



THE DEFENDER

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

Vol. 30 No 5

Serving All Branches of The Uniformed Services

May 2024

Lunch Meeting & Discussion

When: Thursday 2 May 2024
Time: Gathering 1130, Lunch 1200, Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: Annual Scholarship Fund Awards.

MAKE A RESERVATION

- Reservations are Required
- Wear a name tag
- Bring proper change: \$16

Reservation deadline is Saturday at noon prior to meeting. Go to <http://nwfmoa.org> and select the link "Click here to make reservations", or email nwfreservations@gmail.com, or call Fred Westfall at 850-609-8075 to make a reservation.

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Our May Lunch is our Scholarship Fund Awards Ceremony



Please plan to join us for our May NWFMOA lunch at the Fort Walton Yacht Club. This meeting will be our annual NWFMOA Scholarship Award lunch. For 2024 the Scholarship Fund Board of Directors has selected ten graduating senior JROTC cadets to receive a total of \$31,500 in scholarship awards. Nine of these scholarships will be for \$3,000 and one for \$4,500. The winner of the top award, the \$4,500 scholarship, will be announced at the awards ceremony. We will also be awarding two \$4,000 scholarships to a ROTC Cadet entering her senior year of college this fall, bringing the total awards this year to \$39,500. Please join us in honoring this year's Scholarship Award winners and to support your Scholarship Fund program.

The luncheon will be a plated (no buffet line) and will include a chef salad with sliced eggs, ham, turkey, & bacon with dressings on the table, and brownie for dessert.

(NOTE: Due to the numerous guests and awardees, and the pre-ordered meals at this luncheon, you **MUST** have an advance reservation for the lunch. If not, we will try to have extra chairs on the side for seating only.)

Reservations must be made by no later than APRIL 27th.

Our **May 2nd** lunch will start with a social gathering at 1130 with lunch to be served at 1200. To make reservations click [HERE](#) or go to the [NWFMOA webpage](#) and select the [Online Reservations](#) link. You may also call Fred Westfall at 850-609-8075 or email him at nwfreservations@gmail.com.

From the President's Pen

By Fran Hendricks



Your Chapter Needs You!

The Northwest Florida Military Officers Association, first formed in 1959, has distinguished itself as a difference maker in our community for 65 years. That difference maker has changed lives as seen in our numerous community outreach initiatives...Commissary Gift Cards to Junior Enlisted families at Thanksgiving, purchasing and placing wreaths on Veterans graves at Beal Memorial Cemetery, providing clothing to our homeless Veterans, and awarding scholarships to graduating JROTC and college ROTC Cadets pursuing a commission. The success of these initiatives is because we are part of a Chapter that cares and is willing to step up, contribute, and lead when call upon. It is for these reasons I come to you now...your Chapter needs you!

Your Chapter needs to fill several key leadership positions. We need a Treasurer. Our current Treasurer, Bill Hunter, is PCSing to the Washington, DC area to fill a key position in the DoD. This is a short-fused request for backfill as Bill was just hired and needs to be in place by early May. Bill's replacement will find the books financially sound, squared away, and processes and procedures in place for a smooth handoff and continued operation.

We also need to fill the following positions held by Fred Westfall by the end of the year—Secretary, Web Master, Editor of the Defender, Monthly Lunch Coordinator, and Event Photographer. Fred has done these jobs superbly for 10 years. He has created templates for each position thereby making the transition for his replacement seamless.

I can assure you that raising your hand to assume any of these positions will greatly help the Chapter and will be self-gratifying. You will become a part of a great Board charged with ensuring we continue to make a difference in the lives of our members and the community we serve. Also, the view is spectacular from these positions. You will be a key part of the decision-making process as we strive to be the very best in our quest of Comradery with Purpose.

I respectfully request you consider this as a personal invitation from me to fill one of these key positions because Your Chapter Needs You!

Here to Serve (H2S),

Fran Hendricks, Brig Gen, USAF Retired
President, NWFMOA

Never Stop Serving

Breaking News...

NWFMOA Scores 5 Stars Across the Board For Chapter, Website and The Defender

MOAA National has announced its 2023 Harris Communication Awards and its Level of Excellence Awards. Northwest Florida Military Officer Association received 5 Star Awards for its website, newsletter (The Defender), and the Chapter. The 5 Star Award is MOAA's highest level of recognition and is awarded annually.

This marks the seventh straight year NWFMOA has received a 5 Star Harris Communication Award for its website and a five Star Harris Communication Award for its newsletter.

Congratulations to Fred Westfall who has been our webmaster for this entire run. He arguably has built and maintains the best website in MOAA.

