



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

JULY 2016

Lunch Meeting & Discussion

When: Thur, 7 July 2016

Time: Gathering 1130, Lunch 1200
Program to follow

Place: Ft. Walton Bch. Yacht Club
180 Ferry Road, NE, FWB

Program: Capt Andrew Hepler
"Understanding ISIL"

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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Is It Possible to Understand ISIL?

By Scott Berry

Our speaker this month will hopefully give us some insight in answering the above question. He clearly has the hands on experience from the trenches to give us a firsthand account and answers to many questions I'm sure you will have for him. Capt Andrew G. Hepler is the Executive Officer for the 720th Special Tactics Group, 24th Special Operations Wing, Hurlburt Field, Fla.



He received his commission in 2011 as a graduate from the United States Air Force Academy and majored in Foreign Area Studies, Middle East. He graduated Intelligence Officer

training in June 2012, where he received a follow on assignment to Al Udeid AB, Qatar. His previous assignment included serving as Shift OIC of the Air and Air Defense Desk in the Intelligence, Surveillance, and Reconnaissance Division. There, he served as a command briefer to the Combined Forces Air Component Commander, provided all source intelligence fusion to the combined air operations center and units in theater in support of Operation Enduring Freedom. Additionally, he developed intelligence support to the Gulf Coalition Council (GCC) partners

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From the President's Pen

By Scott Berry

Greetings!

Summer is upon us. I write this from a room on the second floor with A/C going strong and an overhead fan to circulate the cool air and it still feels a little stuffy. Meteorologically speaking, I have a short memory. During the balmy days of autumn and spring around here I forget the miserable sweaty heat of the summer when sometimes the temperature isn't much higher than the other seasons but the humidity is off the charts.



Scott Berry

We now have a new official mailing address. We saved some money by downsizing the size of our PO box and moving to the Shalimar PO. The fact that it makes it a shorter trip for our treasurer and secretary who both live in Shalimar had no bearing on the decision to move. The new address is on this Defender. We stayed with a PO box instead of street address to make it easier to use and remember.

It's been several months since we switched to a lunch time meeting. I'm very happy with the results although there were some who predicted our attendance would evaporate.

PUBLIC RECORD

New Member:

Charles "Mick" Ryland, LtCol, USA (Ret)

Memoriam:

Jack Gardner, Col, USA (Ret) 6-3-2016
(Former NWFMOA president)

Janeral "Jan" Lafayette Holley, LtCol,
USAF (Ret) 5-30-2016

Robert Padden, Maj, USAF (Ret) 6-7-2016

New Auxiliary Members:

Bonnie Gardner
Helen Holley
Betty Padden

Our attendance keeps going up and is almost to the level of yesteryear when we had almost 600 members (we're well below 300 now). There are a lot of reasons for this success. A notable one in my mind is the location and food. I can't think of a more relaxing location and that also serves such quality food. Most other MOAA chapters in Florida charge \$25-\$30 for lunch. We also have enjoyed a huge surge in new members. Don't know if that's related to a lunch meeting or not but nothing beats success. Several people have also validated the slightly modified adage that there IS such a thing as a free lunch.

Our frequent chaplain attendee, Tom Azar, has gone back to the northern tier so there's an opening for someone to give the blessing at our monthly meeting. Fortunately, we haven't lost Tom completely as he'll still be contributing to our newsletter.

Berry "OUT"

*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.*

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Community Outreach

by Dave Parisot

On Saturday, May 21st, NWFMOA had an information booth at the Crestview Armed Forces Day event at Old Spanish Trail. Thank you to Bob Allen and Dave Parisot for setting up and tending the booth.

On May 30th, **Memorial Day**, many of our Chapter members paid tribute with flowers and a final salute at the Beal Cemetery service to the five NWFMOA members who passed away during the past year. Our deceased are Col. Charles Harrington, Col. Gerald Moore, Lt. Col. Thompson Lindley, Lt. Col. B.D. Strickland, and Maj. William Peacock. NWFMOA members who went to the flagpole were County Judge T. Patt Maney, Les Matheson, Dave Parisot, Bill Ryan, Patrick O'Connor, Ginny Owens, and Mrs. Lindley. Pictured with this article is the bouquet of flowers at the base of the flagpole created by all those paying tribute at the memorial service. The JROTC cadets from Fort Walton Beach High School put out over 1,600 flags on gravesites of local veterans on Memorial Day morning prior to the service. Speaker for the service was B/Gen. Azzano, Commander of the 96th Test Wing at Eglin AFB.



