



THE DEFENDER

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

Vol. 29 No 7

Serving All Branches of The Uniformed Services

July 2023

Our June Meeting Features Bernard Johnson From Florida Power and Light

Lunch Meeting & Discussion

When: Thursday 6 July 2023
Time: Gathering 1130, Lunch 1200,
Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: Should be someone very good.

MAKE A RESERVATION

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

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

Table of Contents

President's Pen -----	2
Welcome Aboard -----	4
Member Spotlight -----	5
Test Your Knowledge Quiz -----	7
Chaplain's Corner -----	9
Public Record -----	12
Community Outreach -----	13
Scholarship Fund -----	17
Advertisers -----	22
Renew/Join Membership Form --	23
Update Your Information -----	24



Bernard Johnson
Florida Power & Light

Bernard H. Johnson, Jr. is FPL's regional external affairs manager serving Okaloosa and Walton counties and surrounding areas. Bernard is responsible for building and fostering community relationships and coordinating external outreach for major construction projects including solar centers and reliability projects.

He is involved in many civic and nonprofit organizations, serving on the United Way of Okaloosa/Walton County board, Economic Development Council of Okaloosa County board, BBVA Bank board, Fort Walton Beach Medical Center board of trustees and Northwest Florida State College Foundation board. He also serves as a commissioner of Fort Walton Beach Housing Authority and a member of the Emerald Coast Military Affairs Committee.

Bernard has a strong focus on workforce development and retention, and also supports the Air Force mission in Northwest Florida as the Air Force Chief of Staff Civic Leader, and through service on the Okaloosa County Economic Development Council Executive Committee, member of the Tri County Partnership Initiative, and as a member of the Technology Coast Manufacturing and Engineering Network. Come find out what is happening with Florida Power & Light and other activities with which he is involved.

Bernard and his wife of 29 years, Lisa, live in Niceville. Their son, recently commissioned 2nd Lt. Blayne Johnson, received one of the NWFMOA ROTC scholarships in 2022 while attending the University of West Florida AFROTC.

Please join us for our **July 6th** Membership Meeting. Click [HERE](#) to make reservations or call Fred Westfall at 850-609-8075.

From the President's Pen

By Fran Hendricks



NWFMOA's Role in Identifying and Recognizing Future Military Officers

Officers & Directors

PRESIDENT: Fran Hendricks:

president@nwfmoa.org

1st VICE PRESIDENT: Karl

Eschmann: 1stVP@nwfmoa.org

Membership Chairman: Fran

Hendricks president@nwfmoa.org

TREASURER: George Colton:

treasurer@nwfmoa.org

SECRETARY: Fred Westfall:

secretary@nwfmoa.org

BOARD OF DIRECTORS

Ray Alexander: alexander@nwfmoa.org

Bob Allen: allen@nwfmoa.org

Bob Gramm: gramm@nwfmoa.org

Dick Solt: solt@nwfmoa.org

DEFENDER EDITOR

Fred Westfall: defender@nwfmoa.org

I thought I would give a brief recap of some happenings this past month. First, Fred Westfall and I attended the **Florida Council of Chapters (FCoC) Convention** in St Augustine, FL. While there we engaged with MOAA National staff members, to include Gen Kelly, the MOAA President, the senior leadership of FCoC, and Chapter leaders from across the state. Of special note was the opportunity to meet with CAPT Frank Michael, USN Ret, MOAA National and NWFMOA Member). It was great to see Frank. He proudly registered for the Convention as a member of NWFMOA!

At the **President's Reception**, NWFMOA was honored with multiple awards...I had Fred accept two Col Marvin J. Harris Communication Awards for the Chapter. We received a 4-Star Award for our website and a 5-Star Award for our newsletter, *The Defender*. We also had three members of the Chapter (Fred Westfall, George Colton, and Dan Brown) recognized and awarded FCoC Leadership Awards. A great night for NWFMOA!

Talk about hitting a homerun...the MOAA Foundation awarded 46 grants this year to 42 Chapters nationwide...28% of all the grants went to a FL Chapter. NWFMOA was 1 of 4 nationwide to receive 2 grants and 1 of 2 in FCoC to receive 2 grants!! We received \$4,300 in total grant money (a

\$300 increase over last year)! Great job Dave Parisot!!

Day 2 was chalked full of meetings and opportunities to engage with MOAA National and other Florida Chapters. Some important take aways:

Surviving Spouses need to check to make sure their tax withholding has not been reduced or eliminated. Numerous cases of such action were reported after the death of the MOAA member.

Pat Green (Surviving Spouse Chair) has created a trifold for Surviving Spouses. It is presently at MOAA National for review/publication. Once completed and available, we will request copies for our Surviving Spouses. SBP Open Season ends Dec 31. (This is key info for our members who have remarried).

