



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

Vol. 25 No. 03

Serving All Branches of The Uniformed Services

MARCH 2019

Lunch Meeting & Discussion

When: Thur, 7 March 2019 Time: Gathering 1130, Lunch 1200

Program to follow

Place: Ft. Walton Bch. Yacht Club 180 Ferry Road, NE, FWB

Program: COL (Ret) Terri Coles, MOAA Senior Director, Council and Chapter Affairs

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 and select the link where it says "Click here to make reservations", or email Fred Westfall at nwfreservations@gmail.com, or call 850-609-8075 if you are attending.

Officers & Directors

PRESIDENT

Nick Marotta 954-415-7320 president@nwfmoa.org

FIRST VICE PRESIDENT

Don Panzenhagen......420-1654 Dpanzenhagen@aol.com

SECOND VICE PRESIDENT

2ndvp@nwfmoa.org

richdulce@aol.com

SECRETARY

Fred Westfall609-8075 secretary@nwfmoa.org

TREASURER

George Colton651-4501 treasurer@nwfmoa.org

Directors

Ken Zepp......321-474-1151 zepp@nwfmoa.org

DEFENDER EDITOR

Ken Zepp......321-474-1151 zeppks@aol.com

A Visit From MOAA

By Ken Zepp

If you missed last month's meeting you definitely missed a great presentation from Bill Walter, a Commando Hall of Honor member. His historical record and account of AFSOC's gunship was quite impressive. We will continue to have this caliber of presenters throughout the year so be sure to reserve the first Thursday of each month to attend your NWFMOA meeting.

Have you ever wanted to know what the boss was thinking or what his vision was for the organization? Or better yet, have you ever thought Headquarters decisions were at best questionable and wanted to know why? Did you ever desire to ask a question but were unsure of the reception it would receive? Of course you have, we were we all young and in the military at one point. Well, now you have your chance to find out where MOAA is going and doing, and to ask that question; so don't be shy.

This month's meeting is sure to inspire and provide valuable information on where MOAA currently stands and where it is headed. Every couple-few years (that's an industry term) MOAA National Headquarters sends a representative down to talk, listen and take back any ideas or issues on our minds. This time





COL (Ret) Terri Coles, MOAA Senior Director, Council and Chapter Affairs

we are extremely fortunate to have as our guest speaker COL (Ret) Terri Coles, MOAA Senior Director, Council and Chapter Affairs. COL (R) Terri Coles served over 20 years in the U.S. Army as a Signal Corps officer, serving in a wide range of command and staff assignments including postings in Korea and Germany and command at both the battalion and brigade level. She also served on the Department of the Army staff as an Inspector General and culminated her

military career serving as a division chief in the Command, Control, Communications and Computer-J6 Directorate, on the Joint Staff, Pentagon. Terri joined

From the President's Pen

By Nick Marotta

First, I would like to announce an opportunity for a surviving spouse to serve on the NWFMOA Board of Directors. Please contact me by phone or email, or contact me in person at the next general membership meeting on March 7.

You may have heard this before, Membership...Quite an encompassing buzz word.

The MOAA National's strategic goals for membership: Sustain paid membership at current levels, while laying the foundation for growth in the long term. We need the next generations to sustain not only the current levels of membership, but to also grow the organization in membership numbers and participation. To help at the national level, term limits have been eliminated for BASIC membership.

BASIC membership remains an introductory membership intended to provide the opportunity to try MOAA out before committing to PREMIUM or LIFE membership. As a BASIC national member, you are eligible for membership in our chapter, NWFMOA. By removing the term limits on BASIC, MOAA continues to have a method to communicate with its members. Also, it still provides a pipeline for paid membership as well as maintaining strength in numbers and there will continue to be an emphasis on paid membership.

The main emphasis is we must work together to strengthen membership. Focus on our strengths, both at the national and chapter levels. Members need to engage friends, neighbors, past acquaintances, and former coworkers. We constantly run into people eligible for membership; put in a good word for the chapter. Invite them to a meeting, try before you join.

