



THE DEFENDER

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

Vol. 20 No. 10 Serving All Branches of The Uniformed Services OCTOBER 2014

Breakfast Meeting & Discussion

When: Wed., 1 October 2014

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

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

Program: Ted Corcoran, FWB
 Chamber Pres/CEO
 "CoC's Impact on Our Community."

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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“The Greater Fort Walton Beach COC’s Impact on Our Community”

Our speaker is Ted Corcoran President/CEO of the Greater Fort Walton Beach Chamber of Commerce. Ted told me that he hails from Mendham, NJ and enjoyed his teen years taking the train with his buddies to NYC. He has been a real leader and inspiration to all chamber of commerce members. He has a quick wit and knows his members.

The Greater Fort Walton Beach Chamber of Commerce brings together the business, non-profit, and cultural leaders of our area to strengthen local businesses and enhance the quality of life in our community by providing services which help businesses help themselves. With 1900 members they are the largest Chamber from Pensacola to Tallahassee, and they host the largest and friendliest regular business networking events in Northwest Florida. Additionally, they organize a variety of community festivals throughout the year, including the famous *Billy Bowlegs Pirate Festival* in June.

The Chamber offers business promotion, advocacy, and exposure to its members, along with various opportunities to serve the community.



Mr. Ted Corcoran

Something is always going on at the Chamber – just check their calendar.

Many of our community improvements including the Economic Development Council, Tourist Development Council, United Way, and local colleges and universities had their start at the Chamber. The Chamber definitely has been a leader in our community.

Help Your Chapter! Ask People To Advertise With Us!

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

Greetings MOAA Warriors!
This is the second week of September and it has already been action-packed. We started out the month with the meeting at The Meridien at Westwood and an interesting presentation on Afghanistan from one of our members, "Doc" Merkel, who in his daytime job is the wing historian for the 53d Wing at Eglin Air Force Base. He shared some of his civilian deployment experience with us and even brought some of his bazaar purchase items. He showed us one vendor stall that sold "belly dancer" clothes (my word). He didn't bring any back but that would have been a great auction item for our Military Ball. Don't you agree?



Jeff Watson

This month we had two visitors, Gen Richard Secord and Lt Col Heidi Sutton. We need to work on getting both of them to join our chapter. ☺ I traveled the next day to Jacksonville, FL, for the MOAA SE Leadership Symposium. We spent a couple of days talking about common chapter challenges such as recruiting and retention.

It was great attending the symposium as I got the opportunity to meet old friends and develop new acquaintances. The Alabama state convention is in April of 2015 at Montgomery and, of course our own Florida state convention is in St. Augustine. The Georgia Council of Chapters is planning a cruise so if that appeals to you check it out! These other state representatives love attending our conventions so I am sure you will be warmly received if you express an interest in attending their state's convention. I would like for you to check out our own conventions first, of course.

For those who like attending MOAA Conferences there will be upcoming opportunities and, if you are a chapter officer

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PUBLIC RECORD

IN MEMORIAM: Mrs Ethel "Mac" Sleeth, AUX,
7/30/2014.

Cutoff For November Defender



Member Spotlight



Mike Griffith

MEMORIAL CONTRIBUTIONS

Ron and Billie Chappell made a contribution to the NWFMOA Scholarship Fund in memory of Col William J. Cullen, USAF (Ret).

Mrs Beryl Brenner made a contribution to the NWFMOA Scholarship Fund in memory of her husband, Col George P. Brenner, USAF (Ret).

President Caps Military Pay

On August 29, President Obama sent a letter notifying Congress that he is using his authority under law to cap the active duty military pay raise at 1 percent in 2015.

Typically the active duty pay raise is determined by private sector wage growth, measured by the Bureau of Labor Statistics' Employment Cost Index (ECI). The ECI calls for a 1.8 percent pay raise in 2015.

However, the President has executive authority to make an alternative pay adjustment if he considers it necessary due to national emergency or economic concerns. This is the second consecutive year the President used his authority to implement a lower pay raise.

From 2000 to 2012, Congress worked hard to eliminate a 13.5 percent military pay gap with the private sector caused by repeatedly capping military raises in the 1980s and '90s.

