



# THE DEFENDER

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

Vol. 17 No. 10 Serving All Branches of The Uniformed Services OCTOBER 2011

## Breakfast Meeting & Discussion

**When:** Wed. 5 October 2011  
**Time:** Open: 0700; Bkfst: 0715;  
 Meeting: 0800-0900  
**Place:** Eglin Bayview Club  
**Program:** Laura Hussey,  
 WEAR-TV  
**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: [1stVP@nwfmoo.org](mailto:1stVP@nwfmoo.org) if you are attending.

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## Sixteenth Amendment

The Congress shall have power to lay and collect taxes on incomes, from whatever source derived, without apportionment among the several States, and without regard to any census or enumeration.

## THE NEWS IS UPON US:

By Ken Wright

What does this mean? It means we will have the pleasure of hearing first hand how the local ABC NEWS affiliate, WEAR-TV reports and supports the military in our local area. We are going to turn the table and have Laura Hussey, the local news reporter, answer our questions. Laura Hussey works primarily in Okaloosa County and has lived here on the Emerald Coast since 1994--first in Destin and now in Fort Walton Beach. Laura has worked in television and radio since she was in college. Prior to joining WEAR-TV, she co-hosted a morning radio show on a country station in Okaloosa County. Before moving to Florida, she worked at WDAF-TV in her hometown of Kansas City. Laura is very much involved with the United Way, Covenant Hospice, the American Heart Association, and a great organization called Okaloosa Saves that inspires people to "build wealth, not debt." She is on the board of directors for Hero Hugs, founded by a young lady from

Niceville, which sends care packages to our troops. She also serves on the board of HeadStart Arts. Laura was an Honorary Commander in the 33rd Fighter Wing at Eglin Air Force Base in 2006 (Crows Rule!).



Laura Hussey - WEAR-TV

**New Eglin Bayview Club = Old Eglin Officers Club!**  
<http://eglinbayview.com/home.html>

## President's Corner

### "Semper Paratus"

By Ken Wright

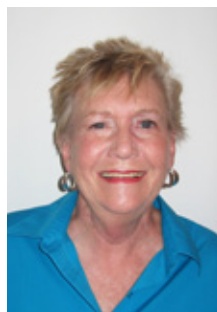
Northwest Florida Military Officers Association, you continue to amaze me on your leadership and involvement you have in the community. In my role as your president of our organization and my role in my professional life, I continued to be approached by folks in the community on what great work we do in the local area. This is not only in your role as a member of the NWFMOA, but as members of other organizations as well. What I am trying to say is, BRAVO ZULU to you all. I have a couple of BRAVO ZULU's of my own. First, thanks to Gayle Norgaard for her efforts in the planning and implementation of the F-35 Training Squadron and Fisher House tours. Secondly, thanks to Dan Cobbs and his staff for their efforts in the planning of Officers' Call at the Compass Rose in Val-paraiso. This was a great success with many attending. We are in the planning stages for the next Officers' Call in Destin. This event will not only bring our membership together; it was also to help recruit new members as well. Another reminder—if you haven't—to put December 8, 2011, on your calendars. The 2011 Northwest Florida Military Officers Association Ball is being planned at the Emerald Grande in our own Destin, FL. The night will be filled with official military traditions, great food, a night of dancing, an auction to remember, and much more. We do this all in an effort to raise funds for the Northwest Florida Military Officers Association Scholarship Fund and to bring this great organization together to share the holiday season. So, I hope you find it possible to attend this function and support this worthy cause. We are also looking



Ken Wright

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## MEMBERSHIP By Gayle Norgaard



Gayle Norgaard

Welcome to our new member LTC Max H. Taylor, USA (Ret) and his wife Edna. We look forward to seeing you at the First Wed. Breakfast meeting.

### **Attention: Members do you want a free Breakfast?**

All you have to do is recruit a new member and after they pay their dues you will receive your free breakfast.

We still have a few months left to increase our membership for this year. The organization needs your help.

