



THE DEFENDER

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

Vol. 21 No. 03 Serving All Branches of The Uniformed Services MARCH 2015

Breakfast Meeting & Discussion

When: Wed., 4 March 2015

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

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

Program: Larry Williams, County Extension Director, UF/IFAS

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

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Conquering Florida - the Master Gardener Way

By Tom Godbold

Our distinguished guest speaker for March 2015 is Larry Williams, the County Extension Director with the University of Florida Institute of Food and Agricultural Sciences (UF/IFAS) Extension Office in Okaloosa County. As Director he provides leadership for six agents and three support staff, and manages the administrative affairs of the Okaloosa County Extension Office at two office facility locations. His program area responsibilities include Residential Horticulture. He manages a Master Gardener Volunteer program with 72 volunteers, and



Larry Williams

is responsible for the Master Gardener training program. Larry publishes an informative weekly horticulture advice column in the Northwest Florida Daily News, and has a weekly radio program on WAAZ-FM 104.7 out of Crestview. In addition, he publishes a number of

informative articles, which are available online at okaloosa.ifas.ufl.edu.

Larry has a Master of Education degree from the University of West Florida in Educational Leadership/Curriculum and Instructional Development. On a national level, he has been an active leader in the National Association of County Agricultural Agents. There he served both as the Southern Region vice Chair, and as the National Chair of the Communications Awards Committee. Larry is currently the Past President in a five year rotation as a State Officer with

the Florida Association of County Agricultural Agents.

Larry's presentation is titled, "UF/IFAS Extension-Okaloosa County -- who we are & what we do." He will be prepared to answer questions about specific areas

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Not current on dues? This is your last Defender!

From the President's Pen

By Scott Berry

Greetings!

I like sharing good news and I have plenty this month. Your new board is off and running with lots of good ideas. More importantly there's action to make it all possible.



Scott Berry

In terms of advocacy (reference my column last month's and comments at this month's meeting), Rich Comer, our legislative chair, and I met with Jeff Miller's senior military staffer, Bob Black. Bob will probably be making a high speed pass at our next meeting to share some insights. Express your thanks to Rich for making this happen.

For membership, we've gained three new members since the first of year. These new members were not one person's effort. "Every member is a member of the membership committee." How true that is and we've seen the results so I ask each of you to reach out to your neighbors and friends to join an organization that is one of our strongest voices in DC. At the Ocala leadership forum last month, I committed to 15 new members by the end of the year so we're on track! Only 12 more to go and I'd be ecstatic if we exceeded that.

So I've covered the "M" and the "A" in my M.A.P. for 2015 and have more good news on the "P" for participation. Our meeting attendance last month was a record high. But wait, there's more. We're celebrating St Paddy's Day early with an Officers Call from 5-7 p.m. on the twelfth of March. More details elsewhere in this issue. Join us, sip a beverage with your peers, and bring your best war story—factual or not.

I see exciting growth in each areas of the M.A.P. My experience has shown that as each of these areas is energized, things really start moving because the whole becomes greater than the sum of the parts. I encourage you to be part of that and please don't let a question or hesitancy deter you. Call or email me or any board member, get the question answered or the hesitancy overcome, then join in the fun.

At last month's meeting, I started a new part of our program called "Thoughts and Prayers" to highlight those chapter members who aren't doing well. Who else is ailing that I could mention? Gayle Norgaard, our Personal Affairs Committee chair, and I would appreciate getting those names.

One last burst: Dave Parisot, our new Scholarship Fund chair, is bringing the raffle back next month. In addition to the monetary prize he'll also have some golf coupons for some lucky member. Dave encourages everyone to stock their wallets with dollar bills for raffle ticket purchases. I personally advocate a "fiver." It takes up less space and buys you two additional tickets.

Berry "OUT"

Tempus Fugit

Which, as we all know, commonly translates to "time flies." It also means it's almost that time of year to spring forward and lose another hour of sleep. So on Sunday March 8th set your alarms for 2 A.M. so you can get up and re-calibrate all your timepieces by setting them ahead an hour. (Let me know if you need a wake-up call.) Or you could just cheat and make the change at a convenient time on Saturday. In either case, don't forget to also replace the batteries in your smoke alarms and carbon monoxide detectors.