You can pre-register for burial in a Veteran Cemetery. Surviving Spouses comprise 25% of MOAA's Members

Letter of Excellence...Nationally, 107 LOE submissions were submitted. This year MOAA National will implement a 3-Star rating. (NWFMOA submitted its LOE in March...we look forward to seeing how we scored).

Legislative Update... Discussed importance of sending letters and cards to our elected officials on topics which protect our earned benefits.

FCOC Board Meeting with MOAA CEO (Gen Kelly)... Special meeting for FCoC Board and AVPs. I was asked to attend to represent NWF area. Gen Kelly reminded us that MOAA is bipartisan, not apolitical. We must work with both parties to be effective in protecting the earned benefits of those who have served. It is important for our elected officials to keep their word regarding earned benefits, otherwise the current generation of those who served will not promote serving to the next generation.

Day 3 was meetings focused on 2024. Starting in 2024, Chapters will be rewarded for scoring well on their self-assessment. Those in Green will be awarded \$100. A Chapter deemed most improved will be awarded \$250. We are presently Green. Congratulations...Let's keep leading the charge.

In closing, the FCoC Chaplain briefed us on FireWatch...a Veteran Suicide Prevention effort. A flyer describing the effort and the need for Veteran Volunteers is available on page 12 of this publication.

Convention Ended. We cleared the hotel and began the 5+ hour drive home.

NWFMOA Facebook is alive and thriving. Please check it out and join our group. Big kudos to Jim Shoff for getting this up and running.

FPL presented the NWFMOA Scholarship Fund with a check for \$3,600. Dave Parisot and I received the check from Bernard Johnson, FPL, at the Fort Walton Beach Chamber of Commerce First Friday Breakfast in front of all assembled Chamber Members. Of special note, Bernard will be our guest speaker at our monthly luncheon on July 6th. Please plan to join us.

Ted Corcoran, President/CEO Fort Walton Beach Chamber of Commerce, hosted a meeting between NWFMOA and Operation Holiday Cheer. At the meeting both entities discussed the purpose of their community outreach program. The Chamber expressed interested in helping us both reach our targeted recipients.

In closing, it was another great month for NWFMOA. Thank you to all for your commitment to **Never Stop Serving**.

H2S

Fran Hendricks
President, NWFMOA

Never Stop Serving

Welcome Aboard

This month we welcome new member Steve Snow and asked him about his background. His answers are below.



- I grew up in Salt Lake City, Utah, and graduated High School in 1968.
- From 1969 to 1971, I was on a Church mission in New Zealand.
- I attended Brigham Young University from 1971 to 1974 and commissioned through AFROTC December 1974.
- I attended Undergraduate Pilot Training from 1975 to 1976.
- After graduation, flew T-38, EC/KC/RC/VC-135.
- I was assigned to Strategic Air Command, Pacific Air Forces, Military Airlift Command.

-I was interviewed and selected for special-duty assignment at 89th Military Airlift Wing, Andrews AFB, Maryland from 1982 to 1996 where I flew VC-137 and VC-25, (Boeing 707 and Boeing 747), Air Force One and Air Force Two during the Reagan, Bush, Clinton administrations. I flew Presidents H.W. Bush and Clinton.

-I finally retired in 1996 and then flew the Boeing 747, 757, 767 and was a simulator instructor for United Parcel Service (UPS) from 1996 to 2015.

-In 2019 we purchased our home in Niceville and moved there permanently in 2021.

-I'm married to Jane and all our children live in the Washington D.C. area.

**Order your NWFMOA
POLO Shirt today.**



Click this box for an order form.



Member Spotlight

Al Stearns, Lt Col, USAF (Retired)

My military story from 1969 until 1996 and beyond. I was attending the Univ of NH in May of 1969. Received a job offer in the mail from Uncle Sam. Took the physical and retreated to the local AF recruiter. Was accepted for OTS and follow on for UPT. Commissioned on Jan 23, 1970, and went to Vance AFB. Unfortunately, I washed out and became a Munitions Maintenance Officer. First base was Tyndall. Life was good, but in April 1972 it got better. I met my future wife in the O Club, 2Lt Carol Stearns. I soon left for Thailand. I became the Base Explosives Safety Officer at the largest weapons storage area in the AF. It was here that my baptism by fire happened. I was a 1 Lt and my boss went home for Christmas and left me in charge of base safety. Linebacker 2 started, and very soon I had planes crashing both on and off base. The good news was I survived. The better news was my 2Lt fiancé arrived on Jan 9th 1973 in

Bangkok and we hustled to the Embassy and were married by the ambassador.

She returned to the “world” and I joined her at the end of my one-year tour. We headed to Cannon AFB. This has to be the worst CONUS base. I begged AFMPC every Fri to get us to heck out of there. In the meantime, we were expecting our first

child. Out of the blue, I got posted to RAF Bentwaters (with a 2 week show time). Carol resigned, we sold a new house, sold 2 cars, found a home for our dog, and we made the trip. I was suddenly the top secret nuke officer and we loved our 3 years. Carol never knew what my real job was.