But the restoration of military pay comparability with the private sector is under threat. Pay has been capped for two years, and the administration's FY 2015 budget proposes to continue caps for a total of six years.

Earlier this year, the House rejected the administration's pay cap and authorized a 1.8 percent raise in its version of the FY 2015 defense authorization bill and appropriated funding to pay for it. The Senate Armed Services Committee supported the administration's 1.0 percent cap.

To reverse the President's decision to cap pay in 2015, Congress would need to override the President's authority to alter the pay raise from the ECI.

MOAA President Vice Adm. Norb Ryan, USN (Ret) responded to the President's announcement, saying "Pay raises for the military, just like those of average Americans, are important for retention. It's a fundamental principle of sustaining the all-volunteer force... History has shown that once Congress starts accepting proposals to cap military pay below private sector growth, those caps continue until retention and readiness are compromised."

Comparability can't work unless it's sustained through both good and bad budget times.

Act now! Please send the recommended letter below to your Congressman and ask Congress to support a 1.8 percent raise that keeps military pay on pace with private sector wage growth.

"I am writing you to urge you to reject the President's recent use of executive authority in his August 29 letter to



Bill Van Hoesen

Congressional leadership to cap the 2015 military pay raise at 1 percent, rather than the 1.8 percent authorized under current law and needed to match the average American's. This recent directive by the President undercuts military pay comparability with the private sector - a fundamental principle of the all-volunteer force. It is the second consecutive year the President exercised his authority to cap pay.

In 2003, Congress changed the law to tie annual military pay raises to private sector pay growth for good reason. That's because past administrations and congresses kept capping military pay raises below that standard until they damaged recruiting and retention.

We need to learn from that experience, not repeat it."

Review Boards To Consider PTSD

Secretary of Defense Chuck Hagel announced September 3 that DOD will now consider service-related Post Traumatic Stress Disorder (PTSD) when considering a veteran's petition to upgrade his/her discharge status. The policy applies to veterans of any era who received a less than honorable discharge from service and received a subsequent documented PTSD diagnosis.

The new policy stems from recent attention paid to petitions from Vietnam veterans seeking to upgrade their discharge status based on previously unrecognized PTSD. In these cases, PTSD was not recognized as a diagnosis at the time of service and, in many cases, diagnoses were not made until decades after service was completed.

Review boards are being asked to liberally consider petitions for changes in discharge status for veterans who have PTSD, and to waive the typical 15 year time limit in these cases.

The effects of successful petition can be profound. Service members who receive a less than honorable discharge can be denied access to many of the services, care, and benefits to which they could be entitled. It can also hurt job and housing prospects.

If you know of a veteran who may qualify for a review, direct them to the appropriate services discharge board websites.

OFFICERS CALL

September/October

at

TOAST

Wine Bar & Small Plates

4550 HWY 20, Suite 1

Bluewater Bay

More information will be sent to you via email.

Treasurer's Update

By Kevin Sutton, Treasurer

Greetings fellow members. School is back in session, much to the chagrin of my children. That means homework for them, and that means quieter evenings around our house, at least until the kids get their homework done. I don't know about you, but I am looking forward to cooler weather. I do love the beach and boating, but I can only stand the heat for so long. Fall is my favorite time of the year, so I am definitely looking forward to the next few months.



LtCol Kevin Sutton

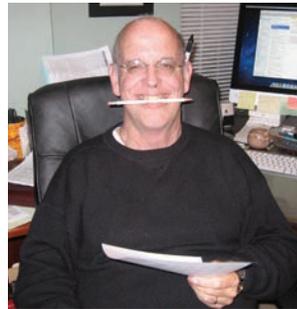
And now, on to business. While we are financially solvent, we continue to operate in the RED by several hundred dollars every month. Our monthly *Defender* newsletter is by far our largest expense. Advertising in the *Defender* is the easiest way to solve this problem, and we need your help engaging local businesses to consider placing an ad in the *Defender*. To give you a rough idea of the dollar figures involved, the *Defender* costs us about \$500 per month or \$6000 per year. Placing a business card ad in the *Defender* for 1 year (12 issues) brings in \$180. Taking out a quarter page ad for 1 year brings in \$300. There are also half page and full page options available, but business card and quarter page ads are the most likely choices of local businesses. It would take approximately 33 business card ads or 20 quarter page ads to cover the cost of the *Defender* for an entire year. If you have a potential advertiser, please contact either Scott Berry or me for details. We will get the ball rolling.

