



# THE DEFENDER

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

Vol. 22 No. 03 Serving All Branches of The Uniformed Services MARCH 2016

## Lunch Meeting & Discussion

**When:** Thur, 3 March 2016  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** An Ounce of Prevention

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:  
\$13.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at [www.nwfmoa.org](http://www.nwfmoa.org) and select the link where it says "Click here to make reservations", or email George Colton at [nwfreservations@gmail.com](mailto:nwfreservations@gmail.com), or call 850-651-4501 if you are attending.

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## An Ounce of Prevention.....

By Scott Berry

...is worth a pound of cure. Ben Franklin said that hundreds of years ago but it still remains valid and current in the twenty-first century.

At next month's meeting we're going to dig into Ben's adage as it applies to crime prevention. Listening to the local evening news for only a few nanoseconds will validate the importance of this topic. Our speaker, Brian MacNeel, will give us some insights into how we can avoid being on the evening news.

Brian's military background includes instructor duty at the Ranger School and assignment to the 82nd Airborne Division. After his military retirement due to a near fatal parachute accident, Brian earned a degree in Criminal Justice from the University of Florida with a minor in Business Administration. Other formal training included graduation from the Florida Crime Prevention Training Institute under the auspices of Florida's attorney general. He was then certified as a Crime Prevention Practitioner and has spent the last 11 years educating hundreds of group on this topic while also making it an entertaining and education experience. He comes highly recommended from MOAA's Bay County Chapter in Panama City.

Brian is part of the Crime Prevention Task Force, which is a community service organization developed by former law enforcement officers. Its mission is to achieve more awareness by the public of the criminal threat facing everyone in today's society and show effective measures to counter that threat.



Brian MacNeel, USA (Ret)

The task force supports the community, businesses, groups, and organizations by providing free crime awareness programs. Its speakers offer current information on all aspects of the crime problem, and recommended tested procedures to enhance

personal safety. Saving lives, preventing personal injury, and property loss are the organizational goals.

Some of the topics that you'll hear about are identity theft, fraud and scams, purse snatching, guns and alternative weapons, hurricane safety, and carjacking.

Regrettably, crime is everywhere and it's important to be aware of all the threats and know how to protect yourself and your property.

Avoid being a statistic. Join us at the Yacht Club and learn how you can increase your personal safety.

# From the President's Pen

By Scott Berry

Greetings!

Is your current health care worth the price of a loaf of bread? That's not a rhetorical question because the latest issue of MOAA's *Military Officer* gives you a chance to answer that question and do something about it.



Scott Berry

Inside the magazine are eight pre-printed and pre-addressed letters (four for you and four for your spouse) to congressional leaders who have an important voice in whether our health care system will improve, decline, or remain the same. Their message is pretty clear. Our only actions are to sign the letters, fold them, apply postage, and mail them. The postage will cost \$3.92 which is about the price for a loaf of bread. At no extra cost you can add a personal comment to increase your letters' punch.

This is advocacy at its most basic—and **painless**—level. MOAA has done all the heavy lifting for us on this task. My letters have already been mailed. Image the impact if all 390,000+ MOAA members sent these letters. That totals more than 1,560,000 voices with a single message. And that's not even including the same letters from spouses! There is strength in numbers.

On another advocacy front, Rich Comer, our chapter's legislative representative, is re-engaging with Jeff Miller's office in the hopes of getting our foot in the door again. Some of the faces at Jeff's local office have changed and we want to make sure we're on their radar scope. More to follow on that.

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## PUBLIC RECORD

New Members:

Ronald (Ron) Reed, LCDR, USN

John (Jack) Schroeder, LtCol, USAF

# Member Spotlight



Dan Brown

## 2016 Tricare Rx Rates

	2015 rates	2016 rates
	Retail (30 day supply)	
Generic	\$8	<b>\$10</b>
Brand name	\$20	<b>\$24</b>
Non-formulary	\$47	<b>\$47</b>
	Mail-Order (90 day supply)	
Generic	\$0	<b>\$0</b>
Brand name	\$16	<b>\$20</b>
Non-formulary	\$46	<b>\$49</b>
MTF	\$0	<b>\$0</b>

## Surviving Spouse Grassroots Involvement

By Patricia Bergquist,  
Surviving Spouse Advisory Committee advisor

National MOAA and its Government Relations team diligently work each year on legislative issues that affect the active duty, retiree, and surviving spouse membership population. Over the years, grassroots advocacy efforts by council and chapter members and national MOAA members across the country have helped change the direction on numerous key legislative issues.

Grassroots advocacy occurs when chapter members, including surviving spouses, contact their U.S. representatives and senators about their position on key legislative issues such as health care reform/fee increases; the Survivor Benefit Plan/Dependency and Indemnity Compensation offset and repeal; military pay comparability; COLA increases; concurrent receipt; compensation/commissary benefits; and other issues.

