



THE DEFENDER

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

Vol. 19 No. 6

Serving All Branches of The Uniformed Services

JUNE 2013

Breakfast Meeting & Discussion

When: Wed. 5 June 2013

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

Place: Eglin Bayview Club

Program: Dr Rick Harper, UWF
Economics Director

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 Bill Van Hoesen at 225-2957 or send an email to: bvanhoesen@cox.net if you are attending.

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Economics Made Simple

By Jeff Watson

June is a time for Brides, Breaks, and Beautiful Summer! It is also the time when the tourists come back to visit and spur our economy. Speaking of the economy, we have a guest speaker that is an expert on the subject--particularly for Northwest Florida! Please make your reservations to hear this dynamic and informative speaker give us his perspective on the state of the economy as it impacts us right here on the Emerald Coast. I heard Dr. Rick Harper speak a few years ago when the country was entering the Great Recession. His career as an economist began in 1979 at the Research Triangle Institute in North Carolina where he was involved in all phases of various funded research projects. He received his Ph.D. in Economics from Duke University in 1989 and joined the UWF faculty that same year. His published scholarly research is largely in the area of government policy and its effect on the business environment.

Dr. Harper directs UWF's new Office of Economic Development and Engagement (OEDE) which oversees the Florida Small Business Development Center Network and also the Haas Center for Business

Research and Development. OEDE was tasked with administering funding provided under SB2156 for oil spill recovery. Almost half of that \$30 million funding has now been committed for specific projects in the region.



Dr. Rick Harper

He is currently a member of the Florida Chamber of Commerce Foundation Econometrics Council as well as the Florida Tax Watch Council of Economic Advisors. He served on Gov Jeb Bush's Council of Economic Advisors from 2001-2006. UWF has loaned Rick to the Florida Senate President to serve as Senior Policy Advisor on Economic Affairs for the

next two years. In that role, he will work with policymakers on legislative initiatives in the areas of Commerce, Tourism, Community Affairs, Military and Space, Regulated Industries, and Economic Development.

A lot has happened over the last four years and Rick is going to give you the latest news on our recovery. I look forward to seeing a packed house at the Bayview Club. Bring your notebook and pen--I think you'll need them.

Yes, we're at the Bayview Club this month!

President's Message

By Jeff Watson

Can you believe it? We are almost to summer break and family vacations! We had an Officers Call a few weeks ago and we had some active duty officers join us. I thought that was awesome and I know they enjoyed the opportunity to talk to some of our "seasoned" officers. I hope they will continue to visit us and bring more active duty to join us at our next Officers Call or even for breakfast.



Jeff Watson

For our May speaker, we had a visit from our Supervisor of Elections, Paul Lux. Paul told us how Okaloosa County has been in the vanguard of electronic balloting particularly for our absentee and overseas military voters. If you weren't able to make it for the May breakfast, I encourage you to make reservations early for June! I am especially pleased to announce the upcoming visit by Dr. Rick Harper from the University of West Florida Haas Center who will be speaking on the state of the economy. As I noted on the front page, he just completed duty as a legislative consultant to our Florida legislature.

I plan to run the Gate2Gate at Eglin Air Force Base for the Memorial Day Weekend. I will make the reservations and if my feet fail me, I can always walk. ☺ The next week, we'll have our June breakfast meeting on Wednesday, June 5th, and then Judy and I are off to Sarasota for the Annual Florida Council of Chapters meeting at the Hyatt Regency Sarasota. I don't know if reservations are still available but you should check it out on line. What a great respite for the weekend!