Congratulations to all who contributed to The Defender in 2023. Worthy of special recognition are Fred Westfall (Defender Editor) and monthly contributors Dave Parisot (NWFMOA Scholarship Fund, Community Outreach, Legislative Forum), Tom Azar and Ray Alexander (Chaplain's Corner), Dan Brown (Ads)—your authored features and photos have made The Defender a must read and a historical repository of the Chapter's activities and member recognition.

To the 2023 NWFMOA Board (Karl Eschmann, George Colton, Fred Westfall, Ray Alexander, Bob Allen, Bob Gramm, and Dick Solt), this grand achievement of a 5 Star Level of Excellence Award was accomplished on your watch—congratulations to all on a job well done. This marks the ninth time since 2014 that the Chapter has been awarded a 5 Star Level of Excellence designation. (The Chapter did not submit for a LOE award in 2019 due to COVID).

To all my fellow NWFMOA Chapter Members, it's an honor to be associated with a group of men and women committed to Camaraderie with Purpose. To be named among the handful of MOAA Chapters nationwide to be recognized with three 5 Star Awards is a significant accomplishment and indicative of your untiring commitment to excellence and service. Thank you for the opportunity you have afforded me to serve as our Chapter's President.

In closing I draw upon the Navy SEAL axiom...the only easy day was yesterday. Now, we train our focus on sustaining this level of excellence as we continue to make a difference in the lives of those who have served, are presently serving, or have indicated a desire to serve. **2024 is NWFMOA's next great year!**

Fran Hendricks, Brig Gen, USAF Retired
President

Welcome Aboard

(and FAREWELL)

This month we are featuring Bill Hunter, Col, USAF (Ret). Bill is currently serving as our Treasurer but unfortunately, Bill will be leaving at the end of April for a new civilian job in Washington, DC. We wish Bill all the best in his new position.

Before founding Hunter Business Solutions LLC, Bill Hunter served a lengthy career in the US Air Force. He enlisted in the US Air Force right after High School serving 4 years, and then serving a year and a half in the US Air Force Reserves. Following this he joined the ROTC program at the University of Washington completing his Accounting Degree and commissioned as a Financial Manager into the US Air Force after graduation.

Over his officer career he moved 16 times and had the honor to command at Squadron, Group and Wing Level over that time. He spent two tours in the Pentagon working as the Operations & Maintenance Portfolio manager, and then as the Senior Military Assistant to the Office of Secretary Defense Comptroller. He has two tours in support of Operation Enduring Freedom and Operation Resolute Support in Afghanistan.

He met his wife Blanca and they have 5 children together. Gabriela (25), David (23), Nicole (19), Naomi (17) and AJ (11).

Pictured below are Bill and Bill and his wife, Blanca.



2024 Membership Survey

We value your input and need your help.

It has been 6 years since the Board last surveyed the Chapter on how we are doing. So we are of the mind that it is time to take a fresh look under the hood to see how we are doing in meeting the Chapter's commitment to Camaraderie with Purpose.

The survey is comprised of 16 questions and should take you approximately 5 minutes to complete. The survey will remain available for 3 weeks.

Once the survey closes on April 30, the Board will compile and share the results with the Chapter. Additionally, the Board will use your responses to help chart our way forward. So please make time to take the survey—everyone's input is both needed and valued.

The survey is now online. Your comments are anonymous unless you would like the Board to contact you. To take the survey click [HERE](#).



We want
to hear

from

you!

We cordially invite you to join us
in celebrating our 65th year of
Service to our Community

1959 - 2024



How can you join our celebration?

If you donate you will to be placed on the marquee (above)
and listed in the *Defender* for up to **12 months**

Individuals...minimum \$25

Businesses...minimum \$50

Each donor will also receive a commemorative, numbered RMO!



Click here to donate to our
65th Anniversary Celebration

Below is an example of the banner. Click it to see it on our webpage.



Donors so far include:

- Zaxby's Chicken
- Fort Walton Beach Chamber of Commerce
- L J Schooners' Restaurant and Oyster Bar
- Doc's Oyster Bar & Grill
- Merrill – Tess Bass & Associates
- Faith Independent Baptist Church
- Hurlburt First Sergeants Council
- Cut-Off Barber Shop
- Advanced Fire Protection Services, Inc
- Marcus D. Chambers
- Lt Col Bert Everhart
- Marian K. McBryde
- Major General Don Litke
- Dr. (Col) Teresa Skojac
- Doug and Judy Stauffer
- Rod and Sue Gerdes
- David Jeffcoat
- David Hadzima
- Pat and Mary Kluever
- Bob Allen
- Jeff and Judy Watson
- Al and Carol Stearns
- Howard and Irene Fisher
- Karl and Charlotte Eschmann
- Steve Bond
- John Murphy
- Ron and Nancy Birchall
- Scott Berry
- RADM Richard Buchanan
- Paul Chlebo
- Dick and Dulce Solt
- Chris Beam
- Bob and Karen Gramm
- Kevin Kirby and Victoria Hansen
- Chris and Richard Hallion
- Fred Westfall
- Dave Parisot
- Fran Hendricks
- Hopefully, many more

Click on the link above to donate and get your name on the banner.

