



THE DEFENDER

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

Vol. 18 No. 6 Serving All Branches of The Uniformed Services JUNE 2012

Breakfast Meeting & Discussion

When: Wed, June 6th, 2012
Time: Open: 0700; Bkst: 0715;
 Meeting: 0800-0900
Place: Eglin Bayview Club
Program: Peter Bos
Eglin Bayview Breakfast

- Please:
- Make a reservation
 - Wear a name tag
 - Bring proper change.
 \$7.00 for Club Members
 \$9.00 for Non-Members

Reservation deadline is Friday at noon prior to the meeting. Call Dan Cobbs at 685-9415 or send an email to: bvanhoesen@cox.net if you are attending.

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Twenty-third Amendment

No person shall be elected to the office of the President more than twice, and no person who has held the office of President, or acted as President, for more than two years of a term to which some other person was elected President shall be elected to the office of President more than once. But this Article shall not apply to any person holding the office of President when this Article was proposed by Congress, and shall not prevent any person who may be holding the office of President, or acting as President, during the term within which this Article becomes operative from holding the office of President or acting as President during the remainder of such term.

The “B O S S” is coming to Eglin

By Ken Wright

No, I’m not talking about Bruce Springsteen and his merry men so you can leave your ear plugs at home. We’ve someone better as our speaker for June 6: Peter Bos. As many may know, Peter has been a part of this area for quite some time and has made a significant impact to the area with a number of real estate developments. Peter will be speaking on his relationship with the military and his future plan as well as his perspective on the local economy. Peter is the President of Legendary, Inc. and a graduate of Cornell University, Ithaca, NY, with a degree in Hotel and Restaurant Administration. Following graduation, he moved to Florida where he worked

for one year as the Manager of Busch Gardens’ food & beverage operations before joining Fletcher Properties in Jacksonville where he developed, constructed, marketed, and operated several residential communities including Baymeadows and Inlet Beach in Jacksonville; Inverness in Birmingham, Alabama; and Stone Bridge in Memphis, Tennessee. He also developed and built over 3,000 apartments, condominiums, and homes in various developments throughout Florida. In 1975, he formed his own company, the Bos Group, which later evolved into Legendary, Inc. Some of the projects he developed are: (1) Sandestin Beach Resort (a 2400-acre residential/resort)



Peter Bos

President's Corner

“Semper Paratus”

By Ken Wright



Ken Wright

The Coast Guard Motto of Semper Paratus, which is Latin for “Always Ready,” is something I believe our chapter has embraced by stepping up and volunteering in a number of roles in the community. All you have to do is open the local newspaper, local magazines, or other publications in the area and you will see time and time again where one of our members is volunteering their time and energy. This is a true reflection of our membership’s desire to improve our service men and women lives past, present, and future. All I can say is, “Bravo Zulu” job well done. Okay, now that I have said this, we need more from you. Every day we hear about our rights and earned benefits being eroded by bureaucrats wanting to make our benefits more like the civilian sector. One of our MOAA members addressed this idea of civilianizing the benefit system of our military like this. If the system is so great, why isn’t there a long line to serve this Nation? Can we make improvements? Of course. Can we find efficiencies? Absolutely. In fact, MOAA has taken a proactive role in identifying some of these opportunities for efficiencies. So, I ask you to continue to engage our representatives in government on the issues important to the defense of our country. As you know, this is not only about our military hardware; it is about the most important part, our men and women in uniform. So keep the pressure on the decision makers as well as the local business leaders. They need to be educated on the sacrifices our military have made and continue to make for this country. We need you to do this by writing letters, emails, and

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PUBLIC RECORD

IN MEMORIAM: Anita L Colgan, 4/14/2012, spouse of Col William Colgan, USAF (Ret).

NEW MEMBER AND LIFE MEMBER: MAJ Chuck Merkel, USA (Ret).

It All Began With an Idea

by Frank Glunn

Having just presented our 30th Anniversary Scholarship awards, I feel we’d be remiss if we failed to recognize those members who initiated the program and kept it alive over the years. (Yes, that’s right, the first award of \$500 was presented at the end of the 1981-82 school year.)