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Volunteerism Part 1

How to Make a Difference--Some Points to Ponder

With busy lives, it can be hard to find time to volunteer. However, the benefits of volunteering are enormous to you, your family, and your community. The right match can help you find friends, reach out to the community, learn new skills, and even advance your career. Volunteering can also help protect your mental and physical health. Learn more about the many benefits of volunteering and find tips on getting started as a volunteer. One of the better-known benefits of volunteering is the impact on the community. Unpaid volunteers are often the glue that holds a community together. Volunteering allows you to connect to your community and make it a better place. However, volunteering is a two-way street, and it can benefit you and your family as much as the cause you choose to help. Dedicating your time as a volunteer helps you make new friends, expand your network, and boost your social skills. One of the best ways to make new friends and strengthen existing relationships is to commit to a shared activity together. Volunteering is a great way to meet new people, especially if you are new to an area. Volunteering also strengthens your ties to the community and broadens your support network, exposing you to people with common interests, neighborhood resources, and fun and fulfilling activities. While some people are naturally outgoing, others are shy and have a hard time meeting new people. Volunteering gives you the opportunity to practice and develop your social skills, since you are meeting regularly with a group of people with common interests. Once you have momentum, it's easier to branch out and make more friends and contacts.

(Source: HELPGUIDE.org)

PUBLIC RECORD

IN MEMORIAM: Col Ralph W. Angel, USAF (Ret), 11/28/2012.

NEW MEMBER: LTC Charles R. Moore, USA (Ret); COL Martin Siegel, USA (Ret).

NEW LIFE MEMBERS: COL James H. Boykin, USA (Ret); LTC Charles R. Moore, USA (Ret).

MEMORIALIZATION

Mrs Arlene Adelsperger made a contribution to the NWFMOA Scholarship Fund in memory of:

Lt Col Wayne Adelsperger, USAF (Ret)

Greetings!

If you get this far into my column, please STOP and read the article on being a volunteer and then return.

It's getting to be "crunch time" for me. I've volunteered to be the Northwest Area VP for MOAA's Florida State Council. Assuming I'm elected at the convention next month, that duty will take me from the western border of Florida to Tallahassee and several points north. I'm happy to do that and contribute to MOAA's mission on a broader scale.

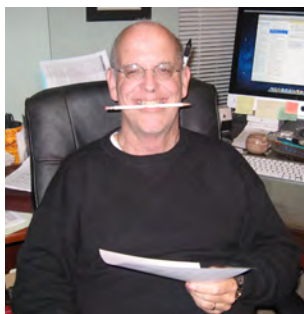
The dilemma is with chapter responsibilities. My positions as chapter secretary and Defender editor are normally split between two people. In fact, MOAA specifically recommends they NOT be the same person. Each position is enjoyable in its own right but handling both of them can be a burden. I've been glad to do that but have now reached a point where something has got to give a little. Thankfully, Ken Wright has stepped forward to replace Dan Cobbs as treasurer because if the treasurer's position is vacant, guess who is appointed by the by-laws to assume that responsibility? You got it--the secretary. As the secretary is an elected position, I'm looking for someone to replace me as Defender editor.

I've given all of my selfish reasons for wanting a replacement. Now let me look at the other side and please be mindful of the volunteerism article you (hopefully) just read. New faces bring new and usually better ideas. Charlie Heifner proved that when he replaced me for a year! And there is a great sense of satisfaction in seeing the fruits of your labors on a monthly basis in addition to other intangible benefits.

Does the title of "Editor" sound intimidating? It shouldn't nor is it! Our newsletter has stood head and shoulders above others since its inception even with different editors who brought their own unique style and abilities. As Defender contributors frequently hear from me, "I'm the editor and NOT the author" although I could be if that appealed to me. My replacement will inherit a well greased process and I'll only be a phone call or email away if needed.

Please give this serious consideration. I need your help and the chapter would benefit from new blood in an important part of its mission.

Berry "OUT"



Scott Berry



Chaplain Shirley

Changing Seasons

By Sarah A. Shirley, Chaplain,
Lt Col, Florida Air National
Guard

Summer officially arrives this month, and residents of cooler climates will be delighted as the weather warms. Floridians won't so much as notice since

we'll have already spent weeks at the beach. Still, we mark the summer solstice on our calendars and some observe it with rituals and ceremonies. Like changing seasons, transitions in human lives deserve marking and celebrating. Birth, marriage, death, graduation, birthdays, wedding anniversaries, confirmation, bar mitzvah/bat mitzvah, new jobs...each of these and more invite cards, gifts, prayers and most important, parties.