### **UP COMING EVENTS**

**October 11, Tuesday, 0900-1000**

#### **Tour of Okaloosa County Emergency Operations Center (EOC)**

Location: Northwest Florida State College, 90 College Blvd, Hwy SR 85 N.

Right on College Blvd. Enter through western most entrance (closest to SR 85 N across from Cedar Ave). There is a huge parking lot in front of a water tower and it's on the back side of the baseball field. "Emergency Operations Center" or 911 Emergency Center is the big brick building.

**There will be a sign up roster at the Monthly Breakfast Meeting and you can contact Gayle Norgaard at 850-259-1155 or Email: [gayleret@cox.net](mailto:gayleret@cox.net)**

Look for future tours and symposiums coming up beginning the first of the year. All suggestions are welcome. And thank you to our new member Eddy McAllister for his assistance in arranging for the EOC tour.

## PUBLIC RECORD

**IN MEMORIAM:** Col H. L. (Pete) DeLaune, USAF (Ret), 8/19/2011; Col Charles R. Wolf, Jr., USA (Ret), 8/27/2011.

**NEW MEMBER:** LTC Max H. Taylor, USA (Ret).

## Oops!

In last month's Defender, October 12th was listed as the date for the Homeless Veterans Stand Down. The correct date is October 21st. We regret the error and any inconvenience this may have caused. For information on how you can help with this noble cause, contact Bill Van Hoesen at 225-2957.

## AUXILIARY CORNER

An auxiliary member is defined in the Council and Chapter Policies and Procedures Guide as a survivor of a former national MOAA member who is deceased or a survivor of a deceased individual who would, if living, be eligible for membership.

MOAA recognized early on these surviving spouses need the continued support of their chapters after their sponsors have passed away. To clarify, when an MOAA member passes away, his or her active membership transfers to the spouse. If the deceased member had an annual membership, it is extended six months gratis, and the surviving spouse is afforded the opportunity to continue the membership in his or her name. If the deceased spouse was a Life Member, that membership transfers in-kind and remains active for the duration of the surviving spouse's life. These memberships are categorized as auxiliary memberships.

MOAA later reinforced the importance of the more than 61,000 auxiliary members in the association by establishing the Auxiliary Member Advisory Committee (AMAC) to work directly with national MOAA's board of directors and staff to make sure surviving spouses' issues were heard and addressed. AMAC, at MOAA's direction, takes the lead in identifying survivors' issues, providing solutions, organizing grassroots advocacy, and communicating with survivors through its chapter system and MOAA's website. Stories of the many ways auxiliary members enhance chapter activities will follow in upcoming issues of *The Affiliate*.

We are currently in the process of selecting two new members for the AMAC. If you know an auxiliary member who is engaged in the issues and interested in working as an AMAC member, submit your nomination via email to [amac@moaa.org](mailto:amac@moaa.org) or by mail to MOAA, Attn: MSC/AMAC, 201 N. Washington St., Alexandria, VA 22314. Visit [www.moaa.org/amac](http://www.moaa.org/amac) for more information. (Source: MOAA website)

### Say What?

Karmageddon: It's like, when everybody is like sending off all these really bad vibes, right? And then, like, the Earth explodes and it's like, a serious bummer.

## Legislative Musings...by Bill Van Hoesen



Bill Van Hoesen

### Debt Deal: What You Need to Know

After months of tense negotiations, Congress agreed to a last minute debt reduction deal and raised the debt ceiling-- a Congressional limit on government borrowing--just in time to meet the Treasury Department's August

2nd deadline to avoid a potential government default. The agreement sets a course for future reductions in federal spending. But the compromise is remarkably short on details and relies largely on the budget cutting recommendations of a soon to be formed Congressional "Super Committee." In many ways the deal reflects the inability of Congress to come to terms with spending cuts.