It all started when Jack Sirney, then Chapter President, asked Bob Secrest to write a policy and procedure paper to establish a JROTC scholarship program. Since that time, in addition to Jack and Bob there have been many other dedicated members who’ve helped the program thrive. At the risk of omitting some important names, I’ll try to identify a few: Jack Gardner, Clift Jordan, and Les Aspin certainly come to mind. More recently, Bill Cullen and Jim McCarthy have been instrumental in keeping the program strong. Finally, all you members who have supported the program with your contributions to the “100 Club”, memorial contributions, and raffle tickets for the 50-50 drawings and the Annual Military Ball are also deserving of a pat on the back and a hearty “Well Done!” Thank you, one and all!

And the Winners Are.....

Scholarship Notes by Frank Glunn

Well, we’ve come to the successful conclusion of another Scholarship year! Your Scholarship Committee has conducted 50-50 drawings, solicited prizes, conducted the raffle at the Annual Military Ball, contacted our five Okaloosa County high schools to solicit their nominations, interviewed candidates, selected our Junior and Senior award winners, and presented our awards. Wasn’t that easy? We did it all in just six lines of print! Let me assure you, there was a lot more to it than that! Your Committee has worked diligently throughout the year to achieve these milestones, and I, for one, am happy that it worked out so well!

Along the way we’ve had some disappointments. For one, Jim McCarthy, who has for years been our contact person with the high schools to identify their recommendations

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And the Winners Are (cont.)

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as to candidates for the awards, arrange interviews, etc., has been forced to step down from that position for health reasons. Jim, I'm sure our membership joins me in thanking you for your many years of service to the Scholarship Fund and wishing you a complete recovery. We look forward to seeing you back at our meetings in the near future. Thank you, Jim!

Now a word about our scholarship winners; I can truly say that I haven't seen a sharper group of candidates for our awards in the several years I've been involved with the program. Our overall scholarship award winner, Cadet Colonel Thomas J. Brown, representing Niceville High School, had an unweighted grade point average of 4.0(!) and an outstanding record of community support activities. He was also captain of the Niceville High School Color Guard. In addition, he is a member of NaGISA, a Worldwide Biodiversity Study dealing with the effects of climatic conditions on our coastlines, and actually traveled to Egypt in 2010 to teach monitoring techniques, etc., to Egyptian students. I'm sure you'll agree with me, Thomas is a winner! He was presented with the trophy at the May meeting, with his parents, Mr. & Mrs. Chad Brown, in attendance. The other winners, who received their awards at their respective High Schools, were:

<u>School</u>	<u>Senior</u>	<u>Junior</u>
Baker	Joshua T. Griffiths	Joseph A. Thompson
Choctawhatchee	George Vasquez	Paula Fujan
Crestview	Christine Rast	Cameron Schneberger
Ft. Walton Beach	Dontavious Anderson	Jovan Rabor
Niceville	Thomas J. Brown	Leeann Laird



Cadet Colonel Thomas J. Brown, NHS, is recognized as our Scholarship Fund's overall winner for 2012. He's joined by his parents, Mr and Mrs Chad Brown, and CMSgt Roy Taylor. (Photo by Erica Wright)

My Two Cent\$ Worth

By Dan Cobbs



Dan Cobbs

In 2012, we are moving forward. We found ways to stretch the benefit of belonging to the NWFMOA Chapter. For members who prefer face-to-face interaction, we have had various NWFMOA Chapter educational luncheons. In addition, we reached out in new ways to members with quarterly "Of-

ficers Calls."

As of April 30, we have retained approximately 90% of our membership. Our newsletter, The DEFENDER, and our website, www.nwfmoa.org, were both recognized with the 2011 Col Marvin J. Harris Communications Award which is given out by MOAA each year. There are three main factors that contribute to our accomplishments. They are:

1. Quality of our speaker programs through the efforts of Ken Wright.
2. Tours, workshop sessions and luncheons for our members through the efforts of Gayle Norgaard.
3. Gaining of NWFMOA chapter sponsors through Ken Wright's diligence.