On a recent fine Spring day I boarded a plane to attend one such celebration. I left Florida's 86 degree weather and arrived in Nebraska to a warmer-than-the-day-before 34 degrees. The locals were thrilled that the last of the late snow had melted. My thin Florida blood notwithstanding, I was delighted to join old friends to solemnize their marriage. We had a lovely weekend with a small party of a few family members, the happy couple, and me, the priest.

We traveled in a huge SUV limousine into Council Bluffs, Iowa, for the civil ceremony in the afternoon and beat it back to a fabulous hotel in Omaha to eat pizza and hang out on the eve of "the wedding." After a lazy morning the ladies of the group did the hard work of going to the salon for makeup and hair. It's the first time this priest has been included in that ritual, and may I say I have never looked so good at a wedding, even the several times I have been the bride.

Finally it came time to consecrate the religious marriage and have an elegant feast. Eleven individuals ranging in age from eight to 63, we could easily have lapsed into disarray from intergenerational squabbling or boredom, especially when celebrating over the course of multiple days. The joyousness of the day overwhelmed every character defect with which human beings are rife. None of us became selfish, angry, lazy, jealous, or greedy. It was stunning.

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Who Stopped at *Props*?



Two lawyers square off at the "bar."



I Don't Get It.....

If you want the rainbow, you've got to put up with the rain.

Auxiliary Corner

Most military surviving spouses covered by TRICARE when their spouses were alive will continue to be covered upon the spouses' deaths, with an exception. As of April 1, the managed care support contractor for TRICARE beneficiaries in the West region switched to UnitedHealthcare (UHC). Benefits remain the same, but some beneficiaries must choose new primary care physicians if their old ones under TRICARE Prime no longer are network providers under UHC. For coverage questions, call UHC at (877) 988-9378.

Prescription co-payments have increased. Generic prescriptions at retail pharmacies remain at \$5, with brand name increasing from \$12 to \$17 and non-formulary drugs increasing from \$25 to \$44. Mail-order generic prescriptions remain at a zero copayment, with brand-name co-payments increasing from \$9 to \$13 and non-formulary drugs increasing to \$43 for a 90-day supply versus a 30-day supply at the retail pharmacy. A new law requires pharmacy co-payments to increase annually by the same percentage as the retiree COLA. There will continue to be no fees at military treatment facilities.

A little known benefit for survivors receiving Dependency and Indemnity Compensation (DIC) is CHAMPVA. To be eligible, survivors cannot have TRICARE and must meet one of the following:

- Spouse or survivor of a permanent and 100-percent service-connected disabled veteran, or
- Survivor of a veteran who died from a VA-rated service-connected disability, or
- Survivor of a service member who died in the line of duty.

Survivors will be covered under TRICARE unless they remarry a non-service member. Eligibility for CHAMPVA ends at midnight on the date of remarriage prior to age 55. If your remarriage occurs on or after age 55, the Veteran Benefit Act of 2002 allows you to retain your CHAMPVA benefits. If a military survivor remarries before age 55, he or she loses Survivor Benefit Plan (SBP), DIC, TRICARE (if remarried to a non-service member), and CHAMPVA benefits. If a military survivor marries after age 55 and before age 57, he or she retains SBP and CHAMPVA but loses TRICARE (if remarried to a non-service member)

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Legislative Musings

Contributed by Bill Van Hoesen

Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC) Offset Update: Senator Bill Nelson (D-FL) on 16 APR reintroduced legislation to repeal the DIC offset to the Survivor Benefit Plan. Under current law, the surviving spouse of an active or retired service member who dies from a service-caused condition is entitled to \$1215/mo in DIC from the Veteran's Administration. If the military retiree was also enrolled in the SBP, DIC is deducted from the surviving spouse's SBP annuity. Nelson's repeal the SBP-DIC Offset Bill (S.734) would repeal the offset of DIC payments from SBP annuities in the belief that when service caused the death, the VA indemnity payment should be added to the normal SBP annuity, not subtracted from it.