Test Your Knowledge

Take the quiz for a chance to
← win a free lunch.

This month the quiz is about some important military history. When you click on the link below, you will see a single question and a place to give your answer and name. If your answer is correct, you will be entered into the drawing at the monthly meeting (you have to be present to win your free meal at the next meeting). You may answer the question multiple times but only the correct answer will count for the drawing (so answering the question correctly 5 times will not give you more chances to win). We don't tell anyone that they got it right or wrong until we disclose the winner at the meeting. At the meeting, we state the answer and how many got it right. Then we pull the one winning entry from the hat. You must be present to win.

Last month the winner of the quiz was **Karl Eschmann**. Congratulations Karl!

Click the link below to get to the quiz. The winner will be announced at the next meeting. Starting next month there will be only 1 name drawn. The person must be present to win.

[CLICK HERE](#)

Time To Pay Your Dues

It is time to pay your 2024 dues. Please make a check for the amount payable for the next year or beyond.

- Not sure if you owe dues? Click [HERE](#). If your MOAA ID is listed, you owe dues.
- Don't know your MOAA ID? Click [HERE](#).
- If you owe dues, click [HERE](#) to fill form and send it along with your check to
Treasurer, PO Box 1213, Shalimar, FL 32579.
- You can also now pay your dues by **credit card**. To do that, click [HERE](#).

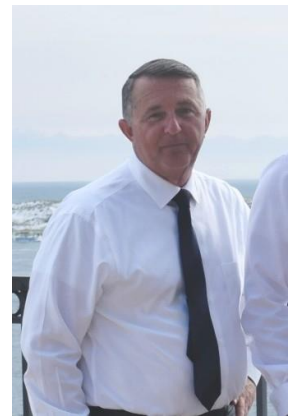
Bill Hunter
Treasurer

Never Stop Serving

Chaplain's Corner

By: Chaplain Ray Alexander

Washington's Prayer for the Nation



This was published in the June 2023 Defender and I thought because of the continued turmoil in the world today that it was still very much appropriate to publish again.

I found this prayer back in the early 1990s while stationed in Berlin, GM. It was in the Song and Service Book for Ship and Field for the Army and Navy. Published by the Government Printing Office, Washington 1942. The prayer itself was written at Newburg, June 8, 1783, and sent to the Governors of all the States. This was some six years before his inauguration as President.

Take time to reflect on the prayer of our first Commander in Chief. Read it a few times and then use it to measure the spirit of our nation today. It will move you into a life or renewed prayer for our nation as you see what it will take to again make us a "happy nation".

"Almighty God, we make our earnest prayer that Thou wilt keep the United States in thy holy protection, that Thou wilt incline the hearts of the citizens to cultivate a spirit of subordination and obedience to government, and entertain a brotherly affection and love for one another for their fellow citizens of the United States at Large.

And finally, that Thou wilt most graciously be pleased to dispose us all to do justice, to love mercy, and to demean ourselves with that charity, humility, and pacific temper of mind which were the characteristics of the Divine Author of our blessed religion, and without a humble imitation of whose example in these things, we can never hope to be a happy nation.

Grant our supplications, we beseech Thee, through Jesus Christ our Lord. Amen."



community together HOPE integrity VOICE
oneness SOLUTIONS equality HUMANITY
BEFRIEND NOW forgive care family
Pray for Peace vision UNITY
freedom responsibility COMPASSION courage
kindness RESPECT unconditional GRACE
GENEROSITY intention LISTEN guidance evolve

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.

?
? Got a Chapter question?
? Change in personal info?
? Comment?
? Don't know who to ask?
? Email: info@nwfmoa.org
? We'll get an answer for you.
?

Officers Call

Our next officers call will be on May 30 starting at 1700,
[Doc's Oyster Bar, 303 Glen Ave, Valparaiso, FL](#)
(behind the Compass Rose).



PUBLIC RECORD

In Memoriam

Barbara Harrington, SSM, 3/15/2024

Karen Spence. Hon, 2/18/2024

New Members

Lynn Dominique, Associate Member

Brett Hinely, Associate Member

Marian McBryde, Associate Member

David Butler, Associate Member

Van Chaney, Former Capt, USAF

Jason Sawyers, Capt, USAF (Ret)



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Click this box for an order form.



