



# THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association  
[www.nwfmoa.org](http://www.nwfmoa.org)

Vol. 18 No. 5 Serving All Branches of The Uniformed Services

MAY 2012

## Breakfast Meeting & Discussion

**When:** Wed, 2 May 2012  
**Time:** Open: 0700; Bkfst: 0715;  
Meeting: 0800-0900  
**Place:** Eglin Bayview Club  
**Program:** Legal Assistance,  
Col Kristine Kijek, Eglin AFB  
Staff Judge Advocate  
Eglin Bayview Breakfast

Please:

- Make a reservation
- Wear a name tag
- Bring proper change.  
\$7.00 for Club Members  
\$9.00 for Non-Members

Reservation deadline is Friday at noon prior to the meeting. Call Dan Cobbs at 685-9415 or send an email to: [bvanhoesen@cox.net](mailto:bvanhoesen@cox.net) if you are attending.

## Officers & Directors

### PRESIDENT

Ken Wright..... 582-6442  
[kmwrightjr@gmail.com](mailto:kmwrightjr@gmail.com)

### FIRST VICE PRESIDENT

Jeff Watson ..... 543-9224  
[jeffwatson2011@gmail.com](mailto:jeffwatson2011@gmail.com)

### SECOND VICE PRESIDENT

Gayle Norgaard ..... 259-1155  
[gayleret@cox.net](mailto:gayleret@cox.net)

### TREASURER

Dan Cobbs ..... 685-9415  
[Treasurer@nwfmoa.org](mailto:Treasurer@nwfmoa.org)

### SECRETARY

Scott Berry ..... 582-0839  
Directors

Eileen Arpke ..... 678-3446

Bob Garcia ..... 897-3605

Bob Padden ..... 862-9837

Jim Summitt ..... 729-6945

Bill Van Hoesen ..... 225-2957

### DEFENDER EDITOR

Scott Berry ..... 582-0839  
[defender.editor@cox.net](mailto:defender.editor@cox.net)

## Twenty-first Amendment

The eighteenth article of amendment to the Constitution of the United States is hereby repealed. The transportation or importation into any State, Territory, or Possession of the United States for delivery or use therein of intoxicating liquors, in violation of the laws thereof, is hereby prohibited.

## THE AIR FORCE LEGAL SYSTEM AND YOU

By Ken Wright

Okay folks, you don't want to miss this one. We will be honored to have Colonel Kristine Kijek as our guest speaker at the May 2012 meeting at which time we will learn of the services the local Air Force Legal Office has for us and spouses of military personnel. Col Kijek's career has spanned the globe from Qatar to Guam and many stops in between. She's been recognized as part of the outstanding legal offices of the year at the numbered air force and MAJCOM level. She was individually recognized as the Outstanding Judge Advocate of the Year in AFMC. Col Kristine Kijek currently serves as Staff Judge Advocate, Air Armament Center, Eglin Air Force Base, Florida. Her office provides the full spectrum of legal

support to the Air Armament Center, six wings, and over 45 associate units on the largest installation in DoD. In addition to supporting the Air Force's largest single base mobility commitment, the Eglin Law Center provides military justice support to general and special court-martial convening authorities at two bases, provides legal support for the test and acquisition of armament systems employed by all DoD services and serves a legal assistance client base of approximately 84,000 people. As I mentioned, you don't want to not be here for this one. This is just one of those great benefits we have earned and is offered to you. So, put it on your calendar and get your reservations in NOW!!



## Happy Mother's Day

Don't forget--May thirteenth is Her day

## President's Corner

### “Semper Paratus”

By Ken Wright



Ken Wright

Ladies and Gentlemen, I hope you enjoyed your last guest speaker, Colonel Erickson, USAF (Ret), Committee Member for the Council and Chapter Affairs of MOAA. It was great to hear from our parent organization and learn what is being done at their level. If you were there, you heard how important the local chapters are in fighting for our benefits we earned and for those who are serving, whose benefits are under attack. We can't express enough how important it is to communicate with our elective officials using the tools provided to us by MOAA.