Thank you to all of the individuals who have volunteered many hours to help our chapter be successful. I would be remiss if I did not mention other names, in addition to Ken and Gayle, who truly give of themselves to make our Chapter more successful:

1. Frank Glunn, Scholarship Committee Chair
2. Bill Ryan, Past NWFMOA Treasurer and Current Treasurer for the Scholarship Committee
3. Scott Berry, Secretary and Editor of The Defender
4. Jim Summitt, Past Breakfast Committee Chair
5. Bill Van Hoesen, Current Breakfast Committee Chair
6. Bob Padden, NWFMOA Cashier
7. Bob Garcia, Continuous efforts and contributions to the computer updates in The DEFENDER
8. Eileen Arpke, By-Laws and Parliamentarian
9. Jeff Watson, 1st Vice President
10. Gayle Norgaard, 2nd Vice President and Membership Chair
11. Erica Wright, Volunteer
12. Cathy LaValle, Volunteer Website Administrator
13. Ken Wright, President

For immediate response please reply to treasurer@nwfmoa.org

Chaplain's Column

By Sarah A. Shirley, Ch, Maj, FLANG

President's Corner (cont.)

Should I Always
"Count My Blessings?"



Chaplain Shirley

I am a self-proclaimed gratitude freak. I call gratitude "the first line of spiritual defense." I always recommend it when anything is going badly. Lately I've talked with a lot of people who have had one bad thing after another happen in their lives—health challenges, deaths of loved ones, financial hardship, and family troubles head the list. When "life happens" over and over again, is thankfulness really appropriate?

Health researchers seem to think so. A Johns Hopkins study published last month revealed that people who think about or dwell on their pain and sleeplessness experience more pain more of the time and have more trouble sleeping than people who don't. The authors concluded that changing the way we think can and does change the way we feel.

The Harvard School of Public Health reviewed 200 studies about the link between attitude and heart health and discovered that optimistic people are, on average, half as likely to suffer stroke or heart attack than their pessimistic fellows. Whether this is due to less stress resulting from their positive outlook or that people who think happy thoughts are more likely to take better care of themselves--think exercise, nutrition, spiritual pursuits, social life--is unknown (this writer suspects both are at play).

I think it works like this.

Ms. Negative's neck hurts and it disturbs her sleep. She thinks about the pain and her sleeping problems, talks about how much her neck hurts and how tired she is, maybe even complains a little bit to coworkers, friends, and family. She goes to bed every night thinking, "I'll never be able to sleep; my neck hurts." She used to have an active lifestyle, spending time with friends and exercising four to seven times a week. Now she is tired and in pain, so she socializes less often than she used to, and hardly works out at all. Without exercise and the company of others, she stops preparing healthy meals and eats "comfort food" more often than is good for her waistline. Before

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volunteering at functions in the local community where we show our NWFMOA colors.

Well if you missed our May Meeting, we announced a Membership Drive initiative to help grow our membership. We will be presenting a NWFMOA Membership Award at the Military Ball in December to the member who brings in the most new members from May 1 – December 1. The recipient will earn a \$50.00 Gift Certificate at our one of our local Restaurants. If you have any other ideas to grow our membership, please share them with our Chairman of Membership, Gayle Norgaard. There also always extra Defenders near the sign in table at our monthly meetings. Please don't hesitate to take a couple and pass them on to prospective members.

Put it on your calendar. All members are invited to our next Board of Directors Meeting. It is scheduled at the Compass Rose Meeting Room in Niceville on Tuesday, May 29, 2012, from 5:30 – 7:30 P.M. This is an opportunity for you to participate and learn about our organization up close in personal.

BRAVO ZULU goes out to Scott Berry, the Defender Editor, for winning 1st Runner-Up for the MOAA Marvin J. Harris Communication Award in the News Letter Category and Cathy LaValle, Dan Cobb's Assistant, who helped us earn the 2nd Runner-Up for the Website in the Cat I (400-499 Members).

For those tech savvy folks, I encourage you to visit our FACEBOOK page, which is "Northwest Florida Military Officers Association (NWFMOA)" and interact and share some NWFMOA news to your fellow members and potential members. Also, share this page to all Active, Retired, and Former Officers. This is just another way for the local community to know what we stand for and what you do in this community. You are leaders and will continue to be leaders. Our country needs you more than ever to protect the values we have served to protect.

Say What?

Bozone (n.): The substance surrounding stupid people that stops bright ideas from penetrating. The bozone layer, unfortunately, shows little sign of breaking down in the near future.

