



THE DEFENDER

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

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Lunch Meeting & Discussion

When: Thur, 4 August 2016
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Judge Patt Maney
 Justice-involved Vets and
 the Vets Treatment Court

- Please:
- **MAKE A RESERVATION**
 - Wear a name tag
 - Bring proper change:
\$13.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmooa.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwreservations@gmail.com, or call 850-613-6080 if you are attending.

Officers & Directors

- PRESIDENT**
 Scott Berry..... 582-0839
president@nwfmooa.org
- FIRST VICE PRESIDENT**
- SECOND VICE PRESIDENT**
 Dick Prater.....613-6080
2ndvp@nwfmooa.org
- SECRETARY**
 Fred Westfall609-8075
secretary@nwfmooa.org
- TREASURER**
 George Colton651-4501
treasurer@nwfmooa.org
- Directors**
- Bob Allen 682-7879
allen@nwfmooa.org
- Eileen Arpke 678-3446
arpke@nwfmooa.org
- Dan Brown.....651-0005
brown@nwfmooa.org
- Earnestine Carswell.....685-6711
carswell@nwfmooa.org
- Dave Parisot.....613-6545
parisot@nwfmooa.org
- DEFENDER EDITOR**
 Larry Williamson 803-322-9515
defender@nwfmooa.org

Justice-involved Vets and the Vets Treatment Court Judge Patt Maney

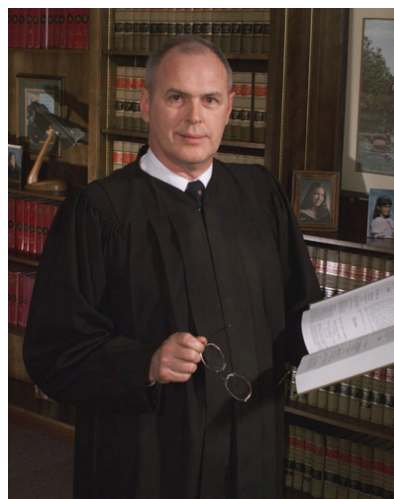
A life member of MOAA, Judge Patt Maney has been an Okaloosa County Court judge since 1989. He simultaneously continued to serve in the Army Reserve, ultimately retiring as a brigadier general in April, 2007.

Task Force and is a member of the Florida Supreme Court's Task Force on Mental Health and Substance Abuse.

General Maney is a veteran of Operation Just Cause (Panama), Operation Uphold

Democracy (Haiti), Operations Joint Guard and Joint Endeavor (Bosnia) and Operation Enduring Freedom (Afghanistan). For 17 months, BG Maney served as the Political Sector Coordinator and Senior Advisor to the US Ambassador and held the diplomatic status of attaché. He was wounded in an IED

The judge has been actively involved in supporting local military missions, veterans and military history. He was instrumental in acquiring the UH-1 on display at the airport in honor of local Viet Nam veterans and a local Medal of Honor recipient as well as the bell from the World War II Liberty Ship, USS Okaloosa.



Judge Maney

Judge Maney hosts quarterly visits to the courthouse of foreign officers attending the Air Force Special Operations School. Perhaps one of his most noted efforts has been in the establishment of the Okaloosa Veterans Treatment Court. His pioneering work was codified into law as the T. Patt Maney Veterans Treatment Court Act. The judge also successfully advocated for the establishment of a Vet Center in Okaloosa County and sits on the VA Secretary's Readjustment Advisory Committee. Patt is a former member of the Florida Defense Support

almost 20-months at Walter Reed Army Medical Center. Among his awards are the Legion of Merit with one oak leaf cluster, the Purple Heart and the Defense Meritorious Service Medal. He also holds the Secretary of Defense Award for Outstanding Public Service, the Department of State's Meritorious Honor Award and the Afghan Ghazi Mir Batcha Khan Superior Medal.

Patt and his wife of 45 years, Caroline, have two grown daughters and six grandchildren.

From the President's Pen

By Scott Berry

Greetings!

I've been a little distracted this past month getting a new roof installed, paying huge auto repair bills, and spending too much money on a major landscape replacement. My cash flow looks much like the British market after the BREXIT vote.

But I keep telling myself that it's only money so I'm grudgingly refocusing my attention to my chapter duties.