Wear your shirt proudly.

Here is another option...

Looking for a NWFMOA Chapter shirt. In addition to ordering a shirt, you can also buy your own polo shirt (short or long sleeve) and take it to [American Athletic Uniforms, Inc](#) ([90 Eastview Ave, Valparaiso, FL](#)) to have it embroidered with our patch and your name. Cost of embroidery (Patch + Name) is \$15.



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.



Never Stop Serving

**If You Belong to the NWFMOA, You ARE
Part Of The Solution**

[Click here to join the NWFMOA](#)



The Council Communiqué

Florida Council of Chapters
Military Officers Association of America

[Click to read the FCoC Communiqué](#)

Mascot of the Month

This feature that will showcase one member with their special friend.

This month features Luna, the lucky owner of Dick Solt pictured here at the Air Armament Museum during a Board meeting.



Please submit a picture of you and your special friend by sending an email to defender@nwfmoa.org.

Member Spotlight

Chaplain Ray Alexander, LTC, USA (Ret)

The Chaplain serves as a part of the Commander's special staff. My purpose was to implement the Commanders Religious program. I participated in all Command Staff meetings and met with many of the Commanders weekly one on one. This puts the Chaplain in a unique position. You gain an understanding of the mission and unit leaders while seeing the mission from the top down. At the same time, your relationship with the Soldiers provides you the opportunity to see the unit from the bottom up. I became a part of the staff and part of the Soldiers.



My visibility generated many types of questions about the mission, life problems and future hopes. Visibility with availability helped to reduce and catch all kinds of problems early. This included catching early those who would have thoughts of suicide. They confided in me even more since I have special privileged communications. Gaining and maintaining trust was essential.

The Chaplain and unit relationship happens faster when you train together and deploy together. During these times, I found that the relationship went from just being an officer but being seen as a real person. I struggled as they did through the long months of training, deployment, and separation. I gained creditability.

Creditability extended to the entire community. Every place I have lived or was stationed became very special because of all we met. The people, place and work were always very challenging. However, nothing compares to the deployments. You rapidly get close to so many when you are the Chaplain. Soldiers and Officers come to talk things through, both during the day and some leaders at night. You are their Pastor in every sense of the word. This extended to every person no matter if there are religious or not. You become their confidant and someone they turn to for help with all kinds of problems.

My first duty assignment was to the 24th Infantry Division, Ft. Stewart, GA. My units were the 24th Signal Battalion and the 224th Forward Support Battalion. I was the Battalion Chaplain for almost 1200 Soldiers there. These are the units I deployed with to Desert Shield and Desert Storm in August 1990-April 1991. I conducted as many as 9 Sunday services, weekly Bible Studies, coordinated Catholic, Jewish, and other types of religious services for over 1500 ensuring that each Soldier had the opportunity to worship.

We trained so much at Ft. Stewart that I hoped it would not happen this next assignment. It did not happen. I went to the Berlin Brigade in Berlin, GM. assigned to the 5th 502nd Infantry Battalion and the McNair Chapel as Assistant Brigade Chaplain and 3rd year there as the Deputy Garrison Chaplain drawing down.

Their mission changed from urban warfare to a rapid deployment force. This meant that within 12 hours the first Company was in the air. To get ready, our unit was in the field the 1st year for up to 208 days and the 2nd year 180 days. We trained in Grafenwoehr, Weldflecken and Hohenfels. Parts of the unit were constantly training there or doing the mission of Opposing Forces for other units. We were probably in Hohenfels 14 times in 2 years.

Hanau, GM and the 18th Corps Support Battalion did not change my training environment. This unit went to the field to train and prepare to be Implementation Force (IFOR) for Croatia and Bosnia. We trained in Grafenwoehr and watched it swell to about 1400 training there. We were in Croatia and Bosnia from December 1995-September 1996.

I spent my last 9 months on AD with the 10th Mountain Division and the 10th Signal Battalion in Watertown, NY. I moved on to Minot, ND in September 1998 and remained there as Senior Pastor for 6 years to be followed by 4 years as Senior Pastor in Colorado, Springs, CO.

It was after September 11, 2001, I received calls to come back in the USAR. I did resign from the USAR but the paperwork did not get processed to remove me from the IRR. I was shocked when a letter came in the mail congratulating me on my promotion to Major. After praying for 1 year, it was decided to go into the USAR.

I was assigned to Ft. Carson and served with the 5th Armor Division as the Brigade Chaplain. I was called up to deploy to the Middle East. My Command Chaplain argued they needed m in this new start up unit and I did not go. We spent 6 months at Ft. Bliss in Texas preparing units for deployment. It was during this time, I put in my paperwork for the AGR and was accepted.