We need to continue to participate in events and exhibits. We are part of local parades and veteran events, but there can be more. We as members need to keep aware of areas where we can get out the word and be seen. Think of this every MOAA member is an advocate for the chapter and ever member is a membership recruiter.

Continued on page 3

EDITORIAL POLICY

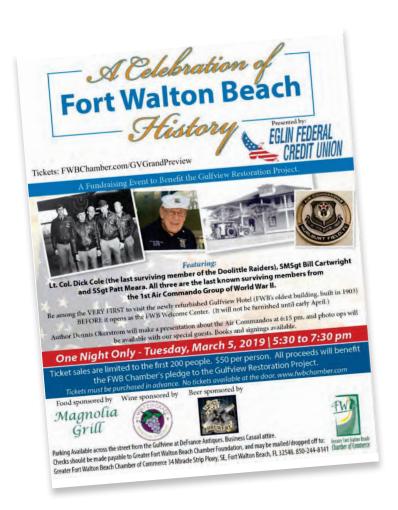
The Defender is a monthly publication of the Northwest Florida Military Officers Association. The purpose of this publication is to communicate with, inform, and educate chapter members. The national MOAA, this local chapter, and this publication are totally nonpartisan.



The FWB Chamber is sponsoring an event at the re-located Gulfview Hotel on Tuesday evening, March 5th from 5:30 to 7:30PM. This event will honor the 75th anniversary of the creation of the 1st Air Commando Group. One of the attendees will be Lt Col Dick Cole, sole surviving member of the Doolittle Raiders, at age 103. Cost for the event is \$50 per person and must be purchased in advance (see details). **Only 200 tickets will be sold**.

This is an opportunity to take advantage of our Chamber membership. This event should be of interest to our former Air Commando members of NWFMOA.

Please take a moment to view the flyer, below, and visit www.fwbchamber.org/GVGrandPreview to see the details and determine if you will be able to attend. We hope you will all be able to attend this great accomplishment and spend an evening visiting with some truly fascinating American legends.



Former 1st Cav Soldier to Receive Distinguished Service Cross for Iraq Heroism From Military.com | By Matthew Cox (condensed)

A former 1st Cavalry Division soldier will receive the nation's second-highest award for valor for saving three fellow service members from a suicide bomber attack during a 2007 patrol in Iraq.

Former Sgt. Daniel E. Cowart, who was assigned to 3rd Battalion, 8th Cavalry Regiment, 3rd Armored Brigade Combat Team, will have his original Silver Star upgraded to the Distinguished Service Cross in a March 20 ceremony at Fort Hood, Texas, according to a Feb. 19 base press release.

The upgrade was ordered after the completion of a comprehensive, year-long Military Decorations and Awards Review, begun by then-Defense Secretary Ash Carter, the release states.

Cowart was serving as a gunner with 1st Platoon, Delta Company, 3-8, during a May 13, 2007, combat patrol along a main supply route, according to his Silver Star citation.

His platoon halted a vehicle at checkpoint, but the occupants would not exit the automobile.

"Sgt. Cowart and three of his comrades dismounted their vehicle and approached the stopped vehicle and took

positions to engage with the occupants," the release states. "The occupants burst from the vehicle, one wielding a rifle, which he fired at two of the nearby soldiers, and the other wearing a suicide vest."

Another soldier fired at the insurgent with the rifle, while Cowart maneuvered around the vehicle and tackled the suicide vest-wearing insurgent, the release states.

A hand-to-hand struggle ensued, resulting in Cowart "hurling himself and the man away from the vehicle," according to the release.

"Despite the confusion, the insurgent detonated his vest, thereby traumatically wounding Sgt. Cowart," the release states. "Due to his ability to discern the threat to his comrades and his utter disregard for his own safety, Sgt. Cowart was able to prevent further injury to his fellow soldiers and nearby civilians."

Cowart was medically retired with an honorable discharge on Sept. 28, 2008, after nine years of service, the release adds.

President's Pen (cont.)

Continued from page 2

As MOAA members, we are eligible for MOAA insurance, chapter grants and MOAA vacations. An often overlooked MOAA benefit is the Vacation and Travel Center. This benefit covers everything from train travel to cruises. Using MOAA travel just once a year will save you enough money to cover your chapter dues for that year.