In 1978 it was back to Hurlburt Fld. We came with our 2 sons (both born at RAF Lakenheath). Promotion to Maj was looking dicey, so I resigned. Carol had reentered the AF Reserve at Eglin as the AF Reserve recruiter. The night I resigned she swore me into the AF Res in our living room.

Promo to Major soon followed and 7 years later Lt Col. She followed suit and we both retired in July 1996 as Lt Cols. Our last assignment was as Air Liaison Officers at the USAFA.



As a civilian I held several jobs. I was a Financial Advisor for a military Insurance and Investment co for 4 years. Then we purchased an interior decorating business that we retained for the next 35 years. I purchased a travel agency and then worked for many years at the FWB Chamber of Commerce. Finally I joined the funeral business where I have been the chaplain ever since.

My most significant accomplishment was serving until retirement. But in reality, the best achievement was marrying my best friend which has taken us to 50 years of happiness.

My favorite base was RAF Bentwaters and the job was very important and rewarding in the NATO Cold War. My military life needs to be paired with that of my wife. We learned that we had to be ready for whatever curve balls they sent our way, i.e., leaving a base in 2 weeks for an overseas assignment. Also in 1991, Carol was recalled to active duty for Desert Storm. I became a dependent for the first time.

As a result of our jobs, we both ended up being disabled vets, but we are enjoying life. We love to travel, we have 5 grandchildren, and we stay very busy with our hobbies. I sing barbershop and Carol is a professional quilter. Along the way I found time to be the last President of TROA here. MOAA took over after my year. I have been fortunate to have been the leader/Pres of many local non-profits and am now a docent at the USAF Armament Museum.

I am an advocate for young men and women to enter the military and to learn how to become an adult with vast opportunities to lead. I would advise young military folks to do the very best they can, listen to their senior NCO's, always tell the truth, even when painful, and strive to be the best they can be. Be prepared for the unexpected, roll with the punches, and keep faith in yourself, and your country. Some things in life are difficult to accept, some things fall into your lap. Take each event and turn it into an opportunity to excel.

[For more pictures of Lt Col Al Stearns and Lt Col Carol Stearns, click HERE.](#)

Be Part Of The Solution

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

OUR MISSION

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

Test Your Knowledge

The quiz a little different
← this time.

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

Last month the winner of the trivia quiz drawing was **Mike Griffith**. Congratulations Mike!

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

<https://forms.gle/L7Qhd4SqXHjo8C1A7>

Our Gift To You



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



CALL to ACTION 23-03

Tricare for Life Fees and Cost Sharing

Fellow NWFMOA Chapter Members,

If you haven't read Dave Parisot's Legislative Liaison feature in the April *Defender*, I strongly encourage you to do so. In the article you will learn the Congressional Budget Office (CBO) has made two recommendations regarding our Tricare for Life (TFL) benefit. Both recommendations (if enacted) would cost us significant more money in fees and deductibles to use our earned benefit if Congress doesn't act to stop it.

CBO Recommendation #1 (Fees)...We would be required to pay an enrollment fee of \$575 (individual) or \$1,150 (family) for TFL coverage.

CBO Recommendation #2 (Cost-Sharing)...We would be required to pay a deductible of \$850. After the deductible (\$850) is met, TFL would pay only 50% of the next \$7,650 in Medicare expenses.

If you agree this is wrong (as I do) and want to join MOAA's efforts to have these recommendations thwarted, I respectfully request you send the Act Now! message that MOAA has drafted regarding this topic to Representative Gaetz, Senator Scott and Senator Rubio. You can access the Act Now! message to our elected leaders by going to our website (nwfmoa.org) and clicking on the take action button on the bottom of our page. Feel free to make changes to the proposed wording of the message. I also recommend in addition to your name at the bottom of the Act Now! message you add NWFMOA Member. We want our elected representatives to know we are advocates for our members and the military / Veteran community we serve,

You can also click [HERE](#) to TAKE ACTION on this MOAA initiative.

CALL to ACTION 23-02

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

Fellow NWFMOA Chapter Members,

MOAA National is advocating for authorizing the transformation of a VA-run national cemetery into the next location that affords military honors as Arlington National Cemetery reaches capacity. This is a long-term solution and needs our support. Florida has the second largest number of military retirees – 210,073. We need to advise Congressman Gaetz to protect the benefit of in-ground burial with full military honors for all who plan for internment or inurnment at a DoD managed National Cemetery.

I respectfully request you go to the MOAA website's Advocacy page and send the Act Now! message that MOAA has drafted regarding this topic to Representative Gaetz. If you want, you can change the proposed wording to your liking. I also recommend in addition to your name at the bottom of the Act Now! message you add NWFMOA Member. We want our elected representatives to know when NWFMOA comes up on the net regarding an issue important to our members and the military / Veteran community we serve. Click [HERE](#) to TAKE ACTION on this MOAA initiative.