My AGR assignments were at Camp Parks and Moffett Field in Dublin and Mountain View, CA as the Garrison Chaplain. Religious support was extensive. Two chapels were reopened and renovated. Regular services, studies, training, and programs were started. This was not including over 2500 people living in the 2 housing communities, but also AD Army, Army Reserve, Navy, Air Force, Marine, Coast Guard, AD Engineers in San Francisco and Park Rangers the Engineers oversaw. The Community relationship projects multiple and with varied organizations added another dimension.

Ft. Buchanan, Puerto Rico was the next assignment as Garrison Chaplain. Support was provided to about 32 different agencies all over the island. I left there after 2 years going to the Chaplain School at Ft. Jackson in Columbia, SC. I served as the Total Force Integrator until I started my out processing for retirement in 2017.

Never Stop Serving

Help Prevent Veteran Suicide

Together We Can End Veteran Suicide

YOU ARE NOT ALONE.

STAND WATCH FOR A VET
30 SECONDS TO SIGN UP
30 MINUTES OF TRAINING
... A LIFETIME OF SAVING LIVES

**STAND AGAINST
VETERAN SUICIDE**

THEFIREWATCH.ORG

BECOME A WATCH STANDER.

The Watch Stander program is Florida's fight to end veteran suicide. Creating a life-saving community network that is there to support our local veterans in their time of need. Sign up today with 3 short steps.

- 1 Commit To Help.**
Sign up to be a Watch Stander. It takes only 30 sec to sign up and you will be training on the warning signs to help a veteran in crisis. Visit TheFireWatch.org to register.
- 2 Identify The Signs.**
Watch a 30 min training video that will educate you on the challenges veteran face daily, and how to recognize a veteran slipping into crisis.
- 3 Stand Watch.**
Stand Watch and be there to help when your moment comes.

**STAND AGAINST
VETERAN SUICIDE**

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STAND WATCH. SAVE LIVES.

Save the Date: Military Family Appreciation Day on April 20

**FREE
EVENT**

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★★★★ Greater Fort Walton Beach Chamber of Commerce HONORS ★★★★★

Saturday, April 20th, 2024

11:00 a.m. until 5:00 p.m.

MILITARY FAMILY APPRECIATION DAY

The Landing

139 Brooks Street, Fort Walton Beach

We will be there!
Please join us.

Community Outreach

NWFMOA Scholarship Interviews

Ten JrROTC students who applied for the 2024 Scholarships were interviewed on March 27. Each will receive a \$3,000 scholarship with one receiving the \$4,500 scholarship. The cadets are pictured below. (Not shown are Cadet Laurn Bage, Choctaw HS, and Cadet Reese Sayer, Navarre HS).



**Cadet Akadian
Campbell
Baker HS**



**Cadet Victoria
Beckworth
Baker HS**



**Cadet Alexander
Bollenbach
Choctaw HS**



**Cadet Jacob
Bollenbach
Choctaw HS**



**Cadet Franchesca
Howard
Choctaw HS**



**Cadet Jade
Bradley
FWB HS**



**Cadet Angelina
Romano
FWB HS**



**Cadet Griffin
Woodley
Niceville HS**

In addition, two former NWFMOA JrROTC Scholarship Fund Award winners were awarded a \$4,000 ROTC Scholarships.



**ROTC Cadet
Tavaréz
Embry-Riddle
University**



**ROTC Cadet
Herron
University of
Florida**

MOAA Medals Presented to Area JROTC Cadets

Fellow NWFMOA Gen Patt Maney presenting an award to a Fort Walton Beach High School AFJROTC Cadet during their Awards Night.



Major Dave Parisot presents MOAA Medal to Fort Walton Beach High School AFJROTC Cadet Major Javon Pritchett during their Awards Night.



These and many activities like this are what makes the NWFMOA and the Scholarship Fund successful and an important part of who we are.

Thank you all for making this possible.

Scholarship Fund

by Dave Parisot

Scholarship Awards Luncheon; New Method of Donating to the Scholarship Fund; Recent Donations



This year's **Scholarship Awards Luncheon** will be held on Thursday, **May 2nd**, at the Fort Walton Yacht Club, 180 Ferry Road NE, FWB. Social period will start at 11:30AM and the program/luncheon to start at noon. Since the MOAA CEO, Lt. Gen Kelly, had to cancel due to a change in his schedule, we have reverted to our regular luncheon date and location. Due to the high number of attendees, e.g., JROTC/ROTC cadets and instructors and the parents of awardees along with our Scholarship Sponsors and presenters, you **MUST have an advance reservation for this luncheon**. We will have some extra chairs for seating only (no meal).