Here's what we know about the deal:

- Enacts \$900 billion in federal spending cuts over 10 years.
- Cuts include \$350 billion in savings from the base defense budget already agreed upon earlier this year.
- Authorizes the President to increase the debt limit by at least \$2.1 trillion, eliminating the need for further increases until 2013.
- Establishes a Congressional bipartisan Joint Committee, often referred to as the "Super Committee," tasked with identifying an additional \$1.5 trillion in debt reduction, including discretionary (e.g., pay raises, procurement, etc.) and direct (e.g., Social Security, TFL) spending; the Committee will also consider tax revenue measures.
- Requires \$1.2 trillion in cuts if the "Super Committee" fails to reach an agreement or Congress fails to pass the committee's recommendations by December 23.
- Cuts would be divided between defense and non-defense defense spending.
- Ensures a vote on a balanced budget constitutional amendment by December 2011.

Now that the deal is done all eyes will turn to the Congressional "Super Committee" made up of 12 members of Congress, six from each chamber, and six

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# Chaplain's Column

By Sarah A. Shirley, Ch, Maj, FLANG

# Secretary's Scrawl

By Scott Berry

## Loveliness in All Things

Returning to the States after 13 months in Afghanistan is supposed to be a shock to the system, but I haven't found it to be so. I have found it disarmingly easy to readjust to creature comforts, take them for granted, and even complain when one luxury is not as luxurious as the next. Home not even three weeks, I heard myself critiquing the various lovely swimming pools in which I swam and played. My favorite was the almost century old spring-fed pool redesigned by the famed Dorothy Draper in the 1940s. Who wouldn't love a pool like that? But really, I hadn't seen a swimming pool in so long; couldn't my gratitude for any pool at all last longer than a couple of weeks?

How easily we humans adjust to our circumstances. This trait is, of course, is quite handy since we do need to bloom where we're planted, play the hand life deals us, live life on life terms, and [insert your favorite appropriate cliché or slogan here!]. There may be nothing more annoying than listening to someone in similar or better circumstances than your own constantly complaining.

Our adaptability, though, is not always in our best interests, individually or collectively. It is useful to be disturbed when observing a fellow human adapting without argument or apparent concern to genuinely unacceptable circumstances: abusive domestic or workplace relationships for self or others; extreme poverty anywhere in the world; discrimination based on status; abjectly horrible customer service in any industry to include the professions; cruelty to animals; economic injustices. These sorts of conditions are very difficult to confront or change, so we tend to minimize, avoid, and in other ways, well, adapt.

To be mindful, to remain awake to the reality of whatever is in our world, is part of the spiritual task. How challenging this can be when we so easily bend to or blend in with the status quo! But as my Aunt Sally said several decades ago, "The status quo is unremainable." Everything changes, everything stays the same. To focus on that which is lovely and beautiful and true, and to coax



Chaplain Shirley

Greetings!

So much to do with so little time but grateful I have the faculties to have that "problem"! Festive holiday decorations will soon adorn the stores and I'll be wondering how Tom (or Tonya) Turkey scurried past me and no one noticed. It's all about perspective, isn't it? Is the cup half empty or half full?

From my soda straw view of chapter activities, I'm noticing more people who see the cup as half full. Different faces are stepping forward to help with or attend chapter-sponsored events. People are calling me to volunteer their time and talents. It's not a tidal wave but a small yet discernible trickle. And that's okay because a trickle can turn into a stream and then a river and then a wave.... You get my drift.

The fact remains there are plenty of other opportunities—low hanging fruit just waiting to be picked. The last step is for someone to reach out and get the ball rolling on something they feel would be beneficial to themselves and others in the chapter. I've seen it happen recently with amazing results and one doesn't need to be a rocket scientist to raise one's hand. Good ideas are not the exclusive property of an elite few—no offense to rocket scientists.

So if your cup is half empty, I'd encourage you to toss it down the drain and refill it until it's half full then see what you can do to fill it to the brink.

Secretariially and Editorially Yours,

Scott



Scott Berry

**? Got a Chapter question?**  
**? Change in personal info?**  
**? Comment?**  
**? Don't know who to ask?**  
**? Email: [info@nwfmoe.org](mailto:info@nwfmoe.org)**  
**? We'll get an answer for you.**  
**?**

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## Chaplain's Column (cont.)

Continued from page 4

loveliness out of the ugliness that sometimes is the human condition; these are the activities that bring us closer to God.