Chaplain's Corner

By: Chaplain Ray Alexander



Celebrate our Heritage

These words of comfort and hope are for a people who would continue to follow a new way of life and walk the path that has been laid. Though it is narrow and not well worn, the path is clearly marked by the determination to sacrifice the shackles of servitude for the bond of liberty found in their changed hearts.

The Preamble to the Constitution of the United States.

“We the People of the United States, in Order to form a more perfect Union, establish Justice, ensure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.”

Each generation has its challenges with internal and external threats. Let these words be a comfort for the heart and those who stay the course. For the words to stand the test of time, everyone must learn commitment and sacrifice to guard the freedoms of each no matter the difference or greatness of the challenge.

Thomas Jefferson

“We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty, and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed; That whenever any Form of Government becomes destructive of these ends it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to affect their Safety and Happiness. Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; and accordingly, all experience hath shown, that mankind is more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same Objects evinces a design to reduce them under absolute Despotism, it is their right, it is their duty, to throw off such Government, and to provide their Guards for their future security.”

Abraham Lincoln's Gettysburg Address

(Bliss Copy)

“Four score and seven years ago our fathers brought forth on this continent, a new nation, conceived in Liberty, and dedicated to the proposition that all men are created equal.

Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battlefield of that war. We have come to dedicate a

portion of that field, as a final resting place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this.

But, in a larger sense, we cannot dedicate -- we cannot consecrate -- we cannot hallow -- this ground. The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note, nor long remember what we say here, but it can never forget what they did here. It is for us the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us -- that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion -- that we here highly resolve that these dead shall not have died in vain -- that this nation, under God, shall have a new birth of freedom -- and that government of the people, by the people, for the people, shall not perish from the earth.”

Let us not just remember the commitment and sacrifices that have been made to the Constitution of this nation but also the commitment to Almighty God who His sovereign grace gives us strength to keep such a document alive as a witness to the freedom we choose to possess.

PSALM 33:8-22

⁸ Let the whole world fear the LORD,

and let everyone stand in awe of him.

⁹ For when he spoke, the world began!

It appeared at his command.

¹⁰ The LORD frustrates the plans of the nations

and thwarts all their schemes.

¹¹ But the LORD's plans stand firm forever;

his intentions can never be shaken.

¹² What joy for the nation whose God is the LORD,

whose people he has chosen as his inheritance.

¹³ The LORD looks down from heaven

and sees the whole human race.

¹⁴ From his throne he observes

all who live on the earth.

¹⁵ He made their hearts,

so he understands everything they do.

¹⁶ The best-equipped army cannot save a king,

nor is great strength enough to save a warrior.

¹⁷ Don't count on your warhorse to give you victory—

for all its strength, it cannot save you.

¹⁸ But the LORD watches over those who fear him,

those who rely on his unfailing love.

¹⁹ He rescues them from death

and keeps them alive in times of famine.

²⁰ We put our hope in the LORD.

He is our help and our shield.

²¹ In him our hearts rejoice,

for we trust in his holy name.

²² Let your unfailing love surround us, LORD,

for our hope is in you alone.

Let these words of comfort and hope remind you and strengthen you with courage beyond our own mortal strength to serve God and the Constitution of the United States.