NEW METHOD OF DONATING TO THE SCHOLARSHIP FUND: If you have been on our website in the past month at www.NWFMOA.org/ScholarshipFund, you may have noticed we have a **new method of making donations to the Scholarship Fund**. In addition to using a paper check, you may now donate by your credit or debit card or by using the QR code with your smart phone with the ONLINE PAYMENT OPTION. My thanks to Fred Westfall for researching and setting up this process with the Zeffy Company to process these donations at no cost to the Scholarship Fund.

To access the ONLINE PAYMENT OPTION with a credit/debit card or QR code methods of donations, click on the yellow block with "NWFMOA Scholarship Donation Form". This will bring up a red block. Now click on the line stating "**Scholarship Fund Donation +**". This will bring up a page titled "**Donations**". Now, click on '**Credit Card**' and read the instructions on the page that comes up. At the bottom of that page, click on "Continue to Payment Form" or the QR code if paying by smartphone.

Clicking on "Continue to Payment" brings up the actual payment form titled 'Donate to the NWFMOA Scholarship Fund' where you can select a listed donation amount (\$50, \$100, \$200, or \$500) or enter a different amount of your choosing. You then enter your email and name (A donation receipt will be sent to your email address.). Below this, if you desire to make the donation 'in memory' of someone, check that box and fill in the requested info.

Next is a section on the form titled "Summary" which will show your donation amount to the Scholarship Fund (this is the amount we will receive deposited directly into our Eglin Federal Credit Union account). Below this is a statement of "Add a contribution to keep the platform we use 100% free". The block to the right of this statement will show a "suggested percentage and \$\$ amount" along with a 'drop-down' arrow. Click on the drop-down arrow and click on 'Other'; then, enter an amount in the open block which will be added to your donation amount and charged on your credit/debit card. (I suggest entering an amount of \$0.00 to \$3.00; this amount goes to Zeffy, the transaction processor, not to the Scholarship Fund.) The next line on the form is "Total" which is

the amount of your donation to the Scholarship Fund plus the amount you entered for Zeffy. This total amount is what will appear on your credit card statement.

The next step is to select and enter your 'Payment method'. I recommend using a credit card rather than using a US bank account. The final step is to click on "Donate". You will then receive an email from Zeffy acknowledging your donation. Zeffy will also send an email to me and George Colton (Scholarship Fund Treasurer) showing your name and donation amount so we can verify the donation was deposited to the Scholarship Fund bank account. This process seems more complicated when reading about it, but it really takes only about 2 – 3 minutes once you log onto our website.

Recent recurring donations to the BG Frank Glunn Century Club were made by **Dennis Phillips**, **Fred Westfall**, and **Dr. Keith Kulow**. We have also received a few donations from local businesses. **Florida Power & Light** renewed their Platinum Business Sponsorship with a donation of \$1,800; **Eglin Federal Credit Union** renewed their Gold Business Sponsorship with a donation of \$500; and, we have a new Gold Business Sponsor by **GSS Gear FWB, LLC** with a \$500 donation. **GSS Gear FWB** is located at 1988 Lewis Turner Blvd., Fort Walton Beach. See their product lines at <https://arms.gunfightershootingsolutions.com> We thank each of you for your financial support and our scholarship awardees will also appreciate your support.

Below is the complete list of our **Endowed Scholarships**, our **Gold Century Club** members (\$500 cumulative minimum donation) and our **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months, along with our **Business Donors**. Your support is greatly appreciated. All of these donations are used to fund our scholarships. [Note: (D) means deceased and (R) means Renewal of membership.]

Endowed Scholarships: **Lt Col Jim and Mrs Una Heavener Memorial Scholarship** (D) (via their estate, effective 2018); **Dave Parisot** in memory of his wife, **Chong Cha (Kim) Parisot** (effective 2017); **Dr (Lt Col, USAF, Ret.) Howard and Mrs. Irene Fisher Scholarship** (effective 2022); **Dr. (Lt. Col., USAF, Ret.) Fred and Mrs. Jan Westfall Scholarship** (effective 2023); and, **Col. (USAF, Ret.) Karl and Mrs. Charlotte Eschmann Scholarship** (effective 2024).

