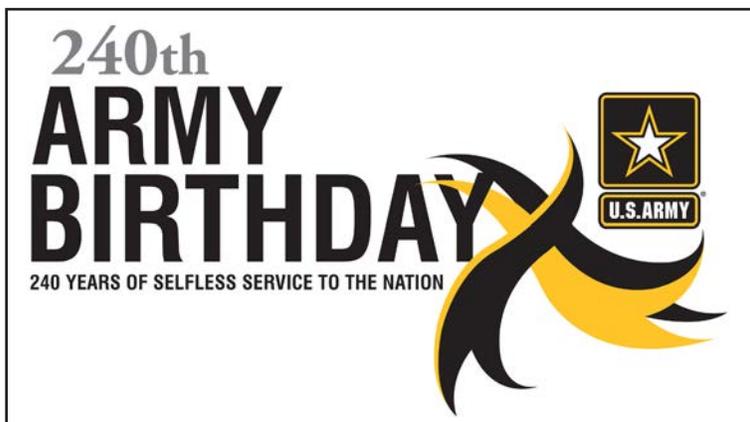
Auxiliary Corner (cont.)

Continued from page 3

Congress rejected the active duty pay cap, the commissary cuts, and the TRICARE fee hikes. However, it did approve a new military retirement system that would overhaul the current 20-year cliff-vesting benefit and create a blended pension and 401(k)-like Thrift Savings Plan with government matching. This system would provide servicemembers who leave before the 20-year mark with a transportable career device, but it would do so at the cost of reducing 20-year pensions by 20 percent. The SBP/DIC offset affects spouses of deceased retirees who purchased SBP and received DIC for a VA disability or a VA presumptive condition. For more information, visit www.va.gov. These surviving spouses currently forfeit \$1 of SBP for each \$1 received in DIC. This inequity currently affects almost 62,000 surviving spouses.

There are two new bills for the 114th Congress to eliminate the SBP/DIC offset for unremarried military surviving spouses. Those bills are H.R. 1594, sponsored by Rep. Joe Wilson (R-S.C.), with 60 original cosponsors, and S. 979, sponsored by Sen. Bill Nelson (D-Fla.), with Sen. Susan Collins (R-Maine) as the original cosponsor. Use the MOAA Capitol switchboard number (866) 272-6622 to contact your representatives and ask them to cosponsor the bill.

Happy 240th Birthday



7 Night Canada--New England Signature Cruise

October 3-10 Departs from New York City

Join your fellow MOAA members and MOAA President Vice Adm. Norbert R. Ryan Jr., USN (Ret), and his wife, Judy, on a Princess Cruise from New York City to Halifax, Nova Scotia, and back from Oct. 3-10. New England and the Canadian Maritimes' charming colonial and Victorian waterfronts - including Newport, R.I.; Boston; Bar Harbor, Maine; and Saint John, New Brunswick - should be in peak fall color, providing a picturesque backdrop for exploring each port city.

While on board, lucky cruisers might spot one of the many lighthouses that dot the Northeastern coastline or get a chance visit from harbor seals or otters as the ship anchors for the night in Bar Harbor. Take a shore excursion, and stand on the North Bridge in Boston where "the shot heard 'round the world" started the Revolutionary War. Or explore Lunenburg, an 18th-century British colonial settlement and UNESCO World Heritage Site in Nova Scotia.

Signature cruise package includes:

- Members-only cocktail party and complimentary bottle of wine
- \$100 credit from [Princess Cruises Military Benefit](#) (DD-214 could be required for this discount.)
- \$50 credit to Chapter for cruise booking (Must provide Chapter name at booking.)

Port cities: New York; Newport, R.I.; Boston; Bar Harbor, Maine; Saint John, New Brunswick; and Halifax, Nova Scotia.

Itinerary	Port	Arrival	Departure
10/3/2015	New York City		5:00 PM
10/4/2015	At Sea		
10/5/2015	Halifax	8:00 AM	4:00 PM
10/6/2015	Saint John	8:30 AM	5:30 PM
10/7/2015	Bar Harbor	7:00 AM	6:00 PM
10/8/2015	Boston	7:00 AM	4:00 PM
10/9/2015	Newport	9:00 AM	6:00 PM
10/10/2015	New York City	7:15 AM	

For pricing information and to book your cabin call MOAA Travel at (866)

- See more at: [www.moaa.org/Main Menu/Access Member Benefits/Discounts/Travel/7_Night_Canada - New England Signature Cruise.html#sthash.4UhivQGY.dpu](http://www.moaa.org/Main Menu/Access Member Benefits/Discounts/Travel/7_Night_Canada_-_New_England_Signature_Cruise.html#sthash.4UhivQGY.dpu)