PUBLIC RECORD

IN MEMORIAM: Col James R. Robertson, USAF (Ret).

NEW MEMBERS: Maj Gen Richard Secord, USAF (Ret); LTC Sam Lombardo, USA (Ret); Lisa Jo Spencer, USAF.

NEW LIFE MEMBER: Lt Col Bob Allen, USAF (Ret).

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Legislative News

By Maj Gen (Ret) Rich Comer

Bob Black, Senior Military Advisor to Congressman Jeff Miller, and Helen Rigdon, Congressman Miller's District Representative, met with Chapter President Scott Berry and myself on February 9th. Bob and Helen were happy to increase communications with the Ft Walton Chapter of MOAA. They discussed the recent Budget presented to Congress by President Obama and the recent, well-publicized report of the Committee on Military Compensation and Retirement.

Mr. Black said the Congressman is well aware that the President's Budget has several proposals to reduce the cost of military personnel and balancing that with military readiness. He also made the point that the Commissions recommendations are for legislation that hasn't yet been written and its recommendations are not part of the budget. Scott stated that our membership wants to stay informed as the budget gets marked and that we want to make our positions known to Congressman Miller in the most efficient way possible. Scott also invited Mr. Black and Ms. Rigdon to attend our breakfast meetings to keep the chapter in the information loop. Bob Black agreed to attend the meetings occasionally in order to inform the chapter and obtain feedback for the Congressman.

If you see Bob Black or Helen Rigdon at future breakfasts, be sure to make them feel like welcome guests of the chapter. Their attendance means that Congressman Miller is listening to the Northwest Florida Chapter of the MOAA.

Conquering Florida (cont.)

Continued from page 1

after the session. In the meantime, look in this issue of *The Defender* for an article and online link to learn more about our County Extension office and how it came to be.

Be sure to mark your calendar for our 4 Mar 2015 breakfast meeting to enjoy interfacing with Okaloosa County's resident expert on agricultural and gardening issues.

PERSONAL AFFAIRS



Gayle Norgaard


TRICARE beneficiaries "Access to Brand Name Drugs" program could limit

TRICARE patients who take brand-name drugs for chronic conditions to filling their prescriptions at a military pharmacy or by mail starting next October. The compromise 2015 defense authorization bill rolled out by Congress will most likely be signed into law. The Defense Department will require any TRICARE beneficiary who uses non-generic medications for long term conditions to get them at a military pharmacy or through TRICARE's home delivery. This does not apply to prescriptions for acute illnesses. Beneficiaries will still be able to buy those at TRICARE network retail pharmacies. There also may be an increase in co-pays on prescriptions with the exception for generic drugs.

For updates on changes and more information in the military prescription program go to Eglin AFB site under Pharmacy.

Gayle Norgaard,
Personal Affairs Chair

? Got a Chapter question?
? Change in personal info?
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Scholarship Program

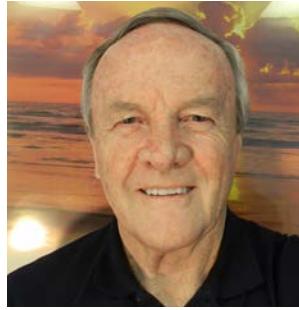
By Dave Parisot, Chairman

Having recently been appointed to the position of Chairman of the NWFMOA Scholarship Fund, Inc. by our NWFMOA President Scott Berry, I am working to gather prior corporate and financial documents that were in the hands of members who are deceased or who have left the area. Not an easy task, but I have made significant headway and I should be able to provide a current financial report at the March breakfast meeting. I will also introduce the members of the Scholarship Fund Board of Directors.