Never Stop Serving



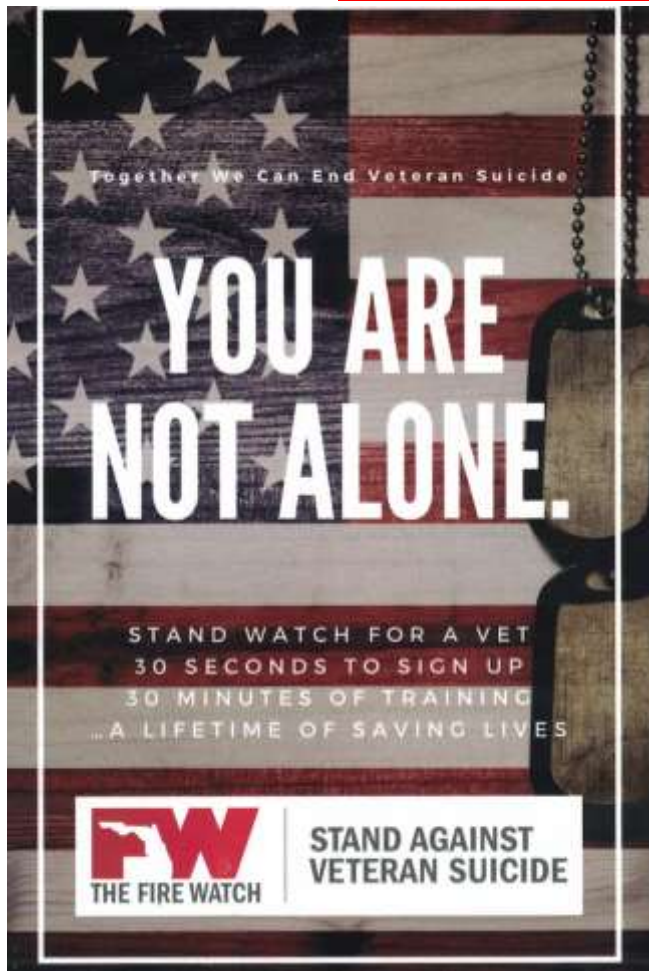
**Standing with you
at every stage.**

1-800-247-2192

www.moainsurance.com/plans

100392

Help Prevent Veteran Suicide



THEFIREWATCH.ORG

BECOME A WATCH STANDER.

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

- 1 Commit To Help.**
Sign up to be a Watch Stander. It takes only 30 seconds and you will be training on the warning signs for help a veteran in 20-30 minutes. Sign up today to register.
- 2 Identify The Signs.**
What is a 30-min training about that will address you on the challenges you or your family may face in recognizing a veteran's warning signs?
- 3 Stand Watch.**
Stand Watch is not for those to help what you know is wrong.

STAND AGAINST
VETERAN SUICIDE

THE FIRE WATCH
501 GATE PARKWAY, BLDG 100, SUITE 100
JACKSONVILLE, FLORIDA 32256
904.834.9420 | INFO@THEFIREWATCH.ORG

STAND WATCH. SAVE LIVES.

PUBLIC RECORD

In Memoriam

None 😊

New Members

Steve Snow, Lt Col, USAF, Ret

SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.



Our next officers call will be on June 29, 1700, at the Cheers Pub in Shalimar. [Click HERE for a map.](#)

Community Outreach

By: Dave Parisot



Community Outreach, for July 2023 Defender

NWFMOA Receives MOAA Foundation Grants for 6th Consecutive Year; NWFMOA Members participate in FWB Memorial Day Service; Chapter Member Paul Singleton 'King for a Day' for FWB Chamber

On May 12th we were notified by the **MOAA Foundation that we received two Community Outreach Grants this year**, our sixth consecutive year our Chapter has received grants. The first grant of \$1,500 is for a continuation of one of our Community Outreach projects from the most previous three years, i.e., to purchase commissary gift cards for young enlisted families (E-4 and below) at our local bases. The second grant, for \$2,800, is to participate in the 2023 Veterans Stand Down this fall by purchasing cold weather clothing and toiletry items for needy Veterans in our area.

This will be our fourth consecutive year of purchasing Commissary gift cards in \$25 denominations to distribute to local junior enlisted families. We plan to again partner with the First Sergeants Associations at Eglin, Hurlburt, and the 7th Special Forces Group(A) and the Hurlburt Military Family Assistance Center to get the gift cards to those in greatest need. In our Community Outreach projects for 2020, 2021, and 2022, we distributed a total of 610 gift cards to young enlisted families at a combined value of \$15,250. Of this total, the MOAA Foundation provided \$11,325 and \$3,925 was from local donations (primarily by NWFMOA Chapter members). With the high rate of inflation over the past year, particularly for food items, the needs and benefits of this outreach program is in greater need.

We need your help with donations for this year's commissary gift card program. Earlier this year we had set a goal to raise at least \$6,000 to purchase 240 gift cards. This year's MOAA Foundation grant of \$1,500 for this project is much lower than anticipated, but, that just means we have to raise more funds from local donations. **If each of our Chapter members would donate funds to purchase 1 or 2 gift cards (\$25 - \$50)**, that would put us 'over the top' (you may donate a higher amount if you desire). Donations may be made at any of our upcoming monthly member luncheons or by mailing a check payable to NWFMOA to P.O. Box 1213, Shalimar, FL 32579. Please enter something on the Memo on the check such as "Family gift cards" or "Commissary gift cards" to designate it for this purpose. In this day and age, it is a shame that we still have junior enlisted families that are receiving supplemental food assistance (formerly known as 'food stamps').

With our second grant of \$2,800 from the MOAA Foundation, we will purchase warm weather clothing and toiletry items for the annual Veterans Stand Down, and distribute the items at the event. As the time for that gets nearer this fall, we will be asking for a few volunteers to help to bag the items beforehand, and to help distribute the items to the Veterans at the event. The event date and location is still being worked out.

We had a good turnout of NWFMOA members at this year's **Memorial Day remembrance** service at the Beal Cemetery in Fort Walton Beach. I noted at least 18 Chapter members in attendance.

