



# THE DEFENDER

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

Vol. 20 No. 11 Serving All Branches of The Uniformed Services NOVEMBER 2014

## Breakfast Meeting & Discussion

**When:** Wed., 5 November 2014

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

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

**Program:** Okaloosa County Sheriff  
Larry Ashley

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change. \$7.00 for everyone.

Reservation deadline is Friday at noon prior to the meeting. Call Bill Van Hoesen at 225-2957 or send an email to: bvanhoesen@cox.net if you are attending.

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## OKALOOSA COUNTY SHERIFF

### Larry R. Ashley

Okaloosa County Larry Ashley will present the November program to the Northwest Florida Officer's Association. Sheriff Ashley will give an update on the "State of the County." This overall update will include School Resource Officers, militarization, and the accountabilityokaloosa.com website. Following the update, Sheriff Ashley will be available for questions.

Sheriff Larry Ashley was elected to office on November 2, 2010, after rising through the ranks from road patrol to Chief Deputy. The son of a Navy machinist, he graduated from Geneva High School in Geneva, Alabama after living in various parts of the world. He earned an undergraduate degree in Criminal Justice in 1989 from the University of Southern Mississippi and graduated from the Florida State Law Enforcement Academy at Okaloosa-Walton Community College in 1990 and the Police K-9 Patrol/Detector School in 1991. He received his Masters Degree in Public Administration from Troy State University in 1998.

Sheriff Ashley has earned numerous awards and commendations during his

career, including being a nominee for Officer of the Year in 1994 and receiving the Florida Senate Medal of Excellence Award in 2009, the legislature's highest award for service to the people of Florida.

Highly regarded in the state of Florida, he was appointed to the Governor's Task

Force on Citizen Safety and Protection in 2012 and to the Commission for Florida Law Enforcement Accreditation in 2014. He was recently appointed by Governor Scott to serve on the Criminal & Juvenile Justice Information Systems Council (CJIS) from 2014 - 2018.Services/C

In 2013 he was selected as Honorary Commander, VMFAT 501-CC, 33rd Fighter Wing.

Sheriff Ashley enjoys serving the community as a youth sports coach and YMCA Board Member, Executive Board Member for the Okaloosa-Walton Homeless Coalition, and Vice-Chairman of the Finance Committee at the First Baptist Church of Fort Walton Beach. He says teaching 7th and 8th grade Sunday School is his most rewarding endeavor.

He is married to the former Lanie Lee of Fort Walton Beach. They have three children.



Larry R. Ashley

Have a (Military) Ball! See details inside.

# President's Message

By Jeff Watson, Colonel, USAF (Ret.)

Greetings Fellow Warriors! As I write this month's article the moon is waxing to full and will be a Hunter's Moon - in just a few days. It will also be a Blood Moon or total eclipse of the moon. The 2014 Destin Seafood Festival has come to a close; the cold front that hung over us this past weekend will lift and return us to warm temperatures again, and in a few short weeks, we will have the annual Boggy Bayou Mullet Festival!



Jeff Watson

We had an excellent presentation by Mr. Ted Corcoran, the President and CEO of the Greater Fort Walton Beach Chamber of Commerce. Ted came to speak on the plans for a bridge and to discuss how the City is addressing the homeless issue. He told us there are about 80 full time homeless in the FWB area, but the numbers can be as high as 1000. He also told us that there are about 500 students in this county that are considered "homeless," and 400 of those participate in the "backpack program." That program is an initiative to send students home on Friday with enough food to feed the family over the weekend. Not only was Mr. Corcoran informative; he was also very entertaining! There was even a madcap moment caused by yours truly in my attempt to "discreetly" secure another cup of coffee - while the speaker was making a point (sort of). At least the speaker brought levity to the morning.

By the time you get this November edition of the *Defender*, we will have met at Toast Wine Bar in Niceville for another Officers Call! This is an evening event that past-president CWO4 (Ret.) Ken Wright initiated and I have continued for the past two years. I have enjoyed the opportunity to get to know you all better through this informal event, as the structure of the official member meeting does not give me enough time to visit with members and spouses. I mention this because I hope you will consider coming to our Officers Calls in the future if you are not presently doing so. If you are one of our faithful attendees, please continue and encourage others to do so. If you have a suggestion as to how we can improve, let me know, or let one of the other board members know. Remember, this is your chapter and we are here to serve you, so let us know what we are doing right and where we can improve.