I plan to rejuvenate the 50/50 raffles at the March meeting, so bring plenty of \$5s, \$10s, and \$20s to purchase tickets. Tickets will be 1 for \$1, 3 for \$2, 7 for \$5, and 15 for \$10. Remember, the winner gets half of the ticket sales and the Scholarship Fund gets the other half. In the past, we have also had a "\$100 Club" or "Century Club" in which we recognized members who contributed \$100 or more to the Scholarship Fund. I want to bring life back to that program also. The other primary fund-raiser for the Scholarship Fund is our annual Military Ball. These programs raise funds for the annual scholarships we give to local high school Junior ROTC students for their college costs. We have five high schools in Okaloosa County with Junior ROTC programs: Baker, Crestview, Niceville, Choctaw, and Fort Walton Beach. Please remember that these are OUR scholarships and not affiliated with the National MOAA scholarship program. OUR scholarships go to local students only.

Trea\$urer's\$ Update

By Buddy Bowman, Treasurer



Buddy Bowman

Renewals

About half of those I see regularly attending the monthly meetings have submitted their annual renewal dues during February. I am investigating the possibility of you using the MOAA website with your credit card to pay for annual renewals at the local chapter level. Nothing's guaranteed. I will give an update next month. In the meantime, either just hand me a check at the monthly meeting or mail it to:

NWFMOA
PO Box 130
Fort Walton Beach, FL 32549-0310

I believe Scott mentioned this at one of the recent meetings, but did you know that the State Council lists our chapter as having 305 members? Huh! Where are they? Where did they go? Do you know of any members who are not coming to the meetings and have allowed their membership to expire? That means they are still listed as "ghost members"?? with the Council. Probably not a good scenario. As Scott explained his MAP vision at the February meeting... we are all participants in the "Membership Committee." Strong hint.

Retiring in place

Some of you may have already made this decision, but if not... early planning is important. Jackie and I made the decision to "stay put" back in 2005. Our location is a perfect fit for us for all the reasons below and several more. Thirty years ago, we hit the market just right and found a vacant waterfront lot on the western shore of Garniers Bayou where we built our home. Probably the biggest thing we have in common in our very strong affinity to water. After all, science tells us that our body is 75% water, right? We can see water out of every window except for the interior bathrooms. In the article below it is interesting that reference is made to age

Jeff Watson, Colonel (Ret.), USAF

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Auxiliary Corner

Source: MOAA's *Affiliate*

What Not to Say and What to Say to a Surviving Spouse

When a death occurs after a sudden or long illness or a short or long marriage, the surviving spouse has suffered a huge loss. It is never easy. Out of sympathy and good intentions, family and friends sometimes say the darndest things. As a surviving spouse, I have heard the following comments and many more. It is my intention to provide you with not only what not to say but also some tips on what to do and say instead.

1. "I understand exactly how you feel because my [substitute any noun other than spouse, including cat, dog, etcetera] died." Nobody knows how another person is feeling. Every relationship is different. Instead, say one of the following: "I can't imagine how you must be feeling," "You must be so sad," or even, "I don't know what to say."
2. "If you need anything, let me know." Recent widows/widowers don't know what they need, and they won't call. Do say, "May I take you out for coffee?" "May I run errands for you?" "May I bring you a meal or babysit?" or "May I stop by and visit?"
3. "He/she is at peace now," or "At least you were prepared," in the case of a terminal illness. It is never easy. When death is sudden and unexpected, do not say, "At least he/she didn't suffer." The surviving spouse thinks, Maybe he/she didn't suffer, but I am suffering.
4. To a younger survivor, people say, "You are young, and you will move on and find somebody else." Naturally, the surviving spouse cannot imagine life with anybody other than the deceased spouse.

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Celebrate St Paddy's Day Early

Back by demand, the chapter will have another Officers Call on Thursday, March 12th, at Cheers!, 1270 Eglin Parkway, Shalimar. Coming from Eglin, turn RIGHT just after the Fairfield Inn. It's at the back end of the parking lot.

We've chosen this location (again) based on positive feedback from our members. Get the jump on St Paddy's Day and join your fellow members, and their spouses, for fun and camaraderie.

100 years of Extension Improved Lives and Shaped a Nation

In one way or another, I would argue that we have all benefited from the Smith-Lever Act, legislation which was signed 100 years ago.

