



THE DEFENDER

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

Vol. 21 No. 09 Serving All Branches of The Uniformed Services SEPTEMBER 2015

Breakfast Meeting & Discussion

When: Wed, 2 September 2015

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

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

Program: Ken Hair, President & CEO,
Children in Crisis, Inc.

Please:

• MAKE A RESERVATION

- Wear a name tag
- Bring proper change:
\$8.00 for everyone

Reservation deadline is Friday at noon prior to the meeting. Register at www.nwfmoa.org, call Bill Van Hoesen at 225-2957, or send an email to bvanhoesen@cox.net if you are attending.

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SEPTEMBER'S SPEAKER KEN HAIR President & CEO, Children in Crisis, Inc.

By Tom Godbold

For the month of September, Northwest Florida Military Officers Association welcomes Mr. Ken Hair as our guest speaker. Ken is President and CEO of Children in Crisis, Inc. (CIC). CIC is a community non-profit charity providing homes and establishing hope to the abused, neglected and abandoned children of Northwest Florida. The Children's Neighborhood, located at the western end of Hurlburt Field Road in Fort Walton Beach, provides an emergency shelter, foster homes and foster teen transition homes to help protect and care for our most precious resource – our children. The Neighborhood was recognized as the 2010 DCF Circuit 1, Residential/Group Care Provider of the year and the "Finest Charity on the Emerald Coast" for two consecutive years.



Ken Hair



CIC is a true success story in our community, due in no small part to Ken's yeoman efforts. He will describe to us how in 2003, the Fort Walton Beach and Okaloosa County community saw a need, and established CIC to raise and manage the funds to build, staff, and operate The Children's Neighborhood. This neighborhood is a residential style foster care setting that welcomes children, who through no fault of their own, are thrust into the foster care system. From a small grass-roots group of individuals, the number of CIC supporters has grown to over 200, including CPAs, architects, attorneys, educators, builders, employees of Department of Children and Families, and volunteers from the Guardian Ad Litem program.

Ken holds a Master in Business Administration and a Masters in Management from Webster University, a Bachelor of Science Degree in Occupational Education from Southern Illinois University, and four Associate Degrees including; Arts, Personnel

From the President's Pen

By Scott Berry

Greetings!

Many chapters take a vacation during the summer months because members are on vacation and there's not much going on. Not true with NWFMOA.

The biggest news is our garnering a Five Star rating for the chapter Level of Excellence Award for accomplishments during 2014. As I said at the breakfast, this is a REALLY big deal. In military terms, this puts on par with the best of the best. It's especially important for this chapter as it's the first time in SIX years we've won the coveted five stars.

I'm confident we're moving through 2015 with the same accomplishments if not more so that will result in the same award next year. For example, we continue to bring in new members. That is great news. New members bring new ideas and enthusiasm. Check out the names in the Public Record and make a point to introduce yourself when you see them at the monthly meeting—or elsewhere for that matter. We are on track to meet our goal of 15 new members that I promised the Florida Council of Chapters last January. If you had a hand in recruiting a new member, thank you very much and claim your complimentary meal at the next meeting. If you didn't, please make an effort to join the club. It doesn't require a lot of work and frequently is as simple as asking the question.

And our Officers Call is scheduled for September 8th starting at 1730 at Cheers! in Shalimar. Previous attendees liked this location and it's somewhat central. Attendance at our last one was the largest on record. I liked to change that so mark your calendars and join us for camaraderie and the beverage



Scott Berry

of your choice. Factual or fictional war stories are equally encouraged.

We are still looking for someone to chair our committee for the annual military ball. It's really not as big a job as it might appear. Dave Parisot, as our scholarship committee chair, and his committee handle the raffle side. People who helped from previous years are waiting in the wings to be asked so there's not much new ground to cover. We need someone to coordinate the efforts. Please see me soonest.

Berry "OUT"

How You Get Medicine is About to Change

TRICARE beneficiaries will be required to refill select maintenance medications through TRICARE Pharmacy Home Delivery or at a military pharmacy - or pay the full price at retail - beginning Oct. 1.

This provision was originally tested through a pilot program from the FY13 defense bill, which mandated TRICARE for Life beneficiaries into the above requirements.

The FY15 defense bill expanded the pilot to encompass all TRICARE beneficiaries, with the exception of those on active duty, those with other health insurance that provide drug coverage, or those who live overseas. While active duty servicemembers are exempt from the mandate, active duty family members will be required to participate in the program.

In September, beneficiaries will receive a notification letter from TRICARE providing details on enrollment instructions and the waiver process.

Beneficiaries can still get short-term or "acute" drugs from retail pharmacies like antibiotics and pain medications. The new mandate only applies to select maintenance medications, many of which are brand name.

Unlike the original pilot, there will be no ability to "opt out" of the program after one year.

Starting Oct. 1, beneficiaries will have approximately 90 days to move their prescriptions before being responsible for 100 percent of the cost share.