Do you own a smartphone? If so, you may be able to lower your monthly cell phone bill. The "Big 4" wireless service providers (Verizon, AT&T, Sprint, T-Mobile) have all recently come out with new rate plans for their service. Competition in the wireless service market is finally driving lower costs for you and me. Even if you are still under contract with your current provider, you may be eligible for a lower rate without sacrificing your rate plan options. For example, I am a Verizon customer. Verizon recently started a "Single Line Plan" and a "More Everything Plan". My wife and I each have a smartphone. I called Verizon and switched our service to the "Single Line Plan" for each of us. We still get unlimited calling

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Secretary's Scrawl

By Scott Berry



Scott Berry

Greetings!

Let's try this again. I've spent a fair amount of time generating hype and excitement in several forums for our Defender advertising campaign only to have it fall flat when the key insert wasn't included in last month's newsletter. The culprit

was a breakdown in communication made possible by our highly electronic and digital age. I'll leave it at that. This month, however, I have taken due diligence to an art form and double-checked that everything is on track.

In last month's column I summarized our financial situation and the need for newsletter ads. However, I'm including again the boiler plate so you can read it as you view the insert. Here we go again:

NOW! HERE'S WHERE WE REALLY NEED YOUR HELP! Please remove the insert containing Jeff's letter and the ad rates and give it to the local businesses you patronize: doctors, dentists, lawyers, and auto repair shops to name a few. Although I think Jeff's letter speaks for itself, please take a moment to emphasize the advantages of advertising to the business and how it supports military and veteran causes. It sounds like Mom and apple pie and very easy, but it won't happen unless we make it happen! **Your participation is critical!** If it's too much trouble to remove the insert, give them the whole newsletter to see what we say. As always, the newsletter with insert will be available on our web page at www.nwfmoe.org. I'm getting extra copies of the newsletter printed so contact me if you need more.

To retain our non-profit status for mailing purposes, USPS has some limitations on advertisers: no travel agencies, ads which mention credit cards, or companies whose **primary** business is insurance. But don't let that deter you. When in doubt, have them call me or give me their phone number and I'll gladly call them.

NOW THIS IS THE IMPORTANT KICKER! First time advertisers will get a complimentary meal at our next meeting and be recognized during the meeting. So hypothetically, a \$15 business card ad gives a business a \$7 breakfast, name recognition at a local gathering

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**NORTHWEST FLORIDA
MILITARY OFFICERS ASSOCIATION, INC. (NWFMOA)**
P.O. Box 310, Fort Walton Beach, Florida 32549-0310



**INCREASE YOUR BUSINESS AND NAME RECOGNITION WITH OUR MILITARY
COMMUNITY!**

We are part of the Military Officers Association of America (MOAA). Our chapter has over 300 members stretching from Navarre to DeFuniak Springs plus a handful scattered across the country. There are 44 chapters statewide with over 6,000 members and their families. At the national level, MOAA has almost 400,000 members in all 50 States and across the world. Our monthly newsletter, *The Defender*, is our primary communications vehicle. It's distributed in hard copy and electronically to our members and through-out the local community wherever veterans are present. *The Defender* is also easily accessed at our website and through the state and national websites.

When our newsletter is posted to the NWFMOA website and at other levels, your goods and services will be visible to anyone who accesses the site. It serves as a primary source of information for military members en route to an Emerald Coast military location. It therefore provides a unique opportunity for businesses to reach a select and very large segment of the population. The membership is patriotic and professional.

As an incentive after your first advertisement is published, I invite you to be my guest for a meal during our next monthly meeting. I'll recognize you and your business as new partners in supporting our military community.

We encourage your business to reach out to our members by advertising in *The Defender*. Our order form is attached. Thank you!

If you have any questions, please don't hesitate to contact Scott Berry at swberry@cox.net or 850-582-0839.