To participate in grassroots advocacy efforts, surviving spouses should:

- call or visit their congressional legislators' district offices;
- call their congressional legislators' Washington, D.C., offices. Use MOAA's toll-free number, (866) 272-6622, which will connect you to the Capitol switchboard. Ask to speak with your representative or senator or their legislative assistant or military legislative assistant;
- send a letter or email on important legislative issues to your congressional legislators' district office or Washington, D.C., office; and
- sign, date, and mail all grassroots advocacy postcards that are included periodically in *Military Officer magazine*.

If you know other surviving spouses or active duty or retired servicemembers and spouses who don't live in your area or live in another state, ask them to contact their representatives and senators on legislative issues, too.

The chapter legislative liaison should work with the surviving spouse liaison and encourage surviving spouses to participate in advocacy efforts. If you need guidance, please email the Surviving Spouse Advisory Committee at [auxcomm@moaa.org](mailto:auxcomm@moaa.org). Surviving spouses' grassroots

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## LOVE IS STILL IN THE AIR By Chaplain Tom Azar, USAF Retired

Do you believe in Love? Yes, the air is not as clean and uncrowded as it use to be, but we are still free to enjoy those who share our air-family, friends and fellow veterans. As we see the miles on our body's odometer continue to increase, "LOVE" is truly our premium gift and fuel that fills our hearts and gives us meaning and purpose. I thank God Almighty for sending this vehicle down so many diverse roads and introducing me to so many varieties of love.

May I highlight a few: 1) We are all here today because without our parent's love we would not exist nor be the men and women of character we are. 2) Our second layer of development was largely fueled by sibling love; it's what made those dog days of summer survivable and enriching. 3) Good teachers, neighbors, pastors and friends also contributed tremendously to fueling our unique personality. 4) Then there were the sweet hearts that made our heart valves skip a beat; and if we didn't have this opportunity then our basic training leaders balanced or gave us that high blurb at the cardiologists by exemplifying and injecting us with late night lectures and runs so we would shout back with our love of nation. 5) Our swift moving years gave us a remarkable love our children and 6) eventually slowed down by our grandchildren (who many wish they had first). All these rich loves for our fellow human beings and our nation require trust, honesty integrity and respect.

So what is this rare virtue that never seems to age? Is Valentine's just another sales gimmick? We who have seen war know what the absence of love causes. From tyrannical leaders and down the ranks, the results of their lack of love killed and maimed millions physically, psychologically and emotionally. Viktor Frankl's book "Man's Search For Meaning" underscores the horrors of evil. So we military families have the lived experience of demonstrating our love for America, and we perfectly understand that peace is not the absence of war but of evil.

So in this final great season of our lives we should play it all forward and be the generous givers of love on the

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# New Meal Reservations Form

By Fred Westfall, Secretary/Webguy

The new year brought new changes to the NWFMOA...like a new board, a new permanent meeting place and changes to the NWFMOA website. While I am serving as your Secretary, I also assumed responsibility for managing the NWFMOA website. I have already updated it and made some changes to create more uniformity. Also added is a new "President's Page". Be sure to check that out. But what most of you will notice is the change to the online monthly meeting/meal reservation form.

The new form makes it much easier to make and track reservations. To fill out the form you need only to enter your first and last names, your email address, whether you will be having the meal or are just attending the meeting, and if you will be bringing any guests with you. Then just click SUBMIT. Done.

For those of you who prefer to email your reservations or call them in, please check the Leadership page or the Reservations page for email address and phone number of the person to contact. The current person to contact is George Colton but after the March meeting Dick Prater will be the meal coordinator so be sure to check the website when making reservations by phone or email.

If you have any suggestions for improvements to the NWFMOA website please give me a call at 850-609-8075 or send me an email at [secretary@nwfmoa.org](mailto:secretary@nwfmoa.org). Contact information is also on the NWFMOA Leadership webpage.

## Surviving Spouse Corner (cont.)

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advocacy efforts are needed to support key legislative issues and are critical to the overall success in preserving and improving servicemembers' benefits and entitlements.

MOAA has developed its legislative priorities for 2016, and grassroots advocacy will be needed from all of us. Do not miss this opportunity to work with your chapter and make your voice heard!

# Legislative Update

The following is an excerpt from Congressman Miller's Newsletter

## *House Committee on Veterans' Affairs Hearing: "Lost Opportunities for Veterans: An Examination of VA's Technology Transfer Program"*

Last Wednesday, the House Committee on Veterans' Affairs conducted an oversight hearing to examine the department's management of its technology transfer program to ensure it is receiving the proper focus from VA leaders and that the department is getting proper credit and revenue for medical advancements developed using VA personnel and resources.