The morning started early at 7:00AM in the morning when 35 JROTC cadets from Fort Walton Beach High School approached the gravesites of 1,800 military Veterans, hand saluted (3 seconds up, 3 seconds down), and placed a United States flag at their headstones. By 9:00AM, over 1,800 graves had been decorated. Per JROTC instructor Mark Batcho, Col., USAF, Ret., this is one of their annual events with the most cadets participating. The JROTC also provided the color Guard for the service to present the Colors. (see photos below).



Veterans' grave sites decorated with U.S. flags by AFJROTC cadets of FWB High School



Several of our members participated in the service. Lt Col Frank Roberts recited the poem "In Flanders Fields" by John McRae after the National Anthem. Chapter members T. Patt Maney, BG, USAR, Ret., and Chuck Merkel, Jr., Major, USA, Ret., helped read the 'Roll Call of the Deceased' which included about a dozen of our Chapter members. (see photos)

The FWB JROTC Color Guard for the Beal Cemetery Memorial Day Service. From left, Cadets Angelina Romano, Chriscelle Pardillo, Jode Bradly, and Cassandra Maldonado.



Lt Col Frank Roberts, USAF, Ret., recites 'In Flanders Fields' at the Memorial Day service.



Major Chuck Merkel, Jr, USA, Ret., reads names from the 'Roll Call of the Deceased'

Chapter member Lt. Col Paul Singleton, USAF, Ret, was honored by the Greater Fort Walton Beach Chamber of Commerce on June 2nd with their 'Above and Beyond' award, and made 'King for the Day' in front of approximately 300 local business people. Paul has been a part of the Chamber's Ambassador Committee for 39 years and has personally participated in over 1,700 ribbon cutting ceremonies for new businesses. This is in addition to the thousands of other volunteer hours Paul has given to multiple non-profit organizations in our local area. As a result, the Chamber has added Paul's name to this award and it is now known as the 'Paul Singleton Above and Beyond Award'. Congratulations, Paul, and thank you for what you have done and continue to do to support our community. (see photo)



We invited Lori Smith, Executive Editor and Publisher of **Life Media Group**, to our Scholarship & Awards luncheon on May 4th. She publishes at least four printed and on-line publications that provide a lot of information on local events and other newsworthy articles pertinent to our local area. In the June 2023 issue she has a great article on our May 4th Scholarship & Awards luncheon with a photo of this year's JROTC cadets who were awarded scholarships. Some of you may be receiving the printed version each month in your mailboxes (they're free!) for your local area. Life Media Group publishes four versions of their monthly newspapers with articles tailored to the local area. Our scholarship awards article is in all versions of the June 2023 edition as follows which can be accessed on-line: FWB Life (front page) at <https://fortwalton.lifemediagr.com>; Destin Life (page 23) at <https://destin.lifemediagr.com>; Bay Life East (page 18) at <https://bay.lifemediagr.com>; Bay Life West (page 18) at <https://bay.lifemediagr.com>. {NOTE: To find the articles, at the top of the page, click on "Current & Past Printed Editions", then click on 'June 2023'. While you are there, I suggest you at least scan the issues to see what other articles there are that might interest you.} We gave Lori a free lunch, but I think we got the better end of the deal with all the great positive publicity she gave our Scholarship and Community Outreach programs. Thank you, Lori Smith.

Scholarship Fund

By Dave Parisot



Our 2023 scholarship applications have been scored, winners selected, and awarded to local JROTC and ROTC cadets. Thus, activities of the Scholarship Fund board members have slowed down until January of 2024 when the cycle starts again. However, we still need your donations to keep coming in to sustain the scholarship program, and, perhaps to expand it to offer more scholarships.

Our program is getting results. Fifty percent (50%) of our scholarship winners between 2015 – 2019 have been commissioned as officers in our Armed Forces. Five of them were commissioned this past May, and at least three of our 2020 scholarship awardees are scheduled to be commissioned in May 2024. I remember my high school chemistry teacher's philosophy when it came to doing chemistry experiments: "You gotta get results!" Well, we are getting results, and we need your financial support to keep doing so. We are fulfilling our motto of the Scholarship Fund: "**Helping to build future military officers and leaders!**" Please keep writing those checks to the NWFMOA Scholarship Fund. (Please see donation form in The Defender)

At the Greater Fort Walton Beach Chamber of Commerce monthly breakfast on June 2nd, Florida Power & Light (FP&L) presented a ceremonial donation check to the NWFMOA Scholarship Fund in the amount of \$3,600. This amount is \$1800 for 2023 and \$1,800 for 2024. The check presentation occurred in front of approximately 300 business members of the Chamber (see photo below). We are very grateful to FP&L for their support of our scholarship program.



Mr. Bernard Johnson of FP&L presented a check for \$3,600 to the NWFMOA Scholarship Fund as part of FP&L's "Investing in the Community Program". From left are Fran Hendricks, NWFMOA President, Mr. Johnson, and Dave Parisot, President of the NWFMOA Scholarship Fund.