As members, what can we do for membership? Keep in mind who can join, every officer of the uniformed services and surviving spouses. When I say officer, don't forget NOAA, and Public Health Service, and Coast Guard Members. Eligibility includes more than retired but also anyone who served as an officer. We need to promote the key values of MOAA: Resource, Advocacy, Membership and Council and Chapter support. To achieve, remember three E's, Encourage, Educate and Engage.

We as a chapter will continue to support our surviving spouses. As mentioned earlier, we have an opening for a surviving spouse on our Board.

In summation, membership is an issue, but working together we can continue to grow. As I said before, membership is up to everyone. We will continue to grow and flourish as a chapter if we all pitch in.

Continued on page 7



1-800-247-2192 • www.moaainsurance.com

Another Successful Officer's Call

On February 12, the NWFMOA had another successful Officers' Call at Slick Micks on Eglin Parkway. In all, we had around 30 folks attend for an evening of good times and great camaraderie. Since 2016, we've had a few of these social events, and I'd like us to continue this time honored event. At Officer's Call we stand on no formal procedure. It's come as you like--flip flops, shorts and t-shirts are welcomed. Heck, wear a tuxedo if you want (but be prepared to be ridiculed, unless you're buying). FYI, during this past gathering there were no fights, no arrests and no one landed in jail (though I don't think the Navy was well represented this time).

The intent of the Call is to be social, kick-back and enjoy some time with your fellow members. So come, enjoy a bite to eat and have a drink of your choice. All chapter members, friends, and spouses are cordially invited to attend and have a good time. If you have a preferred location or date, please feel free to bring it up at the next meeting. We would like to have these Officer Calls about 4 times a year.



PUBLIC RECORD

In Memorium

Travis O Rogers, Major, USAF (Ret), spring 2018 Rebecca Shelden Ashmore, LT, USAF (Ret), 10/4/2018 Robert C. Berry, Lt Col, USAF (Ret), 1/27/2019

New Members:

Jeannie Rogers, Surviving Spouse Scott Bates, Maj, USAF Michael Nelson-Palmer, COL, USA (RET) Kathy Berry, Surviving Spouse



By Chaplain Tom Azar

President Ronald Reagan said, "If we ever forget we are one nation under God, then we will be a nation gone under"

Why would our commander-in-chief give serious acknowledgement to the relationship between God and country? Like a healthy marriage, unity and growth with our spouse and God begins with trust and respect. Relationship is cornerstone dynamic and has priority over rituals, rites, denomination and practices.

Furthermore, relationships have stages of development, such that an individual hopefully grows and graduates to the next level. Just as we begin our educational career from grammar school, high school, college and beyond, hopefully we grow in wisdom by evolving in our faith relationship with God and our neighbors as we search for the deeper beliefs and maturer behaviors.

For example, early education was a one way street with the teacher speaking and the student listening and memorizing.

Our high school experience is studying and understanding 'why' we believe and do certain practices.

Our college level of faith unpacks and questions the doctrines, deeds and history of our respective faith group. There is nothing wrong with discussing the miracles, parables, rituals, rites or the up-and-down history of the major religions.

Moreover, there are aspects that are beyond our comprehension that require us to accept in faith because God is beyond our limited knowledge.

In like manner, our military system first gives knowledge in classroom, and then DOD provides training in various exercises, simulators etc. Finally we graduate to the level of experience where we weave together experience, knowledge and training so we become wiser members along with our fellow leaders.

In our weekly Bible study, seniors affirm and light up



Continued from page 4

as they share their long life of personal encounters, outreach, mission trips and lay service opportunities. Their happiness is the result of their continued growth and faith development. This in turn overflows in their social life. They are tired of being just a pew warmer. They are thirsty and strive to give out more than they take in. For what good is an officer, doctor, pilot or chaplain if they only choose to spend their career in the armchair? If America goes under it's because those leading today have "forgot we are one nation under God."

So as we enter this new season of spring cleaning, let's ask a few questions.

Has my knowledge of my respective faith group increased?