The Smith-Lever Act established the Cooperative Extension Service, a unique educational partnership among three entities: the U.S. Department of Agriculture, the nation's land-grant universities, and counties. It extends research-based knowledge through a state-by-state network of extension educators. For over 100 years, Smith-Lever has stimulated innovative research and vital educational programs that have improved lives and helped shape the nation.

The following quote, taken from <http://landgrant.ufl.edu>, provides historical insight into how this system came into existence.

"One year, four months and 17 days before Abraham Lincoln addressed a war-weary crowd at the dedication of a cemetery in Gettysburg, the President signed legislation that made an immediate and everlasting impact on the way people experience their lives. The Morrill Act established the land-grant university system and essentially initiated what could be defined as 'The Education Revolution' that thrives to this day."

On May 8, 1914, President Woodrow Wilson signed legislation that extended the land-grant university concept beyond university campuses to reach into communities across the United States. That legislation created the Cooperative Extension System as a partnership between the federal, state and county governments.

The University of Florida is Florida's land-grant University. UF/IFAS County Extension offices are the "front door" to the University in all 67 Florida counties. We can assist you in the following areas:

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Auxiliary Corner (cont.)

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5. Asking any survivor about dating is just as tactless. Do not say, "When are you going to start dating?" or "Will you remarry?"
6. To an older widow, people say, "You were so fortunate to have had such a long marriage or to have known each other so long." It is never long enough.
7. "Did he/she leave you a hefty life insurance policy?" Unless you are a very close family member, the family financial advisor, or an attorney, do not ask.
8. "It has been a while now. Aren't you over it yet?"

Don't be afraid to talk about the deceased, as memories are with the survivor constantly. It is comforting for the survivor to know others have not forgotten about his or her spouse. Tell him or her, "I remember." Everybody grieves differently and on a different time line. It can take six months to several years. Accept where the survivor is in the process. Do not assume the survivor is no longer interested in couple's activities. Your invitation might be declined, but it will be appreciated.

No matter what, remember to be there for a surviving spouse and stay connected.

MOAA's Web Base has other great resources for surviving spouses and their friends and family members. Get more tips on helping a grieving friend and reaching out to friends or find book recommendations for surviving spouses.

100 years of Extension (cont.)

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Agriculture: With an annual statewide impact of \$100 billion, agriculture is vital to Florida. We provide relevant and timely resources to food producers and others who need information about Florida agriculture.

Family & Consumer Sciences (FCS): Through FCS, we provide information about health nutrition, money management, food, home concerns, relationships and many other topics. Our resources can help you whether you are retired, a first-time parent, a teen, or someone in between.

Horticulture: Florida presents unique challenges for growing lawns, landscapes, and gardens. We offer research-based

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Trea\$urer's Update (cont.)

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53 regarding making good decisions. I guess we made it under the wire. I have a friend who spent most of his life "getting it all together... but now he can't remember where he put it!

According to the MOAA... "For some, it's Florida. For others, it's Arizona. When it's time to retire, Americans have a wide range of destinations from which to choose. Whatever you end up deciding, there's no time like the present to set out a plan and take steps toward securing the perfect retirement dwelling. With so much to think about, beginning early is key, says Dr. Lewis Mandell, an economist and author of several books on financial literacy. "The ability to make self-beneficial financial decisions peaks at around age 53," he notes, "although people who don't suffer any medical impairment can make reasonably good decisions into their late 70s. So it's never too early to begin putting your economic house in order." The overwhelming majority of prospective retirees decide to simply stay put. A recent AARP study revealed that 90 percent of people over 65 wanted to remain in their homes after retirement, and 80 percent thought they would stay there for the remainder of their lives. Staying put has a number of advantages, including comfort and familiarity, access to trusted community services, and a close-by network of family and friends. But a home that might be perfect for you in your 40s or even 50s might not be as good a fit during your later years, due to a number of factors. Aging in place doesn't necessarily mean staying in your current home; it also can involve a move to another dwelling in the same area that provides better means of aging safely and gracefully. And, of course, many empty-nesters no longer need as much space and decide to downsize."