Respectfully,

JEFFREY W. WATSON, Col, USAF (Ret)
President, NWFMOA

1 Attachment

Order form and guidelines



**NORTHWEST FLORIDA
MILITARY OFFICERS ASSOCIATION, INC. (NWFMOA)**
P.O. Box 310, Fort Walton Beach, Florida 32549-0310



ADVERTISING ORDER FORM (7-1-2014)

The Defender
Per Issue (Monthly)

Full Page Size (8" W x 10 3/8" H)	\$175
Half Page Size (8" W x 5 3/16" H)	\$100
Quarter Page Size (4" W x 5 3/16" H)	\$25
Business Card Size (3.5" W x 2" H)	\$15

Size of Ad: _____ Mo/Yr to Begin: _____ Mo/Yr to End: _____

Amount: \$ _____

Business Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Email: _____

Business Contact: _____

Tel #: _____ Fax #: _____

Your print ready copy in PDF (preferred) or JPEG format should be electronically transmitted to swberry@cox.net no later than the 10th of the month to be published. The newsletter is published near the end of the month. Our hardcopy newsletter is monotone. Our web version is full color. Therefore, consider sending copy in monotone and color versions as colors when printed in monotone can lose their contrast. Please send your payment to the address shown at the top of the page. Please contact Scott Berry, (850) 582-0839, swberry@cox.net, for assistance and questions.

President's Message (cont.)

Continued from page 2

you may be the one to represent us. I will be traveling next month to Washington, D.C., to receive our 4-star Level of Excellence Award. It is my honor to travel on your behalf to receive the award, but it is for all that you do that we have this award. For those who have missed our meetings the award is not automatic. We were competitively selected based on the criteria posted on the MOAA website and, of course, capturing what we do in our nomination package.

Okay – so what can you do to encourage new members to join? MOAA has three levels of membership: Basic, Premium and Life. Each level has its own benefits with Life membership having the most and Basic having the least. Here is my pitch for each of you with a Premium membership. MOAA will reward us with a \$250 contribution to our operating account if ten (10) of you premium members will sign up for a Life membership. That's good for you and good for the chapter! Let's not sign up without coordinating your conversion with Col (Ret.) Scott Berry, USAF, and Lt Col Kevin Sutton, USAF, first.

The MOAA meetings are a great way to get interesting statistics. For example, did you know that those who serve or have served make up only 1% of the American population? That's amazing! Also, did you know that 30 years ago, those in Congress who had served in the military stood at about 77% and today that is about 19%? It's easy to see why Congress might find it easy to pick at the budget by cutting military benefits. That is why MOAA wants your support in their efforts to champion your service and what you earned years ago and deserve today! While they are taking the issues to Congress and advocating for you, don't ever forget that it is your duty to keep your Congressional representatives informed on issues of common interest. For example, did you know that the Budget for next year has another 1% cap on the military's pay raise? Remember the "hollow force" years and the efforts in the early 2000s to achieve pay parity with the civilian sector. A 13% deficit was closed and now it is beginning to widen.

This affects you directly and indirectly so let your representative know. How do you make 1% of the population relevant? By letting your Congressmen know that you care and you vote. Also, let MOAA know what you are doing so that you can work with them as they advocate for all veterans.

A question came up at the last chapter meeting about giving to nonprofit organizations and particularly to those that do not have high overhead costs. I ran into Capt (Ret.) Bob Silah, USN, from the Tampa chapter who gave a really good presentation last year on Operation Helping Hand. I am not endorsing this organization and our chapter does not endorse any non-profit but his organization is an example of one that does not pay its CEO a salary. We had a member who was wondering and that was the only organization I could think of but could not remember the details. Since Bob is now one of the MOAA directors, you, if interested, could ask him the same question, and he may have other nonprofit organizations names that he could give you. I will bring the brochure for Operation Helping Hand to the next meeting for anyone interested.

Who wants to be on the officer nominating committee? Who wants to be an officer? Let MAJ (Ret.) Bill Van Hoesen or me know. We will be asking.

Finally, start planning to attend the Military Ball in December. It will be on December 4th at the Fort Walton Beach Yacht Club. If you want to be on the MB planning committee, contact Scott Berry or Col (Ret.) Dick Prater. Also, plan to attend the next Officers Call! I mentioned the Wine Bar in Bluewater Bay and I think that would be fun. I will coordinate more details with our chapter secretary, Scott Berry, who will send out the details by email. I've been there once so I need to get the details like when it is open and the name. Our Editor, Ms. Ima, and her other half, Col (Ret.) Wayne Cheatum discovered it for me, so she can give some of the detail . ☺

Until next month, we are adjourned!