On Monday evening, June 6th, the NWFMOA Chapter again participated in the **61st Annual Captain Billy Bowlegs parade** in Fort Walton Beach. The Chapter float and participants are pictured. Float riders were Bill Van Hoesen and Bill Ryan (Vietnam War) and Les Matheson (Gulf War I). Our WWII and Korean War veteran, Sam Lombardo, was unable to attend due to illness. Safety walkers were Scott and Janet Berry, Dick Prater, and Dave Parisot. George and Angela Colton manned the tow vehicle. Thank you to all of

our participants. Our veterans on the float had a great time tossing candy to the thousands of children along the parade route and were applauded for their service numerous times by those watching the parade.



Billy Bowlegs parade participants: Dave Parisot, Bill Ryan, Les Matheson, Bill Van Hoesen, Dick Prater, George and Angela Colton, and Scott and Janet Berry.

volunteer
at Save Our Cats and Kittens, Inc

We are a non-profit 501(c)3 no kill cat and kitten shelter that needs VOLUNTEERS!

Do you have a few hours a week to spare?
Do you have any of these skills, or others to offer?

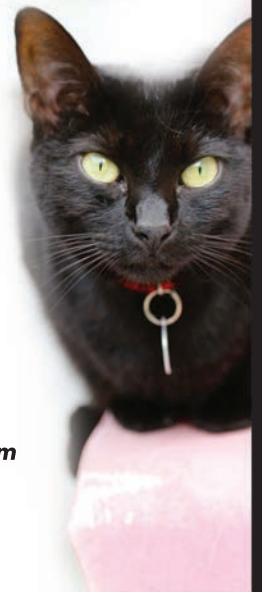
- Carpentry and Building
- Public Relations
- Grant Writing

Do you want to help out with our Shelter or Thrift Store?



Please contact us:
volunteer@saveourcatsandkittens.com

To learn more about us, go to
www.saveourcatsandkittens.com



Tech Tactics — 6 Steps to Protect Yourself From Ransomware

By Reid Goldsborough

Ransomware is a type of malware or malicious software that prevents you or your organization from being able to fully use your computer system until you pay the attackers a ransom.

In February, a hospital in Los Angeles made headlines for giving in to the ransom demand of hackers who used encryption to cripple its internal computer network, including electronic patient records, for three weeks, causing it to lose patients and money. After the hackers initially demanded \$3.4 million, the hospital paid them \$17,000.

In explaining his decision, Allen Stefanek, president of Hollywood Presbyterian Medical Center, said, "The quickest and most efficient way to restore our systems and administrative functions was to pay the ransom." The money was transferred through Bitcoin, a cryptocurrency that permits anonymity.

Individuals as well as organizations can fall victim to ransomware, with organizations typically getting hit by larger ransom demands. Organizations hit recently include schools, city councils, and churches.

To help reduce the risk of a ransomware attack or recover from it afterward, follow these steps:

- Use good security software. Top consumer security suites include Symantec's Norton Security. Fee-based security suites typically are more robust than free tools, including those that come bundled with operating systems such as Windows or Mac OS. If you connect using public Wi-Fi at places such as coffee shops or airports, use virtual private network software such as Hotspot Shield.
- Practice safe computing. Ransomware commonly is introduced through breaches in an organization's network, rogue websites that install software on your system without your consent, email attachments, or "dark web" file-sharing services. Good security software can prevent many attacks. But if you do dumb things, you still can be vulnerable.

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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.



MILITARY SAMARITANS ON DUSTY DESERT ROADS By Chaplain Tom Azar, USAF Retired

Today wayward lives of libertarians are pulverized with bombs
Uniformed young patriots search for those stripped and broken
Just War is for the unjust, abused, abandoned and adulterated
They carry their worn stretchers in committed teams of compassion

God leaves no one behind; the Jesus of outcasts marches within us
These painful and traumatic roads wind steeply within life's sinews
Samaritans are here because they're guided by excelsior examples
Civilians lost their connections and are cut off from safe sources
They blindly stagger into the robber's den, disconnected from above
We are battered and beaten underneath their perforated masks

Today my ripped and plugged ears hear soft sounds approaching
Boots, stained from overuse, smoothly slide in next to my numbness
My eyes and mouth can't see or speak; blood moistens my senses
I feel His touch on my jagged jugular, cracked hands and dried heart
He lifts, embraces, carries and washes me away in one loving swoop
They are stretcher-bearers for Jesus; my brothers and sisters in arms



Surviving Spouse Corner

SSAC Storms the Hill

By Gail Joyce and Patricia Bergquist,
Surviving Spouse Advisory Committee (SSAC) members

On April 13, members of the Surviving Spouse Advisory Committee were among the more than 160 participants of MOAA's annual Storming the Hill lobbying event in Washington, D.C. The teams of Hill-stormers provided their legislators with detailed fact sheets and brochures and asked them to: 1) oppose disproportional TRICARE fee hikes and 2) act this year on the Survivor Benefit Plan (SBP)/Dependency and Indemnity Compensation (DIC) offset affecting 63,000 surviving military spouses. (Read more about the issues and view the fact sheets and brochures at www.moaa.org/storming.)