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen**, (D) (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (D) (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard & Irene Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred & Jan Westfall** (Apr 2018); **Clyde Locke** (D) (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (D) (July 2018); **Dennis Phillips** (Aug 2018); **Karl & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (Aug 2019); **Fred Boyer** (D) (Aug 2019); **Dr. Keith & Elizabeth Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Dr. Roger Riegenbach** (Dec 2019); **Robert "Pete" Peterzen** (Dec 2019); **Nick Marotta** (Oct 2020); **Kathy & Jesse Bush** (Dec 2020); **Patt & Caroline Maney** (Dec 2020); **Kevin Kirby** (Apr 2021); **Scott & Janet Berry** (May 2021); **Douglas Hardin** (D) (Sept 2021); **Patrick Boab** (Dec. 2021); **Bob Allen** (Feb 2022); **Bobbi Hanson Garcia** (Mar 2022); **Joy Houck** (Mar 2022); **George Colton** (May 2022); **Bob Secrest** (May 2022); **Brig. Gen Fran & Mrs Connie Hendricks** (Oct

2022); **Les Matheson** (Feb 2023); **Dan Brown** (April 2023); **Tess Bass** (August 2023); **Bob Gramm** (Dec 2023); and, **Larry Tashlik** (Dec 2023) [Note: 42 total members]

BG Frank Glunn Century Club (past 12 months) (R=Renewal): April 2023: **Dennis Phillips** (R); **Dan Brown** (R) (In memory of Col. Don Panzenhagen); **Al Bills** (R); **Larry Bush** (R); May 2023: **Chris Beam** (R); **Bob Secrest** (R); and, **Dr. Howard and Mrs. Irene Fisher** (R); June 2023: **Dave Parisot** (R) (In memory of Maj. Bill Van Hoesen); August 2023: **Dan Brown** (R); **Christine Hallion**; **Kevin Kirby** (R); **Dick Solt** (R); **Dave Parisot** (R) (In memory of Col. 'Skip' Harrington and Col. Bill Byerley); **Tess Bass** (R); October 2023: **George Colton** (R); November 2023: **Pat Johnson**; **Pete Peterzen** (R); **Dave Parisot** (R)(In memory of Chong Parisot); **Keith & Elizabeth Kulow** (R); **Tess Bass** (R); December 2023: **Les Matheson** (R); **Jeff Watson** (R) (In memory of Maj. John Besten, USAF, Ret.); **Karl and Charlotte Eschmann** (R); **Bob Gramm** (R); **Brig. Gen. Fran & Connie Hendricks** (R); **Larry Tashlik** (R); **Kay Dent** (In memory of Troy Dent and Larry Ketter); and, **Janet Ryan Taylor** (R) (In honor of Major Bill Ryan); February 2024: **Rod Gerdes** (R); March 2024: **Don Litke** (R); **Kevin Kirby** (R); April 2024: **Fred Westfall** (R); **Dennis Phillips** (R); and **Dr. Keith Kulow** (R).

2023 Business Platinum Donors: (\$1,000+): Dec. 2022: **Bass, Byrd & Associates at Merrill Lynch of FWB** (R); **Florida Power & Light**



2022/2023 Business Gold Donors (\$500 - \$749): Dec. 2022: **Eglin Federal Credit Union** (R); **GSS Gear FWB, LLC**; **Step One Automotive Group** (R)

2024 Business Silver Donors (\$250 - \$499): awaiting donations.

2024 Business Bronze Donors (\$100 - \$249): awaiting donations.

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

NWFMOA Scholarship Fund: "HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS"

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Legislative Corner



MOAA National calls its focus on legislative issues—Advocacy in Action. As they have for many decades in the month of April, the National MOAA staff coupled with State and Chapter representatives from across the nation, made their annual visit to Capitol Hill to inform elected officials of MOAA’s position on many legislative issues that directly impact their over 600,000 members. We were well represented by Florida Council of Chapters representatives who voiced our positions to our two Senators and Congressman. While we typically don’t accompany them on this visit to the Hill, we do have a direct opportunity to participate and have our voice heard. To do so, go to our website (nwfmoa.org) and click the “Take Action” button. It will take you to MOAA’s Active Legislative Campaigns. From the list of 24 present legislative issues MOAA is promoting, you can send a pre-drafted letter to our elected leaders expressing your concern and requesting their support.

To further highlight the Active Legislative Campaigns, I will highlight one or more every month as our Advocacy in Action, show the text of the already prepared correspondence, and ask for you to take immediate action by visiting the NWFMOA website (nwfmoa.org) and clicking on the Take Action button. I will also mention the specific legislative topic at our monthly lunch because these issues are that important to each of us and our fellow Warriors.

At the April monthly lunch I spotlighted the following two legislative campaigns...(1) The Health Care Fairness for Military Families Act and (2) Protect Tricare for Life. Following are the drafted letters that await you and only require you to hit send. If you have any questions on how to do this, please feel free to reach out to me.