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Money is power, some might say. Because of their increased longevity, women control the majority of wealth in the country today. A lack of understanding of how you or others are managing your money, however, is almost as debilitating as not having any money at all.

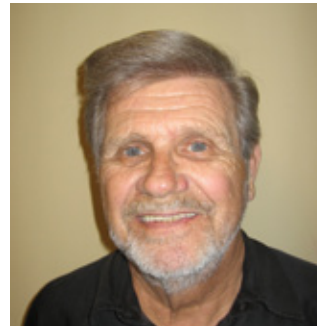
One of the most important things couples or surviving spouses can do is to become very familiar with their household finances, including military and other federal benefits. While specialization of responsibilities exists in many households, money crosses nearly all boundaries. For example, do you know the best strategy to maximize your Social Security benefits? Do you know which institutions are holding your money? Do you regularly read the statements that arrive each month in your mailbox or your email inbox, and do you understand the information they contain? Do you know how to access your accounts — especially online accounts, since so much money management now is done on the Internet? Are you invested appropriately for your age and risk tolerance?

If you can't answer "yes" to those questions, what can you do to sharpen your understanding of finance? Well, reading will help. Libraries and bookstores are filled with volumes about personal finance, and newspapers and magazines run regular articles about managing money. Some specialize in it; financially themed publications can be yours often for yearly subscription rates of less than \$20. Colleges and adult learning centers hold regular courses about managing your finances for very modest fees.

There also are numerous websites devoted to financial information. One site, www.mymoney.gov, aggregates financial information from more than 20 different federal websites. Another helpful website is the new Consumer Financial Protection Bureau website, which can be found at www.consumerfinance.gov. Don't forget the Social Security and Defense Finance and Accounting Services websites at www.ssa.gov and www.dfas.mil, respectively.

All of these financial websites contain extensive information about your benefits. Or check out The Motley Fool's website at www.fool.com, for a free commercial take on markets and finance. Becoming financially literate is one of the smartest things you can do. To maintain your power, don't ignore your financial health.

(Source: MOAA *The Affiliate*)



Bill Van Hoesen

As a reaction to GSA's conference spending scandal, legislation limiting conferences have passed both Houses of Congress. Unfortunately this legislation could have dire unintended consequences for non-profit associations.

Specifically, Section 308 of the House-passed Digital Accountability and Transparency Act (H.R. 2146) and title V of the Senate-passed 21st Century Postal Service Act of 2012 (S. 1789) would dramatically restrict participation by military and federal civilian personnel from attendance or participation in events sponsored by military and veterans associations.

Two provisions are particularly counterproductive. One states federal agencies can only participate in one conference sponsored by an organization per year. Another would strongly discourage such participation by imposing burdensome reporting requirements on any government official who speaks at a private organization's conference.

Many associations like ours host multiple events each year, including awards receptions, wounded warrior meetings, career fairs for military and veteran personnel, etc., as well as state and local chapter events around the country. Participation by military and civilian leaders is essential to the positive purposes, and effects, of these events.

Under the provisions of this legislation, a government official who receives an award, attends an organization's award reception, or speaks at a hometown chapter meeting could be barred from participating in another later in the year — even if the event is local and entails no cost to the government. (AFA, 4 May 2012)



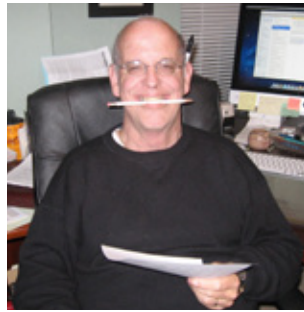
Howard Hill and George "Bud" Day attend dedication of SR 20 as Purple Heart Memorial Highway in Valparaiso. (Photo by Bill Van Hoesen)

Editor's Etchings

By Scott Berry

Greetings!

Last month's column was a spirited request to contact your legislative representatives. The only problem was the contact list to which I referred never made it in the newsletter. My bad! I've ensured it will be in this issue so you can start the contact process. Again, my apologies!



Scott Berry

Tragically, the DAV chapter in FWB closed on the first of the year. The chapter had historically organized the Memorial Day service at Beal Cemetery but with its closure also went the groundwork to make the event happen. Having had a peek at the preparation, I can assure you it's no small task. I've been told a patriotic citizen has grabbed the stick. Please watch for my email announcing more details as they become available.