Next order of business is NEW MEMBERS, NEW MEMBERS, NEW MEMBERS. As you all know, there is strength in numbers and to continue to influence this community and country we MUST continue to grow our organization. To grow this organization we need your help. There are a number of ideas floating around to do this, such as a prize to be given at the Annual Military Ball for the most members recruited. I am sure many of you have other ideas, as well, and we want to hear them. This is your organization and your input is always welcomed and appreciated. With this said, the next Board of Directors Meeting will be at the North Light Marina in Niceville on April 23, 2012 from 5:30 – 7:30 P.M. and all NWFMOA members are invited to attend to observe and learn about the organization up close and in person.

Continued on page 7

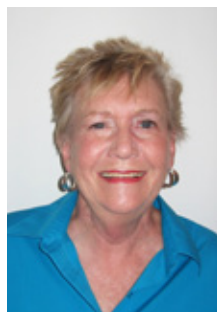
## PUBLIC RECORD

IN MEMORIAM: Betty Jane Riley, 3/30/2012, spouse of Lt Col Dick Riley, USAF (Ret).

NEW MEMBERS: Maj Gen Richard L. Comer, USAF (Ret); LTC Dennis Skelly, USA (Ret); Lt Col Joseph Trambley, USAF (Ret).

NEW LIFE MEMBER: Maj Gary P. Colsch, USAF (Ret).

## MEMBERSHIP By Gayle Norgaard



Gayle Norgaard

**Avoid the Sedentary slump--  
Take a Tour!**

### F-35 TOUR

Major Karen Roganov has invited members of NWFMOA to get an upfront, close, and personal look at the F-35 Lightning II when tours are scheduled. If you are interested please contact me and I'll put you on the waiting list.

### 7th Army Special Forces Tour

**May 3, 2012**, 0930-1130, at the base across from Duke Field on Highway 85. Tour will end with the opportunity to have lunch in their Dining Hall. There is a limit of 30 people per tour.

Contact Gayle Norgaard at 259-1155, email: [gayleret@cox.net](mailto:gayleret@cox.net), or sign up at the Breakfast meeting.

## Member Spotlight



Marilyn and Roger Smith

### Say What?

Dopeler Effect: The tendency of stupid ideas to seem smarter when they come at you rapidly.

## Where's the Beef Money?

The following table reflects the DFAS schedule of retiree and annuitant pay dates through the remainder of 2012. This information may help to avoid any confusion as to when you should expect to see the payment deposited to your account. (military.com)

Month of :	Direct Deposit Date:
April 2012	Tuesday, May 1, 2012
May 2012	Friday, June 1, 2012
June 2012	Friday, June 29, 2012
July 2012	Wednesday, August 1, 2012
August 2012	Friday, August 31, 2012
September 2012	Monday, October 1, 2012
October 2012	Thursday, November 1, 2012
November 2012	Friday, November 30, 2012
December 2012	Monday, December 31, 2012

## Around the Town.....

- 4/28 - 5/6 Old Spanish Trail Festival, Crestview
- 4/30 Jazz Band Spring Concert, Mattie Kelly Arts Center
- 5/4 - 5/6 28th Annual Pensacola Crawfish Festival, Pensacola
- 5/10 Young Frankenstein, Mattie Kelly Arts Center
- 5/12 "Mother's Day Tea," Heritage Museum, Valparaiso
- 5/13 Mother's Day
- 5/31 - 6/4 "Billy Bowlegs Festival," Fort Walton Beach

## Spring Cleaning on Your Medicine Cabinet--MORE INFO!

Eglin AND HURLBURT are sponsoring another opportunity for cost-free and safe drug disposal.

When: April 28th 2012 from 10 AM – 2 PM

Where: Eglin: Satellite Pharmacy Parking Lot and Hurlburt: In front of the Commissary

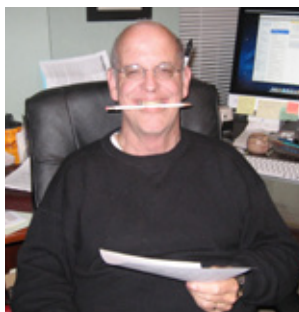
Why: Because it's the smart thing to do.

Turn in your unused, expired, or no longer needed medications. This will reduce/prevent drug misuse and abuse.