As election season gears up and it is so easy to criticize and condemn, I invite you to seek loveliness in all things, especially in those individuals with whom you passionately disagree. As economic troubles afflict so many of us, seek ways to be generous. If you are able to find something lovely in people or places or situations that you hitherto found unbearable, you have brought grace and beauty and healing to the world, if only for a moment. Thanks be to God!

Readers, if you accept my invitation, please tell me about it! Did seeking loveliness change you, your situation, your perspective, or your feelings? Write to me at [sarahshirley@gmail.com](mailto:sarahshirley@gmail.com).

## Help the Homeless Vet

October 21st is the local Homeless Veterans Stand Down Day. A variety of organizations will be providing goods and services to veterans who live on the streets. You can be a part of this worthwhile effort by bringing paperback books—used, dog-eared, or new—to the October break-fast. We'll make sure they get distributed to those in need. Call Ginny Mills at 609-1179 if you have questions.

## NWFMOA Officers Call by Dan Cobbs

Thank you to everyone that attended the NWFMOA Officers Call on 26 August 2011 at the Compass Rose Restaurant in Valparaiso. An enjoyable time was had by all. Those in attendance were:

Mike Anderson, Norm & Margaret Blakley, Fred Boyer, Marvin Brigman, Larry Bush, Dan Cobbs, Troy & Kay Dent, Frank & Helen Glunn, Pat & Lydia O'Connor, Bob & Betty Padden, Dave Parisot, Bob and Carol Schaefer, Neal Schneider, Bill & Linda Van Hoesen, and Ken & Erica Wright.

We'll do it again. Hope to see you next time!

## Do Legislators Care About Your Letters?

Excerpt of article by Col. Steve Strobbridge, USAF-Ret., Dir. MOAA Government Relations

A regular question from members is, "Do those form emails, letters, and postcards really get listened to?"

While the impact can vary with individual legislators, issues, and volume of mail, the short answer is "definitely."

Obviously, what matters most to legislators is the passion expressed by the constituent and the volume of similar input.

The single most powerful communication is a short, hand-written letter. But relatively few actually do that. Many aren't sure who their legislators are or what their addresses are. Others are uncertain about the specifics of an issue or what they should say.

That's where MOAA can help — by providing suggested text, electronic systems that automatically load your legislators' email addresses based on your home address, and pre-addressed tear-out letters and postcards in the magazine.

How do we know legislators pay attention to that communication? Because they and their staffs tell us — and others — they do. At one Armed Services Committee hearing, the chair had hearing tables stacked with thousands of MOAA-generated tear-out letters. He told government witnesses, "If you think we're going to ignore these letters, you need to think again."



## How to Help Others, Help Yourself, and Make Money

*Contributed by Bill Van Hoesen*

Military spouses can become Accredited Financial Counselors (AFCs) through a free scholarship program. The National Military Family Association (NMFA) partnered with the NASD Investor Education Foundation to create the Military Spouse Fellowship, which pays for tuition, registration and study materials.

The fellowship annually offers 200 military spouses access to the Accredited Financial Counselor Program. Upon completion of the program, participants become AFCs through the Association for Financial Counseling and Planning Education (AFCPE).

To be eligible, applicants must be current or surviving spouses of active duty or retired members of the Army, Navy, Air Force, Marine Corps, Coast Guard, National Guard or Reserves. Other requirements are a high school education, an interest in financial education and familiarity with military protocol. Preference will be given to military spouses with college degrees, financial or banking experience and/or military community volunteer experience.

The program requires 18 months of self studying (approximately four to six hours per week) with periodic group conference calls. Participants also must take examinations and meet certain score requirements. They are also required to pursue additional financial counseling experience while earning the certificate. This practicum component is designed to provide practical, hands-on learning.

The practicum component of the AFC Program can be attained through the MHNGS Inc Military Spouse Program. In addition to gaining the required experience, the spouse will be paid \$30 per hour to participate in this program.

To apply, please contact Bill Van Hoesen to obtain an application form. Applications for the Military Spouse Fellowship can be submitted online through [www.nmfa.org](http://www.nmfa.org).