Once again, the FY 2017 DoD budget proposes changes to health care for both active duty servicemembers and military retirees that would rebrand current TRICARE health care plans into two renamed plans and feature numerous fee increases for beneficiaries.

Hill-stormers delivered the message that TRICARE access, referrals, and continuity of care, along with other problems, need to be addressed for active duty servicemembers before fees are increased because the biggest fees would affect beneficiaries without access. The proposed fee increases are disproportionately high for retirees. Without guaranteed access, enrollment fees for TRICARE For Life and TRICARE Standard are inappropriate. Means-testing health care benefits earned through service is not only wrong, but unprecedented. No other employer, federal or civilian, means-tests benefits. Any annual fee adjustment should be based on the retiree COLA, not the projected health care cost index growth of 5.2 percent a year.

SBP coverage provides a military spouse up to 55 percent of their servicemember's retired pay upon death for any reason. For active duty deaths, the coverage automatically is provided to the spouse. Under current law, survivors of deceased active duty and retired servicemembers who participated in SBP must forfeit dollar-for-dollar from their SBP when military service causes the death and DIC is awarded by the VA, currently \$1,254 per month (\$15,048 a year). This means those affected by this inequity lose all or part of their SBP. Current legislative proposals to repeal the offset are H.R. 1594 and S. 979. MOAA has been fighting for full repeal of this offset for 15 years.

In 2008, a Special Survivor Indemnity Allowance (SSIA) was approved by Congress to partially compensate for the SBP/DIC injustice, with the intent to continue increasing the SSIA to phase out the offset. Unfortunately, the authority to continue SSIA will end Oct. 1, 2017. If the SSIA is not extended, as provided in H.R. 4519, then SBP/DIC survivors will lose an additional \$310 a month (\$3,700 a year).

On Storming the Hill day, we told our legislators the SBP/DIC offset should be fully repealed, but if sufficient funds could not be found to do so, the SSIA should be extended and increased to continue phasing out the offset completely.

While we were encouraged by responses from most legislators, we urge you to contact your legislators on these issues, too. To call your legislators' office toll-free, use MOAA's direct line to the congressional switchboard: (800) 272-6622. Then, ask the Capitol operator to connect you with your legislator's office, and ask to speak with the legislative assistant or military legislative assistant.

Is It Possible (cont.)

Continued from the front page

in establishing information exchange forums and assisting in building joint ISR operations with the GCC nations.

Capt Hepler recently returned from a deployment in support of special operations in Africa, facilitating airfield surveys and conducting strategic debriefing operations. Captain Hepler is fluent in Spanish and Italian, and conversational in French and Jordanian Arabic.

Please make a reservation to guarantee a seat for this presentation. Capt Hepler has the academic, operational, and language qualifications to discuss every aspect of ISIL.

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

The 2016 scholarships have been awarded and presented. George Colton, Secretary-Treasurer, will send this year's checks to the individual colleges when we receive confirmation of enrollment in college and their respective ROTC units. What's left to do? **Fund-raising!!!**

For our Scholarship Fund to be sustainable, we must continuously solicit new funds to replace each year's payout. Our objective is to give out five scholarships each year (totaling \$9,000 annually) to graduating JROTC cadets of the five Okaloosa County high schools with JROTC programs: Baker, Choctawhatchee, Crestview, Fort Walton Beach, and Niceville. Often our NWFMOA Scholarship is the only one that our awardees receive from local agencies. They are greatly appreciated by the cadets. However, to meet these goals we must dip into our Scholarship Fund reserves. **How can you help?**