Also, about the time you are reading this November edition of

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# Cutoff For December Defender



## Ticket Order Form for the

**NWFMOA Annual Military Ball to benefit the Scholarship Fund**

**WHEN:** 4 December 2014 **WHERE:** Fort Walton Beach Yacht Club

**DRESS:** Mess Dress, Gown or cocktail dress, formal or business suit.

**SOCIAL HOUR:** 1800; Pay-as-you-go bars will be open.

**DINNER:** 1900; **DANCING:** 2000 until 2200 with "Retroactive."

### Dinner will include:

**First Course:** House Salad with Raspberry Vinaigrette

### Choice of Entrée:

(1) 8 oz Beef Filet

(2) Chicken Cordon Bleu

**Sides:** Grilled Asparagus and Twice Baked Potatoes

**Dessert:** Turtle Cheesecake

Dinners served with rolls, butter, iced tea, and coffee

**Ticket Purchaser's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE:** \_\_\_\_\_

Number of tickets: \_\_\_\_\_ times \$45.00 = \$\_\_\_\_\_ with check enclosed.  
(Price includes Meal & Gratuity)

**Spouse/Guest's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE** \_\_\_\_\_

When paying with cash, please provide full mailing address.

When ordering by mail include a **stamped self-addressed envelope**,  
a check payable to NWFMOA, and this form to:

**NWFMOA, PO Box 310, Fort Walton Beach, FL 32549-0310.**

Allow sufficient time to get your tickets returned by mail.

Ticket Order Form must be **RECEIVED** by **November 26, 2014**.

Table reservations may be made for groups of eight by contacting  
**Scott Berry at (850) 582-0839 or email: [swberry@cox.net](mailto:swberry@cox.net)**. List  
names of people at your table. If you are to be seated at someone's  
reserved table please coordinate with the reservation holder.

+++++

You are encouraged to make a charitable contribution to the  
Scholarship Fund by supplying an additional check made payable  
to: NWFMOA Scholarship Fund.

*All proceeds from raffle ticket sales go to providing scholarships for  
JROTC cadets.*

**Raffle tickets & Silent Auction are CASH or CHECKS only, please.**



# Legislative Leanings...by Bill Van Hoesen

## Where Do Your Legislators Stand?

The summary below shows the positions of your senators and representative on a number of key issues important to MOAA members. This summary reflects legislators' status as co-sponsors of MOAA - supported bills rather than actual votes on the issues, except as noted in the explanations below.



**Bill Van Hoesen**

+ means the legislator has cosponsored one of the associated bills listed below or has voted for a

similar provision in committee or floor action.

- means the legislator has not cosponsored any of the relevant bills or voted against a bill that contained the initiative.

\* means your legislator has not had the chance to vote on the associated issue in the Senate defense bill process.

^ means your legislator has not cosponsored or voted on an issue, but it has since been resolved.

Survivor Benefit Plan (SBP) legislation would reduce or end the deduction of VA survivor benefits from SBP annuities or increase the amounts payable to survivors subject to deduction.

A "+" indicates Senate co-sponsorship of S. 734 (Nelson, D - FL) or House co-sponsorship of H.R. 32 (Wilson, R - SC).

Concurrent Receipt legislation would reduce or eliminate the deduction of VA disability compensation from military retired pay. A "+" indicates Senate co-sponsorship for S. 234 (Reid, D - Nev.) or House co-sponsorship of H.R. 303 (Bilirakis, R - FL) or H.R. 333 (Bishop, D - Ga.).

Guard/Reserve Retirement legislation would more fairly credit active duty service toward early Guard and Reserve retirement eligibility. A "+" indicates Senate Armed Services Committee members who voted favorably a draft of the defense bill (S. 2410), Senate co-sponsorship of S. 240 (Tester, D - Mont.), or House co-sponsorship of H.R. 690 (Latham, R - Iowa).

Military Spouse Jobs legislation would authorize tax credits for employers who hire military spouses or credits for military spouses who incur re-licensing/credentialing expenses associated with a military - ordered move between states. A "+" indicates Senate co-sponsorship of S. 759 (Casey, D - Pa.) or House co-sponsorship of H.R. 1620 (Cartwright, D - Penn.).

TRICARE Rx Fee legislation would block proposed disproportionate TRICARE pharmacy copay increases. A "+" indicates an "aye" on House vote #240 for H.R. 4435 (the House defense authorization bill). Senators not on the Armed Services Committee receive an "\*" indicating they did not have the chance to vote on this issue.