Berry "OUT"

Chaplain's Column (cont.)

Continued from page 4

too long, she has gained 15 pounds and is surprised when her blood work comes back showing high cholesterol for the first time in her life. Her doctor tells her she is at risk for cardiovascular disease (that is, heart attack or stroke).

Ms. Optimist's neck hurts and it disturbs her sleep. She thinks about how grateful she is that her pain is as minimal as it is given the amount of damage indicated on her MRI. While the pain does interfere with her sleep a bit, she is thankful that she has never before had trouble sleeping. When coworkers, family members and friends see her rubbing her neck and ask if her neck hurts, she replies, "Oh sometimes it hurts a little, not too bad. I'm grateful to be in such good shape and so little pain." Knowing that some exercises hurt her neck, she consults with a physical therapist and gets advice. Based on that expert advice, she modifies her workout routine and focuses on maintaining flexibility and cardiovascular fitness. Every time she thinks about an exercise she used to do and shouldn't do any longer, she repeats to herself, "I am thankful I was

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Panhandle National Congressional Delegation

Senator Bill Nelson (D)
111 N. Adams St
Tallahassee, FL 32301
850-942-8415

Senator Marco Rubio (R)
1 N. Palafox St, Suite 159
Pensacola, FL 32502
850-433-2603

Representative Jeff Miller (R)
348 S.W. Miracle Strip Parkway, Suite 24
Ft Walton Beach, FL 32548
850-664-1266

Representative Steve Southerland, II (R)
840 West 11th St, Suite 2250
Panama City, FL 32401
850-763-3764

The district border for the representatives runs through Bluewater Bay. Check the congressional websites to determine who your representative is if you don't know. Rep Miller represents everyone west of the BWB border line.

To send emails, go to the individual's website and find the "Contact" or "Email" icon.

Around the Town.....

- 5/28 Memorial Day
- 5/31 - 6/4 "Billy Bowlegs Festival," Fort Walton Beach
- 6/1 Last day of school for Okaloosa County--
DRIVE CAREFULLY
- 6/2 Annual Summer Open House, Historic
Pensacola Village
- 6/17 Father's Day
- 6/20 Summer Solstice/1st Day of Summer
- 6/24 Latin Salsa Festival, FWB Landing

So I said.....

I want to die peacefully in my sleep, like my grandfather. Not screaming and yelling like the passengers in his car.

The “B O S S” (cont.)

Continued from page 1

including all the related construction and operational facilities; (2) Hyatt Key West, a small boutique hotel and related restaurant facilities; and, (3) The Bottling Court, Key West, a festival shopping complex created with the renovation of Coca-Cola’s oldest bottling facility.

Now based in Destin, Legendary developments are set apart by their careful planning, imagination, and attention to detail, exemplified by Regatta Bay, a multi-use development that includes residential homes and condos, a golf club, and office park; Destin Commons, a 670,000-square-foot festival shopping center; and HarborWalk Village, a mixed-use development featuring the Emerald Grande and HarborWalk Marina. Legendary Marine, Legendary Yacht Club, Legendary Realty, and Airport Road Storage operations are also a part of the Legendary family of companies. Peter was recently honored with his selection as “Hotelier of the Year” for 2011 by the Florida Lodging and Restaurant Association. Peter and his wife Terri live in Destin, FL. He has two sons, two daughters, and four grandchildren. Please put this date on your calendar and give Peter a warm welcome.

Chaplain’s Column (cont.)

Continued from page 6

able to do to that for as long as I did, and thank God for that wonderful physical therapist who taught me other exercises.”

Things don’t always turn out as well as they did for Ms. Optimist, nor as poorly as they did for Ms. Negative. I do like betting the odds, though, so I’m sticking with my mainstay advice...practice gratitude. Always, especially when things are bad, count your blessings. The grace of God is that amazing power that allows some shred of good to come out of even the worst event in our lives. Allow grace to work in you by looking for it, and expressing thanks.



It's Dad's Day!!!
JUNE SEVENTEENTH,
2012
ALL DAY

WE SALUTE YOUR SERVICE.

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

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

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


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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 automatically becomes an auxiliary life member.

Membership Application/Renewal

**New Members joining in 2012
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