A recent donor to the BG Frank Glunn Century Club is **Dave Parisot** with a donation in memory of **Major Bill Van Hoesen**, USAF, Ret. Bill was not only a past President of the NWFMOA (from 2009 – 2011), but also a past President of the Scholarship Fund (from 2012 – 2014). May he rest in peace.

The **50/50 raffle** for the Scholarship Fund was not run at the June luncheon. Instead,

collections were made and donated to the Emerald Coast Chorus who entertained us at the June luncheon meeting.

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

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

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

BG Frank Glunn Century Club (past 12 months) (R=Renewal): June 2022: **Dr. Howard and Mrs Irene Fisher** (R); **Anonymous** (In honor of Dr Howard Fisher); **Dick Solt** (R); **Scott and Janet Berry** (R); **Janet Ryan Taylor** (R) (In honor of Maj. Bill Ryan); July 2022: **Al Bills** (R); Sept 2022: **Bob Gramm** (R); Oct 2022: **Brig. Gen. Fran & Mrs. Connie Hendricks** (R); **Doug Hardin** (R) (In memory of Gen. Bill Kirk); Nov. 2022: **Kevin Kirby** (R); **Pete Peterzen** (R); **Brig. Gen. Patrick Boab** (R); Dec. 2022: **Maj. Gen. Don Litke** (R) (In memory of Kay Litke); **Kay Dent** (R) (In memory of Troy Dent and Larry Ketter); **Karl & Charlotte Eschmann** (R) (In memory of Brig. Gen. George “Bud” Day and Mrs. Kay Litke); **Dave Parisot** (R) (In memory of Chong Cha Parisot); **Dr. Keith & Elizabeth Kulow** (R); **Larry Tashlik** (R); **Jeff Watson** (R); **Dave Parisot** (R) (In memory of Col. Doug Hardin); **Fred & Jan Westfall** (R); **Les Matheson** (R); **Janet Ryan Taylor** (R) (In honor of Major Bill Ryan); January 2023: **Dave Parisot** (R) (In memory of Col. Don Panzenhagen); February 2023: **Reddoch Williams** (R); March 2023: **Kevin Kirby** (R); **Rod Gerdes** (R); and **Les Matheson**

(R); April 2023: **Dennis Phillips** (R); **Dan Brown** (R) (In memory of Col. Don Panzenhagen); **Al Bills** (R); **Larry Bush** (R); May 2023: **Chris Beam** (R); **Bob Secrest** (R); and, **Dr. Howard and Mrs. Irene Fisher** (R); June 2023: **Dave Parisot** (R) (In memory of Maj. Bill Van Hoesen).

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



Florida Power & Light



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

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

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

[Please support our local businesses that have contributed to our scholarship program.](#)

Never Stop Serving



NWFMOA Scholarship Fund

“HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS”

[To make a contribution to our scholarship program, click the link below.](#)

<p style="text-align: center;">SCHOLARSHIP DONATION FORM</p> <p>Please accept this gift of \$ _____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be listed in the B/Gen Frank Glunn Century Club). Donor Information:</p> <p>Name: _____</p> <p>Address _____</p> <p>(Donation is tax deductible as allowable by law.)</p> <p><input type="checkbox"/> This gift is in honor of: _____</p> <p><input type="checkbox"/> Please inform the following of this gift:</p> <p>Name: _____</p> <p>Address: _____</p> <p>City, ST, ZIP _____</p> <p>Make payable to: NWFMOA Scholarship Fund and mail to: Dave Parisot, President, 56 11th St, Shalimar, FL 32579</p> <p>NWFMOA SCHOLARSHIP FUND, INC. IS A 501C(3) CORPORATION. DONATIONS ARE TAX EXEMPT AS PROVIDED BY LAW. REGISTRATION #CH20374. A COPY OF THE OFFICIAL REGISTRATON 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.</p>
--

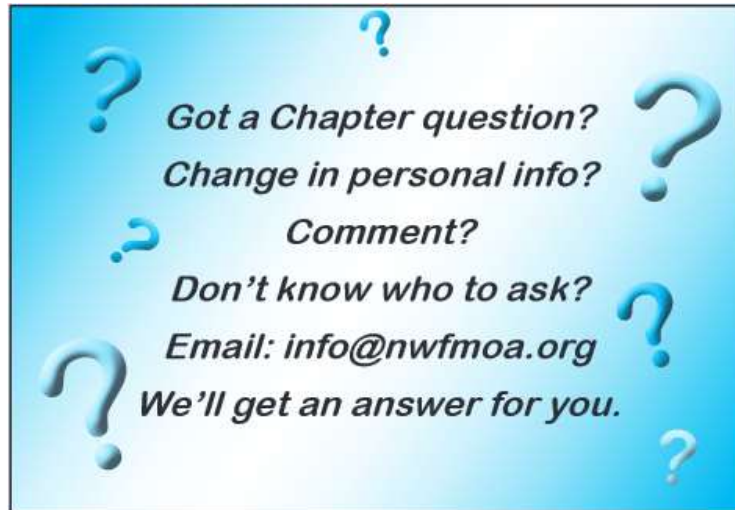
http://nwfmoa.org/files/nwfmoa_scholarship_donation.pdf