Secretary's Scrawl (cont.)

Continued from page 4

of military people who spend lots of money in the community, and publicity to all our members and on the web. Duh. How's that for a return on investment?

Take the plunge and help us stop the red ink.

On an unrelated topic, I'm meeting with the FWB Yacht Club today to make initial plans for the Annual Military Ball. I plan to have an application form in next month's newsletter with all the festive details. Stay tuned.

Berry "OUT"

US Department of Veterans Affairs Burial Benefits

Effective July 7, 2014: VA is changing its monetary burial benefits regulations to simplify the program and pay eligible survivors more quickly and efficiently. These regulations will authorize VA to pay, without a written application, most eligible surviving spouses basic monetary burial benefits at the maximum amount authorized in law through automated systems rather than reimbursing them for actual costs incurred.



Gayle Norgaard

- Under the current regulations, VA pays for burial and funeral expenses on a reimbursement basis, which requires survivors to submit receipts for relatively small one-time payments that VA generally pays at the maximum amount permitted by law.
- The new burial regulations will permit VA to pay, at a flat rate, burial and plot or interment allowances thereby enabling VA to automate payment of burial benefits to most eligible surviving spouses and more efficiently process other burial benefit claims.
- The burial allowance for a non-service-connected death is \$300, and \$2,000 for a death connected to military service.

Evidence Requirements:

- Acceptable proof of death as specified in [38 CFR 3.211](#), **AND**
- Receipted bills that show that you made payment in whole or part, **OR**
- A statement of account, preferably on the printed billhead of the funeral director or cemetery owner.

The statement of account must show:

- The name of the deceased Veteran for whom the services and merchandise were furnished, **AND**
- The nature and cost of the services and merchandise, **AND**
- All credits, **AND**
- The amount of the unpaid balance, if any

New Opportunities for Auxiliary Members

By Kathy Prout, vice chair,
Auxiliary Member Advisory Committee

MOAA's auxiliary members are the survivors of deceased MOAA members or the survivors of deceased individuals who, if living, would be eligible for MOAA membership. As of a vote by MOAA members in August 2012, auxiliary members now have voting rights.

This year, for the first time, an auxiliary member will hold an elected position on the MOAA board of directors for a six-year term of office. His or her job will be to act as a spokesperson for all auxiliary members and to represent the interests and issues of surviving spouses on the board.

Auxiliary members also are eligible for leadership roles in councils and chapters. Some chapters already have begun using the talents of their auxiliary members on their boards, not just as auxiliary liaisons but also as chapter presidents, vice presidents, secretaries, newsletter editors, and more.

Auxiliary members add value to chapters and councils. As military spouses, they have many experiences unique to the military lifestyle. They have left their hometowns and established new homes at every duty station, moved often and usually alone, and served the role of single parents during deployments before Skype and email existed. In addition, they have been chauffeurs, team parents, scout leaders, PTA officers and members, event planners, hosts, fundraisers for military officers' spouses' clubs and other organizations, and committee chairs — sometimes all while holding jobs of their own. Auxiliary members can be sources of untapped talent.

Auxiliary members should consider volunteering for leadership positions within local chapters, and chapter leaders should consider inviting their auxiliary members to participate in their chapters. Chapters with active auxiliary members tend to be more successful. Think about including your auxiliary members when considering new board positions. They will increase your official chapter membership while providing new ideas and leadership opportunities for your chapter or council.

- See more at: http://www.moaa.org/main_article.aspx?id=14910#sthash.fP9i7pZl.dpuf

Personal Affairs (cont.)

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How to Apply

- Complete and submit a VA Form 21-530, Application for Burial Allowance. You can find an office on our [Facility Locator](#) page, **OR**
- Apply online using [eBenefits](#), **OR**
- Work with an accredited [representative](#) or [agent](#), **OR**
- Go to a VA regional office and have a VA employee assist you. You can find your regional office on our [Facility Locator](#) page. (VA Regional Office St. Petersburg, FL, 800-827-1000). Casualty Assistance: Eglin AFB-850-882-4028, Hurlburt AB-850-884-5280. Army-334-255-9124, Navy/Marines-850-452-5996

For more information on how to apply and for tips on making sure your claim is ready to be processed by VA, visit our [How to Apply](#) page.