Active Duty Compensation legislation would block administration proposals to cap active duty pay and cut Basic Allowance for Housing benefits. A "+" indicates an "aye" on House vote #240 for H.R. 4435. Senators not serving on the Senate Armed Services Committee receive a "\*" indicating they have not yet had the opportunity to vote on the issue.

Commissary legislation would block an administration proposal to cut commissary savings by 30 percent. A "+" indicates an "aye" on House vote #240 for H.R. 4435, co-sponsorship of H.R. 679 (Walz, D - Minn.), Senate Armed Services Committee members who voted favorably a draft of the defense bill (S. 2410), or co-sponsors of S. 629 (Pryor, D - Ark.). Legislators receiving an "^" indicate they have not cosponsored or voted on the issue, but it has been since resolved.

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State	Congressman/Senator	SBP	Concurrent Receipt	Guard/Res Retirement	TRICARE Rx Fees	Military Spouse Jobs	Active Duty Compensation Cuts	Commissary
FL	Miller (R)	+	+	+	+	+	+	+
FL	Southerland	+	+	-	+	+	+	+
FL	Nelson (D)	+	+	+	-	+	-	+
FL	Rubio (R)	+	-	-	*	-	+	^

# Trea\$urer's Update

By Kevin Sutton, Treasurer

Fall is definitely here! Today was the first time this year that I was not drenched in sweat after mowing the lawn. I coached my son's soccer game this morning, and the temperature was nice and comfortable in the mid-60s with a nice breeze to boot. At this time of year, you can definitely tell who is truly from Florida (or some other warm State) and who is from "the Great White North" as I like to call it. I am from Minnesota, and today's high temperature in the mid-70s rivaled a June summer day there. I was out in my soccer jersey and shorts as usual, but many parents and other fans showed up wearing sweatshirts and jackets.



**LtCol Kevin Sutton**

On the business front, the chapter is financially solvent but continues to operate in the RED by several hundred dollars every month. We did get a slight boost in revenue at the beginning of October as we have three new Defender advertisements for Chapter members' businesses. Please take the time to check them out and consider patronizing their businesses. Also, consider removing the 2-page Defender Advertising insert from your hardcopy of the Defender and giving it to one of the businesses you frequent most often. By advertising in the Defender, their business will receive great exposure to our select membership (and we spend a lot of money in the local community) as well as anyone who visits our NWFMOA website to include non-members. If you have a potential advertiser, please contact either Scott Berry or me for details. We will get the ball rolling.

Do you worry about identify theft? It seems as if we are hearing about a new massive data breach at some major company every day in the news. Have you considered

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# President's Message (cont.)

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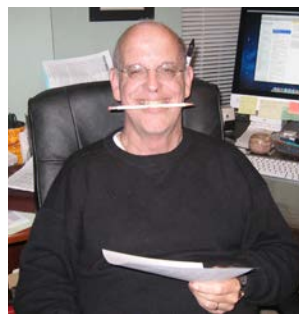
the *Defender*, I will be in Washington, D.C., to receive the 4-star Level of Excellence Award banner from the annual national meeting. The meeting is hosted in the Nation's Capitol this year.

We are working hard on the Military Ball in December so mark your calendars to attend on Thursday, 4 December 2014. It will be held at the Fort Walton Beach Yacht Club. We have had fun at the Club on the two bases, and the Emerald Grande as well, so we are trying a new venue. Having been there a few times, I can assure you that you can park and easily find your way to the entrance to the Yacht Club. ☺ I hope you will join us, but get your tickets early as we only have room for 90 folks! We will also have music by RETROACTIVE, a dance floor, and the traditional evening raffle and silent auction.

I want to thank the Choctawhatchee High School Jr. ROTC for supporting our chapter with its attendance at our flag-posting events. Also, remember that at our next regular meeting, we will take a few minutes to cover the voting agenda for replacements of all of our officers and board members. In December, we will vote on the ballot. Also, Sheriff Ashley will be our guest speaker in November. Plan to attend! Until then, we are – Adjourned!

## Have a Ball!

By Scott Berry, Military Ball Chairman

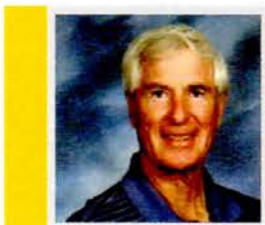


**Scott Berry**

Can you believe Christmas is only a couple months away? And that means our Annual Military Ball is even closer. We've made some changes but some things remain constant: raffle prizes, good food and drink, talking with old friends and perhaps meeting some new ones, and just having a great time.

