



THE DEFENDER

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

Vol. 21 No. 06 Serving All Branches of The Uniformed Services JUNE 2015

Lunch Meeting & Discussion

When: Wed, 3 June 2015

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

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

Program: FBI Special Agent
Lewis M. (Matt) Chapman

Please:

- **MAKE A RESERVATION**

- Wear a name tag

- Bring proper change:
\$8.00 for everyone

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

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Former Special FBI Agent Lewis M (Matt) Chapman Shares Career Experiences and Current Threats

By Tom Godbold

Our guest speaker for the June membership meeting is Matt Chapman, a member of the Choctawhatchee High School Class of 1980. He graduated with honors from Florida Institute of Technology in 1984 with a B.S. in Oceanographic Technology. He

is currently serving as a Board Member of the Fort Walton Beach Yacht Club, but for over 24 years, he acted as a Special Agent with the Federal Bureau of Investigation (FBI). His numerous assignments around the country involved him in Counterterrorism, Counterintelligence, Cyber Crime, Public Corruption, Civil

Rights, Violent Crimes, and White Collar Crime. As a street agent, he investigated hundreds of cases, and was involved in many high-risk arrests. He was an FBI SWAT team member, and responded to over 200 bank robberies. As an agent, Mr. Chapman investigated child kidnappings, including for Amber Hagerman, for whom Amber Alert was named. Matt is a certified FBI Firearms Instructor,

is an expert in audio and video surveillance techniques, as well as being an Underwater Search & Recovery diver. After assignments at FBI Headquarters, Mr. Chapman transferred to Memphis Division, where he headed the Joint Terrorism

Task Force, and supervised all Foreign Counterintelligence for that region. For the Beijing 2008 Summer Olympics, Mr. Chapman was the FBI On-Scene Commander, and one of only five Senior Executives designated as a National Asset Commander. His

final assignment was as Special Agent

in Charge of the FBI's Mobile Field Division, where he retired in 2012. He resides in Shalimar, FL, with his wife Deanna.

Mr. Chapman will talk about the FBI national structure, and continue into outlining what threats he sees as priorities for the nation today,



**Former Special FBI Agent
Lewis M (Matt) Chapman**

From the President's Pen

By Scott Berry

Greetings!

As I write this we have passed the "we are still in control" phase for the monthly meeting so now just waiting to see what happens. The turnout has been tremendous. About 65 chapter members are attending which makes it the most well attended meeting in about 4-5 years. While we're celebrating some unique events this month, it adds fuel to my desire for more lunch meetings. Our biggest obstacle is a suitable location but we're working on that.



Scott Berry

In addition to his role as scholarship fund chairman, Dave Parisot has increased chapter involvement in civic activities that provides a well-needed and much overdue awareness of who we are and what we do. Several of us manned a booth at the recent FWB Military Appreciation celebration. During my time there, I signed up a new member, got the serious attention of a potential newsletter advertiser and scholarship fund donor, and got a solid lead on a different meeting location. Very profitable two hours don't you think? And I didn't even mention all the free food and drink! In addition, the Billy Bowlegs extravaganza is coming up soon and we'll be players in that. So there are lots of things going on and plenty of opportunities for **PARTICIPATION**.

Let me add some more words about **PARTICIPATION** as it applies to this month's meeting. There were a lot of people involved in making this happen. Some of them are clearly visible but some of them aren't and have contacted me to offer their assistance doing things that may never be public. That's okay and I thank all who have contributed. My final words on this are that I see a healthy trend in people raising their hand to help. Ain't where I'd like it to be but the movement is in the right direction. I dare you to ask me for details!

PUBLIC RECORD

IN MEMORIAM: Mrs Alice Weidenbusch, AUX,
4/27/2015.

NEW MEMBER: LTC Keith R. Stafford, USA (Ret).

Gayle Norgaard and I will represent the chapter at the state convention in St Augustine later this month. As the city is celebrating its 450th birthday, there will be much to do with too little time. Loretta Swit from M.A.S.H. will be making an appearance so everything won't be work-related. It also appears I'll be serving another term as the Area Vice President so I'll still be wearing multiple hats.