Do I spend time on a regular basis reading, praying and discussing with others various dimensions of my faith?

Do I practice the principles of my faith; is my catechism in my character?

And lastly, Do I live the life where the virtues of humility, faith obedience can be observed?

A Visit (cont.)

Continued from the front page

MOAA in 2012 and served as Deputy Director in the Career Transition Center before assuming her role as Senior Director in Council and Chapter Affairs. She undeniably has the pulse of MOAA and stands ready to help us in any way possible.

Please join us for what will be a very interesting and informative program. Also, be sure to make your reservations early (as we are expecting a full house again) either online (www.nwfmoa.org) or via email to Fred Westfall (nwfreservations@gmail.com). I hope to see you all at noon, on 7 March at the Fort Walton Beach Yacht Club.

MOAA Named a Top Lobbyist by The Hill Newspaper 12th Straight Year

By MOAA Staff

The Military Officers Association of America's efforts on behalf of its members and the wider military community on Capitol Hill have yet again earned recognition from *The Hill* newspaper, which named MOAA one of the top lobbying associations for the 12thstraight year. "We are honored to again receive this recognition, and to be among the other accomplished organizations and individuals on this list," said Lt. Gen. Dana T. Atkins, USAF (Ret), "but our work is far from finished. We will remain engaged with every branch of government on behalf of our nation's servicemembers and veterans, and their families, to ensure their efforts are acknowledged and their earned benefits are protected."

MOAA was the only military or veteran service organization named in the list of 89 associations honored by *The Hill*. The newspaper also selected top performers in other lobbying fields, including corporate and grassroots efforts. All of the selectees "are the players at the top of their game, known for their ability to successfully navigate the byzantine and competitive world of federal policymaking," per the paper, a nonpartisan outlet with a 24,000-copy print circulation that includes every Congressional office.

Among the legislative victories on MOAA's list for 2018:

- -- A fully funded National Defense Authorization Act, ensuring pay raises for servicemembers, an increase in end strength, and no reduction in housing allowances.
- -- Continued health care for servicemembers and retirees without fee increases.
- -- The passage of the VA MISSION Act, which includes many long-sought improvements for VA care and for the department's staff, many of which were years in the making.

"Our strength on the Hill, and in the offices of lawmakers, comes from the commitment and engagement of our membership," said Col. Dan Merry, USAF (Ret), MOAA's vice president of government relations. "We are honored to receive this award - it's another sign that our work on our members' behalf isn't going unnoticed."

Scholarship Fund

The financial donations to the Scholarship Fund by chapter members and by family members has continued to grow (read below). It is the strength and value of these donations which make it possible for us to offer a total of \$16,000 each year to provide seven scholarships to local JROTC cadets at the seven local high school programs we support (Baker, Choctaw, Crestview, Fort Walton Beach, Navarre, Niceville, and Walton High Schools.) The approximate 1,000 JROTC cadets in these schools provide a very significant amount of a wide variety of community service activities in their local communities totaling over 20.000 hours each year.

In addition to those graduating cadets each year who go on to college and become military officers, a greater number join the enlisted ranks in the various military services. If you know a cadet, or come across one in their uniform, please recognize them and give them a 'Thank You' from one who has previously served our country.

The Century Club donations have had an excellent beginning in 2019 for January and February. In addition to the donations listed in the February Defender, Carol Baker's most recent gift (in memory of Col. David Baker) moves her into the Gold Century Club. We also received a most generous donation of \$2,500.00 from Surviving Spouse Ann Adelsperger in memory of her husband and former NWFMOA member Lt. Col. R. Wayne Adelsperger, USAF, Ret. Prior to his death in September 2012, Wayne was a frequent donor to the Scholarship Fund. To further honor Wayne, the Scholarship Fund Board of Directors will name one of our 2019 JROTC scholarships as the "NWFMOA Lt. Col. R. Wayne **Adelsperger Memorial Scholarship**". Ann is now the newest member of the Gold Century Club.