WARNING! We are limited to 90 seats and we're putting enough effort into advertising that I expect we'll have to turn some people away which won't make them happy. The solution is easy! Clip the form from this issue and mail it with your check as soon as possible. By the time you read this the form will be on our website, [www.nwfmoe.org](http://www.nwfmoe.org), so some people may get the jump on you.

Don't delay!



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## Trea\$urer's Update (cont.)

Continued from page 4

“freezing” your credit? Each of the three major credit bureaus (Experian, Equifax, Transunion) will allow you to place a “security freeze” on your credit file. Freezing your credit is the best way (in my humble opinion) to prevent someone from opening a new line of credit in your name, and it is extremely effective. When you freeze your credit, someone who has your social security number and all your other vital personal information will be unable to open a new credit card account or take out a loan (or anything else that requires a credit check) in your name.

But Kevin, if my credit is frozen, how do I check my own credit or open a new credit card account? When you freeze your credit, you will either create a personal identification number (PIN) or the credit bureau will create one for you. Guard your PIN with your life! With this PIN, you can request either a temporary or permanent “lift” of the security freeze on your credit report. Lifting a credit freeze only takes a few minutes on the internet. If you request a temporary lift, you will choose a date range (1 day, 3 days, 1 week, whatever you like) for the security freeze to be lifted. If you want to simply check your credit report with one of the credit bureaus, lifting the freeze for 1 day or several days will be sufficient. If you are shopping for a new house and expect to take out a mortgage, you may want to lift it for a month or two depending on how long you intend to shop for that new home.

Is there a catch? You may have to pay a \$10 fee when you freeze your credit or lift the credit freeze. Fees vary by credit bureau and by state of residence and range from \$0 to \$10.

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## Dues are Due (Well, almost . . .)

By Kevin Sutton, Treasurer

It's that time again. If you are not a NWFMOA Life Member, it is time to renew your membership. Dues are due no later than 31 December. Yes, you still have plenty of time, but you are likely to forget about it if you wait much longer. We all know how busy we get during this time of year. With Thanksgiving and Christmas on the horizon, things will get hectic very soon.

Paying your dues is easy. Simply go to the last page of the *Defender* and fill out the Membership Application/Renewal on the bottom of the page. Make out a check to NWFMOA for the correct amount and mail the form and your check to the address listed on the form. If you are an Auxiliary Member, you pay only one half of the listed rates for Regular Membership.

If you are not a Life Member, but you don't know when your membership expires, check the mailing label on your hardcopy of the *Defender*. There should be a year listed on the mailing label. For example, mine says 2015. That means my membership is paid up through calendar year 2015. If yours says 2014 (or earlier, oops!), your membership expires at the end of this year and it is time for you to renew. If you opted out of receiving the *Defender* in the mail and you download it from the NWFMOA website instead, you will not have the mailing label to reference for your membership expiration date. In that case, just email or call Scott Berry and he will have the information for you. Thank you in advance for renewing your membership on time!

Jeff Watson, Colonel (Ret.), USAF  
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# VETERAN'S ACCESS TO VACCINES EXPANDED

WASHINGTON, D.C. – The Department of Veterans Affairs (VA) announced that it will join forces with retailer Walgreens to provide greater access to vaccinations for Veterans across the country. As part of this launch and under the agreement, VA funding can provide approximately 75,000 flu shots for enrolled veterans.

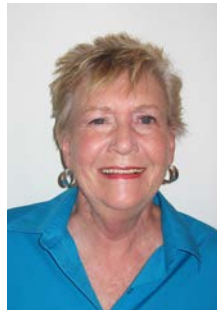
“VA is proud to partner with Walgreens to provide needed vaccines to our nation’s Veterans,” said VA Secretary Robert A. McDonald. “This partnership is a great example of how government and the private sector can work together to effectively and efficiently provide Veterans the care and benefits that they've earned.”

Walgreens will offer flu and other recommended vaccinations to Veterans through its nearly 8,200 locations nationwide. Specially trained pharmacists will administer the vaccinations

- Vaccinations are available daily during all pharmacy hours
- No appointment is necessary.
- Vaccines are subject to availability
- Some age, state and health related restrictions may apply.
- Walgreens will securely share immunization records with VA to help ensure complete patient medical records.