Additional Information

Other information regarding VA burial benefits such as flags, headstones and markers is provided by the [National Cemetery Administration](#)

Last month's article listed numerous web sites available for members with computers, but there are several who

don't use computers and to keep them updated on changes several defender articles will continue through the upcoming months.

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

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

Continued from page 4

minutes and texting, but our data caps increased from 2GB per month for both of us to 2GB per month for each of us (4GB total), and we are now paying \$12 less per month. It's not a huge difference, but it's \$144 back in our pockets each year. The change is transparent to us. I still pay for both cell phones on one monthly bill using only one online account. If you have a computer, go online and check out what new options are available. Then call your provider and ask if you are eligible for a lower cost rate plan. If you don't have a computer, just call your provider using the contact number on your monthly phone bill and start asking questions. I hope this tip saves you some money 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."

As you have so diligently served your country, we would like to serve you as a part of our retirement community. At The Meridian at Westwood you can enjoy the best years of your life in resort-style living. With rehabilitative care and skilled nursing on site you can live independently and live well. It would be our honor to serve you.

Call today to find out how we can serve.

850.863.5174

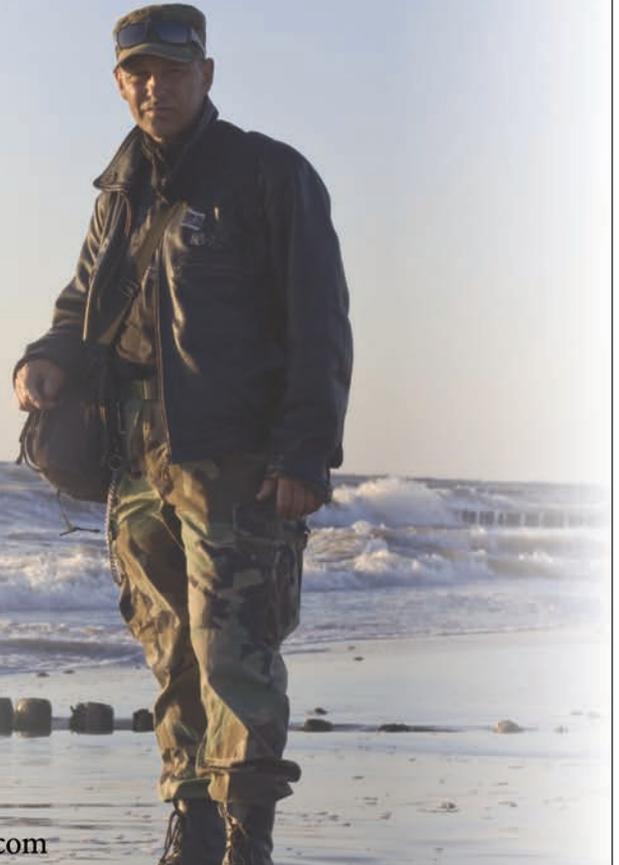


THE MERIDIAN
at Westwood

A Pacifica Senior Living Community

1001 Mar Walt Drive
Ft. Walton Beach, FL 32547

www.MeridianatWestwood.com



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

NON-PROFIT ORG.
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FLORIDA, 32548



Dated Material - Please deliver promptly

				Northwest Florida Military Officers Assn., Inc. PO Box 310, Fort Walton Beach, FL 32549-0310			
Last Name		First Name		Initial		Spouse	
Address		City		State & Zip		Phone	
Rank	Service	MOAA mbr. no.		Email address			
<input type="checkbox"/> Regular	<input type="checkbox"/> Reserve	<input type="checkbox"/> National Guard		<input type="checkbox"/> Active Duty	<input type="checkbox"/> Retired		
<p>Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you <u>do not</u> want your <input type="checkbox"/> name, <input type="checkbox"/> phone number or <input type="checkbox"/> 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.</p> <p>**The spouse of a deceased life member automatically becomes an auxiliary life member.</p>							
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**							
<u>Age</u>		<u>Dues</u>		<u>Age</u>		<u>Dues</u>	
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							