\*\* Due to health hazards, injectable syringes or needles cannot be accepted.\*\*

## Editor's Etchings

By Scott Berry



Scott Berry

Greetings!

My message this month is another serious one and requires some caveats before I start.

First, I am under no illusion I have 20/20 on the big picture of military benefits nor the minutiae that drives decisions. I offer my "soda straw" view and I'm sure there are many--probably some who read this--who have a much wider straw. Second, my observations are based on the last five years with emphasis on the time where I've been a NWFMOA member. Third, I tried to keep emotion out of this and outline the problem with one possible solution. I get angry when the media "talking heads" focus on what might happen if some event is taken to its absolute worst conclusion and they advise listeners to prepare for the end of the world. When was the last time you heard "this hurricane season promises to bring XX major storms which is an order of magnitude above the norm. Residents are advised to empty the shelves at Home Depot and the supermarket for safety's sake." Forgive my hyperbole. I'll try to avoid the irresponsible sensationalism I see on TV.

Our military benefits are under an attack the likes of which I haven't seen since I started tracking it. It's a full-blown frontal assault that wants a paradigm shift away from much of what we've seen in the past. The retirement plan has steadily eroded since the "50% for 20" system most of us remember. Congressional military experience continues to plummet. However, it's the recent attacks on our health care coverage which promote a huge increase in fees coupled with demands our plan mirror those in the civilian sector that is really in my crosshairs. Col Dick Erickson, a MOAA board member who spoke at the last breakfast, rightly highlighted the huge differences. I've never heard of a job applicant at Winn-Dixie being forced to sign a statement that he was willing to die for Winn-Dixie.....

I'm sure there are many other significant issues I'm overlooking or don't have the space to list. But I think you get my message. In the absence of some organized "push back," we may well be saddled with health coverage, as just one example, which is neither cheap nor responsive.

What options do we have? Actually, we have more than some might realize. The easiest is to do nothing and/or decide

Continued on page 6

# Trea\$urer's Update

# AUXILIARY CORNER

Ladies and Gentlemen,

Thank you for continuing loyalty and support of NWF-MOA. As of December 31, 2011 we had 420 members. There were 3 memberships which were non renewal due to either relocating out of the area or the member is deceased. The planned number of membership for 2012 is forecasted at 378 members. The total number of memberships as of April 10th is detailed by the categories below:

Auxiliary Members: 80  
Regular Members: 285  
Honorary Members: 4  
2012 Total Membership (as of April 10): 369 of which 110 are Chapter Life Members

Please renew your membership if you haven't already. The grace period to renew your membership ended on March 31, 2012. You may have received a person to person contact from one of the following Board members: Ken Wright, Jeff Watson, Gayle Norgaard, Dan Cobbs, Scott Berry, Eileen Arpke, Bob Garcia, Bob Padden, or Bill Van Hoesen to remind you of this oversight of the 2012 NWF-MOA membership. So far we have had 369 renewals.

There are so many benefits to being a member of the Northwest Florida Military Officers Association. We conduct monthly breakfast meetings featuring presentations by federal, state and local legislators, business leaders and other individuals of interest. It is a great time to renew acquaintances, make new ones and network with area business and civic leaders. NWFMOA is also engaged in several civic activities involving our active duty military members, homeless veterans, and our high school students. If you have not yet renewed your membership won't you take a minute to do so today? This allows our voices can be heard as MOAA says with ONE POWERFUL VOICE®!

For immediate response please reply to [treasurer@nwfmoa.org](mailto:treasurer@nwfmoa.org)

Daniel Cobbs, MPA FACHE,  
Treasurer  
Northwest Florida Military Officers Association (NWFMOA)  
850-685-9415 • [www.nwfmoa.org](http://www.nwfmoa.org)

Every April, MOAA staff, council and chapter leaders, and members of the association's board of directors and Auxiliary Member Advisory Committee visit every congressional office on Capitol Hill to advocates for legislative issues of great concern to the military community.

Each team is supplied with a folder of position papers to leave with congressional members, legislative assistants, or military fellows. The position papers focus on the gravest problems that concern all military members: active duty, retired, reserve component, and survivors.