1. Participate in the **50/50 raffles** at the monthly Chapter meetings. Rejuvenation of the 50/50 raffles at our monthly meetings since March 2015 has brought in \$885 to the Scholarship Fund, averaging about \$63 per meeting. I want to thank all who participate in these raffles for your donations. Every bit helps and they are FUN and add a bit of excitement to the meetings.
2. Participate in the **BG Frank Glunn Century Club**. Since your Scholarship Fund Board re-activated this program in March 2015, donations have been steadily increasing. In 2015 we had 17 participants with \$1,700 donated. So far in 2016 the Century Club donations total \$1,800 with 13 participants. Thus far all of those Century Club members from 2015 have renewed their membership donations in 2016 plus five new members so far in 2016. It is easy to donate: Fill in the donation form (available in each month's Defender newsletter and on our website at www.NWFMOA.org) and mail it in or bring to the monthly meeting along with your check. Remember, since your NWFMOA Scholarship Fund is registered as a 501c(3) non-profit corporation, your donation is tax deductible within the rules of the IRS.

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Tech Tactics (cont.)

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- Never click on email attachments unless you know the sender, and be careful even if you do. Clicking on such attachments might launch the infected ransomware program or load an infected Microsoft Word or other data file. "Phishing" occurs when a bad guy sends out emails or texts that purport to come from a trusted source, such as your bank or the IRS. If you have suspicions, you can call the company or agency and ask whether such email was sent. Never click on a link in an email message asking you to verify personal or financial information via the web. Despite warnings about phishing, people and organizations still become victim. When phishing tests are conducted within organizations, about 5 percent of employees click on a malicious link no matter how much training they get to prevent this, according to CrowdStrike Chief Technology Officer Dmitri Alperovitch, speaking at the RSA Conference on information security in March.
- Be wary of using "dark web" file-sharing software in which illegal copies of software, movies, and music are shared.
- Keep up-to-date. Older programs and operating systems are more vulnerable to attack. With whatever security software and operating system you're using, enable automatic updates or manually update regularly. With programs that don't offer the option of automatic updating, periodically check for updates, which can usually be done through the Help menu.
- Back up critical files. Data, whether it's your customer database or your family photos, can be more valuable than hardware or software. The often-repeated solution is to back up important files. Options include using a cloud backup service such as Mozy, a cloud storage service such as Dropbox, a USB flash drive, a rewritable optical disc, an external hard drive, and a backup tape.

*Reid Goldsborough is a syndicated columnist and author of the book *Straight Talk About the Information Superhighway*. He can be reached at reidgoldborough@gmail.com or reidgold.com.*

Scholarship Fund (cont.)

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3. Make a donation as a **Memorial** to a departed loved one, friend, or deceased Chapter member. This is also easy to do with the donation form in the Defender or website. (See para. 2 above) If you want notice of your gift sent to a particular person(s) fill out that information and I will notify them.
4. Make a donation to the Scholarship Fund in your **Will or Estate Plan**.
5. If you want to make a donation with anonymity (no publicity), we will honor that also.

No matter how we receive donations to the NWFMOA Scholarship Fund, please be assured that they are greatly appreciated, especially by the JROTC cadets.

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:

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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.

The 50/50 raffle at the June luncheon was won by **Nancy Prater** with \$41 going to the Scholarship Fund.

Here's the complete list of Century Club members (\$100 minimum donation) for the most previous 12 months of 2015/2016 along with our Business Donors:

BG Frank Glunn Century Club: July 2015: **Beryl Brenner.** August 2015: **Dr. Howard Fisher; Tom Churan.** October 2015: **Frederick Rall.** November 2015: **Dick Prater.** December 2015: **Carol Baker; Karl Eschmann.** January 2016: **Clyde Locke (Renewal); Dan Brown (Renewal).** February 2016: **Mel Bryant (Renewal); Charlie Brown; John Holt; Bill Ryan.** March 2016: **Fred Westfall (Renewal); William Colgan; Dave Parisot (Renewal).** May 2016: **Kristine Sams.** June 2016: **Fred Boyer (Renewal); Eileen Arpke (Renewal); Larry Bush (Renewal).**

2015 Business Platinum Donor (\$750 minimum donation): April/November 2015: **Eglin Federal Credit Union**

2015 Business Silver Donor (\$250 - \$499): May/December 2015: **Shalimar Pointe Golf Club (In-kind); December 2015:** **Indian Bayou Golf & Country Club (In-kind).**

2015 Business Bronze Donor (\$100 - \$249): November 2015: **Merrill Lynch Wealth Management; May/December 2015:** **Tommy Mattonie's Coastal Café (In-kind); December 2015:** **Tammy's Journeys (In-kind); Mary's Kitchen (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."

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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

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Email Address

Rank Service MOAA Mbr. No

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Auxiliary 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

Auxiliary Members
Pay half of the above rates