We are making steady progress is filling key leadership positions. George Colton is now fully in his role as treasurer. This issue will be Larry Williamson's first one as the new Defender editor and we welcome him as well. Finally, we have a potential fill for the secretary's position and hope to have that finalized by next month. This will be a particularly large burden off my shoulders as I cannot be effective as both president and secretary *nor will I volunteer for another term if that is the case.*

FEEDBACK! Let me know what's on your mind and what you like and don't like. I've got broad shoulders and tough skin.

Berry "OUT"

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Scholarship Program

By Dave Parisot, Chairman

April and May have been busy times with our Scholarship Program. In April we received the scholarship applications from the JROTC cadets and selected the winner from each of the five high schools. These five selectees then met our Scholarship Board where we selected one cadet for our two-year \$3,000 award. The scholarships were presented at the Chapter's 50th Anniversary luncheon on May 13th. The cadets and our NWFMOA Scholarship Program were also recognized at each high school's JROTC Awards program and Senior Class Awards program.

This year's scholarship winners and high school are: From Baker H.S., Cadet **Jonathan Gatewood**, \$1,500, to attend Mississippi College with a major in Kinesiology. From Choctawhatchee H.S., Cadet **Shaun Kilpatrick**, \$1,500, to attend University of South Florida with double major in Criminology and Logistics. From Crestview H.S., Cadet **Isiaiah Sledge**, \$1,500, to attend Florida A & M University with a major in Mechanical Engineering. From Fort Walton Beach H.S., Cadet **Brendan Cauley**, \$1,500, to attend University of West Florida with a major in Criminal Justice. And, from Niceville H.S., Cadet **Jordan Pearson**, \$3,000, to attend University of Central Florida with a major in Psychology. My heartiest congratulations to all of these graduating senior-year cadets and my sincere best wishes for your future careers as military officers. Each of these cadets will be enrolling in their respective college's senior ROTC program.

At the May 13th luncheon, we also recognized this year's junior-year cadets from each high school who were selected by their Senior JROTC Instructors for the MOAA Medal. These cadets must have a GPA of 3.0 or higher, be of high moral character, evidence a high order of loyalty to their unit, school, and country; show exceptional potential for military leadership; performed community service;

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Reaching Out and Touching Someone

Our chapter recently participated in two community outreach events by having an information/recruiting booth. These events were Valparaiso's "Saturday in the Park" on April 25th and "Military Family Appreciation Day" on May 9th in Fort Walton Beach. Thanks to Dave Parisot for putting the booths together using our new 50th Anniversary banners and other patriotic displays. Thanks also to members Fred Boyer, Tom Godbold, Carol Baker, Bob Secrest, and Dave who put in 2-hour shifts along with Scott Berry at each event. Getting our organization in view of our community is a way to recruit new members and to highlight our Scholarship Program.

Speaking of community outreach in this our 50th Anniversary year, we will be having a float in the Billy Bowlegs parade the night of June 8th in Fort Walton Beach. Dave Parisot is putting the float together and George Colton has volunteered to drive, but we need at least four safety walkers. The plan is to have a Veteran of WWII, Korea, Vietnam, and Iraq/Afghanistan ride on the float and be the principal ones doing our "throws". All Chapter members and family are welcome to march with us in the parade; the more the merrier! The parade forms up along 1st Street in FWB at 6PM. Please contact Dave Parisot (dparisot@cox.net or 613-6545) if you want to participate. The parade will be televised on Cox Channel 6 multiple times in the month following June 8th.



NWMOA Booth at the FWB Military Family Appreciation Day May 9, 2015

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Scholarship Program (cont.)

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and, have made significant contributions to meeting the objectives of their JROTC unit. The 2015 MOAA Medal winners are: Baker H.S., Cadet **Daemen Talbert**; Choctawhatchee H.S., Cadet **Maximillian Tuet**; Crestview H.S., Cadet **Trenton Taylor**; Fort Walton Beach H.S., Cadet **Adriana Jackson**; and, Niceville H.S., Cadet **Brandon Lagrou**. My congratulations and best wishes to these cadets also. Perhaps we will see them again next year in our Scholarship Program.