There are so many issues coming up prior to the November election that it was difficult for the board of directors to select the most important issues to advocate. However, since the FY 2013 defense budget was released, these three issues have moved to the forefront:

End-strength and force levels: The defense budget calls for a reduction of more than 100,000 troops over the next five years, primarily in the Army and Marine Corps. MOAA urges Congress to ensure the drawdown doesn't proceed at a rate that negatively affects dwell time and sustains force levels consistent with mission requirements — not only in the active duty force but also in the reserve component.

Health care fees: New enrollment fees and a means-tested fee structure for TRICARE Prime, a means-tested, or tiered, enrollment fee for TRICARE For Life, and higher pharmacy copayments are all on the horizon. This would shift more costs to beneficiaries rather than cleaning up organizational and managerial problems. MOAA strongly urges Congress to reject disproportional DoD fee-hike proposals for FY 2013, limit annual fee increases to the percentage growth in military retired pay, and fix inefficiencies rather than raise fees for beneficiaries.

Retirement Reform: The defense budget calls for a special BRAC (Base Realignment and Closure)-like commission to recommend changes to military retirement rules that would require a "yes or no" vote in Congress without normal legislative oversight. MOAA doesn't oppose studying the retirement system, but we do urge Congress to oppose BRAC-like rules that would short-circuit full congressional scrutiny of radical military retirement proposals. Past experience proves such changes pose high risks for long-term retention and readiness.

Continued on page 5

## A Message from the 1st VP

by Jeff Watson

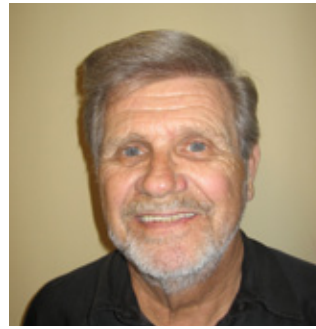
We had a great visit with our national representative, Colonel (Ret.) Richard Erickson, last month and some of his comments reminded me of one of the sessions that I attended at the mid-winter's Florida Council of Chapters meeting last January in West Palm Beach.

In the Chapter Management Workshop that I attended, the presenters were Lee Lange, Barry Wright and Gary (I didn't get his last name) from Arizona. Anyway, we are encouraged to let our voices be heard and the presenters told us that visits to Congressmen or their staffers in a face-to-face meeting is the most effective way to be heard. The next best thing is to send personalized letters or to add a "p.s." to a post card that you send. Last, but not discounted, is the use of email. This may seem logical but the more effort put into conveying the message, the stronger the message! The presenters gave a little anecdote of how effective a grassroots effort can be when they said members called their Congressmen "after hours" and left a voicemail message. They said it was very effective when the Congressmen came in their offices the next morning and had 20-40 messages on the same subject in voicemail. My point in bringing this up is to stress how important communication is going to be this year on the subject of TRICARE fees, in my personal opinion. While I was not happy to have the fees go up last year since I was a fairly recent retiree, I viewed this as the first salvo and that more would follow. It turns out I was right but I never imagined that we would be charged based on a "means test." MOAA has called this "breaking faith," and I just call it wrong. If you also believe it is wrong, the best way to let Congress know is to let your Congressman know your position. So, if you want to be effective, use the communications means outlined above. Most of all - Communicate. Have a great spring 2012 and as I used to tell my troops - keep your nose to the grindstone, your ear to the ground and as Casey Kasem used to say "keep reaching for the stars." If you need a chiropractor, don't blame me - have a great month! Jeff



Jeff Watson

## Legislative Musings...by Bill Van Hoesen



Bill Van Hoesen

### Base Closures Coming

Defense officials say they'll ask Congress to approve another round of Base Realignment and Closure (BRAC) for 2013 and 2015. The combination of significant DoD budget cuts and an impending force drawdown, they say, will leave the military with excess facilities at home and

abroad, so they want to eliminate excess to help contain costs.

But Congressional leaders have been cool to that plan, to say the least. To begin with, closing facilities and relocating jobs hurt local economies. At a time when the nation's economic recovery is already shaky and we have continued high unemployment, legislators are even more resistant than usual to closing or downsizing military facilities in their home states and districts.

That inherent reluctance is why Congress developed special rules to consider BRAC proposals. It starts with appointing a nonpartisan BRAC committee to make recommendations on closures and ends with a requirement for a congressional "yes or no" vote on the whole proposal without any changes.