Other recent donors are Wayne (Dave) Davis who is a new member of the BG Frank Glunn Century Club with a donation in honor of Doris Day; Century Club renewals in February 2019 are Janet Taylor (in honor of Maj Bill Ryan), Dr. Roger Riggenbach (in honor of Ashlyn Rhodes), Fred Boyer (in memory of Spence King), Eileen Arpke, Dann Mattiza, and Bob Gramm.

We had our highest 50/50 raffle ticket sales ever at last month's luncheon with sales of \$336.00. The lucky winner was Skip **Harrington** who won \$168.00, but graciously donated back \$50.00. Thanks, Skip, and to all of you who purchased raffle tickets

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation since 2015) and **BG** Frank Glunn Century Club members (\$100 minimum donation) for the most previous 12 months of 2018 along with our Business Donors. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

Gold Century Club: Bill Ryan (Feb 2016); Ruth Cullen (Oct 2016); Dave Parisot (Feb 2017); Janet Taylor (Mar 2017): **Chris Beam** (Mar 2017): **Bob Garcia** (July 2017): Rod Gerdes (Nov 2017); Larry Bush (Nov 2017); Dr. Howard Fisher (Nov 2017); Eileen Arpke (Feb 2018); Fred Westfall (Apr 2018); Clyde Locke (Apr 2018); WWII, Korea, and Vietnam Veteran Sam Lombardo (July 2018); Dennis Phillips (Aug 2018); Karl Eschmann (Oct 2018); Carol Baker (Jan 2019); and Ann Adelsperger (Feb 2019).

BG Frank Glunn Century Club (past 12 months): February 2018: Dick Prater (Renewal); Eileen Arpke (Renewal); Nick Marotta (Renewal); Dennis Phillips; Carol Baker (Renewal) (In memory of David Baker); Dave Parisot (Renewal) (In memory of Chong Parisot); March 2018: Al Bills (Renewal), April 2018: Bob Gramm (Renewal); Fred Westfall (Renewal); Clyde Locke (Renewal); May 2018: Dann Matizza (Renewal); Dennis Phillips (Renewal); Larry **Bush** (Renewal); June 2018: **Rod Gerdes** (Renewal). July 2018: Larry Tashlik; Scott Berry (Renewal); WWII Vet Sam Lombardo (Renewal) (In memory of Jean Lombardo); Don Litke (Renewal) (In memory of Kay Litke); Joy Houck (In memory of Major Stanley Houck); August 2018: Doris Day; Ruth Cullen (Renewal)(In memory of Bill Cullen); Dennis Phillips (Renewal). September, 2018: Christine Hallion; Joe Stevens; WWII Vet Bill Colgan (Renewal); George Colton; October 2018: Bob Garcia (Renewal); Karl Eschmann (Renewal) (In memory of B/Gen Bud Day and Kay Litke); Chris Beam (Renewal); Douglas Hardin (Renewal) (In memory of Gen. Bill Kirk). November 2018: Pete Peterzen (Renewal); Dr. Howard Fisher (Renewal); Bob Secrest; December 2018: Kathleen Bush; Jean Dutton (Renewal); Larry Bush (Renewal; and Dave Parisot (Renewal) (In memory of Chong Parisot); Kay Dent (In memory of Troy Dent and Larry Ketter); January 2019: Dick Prater (Renewal); Clyde Locke (Renewal); Charlie Brown (Renewal); and **Dennis Phillips** (Renewal); **Wayne** (**Dave**) Davis (In honor of Doris Day); Janet Taylor (Renewal) (In honor of Maj Bill Ryan); and Carol Baker (Renewal) (In memory of Col. David Baker). February 2019: Dr. Roger Riggenbach (Renewal) (In memory of Ashlyn Rhodes); Ann Adelsperger (In memory of Lt Col R. Wayne Adelsperger); Fred Boyer (Renewal); Eileen Arpke (Renewal); Dann Mattiza (Renewal); and Bob Gramm (Renewal).

Scholarship Fund (cont.)