TRICARE Changes

Here's something that may soon affect your pocketbook due to last year's defense authorization bill. Jackie and I regularly use the Eglin Satellite Pharmacy, unless the item is "nonformulated" or out of stock. Otherwise, Wal-Mart or CVS are very responsive.

"TRICARE will be raising most pharmacy copays. Beneficiaries who fill their prescriptions at retail pharmacies or by mail will see most copays increase by \$3. The new fee structure which went into effect February 1 and will result in 30 day prescriptions at TRICARE

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Trea\$urer's Update (cont.)

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network pharmacies for generic medications will rise to \$8 from \$5, for brand names, to \$20 from \$17, and for prescriptions not in TRICARE's formulary, to \$47 from \$44. Many prescriptions available through TRICARE's home delivery program also will see increases. According to TRICARE, a 90-day supply of brand-name medications delivered by mail will rise to \$16, from \$13, and nonformulary items will cost \$46, up from \$43. What remains unchanged is that mail-order generic drugs will still be available at no cost as well as all prescriptions filled at the military pharmacies.”

Signing off for now. Be well and I hope to see you at the next meeting! Check Six!

Buddy Bowman
NWFMOA Treasurer

Officers Call at Cheers!
1700-1900 hours, 12 March 2015

100 years of Extension (cont.)

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information and advice to assist both the home gardener and the professional horticulture industry.

Natural Resources and Coastal Management: We provide information in the areas of wildlife and forestry management, aquaculture, seafood safety, and ecotourism.

4-H: With six million 4-H youth, 540,000 volunteers, 3,500 professionals and more than 60 million alumni, 4-H is the youth development program of the Cooperative Extension System of land-grant universities. Through 4-H, young people from elementary school through high school engage in hands-on learning activities in the areas of agriculture, science, citizenship and healthy living.

Learn more by visiting <http://solutionsforyourlife.ufl.edu>, and welcome to the second 100 years of Extension.

Larry Williams, UF/IFAS Extension, Okaloosa County,
December 23, 2014.

(previously published online at <http://okaloosa.ifas.ufl.edu/blog/2014/12/31/100-years-of-extension-improved-lives-and-shaped-a-nation/>, and used by permission of the author)

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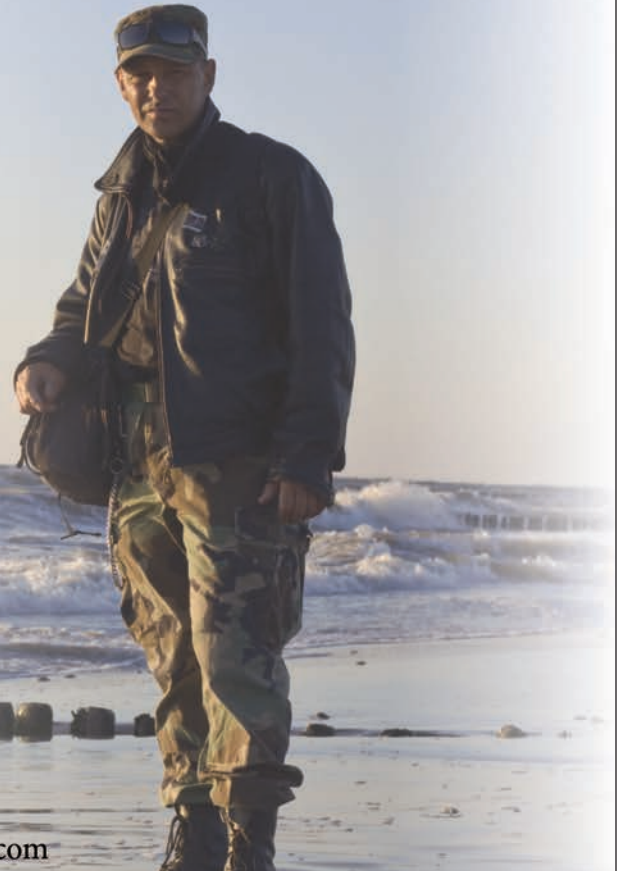


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