The bill was referred to Senate committee, read twice, and referred to the Committee on Armed Services. Similar legislation has been introduced over the last decade only to die in Congress because of lack of support. Let's not let that happen again this year. The military community is encouraged to let their legislators know their constituents want them to sponsor and vote these bill into law to remove this widow's tax.

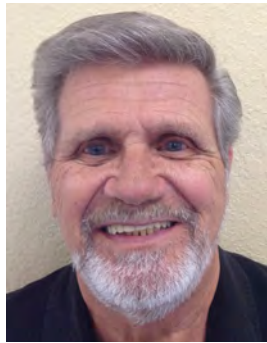
MOAA's Legislative Action Center has available at <http://capwiz.com/moaa/issues/bills/?bill=62602196>. An editable pre-formatted message can be forwarded to your legislators via email to assist in your communications with Congress.

[Source: *MOAA Leg Up*]

Retiree Pay Update: The Congressional Budget Office (CBO) projects spending for military retirement pay and survivors' annuities will rise by more than 30 percent over the next decade. About two-thirds of that growth will occur because those benefits are adjusted annually for inflation. The remaining growth will stem from increases in the initial benefit for new retirees; that benefit depends on service members' basic pay during their active service, which typically grows faster than inflation. In contrast, CBO projects that the number of military retirees and their survivors will remain essentially unchanged in the coming decade, so the number of people collecting benefits will not contribute to the growth of spending.

For more detail on CBO's most recent projections for the Military Retirement Trust Fund, see Military Retirement-February 2013 Baseline at <http://www.cbo.gov/publication/43886>.

[Source: *CBO's Budget Analysis Division* | Matt Schmit]



Bill Van Hoesen

Treasurer's Update

By Dan Cobbs



Dan Cobbs

I would like to take this opportunity to recognize and say "THANK YOU" to those Chapter members who are "Lifetime" members of the Northwest Florida Military Officers Association.

A-G

Laurel Abrams, Karlynn Akos, Gail Allen, Joe Allinder, Sally

Angel, Eileen Arpke, Rebecca Ashmore, Irene Barkley, Patsy Batchelder, Patrick Boab, John Bowen, James Boykin, Roger Budd, Kelly Burke, Bill Byerley, Bob Cluskey, Dan Cobbs, Angela Coleman, Gary Colsch, Charles Coons, Joel Couch, Duane Davis, Troy Dent, Alfred Deptula, Valerie Dodson, Jean Dutton, Herman Edwards, John Feldmann, Robert Gallavan, Jack Gardner, Louis Garvin, Jack Gatewood, Millie Glenn, Mazie Glover, Daniel Glowa, Christine Green,

H-N

Mark Hammer, Jack Harper, Marie Haug, Errol Hoberman, Clifford Hodge, Frederick Hodgins, Janeral Holley, Joy Houck, James Johnson, Carolyn Jordan, Annie Keller, Margie Kiser, Keith Kulow, Julius Langley, Barbara Larncce, Norman Leonpacher, Clyde Locke, David Luckett, Emily Maheu, Bill Mann, Jean McCarthy, Sally McGavin, James McGlamery, Lindy Melton, Charles Merkel, Billie Mohny, Charles Moore, George Nicoloff, Mary Nied,

O-T

Catherine O'Connell, Herbert Pangle, David Parisot, Bobbye Pearson, Thornton Peck, Fred Rall, James Randels, Maurice Ray, Bernard Regan, Neil Reilly, Philo Rhynehart, Roger Riegenbach, Margaret Rogers, Bill Ryan, Kristine Sams, Cecil Scalf, Donald Schermerhorn, Richard Schoditsch, Robert Secrest, Sarah Shirley, Billie Shotwell, Marjorie Sirney, Mac Sleeth, Butch Sluschewski, Gail Southworth, Byron Spears, Henry Steidl, James Story, BD Strickland, David Strunk, Jim Summitt,

U-Z

Marie Wagner, Cecelia Washatka, Alice Weidenbusch, Jessie Werdung, Helen Whitley, John Wilkinson, Janie Wittman, Hattie Wood, Ken Wright, and Audrey Young.