1259 N. Eglin Pkwy, Shalimar (\$40 gift certificate); **Outback Steakhouse**, 34908 Emerald Coast Pkwy, Destin (\$40 in gift certificates); **Fudpucker's** of Destin and Okaloosa Island (\$40 in gift certificates); and, **Logan's Roadhouse**, 315 Mary Esther Blvd (\$20 gift certificate). In addition, the Scholarship Fund received a donation of \$250 each from the four business sponsors of the 50th Anniversary luncheon (also \$250 each to the Chapter): **Eglin Federal Credit Union**; **Michles & Booth Law Firm**; **ZT Motors of Fort Walton Beach**; and **Resort**

Quest Vacation Rentals. Please support all of these local businesses who have contributed to our Scholarship Fund.

Good news! You may now donate to the Scholarship Fund by credit card or PayPal by going to the Scholarship Fund page of our NFWMOA.org website. Click on the "Pay Now" button which will bring us the pages to enter your credit card info. Checks and cash are still acceptable also. Thank you to all donors!



NWFMOA Scholarship Award Winners

2015 NWFMOA Scholarship Winners: (left to right) Dave Parisot, Scholarship Chairman, Cadet Jordan Pearson, \$3000, Niceville JROTC, Cadet Brendon Cauley, \$1500, Fort Walton Beach JROTC, Cadet Isaiah Sledge, \$1500, Crestview JROTC, Cadet Shaun Kilpatrick, \$1500, Choctawhatchee JROTC, Cadet Jonathan Gatewood, \$1500, Baker JROTC, Scott Berry, NWFMOA President.

I want to heartily thank the local businesses that contributed to our silent auction fund-raising event at the 50th Anniversary luncheon. The brand new family entertainment venue of **Wild Willy's Adventure Zone** on Okaloosa Island donated five \$100 gift certificates (\$500 total value). The **Holiday Inn Resort** on Okaloosa Island donated a gift certificate for two nights lodging valued at \$300. The **Shalimar Pointe Golf Club** donated 4 rounds of golf (including cart) valued at \$200. Local restaurants who donated are: **Buffalo's Reef "Famous Wings"**, 116 Eglin Parkway, FWB (\$75 in gift certificates); **Tommy Mattonie's Coastal Café**, 723 Eglin Parkway, NE, FWB (\$50 in gift certificates); **Dewey Destin's Seafood Restaurants**, 202 Harbor Blvd and 9 Calhoun Dr, Destin (\$50 gift certificate and T-shirt); the **Aegean Restaurant**,

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Auxiliary Corner: TRICARE and Turning 65

By Kathy Prout,
chair, Auxiliary Member Advisory Committee

If you are about to turn 65, say goodbye to TRICARE and hello to TRICARE For Life (TFL) and Medicare. This transition does not happen automatically, so make sure you take the appropriate steps to ensure a smooth transition.

You will be required to sign up for Medicare Part B during the Social Security initial enrollment period, which is about three months before your 65th birthday. Make your appointment early! It can take a month or more to get an appointment. Start online at www.ssa.gov. Make sure to bring to the appointment your birth certificate, marriage license(s), divorce decree(s), Social Security card, military ID, driver's license, and previous year's tax records. Medicare rates are based on your income, so rates vary. TFL covers all uniformed services retirees, survivors (including certain former spouses), and other servicemembers who might be disabled and are Medicare eligible and enrolled in Medicare Part B. There are no fees with TFL as there are with TRICARE. However, before you can begin using TFL, you must:

- enroll in Medicare Part B;
- have an accurate, up-to-date record in the Defense Enrollment Eligibility Reporting System (DEERS); and
- have a valid military ID.

Medicare becomes your primary insurance, and TFL becomes your secondary payer to Medicare for a Medicare-eligible condition. However, TFL covers some conditions that Medicare does not. In those cases, TFL will be the primary payer, and you will have a copayment. Otherwise, anything not covered is a personal expense. Be sure to ask whether a drug or test your doctor orders is covered by Medicare. If not, you might find yourself with an unexpected, expensive bill.

If you are not in receipt of Social Security, Medicare will bill you quarterly. If you receive Social Security payments, Medicare Part B will be deducted from this compensation.

When a provider *accepts* Medicare assignment, that provider agrees to accept the Medicare-approved amount as payment in full for any claim filed. A Medicare-approved provider who *does not accept* Medicare assignment must file a claim and cannot bill you for more than 115 percent of the maximum Medicare allowable charge (MMAC). Medicare will reimburse 80 percent of the MMAC. TFL will pay the balance up to 115 percent of the MMAC.