PUBLIC RECORD

New Members:

Charles J. Brown, Col. USAF

Earnestine Carswell, Capt. USAF

In Memoriam:

William J. Peacock, Maj. USAF Ret. 6-9-2015

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September's Speaker (cont.)

Legislative Liaison

by Richard Comer

Continued from page 1

Administration, Instructor Technology and Aircraft Maintenance Technology.

Ken served our USAF honorably for over 28 years. His last position was the Command Chief Master Sergeant, Air Education and Training Command, Randolph AFB, TX which trains 340,000 students per year at 15 bases with 90,000 employees. He also served as Command Chief, Altus AFB, OK and Scott AFB, IL.

Plan on joining us Wednesday, 2 Sep 2015, to welcome Ken to our regular membership meeting, and find out about this important program and how it positively impacts our local area.

Congressman Jeff Miller, our Representative of the First District of Florida, has been active in trying to improve the service and plans of the Veteran's Administration. He finds there's much room for improvement and has also decided not to leave the House and run for a seat in the Senate. He plans to stay in his current position as the Chairman of the Committee on Veteran's Affairs. He is our Defender in his current role. Below are a couple of excerpts from his weekly bulletins:

July 19th Bulletin: "Last week, I sent a letter to President Obama, requesting the president's personal engagement in addressing VA's budget shortfall that could begin "shutting down hospital operations during August 2015." This is far from the first time VA has disclosed problems far too late and turned its blatant mismanagement into a fiscal emergency. Veterans must not be penalized for VA's ongoing mismanagement."

July 26 Bulletin: "Despite these seemingly rosy projections, I called a June 25 hearing on the budget after receiving conflicting reports from VA employees. Only then did the department finally disclose a \$2.6 billion shortfall, claiming that without added resources it would start denying non-VA care referrals in August. Just two weeks later, VA says it needs \$3 billion or it will suspend all non-VA care referrals at the end of July and will shut down hospitals next month."

We will continue to monitor Congressman Miller's efforts to make the VA accountable for its action, or inaction, and in his efforts to ensure proper support to our veterans.



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We are a non-profit 501(c)3 no kill cat and kitten shelter that needs VOLUNTEERS!

Do you have a few hours a week to spare?
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Do you want to help out with our Shelter or Thrift Store?



Please contact us:
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To learn more about us, go to
www.saveourcatsandkittens.com

LABOR DAY
SEPTEMBER 7TH

Surviving Spouse Corner

The Value of Membership in MOAA

By Pat Farnsworth,
Surviving Spouse Advisory Committee

In April, members of the Auxiliary Member Advisory Committee voted to change their name to the Surviving Spouse Advisory Committee (SSAC). This column was renamed to reflect that change. The Auxiliary Liaison Excellence Award also will be renamed following MOAA's annual meeting in October.

MOAA membership is valuable for many reasons. The services offered by this strong association help veterans, military retirees, and servicemembers and their families and survivors.

Federal budget cuts are looming due to sequestration. MOAA's staff and its members are proactive on Capitol Hill, lobbying for improvements and fighting against benefit reductions that would impact servicemembers, military retirees, Guard and Reserve members, and military survivors.

National MOAA also offers financial-planning assistance, health insurance, hospitalization products, and career counseling to second-career servicemembers, spouses, and

surviving spouses. Articles in The Affiliate cover subjects of interest to surviving spouses, and Military Officer contains interesting articles along with ads for items and services. Important topics are covered in publications that are available to Premium and Life members, with titles ranging from Estate Planning to Aging Into Medicare and TRICARE For Life.

MOAA's new veterans service organization is growing fast. Assistance is available to veterans who have trouble with disability and survivor claims in the Washington, D.C., area. This is just one of many services offered through MOAA that benefits members. MOAA also offers educational loans or grants to eligible applicants, travel discounts, and a vision insurance plan through MetLife for glasses and contact lenses. Neither TRICARE nor Medicare offers coverage for eyewear. (For more information on the benefits or services listed above, visit MOAA's website or call (800) 234-MOAA (6622).

In addition to the benefits of national MOAA membership, more than 400 affiliated chapters across the country provide information, fellowship, and support to members. Surviving spouses can join a chapter and serve as officers. Chapters host many social events such as dinners and luncheons, and chapter meetings feature excellent guest speakers.

Visit MOAA's website to learn about the three levels of membership and join today. Then use the chapter locator to find a nearby chapter to join.

Jeff Watson, Colonel (Ret.), USAF

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Personal Affairs

Florida Veterans' Benefits Guide 2015

The guide has been updated addressing the following topics:

Health Care, Pension, Property, Insurance, Burial, Motor Vehicle, Licensing, Fee Exemptions, Florida State VA Homes, VA Outpatient Clinics, VA Hospitals in the State of Florida, Florida State VA Claims. VA Offices & Claims Examiner Sites, VA State Employment, Women's VA Coordinate. Additional Benefits and Health Contacts.