The Health Care Fairness for Military Families Act

Dear @legislator_greeting,

I am writing to urge you to co-sponsor H.R. 1045/S. 956, The Health Care Fairness for Military Families Act, to ensure military kids transitioning to adulthood have the same health care protections as their peers in civilian families. This bill brings TRICARE in line with commercial plan requirements for young adult coverage that have existed for more than a decade by eliminating monthly premiums for TRICARE Young Adult coverage.

Commercial plans offering dependent child coverage are required to make the coverage available until the adult child reaches age 26. There is no separate premium for families who elect to keep adult children on commercial plans. This protects young adults’ access to affordable health care even if they elect to pursue advanced degrees, attend trade school, or face barriers to obtaining their own employer-sponsored coverage.

In contrast, TRICARE policy terminates coverage for young adults at age 21 (or 23 if a full-time college student). The TRICARE Young Adult (TYA) plan extends coverage to age 26, but unlike families covered by commercial plans, TYA enrollees are required by law to cover the full cost of the program via a separate monthly premium. For 2023, the monthly premium is \$570 for TYA Prime and \$291 for TYA Select.

The Health Care Fairness for Military Families Act addresses this inequity by allowing dependents up to the age of 26 to remain covered by their parents' TRICARE benefit without a separate premium.

The young adults currently impacted by this coverage gap grew up through two decades of war. They faced combat deployments and lengthy family separations together with frequent moves that required them to change schools and make new friends every few years. It is critical that military families who have sacrificed so much in support of our nation have a comprehensive health plan – one that includes the same protections for their kids transitioning to adulthood as civilian families covered by commercial health plans. Please consider co-sponsoring H.R. 1045, The Health Care Fairness for Military Families Act, to fix the TRICARE young adult coverage gap.

Thank you for your consideration.

Sincerely,

Your Name

NWFMOA

Protect Tricare for Life

Dear @legislator_greeting,

The Military Officers Association of America (MOAA) is preparing for its annual Advocacy in Action (AiA) event to discuss key issues related to supporting servicemembers, retirees, their families, and survivors.

As your constituent, I'd like to stress one particular issue on MOAA's AiA agenda: Protecting TRICARE For Life (TFL). Although there are no current proposals to cut TFL, we are concerned about potential threats to the benefit based on Congressional Budget Office TFL fee increase concepts in the Options for Reducing the Deficit report and ongoing pressures to curb military health care spending increases.

Nearly a decade has passed since DoD proposed TFL enrollment fees in five consecutive administration budget requests. We appreciate Congress denying those requests and maintaining the health care benefit for those who spent decades in uniform. Current military retirees rely on TFL, and future Medicare-eligible retirees are counting on the benefit to be there when they need it.

The small percentage of citizens who handle 100% of our national defense have earned a high-quality, low out-of-pocket-cost health care benefit. Maintaining TRICARE is not only a national obligation but critical to ensuring military retirees – key influencers in the recruitment process – are not discouraged from recommending service to current and future generations.

Thank you in advance for meeting with MOAA advocates, and for all you do to support military families.

Sincerely,

Your Name

NWFMOA

Please add your voice to the collective whole so our elected officials hear us, understand this is important to us, and take the appropriate action to safeguard our benefits.

Surviving Spouse Corner

Chaplain Ray Alexander has created a number of excellent resources for Surviving Spouses and it is on our website. Be sure to check it out by clicking on the link below. Or visit our [website](#) and click on the Member area.

[Click here for Surviving Spouse Information](#)



The Council Communiqué

Florida Council of Chapters
Military Officers Association of America

[Click to read the FCoC Communiqué](#)

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 online. http://nwfmoa.org/files/join_us.pdf



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

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 for the local to national levels.

Today's Date _____

 Last Name First Name Initial

 Spouse Phone

 Address City State & Zip Code

 Email Address

 Rank Service MOAA Member Number

Regular Reserve National Guard Active Duty Retired Former

This application is for:

Life Member New Member Renewal Surviving Spouse Other _____

Make Checks payable to NWFMOA or to Northwest Florida Military Officers Assn. Inc. Check here is you do not want your name, phone number, or email address listed in the 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
 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

**Surviving Spouses
 Pay half of the above rates**



Important Things To Remember

What

What to Click

Make a reservation for our monthly luncheon.	http://nwfmoa.org/reservations.html
Update your contact information	http://nwfmoa.org/info_update.html
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Is Your Personal Information Up to Date?

If any of your vital information has changed, like if you've moved and have a new mailing address, or a new phone number or email address, please use the Update Your Information link on our NWFMOA website.

The link is http://nwfmoa.org/info_update.html

The information you provide helps us keep in touch with you and is ONLY used by the NWFMOA

Go to http://nwfmoa.org/info_update.html

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