Continued from page 6

2018 Business Platinum Donor (\$750 minimum donation): July 2018: **Shalimar Cheers Pub**.

2017/2018 Business Gold Donor (\$500 - \$749): January 2018: Merrill Lynch (Beam, McLaughlin & Associates) (Renewal); December 2018: Eglin Federal Credit Union (Renewal)

<u>2017/2018 Business Silver Donors</u> (\$250 - \$499): <u>November 2018</u>: (Renewal); **Indian Bayou Golf & Country Club** (Inkind, Renewal); <u>December 2018</u>: **Rocky Bayou Golf Course** (In-kind, Renewal).

2017/2018 Business Bronze Donors (\$100 - \$249): February 2018: David Beaulieu, Agent for New York Life Insurance; November 2018: Gator Lakes Golf Course (In-kind, Renewal); Mary's Kitchen (FWB & Destin) (In-kind, Renewal); Buffalo's Reef Restaurant (FWB) (In-kind, Renewal); Shalimar Cheers Pub (In-kind, Renewal);

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:					

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. Registration does not imply endorsement, approval, or recommendation by the State.

David Parisot, President; 56th 11th St, Shalimar, FL 32579

Shalimar Pointe Golf Course (In-kind, Renewal); December 2018: Popeye's Louisiana Kitchen (FWB) (In-kind, Renewal); Tammy's Journeys (FWB) (In-kind, Renewal); Painting With A Twist (FWB) (In-kind, Renewal); Destin Party Boat Fishing (In-kind, Renewal); Slick Mick's Deli & Grille (FWB); Connect with Flowers (Shalimar) (In-kind, Renewal); Destin Party Boat Fishing (In-kind, Renewal).

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

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

President's Pen (cont.)

Continued from page 3

On another note, last month I included a short fraud alert regarding Medicare cards and numbers. Two other members told me at the meeting, they too were contacted in a phishing scam looking for Medicare numbers. NEVER EVER give out your Medicare or Social Security number from a cold call.

Also brought to my attention at the last meeting, were labels on prescription bottles. Each of these labels can contain a wealth of personal information. As a precaution, before throwing out prescription bottle, destroy the label. If the label will peel off, shred it. If it won't peel away, destroy it, scratch it off, or at least black it out with a pen or marker. Make sure nothing is readable before you throw it out.

There is a scam involving debit cards. Scam artists chose a block of thousands of debit cards and use a random number generator to guess at the PIN codes. Watch your debit card statements for \$1 transactions. If you did not authorize it, call your card issuer immediately. If the \$1 goes through, it can be a few hours or a few days and your account will be emptied. If you can use a 6 digit PIN instead of a 4 digit. That move alone changes the odds of being hacked from 10,000 to 1 to 1,000,000 to 1. Be aware.

This concludes my March, 2019 comments. In April, I will be writing more about the 2018 survey. The survey had a ton of feedback, and I want to share how I and fellow Officers and Board Members can best use this data as a road map for the future.

SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: http://www.moaa.org/takeaction/ We all will benefit from your efforts.

N.W. Florida Military Officers Assn., Inc. P. O. Box 1213 Shalimar, FL 32579



Dated Material - Please deliver promptly

NON-PROFIT ORG. U.S. POSTAGE PAID PERMIT NO. 48 FT. WALTON BEACH FLORIDA, 32548

	P.O. Box AN INVITA sincere in	rest Florida Milit 1213, Shalimar, Fl ATION TO YOU: The me vitation to join us in our tivities that extend from	. 32579 embership of NWF social, cultural, pi	MOA extends a rofessional and	
Last Name	- 0	irst Name	foitiat		
Spouse	Phone				
Address	City		State & Zip		
Email Addre	185				
Rank	Service MOAV		IOAA Mbr. No		
□ Regular	□ Reserve	□ National Guard	☐ Active Duty	☐ Retired	
	T	his application is for			
Life Membe	er - New Membe	er 🗆 Renewal 🗆 Sur	viving Spouse	Cother (specify)	
Check here if printed chapte the dues per pelong to the i	you do not want y or directories. Men lod. We are a cha	MOA or to Northwest Fir our □ name, □ phone n inbership Includes a su arter member of MOAA a on. Our association is all	iumber or a email a bscription to The i and recommend the	address listed in DEFENDER for at our members	

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
	Suggistion	or Spource	

Surviving Spouses
Pay half of the above rates

Join Us Today