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Auxiliary Corner (cont.)

Continued from page 4

and DIC. If military survivor remarries after age 57, he or she retains SBP, DIC, and CHAMPVA but loses TRICARE (if remarried to a non-service member). One little known fact is a military survivor might be eligible for DIC and CHAMPVA if his or her spouse dies of a presumptive condition, even if he was not rated by the VA with a disability at the time of death. If one of these conditions is on the death certificate, you should apply for VA benefits. Learn more at www.publichealth.va.gov/exposures.

(Source: MOAA *The Affiliate*).

Treasurer's Update (cont.)

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As one of the 107 "Lifetime" Chapter members, it guarantees that you will receive *The DEFENDER* without interruption and that your spouse will automatically become an auxiliary life member when you depart to go to the other side.

NWFMOA 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 1/2 of the Above Rates except for spouses who were "Lifetime" members.

**The spouse of a deceased "Lifetime" member automatically becomes an auxiliary life member.

In closing, if you are in the process of renewing your Chapter membership, please make your checks payable to **NWFMOA**.

My Mother Taught Me:

My mother taught me **LOGIC**.
"Because I said so, that's why."

State Your Age and \$ave – Part V

Contributed by Bill Van Hoesen

ACTIVITIES & ENTERTAINMENT :

- AMC Theaters: up to 30% off (55 +)
- Bally Total Fitness: up to \$100 off memberships (62+)
- Busch Gardens Tampa, FL: \$3 off one-day tickets (50 +)
- Carmike Cinemas: 35% off (65+)
- Cinemark/Century Theaters: up to 35% off
- U.S. National Parks: \$10 lifetime pass; 50% off additional services including camping (62+)
- Regal Cinemas: 30% off Ripley's Believe it or Not: @ off one-day ticket (55 +)
- SeaWorld Orlando, FL: \$3 off one-day tickets (50 +)

CELL PHONE DISCOUNTS :

- AT&T: Special Senior Nation 200 Plan \$29.99/month (65+)
- Jitterbug: \$10/month cell phone service (50 +)
- Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

MISCELLANEOUS :

- Great Clips: \$3 off hair cuts (60+)
- Super Cuts: \$2 off haircuts (60+)

NOW, go out there and claim your discounts - - - and remember ---

YOU must ASK for your discount --- no ask, no discount.

(Editor's note: This is the final installment.)

Dad's Day



Continued from page 3

The youngest of our group came close to a meltdown between the ceremony and dinner, however. She was so delighted that her aunt was marrying her beloved, making official a bond of love that had joined two families across multiple states for almost nine years, her joy overflowed in the form of tears. She got scared; she had never cried for happiness before and didn't know what she was experiencing.

As the seasons of your life and your loved ones change, as you gather with and part from friends and family this vacation and beach season, think of that little girl. Remember how wondrous and frightening it is to appreciate love. Let yourself shed tears of joy. It will make your summer amazing!

(Editor's note: We welcome back Rev Shirley from her three month sabbatical in New Zealand.)

Bumper Stickers Military Style

"Life, Liberty and the Pursuit of Anyone Who Threatens It"

Continued from page 2

We told you to keep your eye on the Defender for the breakfast location and we meant it! ☺ We received much input from the breakfast attendees in May and several side comments from chapter members. As we look forward to the last half of the year, I solicit your input on activities, increasing membership and speakers that you would like to hear. Until we meet again, we are Adjourned!

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.

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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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 automatically becomes an auxiliary life member.

Membership Application/Renewal

New Members joining in 2013
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