However, Pentagon officials are making plans to start closing some facilities with or without the consent of Congress. Because of the publicity surrounding the four BRAC commissions over the last 20 years, many overlook or are unaware the Pentagon doesn't need congressional approval to close installations with fewer than 300 civilian personnel. The law also lets the Defense Department close larger bases as long as it gives Congress advance notice and Congress doesn't act to block the closure.

So the seeds are being sown for a potentially significant confrontation, depending on how large a list of closures may be sought, and whether Congress has the collective will to bar some or all of them. (MOAA Legislative Update, 6 April 2012)

## Auxiliary Corner(cont.)

Continued from page 4

Another constant problem has been the Medicare/TRICARE "doc fix" that recently has been extended until after the election. So please be alert to these possible changes, and use any method you can to contact your representatives in Congress. Most of all, be sure to vote. (Source: MOAA The Affiliate)

### So I said.....

Knowledge is knowing a tomato is a fruit;  
wisdom is not putting it in a fruit salad.

## Editor's Etchings (cont.)

Continued from page 3

later. Some may opt for this because they feel helpless or their solitary voice won't carry weight against the Establishment. A myopic view and akin to an ostrich burying its head in the sand because doing nothing or delaying ***IS A DECISION***. As Col Erickson stated, Congress is responsive to the number of contacts on a given issue.

The other option is to do something. The first way is to donate your resources (time and money) to organizations such as MOAA that will promote your cause. MOAA's annual "Storming the Hill" does just that by contacting every member of Congress and educating them on our concerns. The second way is for you to contact your senators and/or representative directly. I realize I'm echoing some of what Jeff Watson mentions in his column, but I'm a believer in repetition on something important. Here you have several choices open to you. I've prioritized them below based on the most/least "bang for the buck" and having done some research and discussed this with others whom I respect.

1. Handwritten letter or postcard note.
2. Typed letter.
3. Email.
4. Phone call.
5. Pre-printed correspondence with "canned" wording provided by outside organization (such as MOAA).

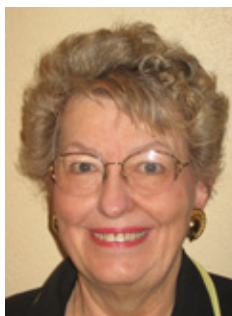
To assist you in the very important endeavor, I've included contact information for senators and representatives elsewhere in this issue. I listed the Florida phone numbers and closest addresses as this will communicate you're a constituent and your effort won't be lost in the deluge which comes to their Washington, D.C. addresses. Most of them don't have published email addresses. You need to go to their websites and send one from there.

There are many sources to provide the content for your communication so you can be as detailed as you want. If you do nothing else, just send a hand-written postcard with a well-thought out sentence about your concerns.

I have already communicated my anger and probably will do so again. Please take a few moments to be part of the solution rather than the problem. If you do something, drop me an email. I'd like to know the extent to which our chapter is energized to protect the benefits promised to them and the soldiers of the future.

Berry "OUT"

## Personal Affairs...by Jane Dale



Jane Dale

By popular demand, more information concerning what the surviving spouse needs to know about the help from a Base Casualty Affairs Office. If you had a previous marriage or more, they will need a copy of the divorce decrees or death certificates of those former spouses. Accomplishing a 'PRE-FILE' folder will simplify the reporting process of a death to the mil-

itary much easier for your survivors or whoever handles your affairs when you depart this worldly environment.

Don't hesitate to call Tamie Fox or James Teeter as Eglin, 882-4028/3924, for more information or an appointment to discuss the process.

A reminder: Active Duty Personnel have priority!

## What is Hospice?

Amanda Curtis from Emerald Coast Hospice discussed this at a recent breakfast.

Persons who are approaching the end of life often fear dying in pain, dying alone, and leaving their loved ones. Hospice helps with each of these concerns. As experts in pain and symptom management, we help alleviate suffering and fear. Offering assistance, comfort and individualized care, hospice is there when care and support are needed most.