After completing the required AFCPE education and passing the tests, spouses will eligible to apply to MHNGS Inc to participate in the Military Spouse Program.

## Legislative Musings (cont.)

*Continued from page 3*

from each party. Their debt reduction recommendations are due November 23, 2011. Congress is required to vote on their recommendations without amendment by December 23, 2011.

The Super Committee is authorized to look at both discretionary and direct (mandatory) spending meaning that military retirement, TFL, Social Security, etc., are on the table for cutting.

However, if the Committee cannot reach an agreement on how to cut an additional \$1.5 trillion from the debt or if their recommended cuts fail to be adopted by Congress, an enforcement mechanism (sequestration) will trigger automatic, draconian spending reductions starting in 2013. The cuts would be split 50/50 between domestic and defense spending (defense spending cuts would be about \$50 billion per year). The severity of this process is intended to force Congress to act and prioritize what reductions should be made.

If sequestration is employed Social Security, Medicare beneficiaries (but not providers), federal civil service retirement, military retirement and low-income programs will be exempt from mandatory cuts.

MOAA is especially concerned about the prospect of sequestration if Congress fails to reach a \$1.5 trillion deal by December 23. These automatic cuts would rely heavily on defense spending reductions. Although military retired pay, Social Security, and Medicare beneficiaries are protected from these cuts it could leave TRICARE and Medicare providers extremely vulnerable. The magnitude of these cuts may prevent a "doc fix" this year which would deeply hurt access to care.

And this is only the beginning of several years of successive budget reductions. Both the right and the left are looking to reduce defense spending and the quickest way there is, is cutting manpower and compensation.

In this environment, it is essential for the military and veterans community to stay alert and actively involved to protect against abrogation of long-standing commitments. If you think Congress and defense leaders wouldn't do that, you need only look at the hard experience of the 1970s, 80s and 90s, when the military regularly RIFed large numbers, capped pay raises most years, cut retirement, kicked older retirees out of military health care, and much, much more.

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## Legislative Musings (cont.)

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Today's budget environment is worse than it was then, and the competition for limited dollars will activate massive lobbying, campaign donations and more aimed at protecting weapons and other programs that mean jobs in home districts. If we hope to protect the people programs that are the fundamental underpinnings to sustain a quality career force, we'll need everyone on board and active in protecting their interests. The time to do so is now, as decisions on how to cut \$350 billion in DoD will be made in the next few months. (MOAA Legislative Update, 08/05/2011)

### Quotable Quotes

"I have always wished for my computer to be as easy to use as my telephone; my wish has come true because I can no longer figure out how to use my telephone."

- Danish computer scientist Bjarne Stroustrup

## President's Corner (cont.)

Continued from page 2

for sponsors for the occasion and if you have time to assist to seek sponsors or have any insights to local businesses wishing to donate a prize or two, then give Frank Glunn or myself a call. Again, and I can't say enough, you are the membership and we need you to continue our organization's goals to (1) To promote the social welfare of the community, (2) To conduct programs for charitable, scientific, or educational purposes, (3) To sponsor or participate in activities of a patriotic nature, and (4) To provide social and recreational activities for its members. If you have any ideas to further these goals, please share them with the leadership. Your input is greatly appreciated and encouraged.

### Last Reminder!

The Eglin Officers Club has been renamed the Eglin Bayview Club. The name has changed but everything else remains the same. Don't allow progress to confuse you!

## 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.



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Rank Service MOAA mbr. no. Email address  
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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 this year  
receive membership through  
December 31, next year for \$34.00.**

**Membership Renewal**

1 yr - \$34.00, 2 yr - \$65.00, 3 yr - \$85.00

**Life Membership Dues\*\***

Age	Dues	Age	Dues
101+	Free	71-75	342.00
96 - 99	57.00	66-70	398.00
91 - 95	94.00	61-65	448.00
86 - 90	152.00	56-60	489.00
81 - 85	214.00	51-55	519.00
76 - 80	281.00	-50	549.00

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Pay one half of the above rates