VA's Technology Transfer Program was established to ensure the department receives credit and revenue for medical advancements developed using its personnel and resources. But the results of the program pale in comparison to those of other government agencies. The most glaring example of an opportunity VA's Technology Transfer Program may have missed, and highlighted in my newsletter last week, is the life-saving hepatitis C drug sofosbuvir. According to media reports, the drug was developed under the leadership of VA doctor Raymond Schinazi, who started his own company to promote the drug and sold it for \$11 billion in 2012. Despite all of this, VA receives no revenue whatsoever from sofosbuvir, which is currently costing the department upward of \$40,000 per treatment. According to VA officials, Schinazi retired from VA, effective last Monday, after he was invited to this hearing.

**HEF** Howard E. Fisher, D.D.S.  
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many levels the land of the free offers to each of us—grandparent, neighbor, comrades, refugee, downtrodden, shut Ins, lonely, the sick and more.

Love transcends all manmade boundaries and fills the tanks of every man and woman with its premium fuel. Love gives meaning to our stumbling walk and forgetful minds. It defines us as the quintessential creation who records our history in love letters and diaries; no other animal writes their history, music, poetry or books like we do.

So make this new month special and tell someone you love them. In fact tell them without words-show them and you will be blessed for giving!

Continued from the February issue of *The Defender*

Further, he pledged that the department now has accepted the first priority must be maintaining the current level of benefit.

Rather than seeking any specific savings target, he said future initiatives would be aimed at seeking possible business-practice efficiencies that still would sustain the same benefit level, and DoD would accept whatever level of budget savings might be realized within that mandate.

Refreshing words, to be sure. But it's not as if we've never heard them before.

During the George W. Bush administration, there were multiple Pentagon proposals to cut commissary funding in various ways. After being rebuffed multiple times, those officials also pledged not to do so again.

The reality is there have been dozens of proposals to curtail, privatize, or eliminate the commissary benefit going back more than 40 years.

Are commissaries finally safe?

Yes — but only until the next administration's political appointees tasked to cut the defense budget start asking, as have so many of their predecessors, why the Pentagon is in the grocery business.

The answer they'll get, as all of their predecessors ultimately were forced to acknowledge, is the commissary provides a crucial non-pay benefit whose cumulative compensation and retention value is greater than its cost to DoD.

As Brooke Goldberg, a MOAA deputy director of Government Relations, testified at a Jan. 13 House Armed Services Committee hearing, grocery savings at the commissary provide the equivalent of a 9-percent pay raise for an E-5 family of four with eight years of service. That's a pretty big benefit bang for your commissary buck.

The commissary benefit, aside from some selected closures and changes in hours, is pretty much the same as it was 40 years ago, despite dozens of interim attacks.

It's certain more attacks will come in the future.

But the odds are the compelling arguments in favor of the commissary benefit will continue to prevail over the arguments against it — as long as we stay vigilant and vocal.

**volunteer**  
 at Save Our Cats and Kittens, Inc

**We are a non-profit 501(c)3 no kill cat and kitten shelter that needs VOLUNTEERS!**

Do you have a few hours a week to spare?  
 Do you have any of these skills, or others to offer?

- Carpentry and Building
- Public Relations
- Grant Writing

Do you want to help out with our Shelter or Thrift Store?

Please contact us:  
[volunteer@saveourcatsandkittens.com](mailto:volunteer@saveourcatsandkittens.com)

To learn more about us, go to  
[www.saveourcatsandkittens.com](http://www.saveourcatsandkittens.com)

# Scholarship Fund

By Dave Parisot, Chairman

The NWFMOA Scholarship Fund, Inc is a 501C(3) not for profit corporation separate from the NWFMOA Chapter corporation. This allows us to raise funds that are tax deductible to our donors as provided by law. The 2016 officers and members of the Board of Directors are: Dave Parisot, President and Director; George Colton, Secretary-Treasurer and Director; and Directors Bob Allen, Leslie Matheson, Dan Brown, and Earnestine Carswell.

We held our annual Board of Directors meeting on January 28th, 2016 in Shalimar. After reviewing the 2015 activities of the Scholarship Fund, the Board adopted some changes to the "Policies and Procedures of the Scholarship Fund" and to the "Scholarship Application". Both of these documents have been uploaded on the [www.NFWMOA.org](http://www.NFWMOA.org) website on the Scholarship Fund page. Cadets who are interested in our scholarships can now view our current policies and also download and print the application forms. The Board also approved awarding five scholarships in 2016 totaling \$9,000 to our JROTC cadets. Four of the scholarships are for \$1,500 and one is for \$3,000. One scholarship each will be awarded to a graduating JROTC cadet at Baker, Choctawhatchee, Crestview, Fort Walton Beach, and Niceville High Schools.