Traveling overseas? There is no Medicare coverage overseas. The beneficiary pays out of pocket for medical expenses. TFL is available as TRICARE Standard overseas. There is a \$3,000 catastrophic cap per family per fiscal year. Travel insurance is recommended to cover these additional fees and cost shares.

If you are a MOAA member and have provided MOAA with your birth date, a copy of the publication [*Aging into Medicare and TRICARE For Life*](#) will be sent to you on your 64th birthday. This publication explains everything. Please share your birth date with MOAA. This will give association representatives the ability to assist you with Medicare and other benefits.

Jeff Watson, Colonel (Ret.), USAF

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Lewis M Chapman (cont.)

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including the current ISIS threat. Then he will discuss how those threats affect the local area and how we are countering them. He will relate a few stories from his many years of experience, and discuss current career opportunities open to military personnel in the FBI. This promises to be a timely, interesting presentation that relates to our local military and our community's security. Come join us as we welcome Matt Chapman to our morning Chapter meeting at 0700, Wednesday, June 3.

Personal Affairs

REPORT RETIREE DEATH



Gayle Norgaard The importance of reporting the death of a retiree as soon as possible. Call 800-321-1080 or complete a Notification of Death Fast Form on the DFAS (Defense Finance and Accounting Service) website. This will help avoid delay and possible financial hardship to the surviving beneficiaries, family members or executors, who will be required to return any unearned Military retirement payments. The military pay ends with the death of the retiree. If the retired payment was issued for the month in which the retiree died, the bank will be notified to return the payment upon the notification of death. For more information go to DFAS.

Personal Affairs Chair
Gayle Norgaard, USAF, Ret



Chapter member Carol Baker at our FWB Military Appreciation Day booth

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Scholarship Program (cont.)

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2015 B/Gen Frank Glunn Century Club Donors: (\$100 minimum donation)

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

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

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

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

2015 Business Bronze Donor (\$100 - \$249): May 2015: **Shalimar Pointe Golf Club** (In-kind)

NWFMOA Scholarship Fund, Inc.: "Helping to build future military officers and leaders."

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Make payable to: **NWFMOA Scholarship Fund**, and mail to: Dave Parisot, President; NWFMOA Scholarship Fund, 56th 11th St, Shalimar, FL 32579

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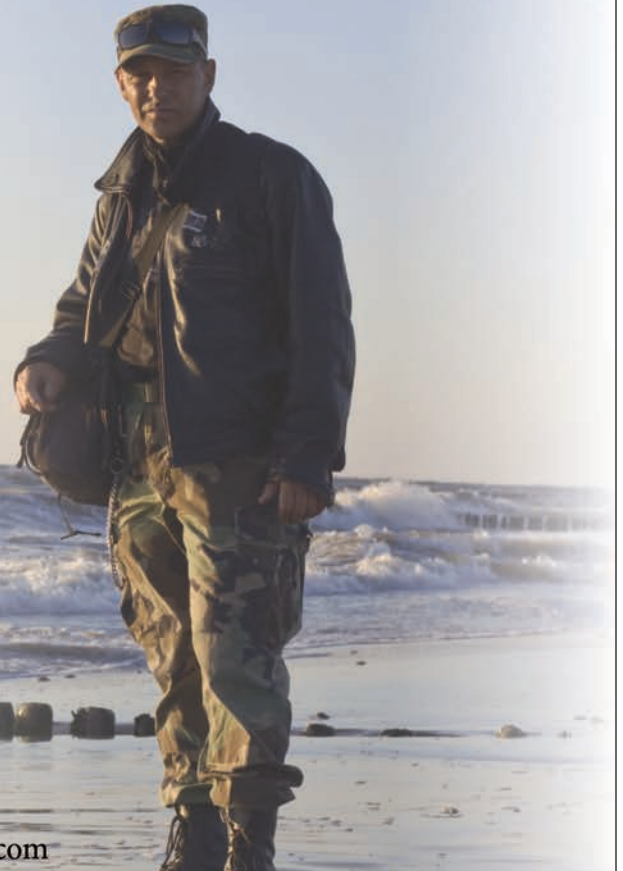


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