Scholarship Program

By Dave Parisot, Chairman

This year's scholarships totaling \$9,000 have all been awarded (see the June 2015 Defender for awardees and picture). George Colton will send the checks to the individual colleges after we receive enrollment confirmation. This year's scholarship presentations were made not only at our May membership meeting with all winning cadets present, but also at each high school's JROTC Awards program and at their Senior Class Awards programs. I want to thank Allan Stearns and Bob Allen with helping with these presentations. It meant a lot to the cadets and their families. Here is a copy of the letter I received from Cadet Colonel Jordan Pearson:

"I wanted to express my sincere gratitude at being (thrice) awarded the \$3,000 scholarship from the Northwest Florida Military Officers Association. I was honored and humbled to receive this award, especially after seeing the cadets from other schools that I was competing with. I'll admit that I was not very confident after my interview; I know I talk fast when I'm nervous.

I plan to attend the University of Central Florida this coming fall. As you know, I will be joining the school's Air Force ROTC unit and, God willing, will commission into the United States Air Force as a Second Lieutenant after graduation. I hope to save lives as a Search and Rescue operator.

Again, thank you so much for awarding me with this scholarship. I am honored to have been chosen, and look forward to the many opportunities now available to me in college. Please pass my gratitude to the other members of the NWFMOA as well.

Sincerely Yours,

Cadet/Col. Jordan Pearson,
Niceville High School AFJROTC, FL-33rd, Distinguished Unit with Merit"

If you were at our June breakfast meeting, you are already aware that we have some extra 13.5 oz. double old-fashioned glasses etched with our chapter logo commemorating our 50th Anniversary as a MOAA Chapter. As of this writing, I have 40 glasses which can be purchased for \$5 each with the money going to the

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NWFMOA Remembers Recently Deceased Members

By Dave Parisot

On Memorial Day May 25, 2015, several members of our NWFMOA Chapter attended the remembrance services at the Beal Cemetery in Fort Walton Beach to remember and honor deceased service members of all services. Since Memorial Day of 2014, our Chapter lost eight retired military members whose names were called during the roll call of the deceased: Maj Herman E. Edwards, USA; Col William J. Cullen, USAF; Maj William Chagares, USMC; Lt Col Charles L. Coons, USAF; Lt Col Dominic (Tom) F. Menza, USAF; Col Troy J. Dent, USAF; Lt Col Norman L. Blakley, USAF; and Col James R. Robertson, USAF. Let us all remember them and their families and be ever thankful for their service to our great nation in our armed services.



NWFMOA Members Bill Van Hoesen, Les Matheson, Bill Ryan, and Dave Parisot honor our recently deceased members at Memorial Day 2015 at Beal Cemetery.

Got a Chapter question? • Change in personal info?

Comment? • Don't know who to ask?

Email: info@nwfmoe.org

We'll get an answer for you.

Scholarship Program (cont.)

Continued from page 6

Scholarship Fund. To purchase or reserve some glasses, please email me at dparisot@cox.net. A set of four would look great at that afternoon or evening card game!

Although this year's scholarships have been awarded, it takes continuous donations to sustain our Scholarship Fund for the future. One method to help is to become a member of the B/Gen Frank Glunn Century Club with a donation of \$100 or more. These donations may be made by sending a check with the "Scholarship Donation Form" or via our www.NWFMOA.org website using your credit card or PayPal on the Scholarship Fund page by clicking the "Pay Now" button.

The winner of our 50/50 drawing at the June breakfast was Tom Godbolt. Tom got \$54 and the Scholarship Fund got \$54. Thanks for your support of the 50/50.

2015 B/Gen Frank Glunn Century Club Donors:

(\$100 minimum donation)

March 2015: **Winfred Boyer; Mel Bryant; Dan Brown; Dave Parisot; Fred Westfall.** April 2015: **John Feldman; Eileen Arpke; Olive Clyde Locke; Larry Bush.** May 2015: **Samuel Lombardo.**

2015 Business Gold Donors (\$500 minimum donation):

April 2015: **Eglin Federal Credit Union; ZT Motors of Fort Walton Beach; Resort Quest Vacation Rentals; Michles & Booth Law Firm.** May 2015: **Wild Willy's Adventure Zone** (In-kind).

2015 Business Silver Donor (\$250 - \$499): **Holiday Inn Resort** (In-kind)

2015 Business Bronze Donor (\$100 - \$249): May 2015: **Shalimar Pointe Golf Club** (In-kind)
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*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).
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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. **The spouse of a deceased life member automatically becomes an auxiliary life member.</p>							

Membership Application/Renewal

New Members joining in 2015 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**

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91 - 95	75.00	61-65	295.00
86 - 90	110.00	56-60	335.00
81 - 85	150.00	51-55	360.00
76 - 80	195.00	-50	395.00

Auxiliary Members
 Pay one half of the above rates