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

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



Click the link below to sign up for the MOAA Newsletter
https://bit.ly/moaa_newsletter

The logo for MOAA Insurance Plans is located at the top of the advertisement. It consists of four vertical white bars of varying heights on a dark teal background, followed by the acronym "MOAA" in large, white, bold, sans-serif capital letters. Below the acronym, the words "INSURANCE" and "PLANS" are stacked in a smaller, white, sans-serif font. A registered trademark symbol (®) is located to the upper right of the acronym.

**Standing with you
at every stage.**

1-800-247-2192
www.moainsurance.com/plans

100392

Support Our Advertisers

911 Don Drive
Ft. Walton Beach, FL 32547
www.BryanPestControl.com
phone: 850-862-3955

Bryan O. Grimes

President
BGrimes@BryanPestControl.com
cell: 850-699-2120



Emerald Coast Funeral Home

"When Caring Counts"

JAMES BASS

Managing Partner
Licensed Funeral Director

(850) 864-3361

161 Racetrack Rd. N.W. Cell (850) 218-5719
Ft. Walton Beach, FL 32547-1816 Fax (850) 864-2483
james.bass@carriageservices.com

SUNDAY WORSHIP
8 & 11A TRADITIONS
9:30A BLENDED
11:07A CONTEMPORARY

Shalimar
United Methodist Church
REACH | TEACH | SEND
shalimar-umc.org
850-651-0721
1 Old Ferry Rd. 32579



Karen Whyte, Realtor®

850.642.8418 cell
850.651.2454 office
karen.whyte@era-american.com
ERAKAREN.COM
ERA American Real Estate
60 2nd Street, Suite A, Shalimar, FL 32579



Betty Dore

Owner/Hair Stylist



salon: 850-613-6471
cell: 850-902-0809

296 Eglin Pwky
Ft. Walton Bch. FL 32547
Sehabla Español

SHALIMAR LIBRARY & THRIFT SHOP
850-609-1515



25 YEAR ANNIVERSARY
Keeping Shalimar Reading
Celebration Sat 13 Nov 10-4
115 Richbourg Ave

brownaandd@hotmail.com



Good Shepherd Lutheran

Making disciples of all nations

1 Meigs Drive Shalimar, FL 32579
www.shalimar.church
850-651-1022

Sunday Worship
Traditional @ 8:00 AM
Contemporary @ 10:45 AM





FISHER & FISHER

Attorneys at Law

J. MARK FISHER

Attorney

www.jmarkfisher.com • jmark@jmarkfisher.com

Estate Planning • Probate • Will Contests
Trusts • Medicaid Planning

Click this link to fill out the renewal form online. http://nwfmoa.org/files/join_us.pdf



Northwest Florida Military Officers Assn., Inc.
P.O. Box 1213, Shalimar, FL 32579

AN INVITATION TO YOU: The membership of NWFMOA extends a sincere invitation to join us in our social cultural, professional and service activities that extend for the local to national levels.

Today's Date _____

Last Name _____ First Name _____ Initial _____

Spouse _____ Phone _____

Address _____ City _____ State & Zip Code _____

Email Address _____

Rank _____ Service _____ MOAA Member Number _____

Regular Reserve National Guard Active Duty Retired Former

This application is for:

Life Member New Member Renewal Surviving Spouse Other _____

Make Checks payable to NWFMOA or to Northwest Florida Military Officers Assn. Inc. Check here is you do not want your name, phone number, or email address listed in the 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
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

Surviving Spouses
Pay half of the above rates

Join Us Today

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

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

Important Things To Remember

What

What to Click

Make a reservation for our monthly luncheon.	http://nwfmoa.org/reservations.html
Update your contact information	http://nwfmoa.org/info_update.html
Join NWFMOA	http://nwfmoa.org/files/join_us.pdf
Join MOAA	https://www.moaa.org/content/join-moaa/why-join-moaa/
Send feedback or comments about the content of the Defender	info@nwfmoa.org or defender@nwfmoa.org



Is Your Personal Information Up to Date?

If any of your vital information has changed, like if you've moved and have a new mailing address, or a new phone number or email address, please use the Update Your Information link on our NWFMOA website.

The link is http://nwfmoa.org/info_update.html

The information you provide helps us keep in touch with you and is ONLY used by the NWFMOA

Go to http://nwfmoa.org/info_update.html



And Remember...
Never Stop Serving