Last year we changed the scholarship selection process such that all applications are reviewed, scored, and ranked by the NWFMOA Scholarship Committee rather than a cadet being selected by the high school. As in past years, the five selectees from the schools will meet with the Scholarship Committee to select the winner of the \$3,000 scholarship. If you would like to volunteer for the 2016 Scholarship Committee, please contact Dave Parisot ([dparisot@cox.net](mailto:dparisot@cox.net)) or Earnestine Carswell ([earnestinephoenixfbw@outlook.com](mailto:earnestinephoenixfbw@outlook.com)).

February 2016 members of the Century Club are Mel Bryant (renewal), John Holt, Charlie Brown, and Bill Ryan. The 50/50 raffle at the Feb 4th Chapter luncheon was won by Skip Remington (\$71) with \$70 to the Scholarship Fund. Skip donated his winnings to our guest speaker from Opportunity Place.

Here's the complete list of Century Club members for 2015/2016 along with our Business Donors.

**BG Frank Glunn Century Club: March 2015: Winfred Boyer; Mel Bryant; Dan Brown; Dave Parisot; Fred Westfall. April 2015: John Feldman; Eileen Arpke; Olive Clyde Locke; Larry Bush.**

# President's Pen (cont.)

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It's next month issue I'll provide instructions on how to send emails to our congressional delegation in DC. This is almost as painless as the MOAA letter inserts. There's nothing illegal about sending an email in advance of my article. Go ahead and try it. It'd be a great way to make their mailboxes, both physical and electronic, overflow with messages from concerned MOAA constituents.

We've had a couple face changes of our own at the chapter level. Bill Van Hoesen has moved on from meeting reservation coordinator and bill collector at the meetings. Dan Brown and George Colton have replaced him. After next month, Dick Prater will be taking reservations so the contact number and email address will be changing. Please pay attention to that.

Finally Fred Westfall has donned another hat in chapter administration as our web master. In short order he's completely revamped the site and made things much easier to find. The meal reservation page has only changed with great improvements "under the hood" that most members won't see but will save time for those who manage the reservations.

All good news on chapter happenings! Please make your contribution to that by sending those letters in this month's *Military Officer*.

Never stop serving!

Berry "OUT"

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# Scholarship Fund (cont.)

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May 2015: Samuel Lombardo. July 2015: Beryl Brenner. August 2015: Dr. Howard Fisher; Tom Churan. October 2015: Frederick Rall. November 2015: Dick Prater. December 2015: Carol Baker; Karl Eschmann. January 2016: Clyde Locke; Dan Brown. February 2016: Mel Bryant; Charlie Brown; John Holt; Bill Ryan.

**2015 Business Platinum Donor** (\$750 minimum donation): April/November 2015: Eglin Federal Credit Union

**2015 Business Gold Donors** (\$500 minimum donation): April 2015: 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): April 2015: Holiday Inn Resort (In-kind); November 2015: Marriott Town Place Suites (In-kind);

May/December 2015: Shalimar Pointe Golf Club (In-kind); December 2015: Indian Bayou Golf & Country Club (In-kind).

**2015 Business Bronze Donor** (\$100 - \$249): November 2015: Merrill Lynch Wealth Management; May/December 2015: Tommy Mattonie's Coastal Café (In-kind); Tammy's Journeys (In-kind); Mary's Kitchen (In-kind).

Please support our local businesses that have contributed to our scholarship program.

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

## SCHOLARSHIP DONATION FORM

Please accept this gift of \$\_\_\_\_\_ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

Name \_\_\_\_\_

Address \_\_\_\_\_

Gift is tax deductible to the extent allowable by law.

This gift is a memorial in honor of: \_\_\_\_\_

Please inform the following of this gift:

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST ZIP \_\_\_\_\_

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

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law. Registration # CH20374. A copy of the official registration 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](http://www.800helpfla.com). Registration does not imply endorsement, approval, or recommendation by the State.



*Got a Chapter question?*

*Change in personal info?*

*Comment?*

*Don't know who to ask?*

*Email: [info@nwfmoe.org](mailto:info@nwfmoe.org)*

*We'll get an answer for you.*



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**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 from the local to national levels.*

Last Name	First Name	Initial	Spouse
Address	City	State & Zip	Phone
Rank	Service	MOAA Mbr. No	Email Address
<input type="checkbox"/> Regular	<input type="checkbox"/> Reserve	<input type="checkbox"/> National Guard	<input type="checkbox"/> Active Duty <input type="checkbox"/> Retired

**This application is for:**

Life Member  New Member  Renewal  Auxiliary  Other (specify) \_\_\_\_\_

**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 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**  
1yr—\$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 half of the above rates