When medical treatments cannot cure an illness, hospice may be needed. A patient may be eligible for hospice benefits when he or she has a terminal illness with a prognosis of six months or less. When the goal of treatment has changed from curative to comfort care, we are here for you and your patients. Join the growing number of people who are recognizing hospice as a valuable healthcare option.

If you have questions, please call Amanda at 689-0300 or [amanda.curtis@gentiva.com](mailto:amanda.curtis@gentiva.com) for additional information.

*(Editor's note: I'm personally aware of how important this is. I would add that hospice care provides enormous emotional relief and peace of mind to the patient's loved ones as well.)*

# President's Corner (cont.)

Continued from page 2

I must again encourage you to participate in some of the events planned in the future, which include the Military Appreciation and Recognition Celebration on May 19, 2012 in Crestview and the Veterans Expo on May 23, 2012 in Fort Walton Beach. Gayle Norgaard is our Chairman of the Membership Committee and is doing an outstanding job with recruiting and taking point on these events and others to bring the local chapter to the attention of the public and providing a service to our members. So to learn more, don't hesitate to give her a call. Not only do we have events, which require a little of your time to volunteer, we also have our Quarterly Officers Call. The next one is planned for May 17, 2012 at the Bluewater Bay Golf Resort at 5:30 P.M. They have been very successful and we hope to see you there and we hope you bring along a potential member. For those tech savvy folks, I encourage you to visit our FACEBOOK page, which is "Northwest Florida Military Officers Association (NWFMOA)" to learn more about what is going on and to add your thoughts. Lastly, I want to continue to thank the membership for their support in making this one of the best organizations in the area. BRAVO ZULU – NWFMOA.

## DONATION FORM

Please accept this gift of \$\_\_\_\_\_ to support the NWF-MOA Scholarship Fund.\*

Donor Information (if not printed on check):

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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 \_\_\_\_\_

Mail payable to: NWFMOA Scholarship Fund,  
P.O. Box 310, Fort Walton Beach, FL 32549-0310

\*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).  
FLORIDA REGISTRATION #: CH20374. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

## WE SALUTE YOUR SERVICE.

Now it's our turn to serve you! Come Live With Us!

Those of us at Westwood Retirement Resort would like to say to all our veterans, "Thank you for your service. Thank you for protecting our freedom."

And should the time come that you wish to make the move to a retirement community, it would be our honor to serve you. At Westwood Retirement Resort you can enjoy the best years of your life and have access to our on-campus Healthcare Center for short-term rehab or long-term care.

  
**WESTWOOD**  
**RETIREMENT RESORT**  
— FORT WALTON BEACH —  
BROOKDALE SENIOR LIVING

Independent Living  
Rehabilitation & Skilled Nursing  
Exceptional Experiences Every Day<sup>SM</sup>  
1001 Marwalt Drive  
Fort Walton Beach, FL 32547  
(850) 863-5174  
[www.brookdaleliving.com](http://www.brookdaleliving.com)



18090-R0P01-1107-2 Exceptional Experiences Every Day is a Service Mark of Brookdale Senior Living, Inc., Nashville, TN, USA.



N.W. Florida Military Officers Assn., Inc.  
P.O. Box 310  
Fort Walton Beach, FL 32549-0310

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



*Dated Material - Please deliver promptly*



**Northwest Florida Military Officers Assn., Inc.**  
PO Box 310, Fort Walton Beach, FL 32549-0310

Last Name	First Name	Initial	Spouse
<hr/>			
Address	City	State & Zip	Phone
<hr/>			
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

**Make checks payable to NWFMOA** or to Northwest Florida Military Officers Assn., Inc. Check here if you do not want your ☐ name, ☐ phone number or ☐ email address listed in printed chapter directories. **Membership includes a subscription to The Defender for the dues period.** We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

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

**Membership Application/Renewal**

**New Members joining in 2012**  
receive membership through December  
31st of next year for **\$25.00.**

**Membership Renewal**  
1 yr - \$25.00, 2 yr - \$48.00, 3 yr - \$65.00  
**Life Membership Dues\*\***

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91 - 95	75.00	61-65	295.00
86 - 90	110.00	56-60	335.00
81 - 85	150.00	51-55	360.00
76 - 80	195.00	-50	395.00

**Auxiliary Members**

Pay one half of the above rates