Gayle Norgaard

There is a wealth of available information for Veterans' and their families including addresses, email addresses and phone numbers. To order the Benefit Guide Email: www.FloridaVeterans.org or call 850-488-4181 or 4182.

Gayle Norgaard, USAF Ret. Personal Affairs Chair
Email: gayleret@cox.net or call 850-259-1155

How You Get Medicine (cont.)

Continued from page 2

For years, MOAA has said that home delivery is a low cost, safe, and convenient option for beneficiaries to fill their maintenance drugs and save money.

“Switching to TRICARE's home delivery saves the government on average 32% on brand name drugs filled through the mail order,” said Capt Kathy Beasley, USN (Ret), MOAA's Deputy Director of Government Relations. “This is another example of beneficiaries doing their part to help drive the cost of health care down.”

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What Do You Think?

The Moose Lodge on Green Acres Rd in FWB, pictured below, is a location we're looking at for future monthly meetings as a permanent change. We value your input. Send your comments to swberry@cox.net.



OFFICERS CALL

Thursday, September 10, 2015 • 5:30 p.m.
Shalimar Cheers Pub
Northgate Shopping Center
1270 Eglin Parkway Shalimar, FL



EIGHT GREAT EVENTS

- Military- and Spouse-Friendly Career Fair
- Informational Workshops
- MOAA Partners and Exhibitors Expo
- Community Heroes Award Night
- MOAA Annual Meeting
- Congressional Appreciation Breakfast
- Chairman's Luncheon
- Chapter Levels of Excellence Award Ceremony



The new school year is now in session with a new class of senior-year JROTC cadets at our five County high schools. I will be coordinating with the JROTC instructors to ensure their cadets are aware of our scholarship criteria and the application process. Our five scholarship awardees for 2015 have also entered college and **Treasurer George Colton** will be sending their checks to the respective college registrars as soon as we receive confirmation from the colleges of the winners' college and ROTC enrollment.

Speaking of the new scholarship year for 2016, one of the major fundraisers for our scholarships will soon be upon us. I am referring to our Chapter's annual **Military Ball** to be held on December 3rd at the FWB Yacht Club. Plans are to again have raffles and auctions as fundraisers. We will appreciate any donations of raffle/auction items for this event. One suggestion is to ask your favorite restaurant to donate a gift certificate. Such donations are tax deductible and receipts will be provided. Feel free to contact me via email [dparisot@cox.net] or phone (850) 613-6545] for more info. We are also looking for business sponsors with donations of \$500 (Gold Sponsor) or \$300 (Silver Sponsor) for the Scholarship Fund.

Our most recent member of the B/Gen Frank Glunn Century Club is **Dr. Howard Fisher**. Thanks, Howard. Also in August, we were most pleased and thankful to receive a donation of \$1,200 in memory of Dottie Ryan via the VISA Matching Gift Program from Bill and Dottie Ryan's daughter. The Dottie Ryan memorials now total about \$2,200.

The winner of our 50/50 drawing at the August monthly breakfast was **Lisa Jo Spencer**. Lisa donated her winnings to the Scholarship Fund. Thanks, Lisa. Thank you to our meeting attendees for your support of the 50/50 fund-raisers and to **Eileen Arpke** for ticket sales.

2015 B/Gen Frank Glunn Century Club Donors:
(\$100 minimum donation)

March 2015: Winfred Boyer; Mel Bryant; Dan Brown; Dave Parisot; Fred Westfall. **April 2015:** John Feldman; Eileen Arpke; Olive Clyde Locke;

Continued on page 7

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Scholarship Fund (cont.)

Continued from page 6

Larry Bush. May 2015: **Samuel Lombardo.** July 2015: **Beryl Brenner.** August 2015: **Dr. Howard Fisher.**

2015 Business Gold Donors (\$500 minimum donation):

April 2015: **Eglin Federal Credit Union; ZT Motors of Fort Walton Beach; Resort Quest Vacation Rentals; Michles & Booth Law Firm.** May 2015: **Wild Willy's Adventure Zone** (In-kind).

2015 Business Silver Donor (\$250 - \$499):

Holiday Inn Resort (In-kind)

2015 Business Bronze Donor (\$100 - \$249):

May 2015: **Shalimar Pointe Golf Club** (In-kind)

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

NWFMOA Scholarship Fund, Inc.: "Helping to build future military officers and leaders."

DONATION FORM

Please accept this gift of \$ _____ to support the NWFMOA Scholarship Fund.*

Donor Information (if not printed on check):

Name _____

Address _____

City, ST ZIP _____

Gift is tax deductible to the extent allowable by law.

This gift is a memorial in honor of:

Please inform the following of this gift:

Name _____

Address _____

City, ST ZIP _____

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

*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).
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*Email: info@nwfmoe.org
We'll get an answer for you.*

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<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. **The spouse of a deceased life member automatically becomes an auxiliary life member.</p>							

Membership Application/Renewal

**New Members joining in 2015
 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