Many immunizations may be covered by commercial insurance plans, Medicare Part B or Medicare Part D. Patients are encouraged to check with their health plan for specific coverage details. To find the nearest Walgreens, veterans can call 1-800-WALGREENS or visit [www.walgreens.com](http://www.walgreens.com). For more information about VA's immunization program, visit <http://www.ehealth.va.gov/Immunization.asp>

## Personal Affairs By Gayle Norgaard



**GayleNorgaard**

### **National Cemetery Administration Eligibility**

Persons Eligible for Burial in a National Cemetery

The National Cemetery Scheduling Office has the primary responsibility for verifying eligibility for burial in VA national cemeteries. A determination of eligibility is made in response to a request for burial in a VA national cemetery. To schedule a burial, fax all discharge documentation to 1-866-900-6417 and follow-up with a phone call to 1-800-535-1117.

#### **a. Veterans and Members of the Armed Forces** (Army, Navy, Air Force, Marine Corps, Coast Guard)

(1) Any member of the Armed Forces of the United States who dies on active duty.

(2) Any Veteran who was discharged under conditions other than dishonorable. With certain exceptions, service beginning after September 7, 1980, as an enlisted person, and service after October 16, 1981, as an officer, must be for a minimum of 24 continuous months or the full period for which the person was called to active duty (as in the case of a Reservist called to active duty for a limited duration). Undesirable, bad conduct, and any other type of discharge other than honorable may or may not qualify the individual for Veterans' benefits, depending upon a determination made by a VA Regional Office. Cases presenting multiple discharges of varying character are also referred for adjudication to a VA Regional Office.

(3) Any citizen of the United States who, during any war in which the United States has or may be engaged, served in the Armed Forces of any Government allied with the United States during that war, whose last active service was terminated honorably by death or otherwise, and who was a citizen of the United States at the time of entry into such service and at the time of death.

Gayle D Norgaard, LTC, USAF, Ret  
Personal Affairs Chair  
PH: 850-259-1155, Email: [gayleret@cox.net](mailto:gayleret@cox.net)

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## Trea\$urer's Update (cont.)

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As a Florida resident, it cost me \$10 to place the initial freeze with each of the three credit bureaus (\$30 total). Anytime I request a temporary lift, it costs me \$10 per credit bureau. Note – when the temporary lift period expires (based on the date range I request), my credit file is automatically frozen again and there is no \$10 fee for this. If you are age 65 or older, freezing your credit may be free of charge, although you will likely have to pay \$10 for a temporary lift. I think the fees are a very small price to pay for that peace of mind, and it is cheaper in the long run than paying for monthly credit monitoring.

Will a security freeze protect me if my credit card is stolen? No, it will not. Someone who steals your credit card can charge away your life unless and until you call the issuing credit card company to report the theft and cancel the card. Anytime your credit card is lost or stolen, you want to call the issuing credit card company that same day. If you think you misplaced it, you may want to hold off for an hour or two while you make a concerted effort to track it down. If it doesn't turn up relatively soon, you need to make that phone call.

How does a security freeze compare to “credit monitoring?” In my opinion, a security freeze is a much better option than credit monitoring. Credit monitoring almost always comes with a monthly fee and only alerts you when a problem has already occurred (i.e. someone has already opened a credit card in your name and started making purchases). Freezing your credit prevents this problem from happening in the first place.

How do I get started? You can request a credit freeze by phone, snail mail, or on the internet. I highly recommend doing this on the internet in order to avoid hours of elevator music on the phone or weeks of waiting for a letter in the mail informing you that your request was missing one small piece of information and therefore the credit bureau could not honor your request. Simply go to the website of each of the three credit bureaus ([Experian.com](http://Experian.com), [Equifax.com](http://Equifax.com), [Transunion.com](http://Transunion.com)), enter “security freeze” in the search window in the upper right corner of the website, and the information you are looking for should pop up. If you don't have a computer, I recommend you seek the help of a family member or close friend who has a computer and can help you out.

I also recommend you check your credit report (for free) once each year with each of the three credit bureaus through [Annualcreditreport.com](http://Annualcreditreport.com). I check one credit report every year in January, one in May, and one in September. I hope a credit freeze brings you some peace of mind in the near future.

## In Honor of Your Service

Now is the time to serve you. Come live with us!

To our local veterans, The Meridian at Westwood collectively send a sincere “Thank you for your service.”

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**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 2014**  
**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