Scott Berry

There's continuing good news on new members. We seem to get 3-4 at every monthly meeting. No one is happier about this than I. I personally believe it's because of a momentum that started at least a year ago and now beginning to bear fruit. It's a refreshing change from the constant drop in the chapter membership number. You can find out who's recently joined by checking the Public Record elsewhere in this issue. It'd also be unfair to end my words on this topic without recognizing the various current members who have reached out to their friends and encouraged them to join. This has been a team effort in the truest sense of the word.

Several months ago I promised to set up a tour of the Biophilia Center near Freeport. The calendar got away

PUBLIC RECORD

New Member:

Thompson E. (Tom) Sanders, CDR, USN
James K. Tippins, CDR, USNR
James E. Zumwalt, LT, USN

Memoriam:

Matthew Loar, LtCol, USAF, died July 1, 2016

New Auxiliary Member:

Maggie Loar

from me and after re-engaging with their director I found out the next available opening for a tour group of our size is November. I promise to keep on top of this one. While we'll have to wait several months, at least the weather will be much more pleasant than the stifling humidity we've experienced of late.

I've reached critical mass on robo-calls. One in particular solicits help with credit card bills which they admit I don't have. These calls come from various area codes so I've just quit answering the phone if I don't recognize the number. Just my luck the Florida Lottery Commission will call to award me millions of dollars but it'll get passed on to someone else because of no contact. However, I did stumble on some good advice from the *Wall Street Journal* about avoiding these calls (not the ones from the Lottery Commission) and how to fight back. Here's the link to the article: <http://www.wsj.com/articles/how-to-stop-robocalls-or-at-least-fight-back-1467138771>. It'll challenge your typing skills to enter that manually or you can copy and paste to your internet browser.


Believe it or not, we're getting close to our own chapter election cycle. In the next month or so the board will begin canvassing the membership for people willing to serve in any of the board positions. My two year term of president will come to an end. I ask everyone to give this some thought. The work isn't nearly as intimidating as most people believe.

Finally, I solicit every member to submit articles of interest to our newsletter. As a past Defender editor, I'm well aware of the constant need for additional "copy" to complete the newsletter. Larry Williamson would I'm sure be grateful for anything you could provide him. As with the upcoming election, please give it some thought.

Berry "OUT"

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1755 LEWIS TURNER BLVD.
FT. WALTON BEACH, FL 32547
(850) 863-1182 - Office
(850) 863-8899 - Fax
molarroller@gmail.com - E-mail



Legislative Liaison

Submitted by Rich Comer

Congressman Miller, Chairman of the House Committee on Veterans Affairs, wrote the following guest column for the Denver Post which published it on July 7th. His long fight with the VA leadership in DC will end with his retirement in January. Who will perform such oversight in the future? The topic here is the construction of the VA Hospital in Denver. It also talks about a VA hospital which was built in Orlando and the VA's management of the construction budgets.

The title is “The VA’s Strained Relationship with the Truth.”

The Department of Veterans Affairs has had a lot to say in recent years regarding its failed attempts at building VA hospitals. But the key question is whether VA officials’ construction-related pronouncements are to be believed. When it comes to the VA’s long and troubled history with major construction projects, American veterans and taxpayers deserve the truth, which it seems VA leaders are not providing.

During a recent visit to the site of the VA hospital in Aurora — the biggest construction failure in VA history — Deputy Secretary Sloan Gibson claimed he had planned to fire one VA employee for bungling the project, which is more than \$1 billion over budget. According to Gibson, however, the employee in question retired before the firing commenced.

It’s quite odd that this seemingly crucial detail is only surfacing now — nearly a year and a half after the project imploded in December 2014. So the House Committee on Veterans’ Affairs has asked the VA to provide the proof backing up Gibson’s claim, which — given the department’s history of misleading statements regarding a range of construction issues — is entirely warranted.

After all, it wasn’t that long ago when VA Secretary Bob McDonald, speaking at an April event in Colorado, attempted to take credit for reforms to the VA’s construction process in the wake of the Aurora construction debacle. In reality, the changes were actually forced on VA by Congress after years of claims from department officials that the project was on track and on budget.

But these sorts of bizarre claims are par for the course at the VA, such as when, in the aftermath of the Aurora project’s implosion, Gibson called VA’s construction management

process “pretty good.” It was one of the most out-of-touch statements from any VA leader in recent memory, but it was one of many.

For instance, VA officials have often touted the “lessons learned” from construction of the department’s embattled facility in Orlando, Fla., as key to avoiding similar problems with other projects. “The lessons learned from Orlando and past major construction projects are guiding us in our management of the Denver and New Orleans replacement hospitals,” former VA Construction Chief Glenn Haggstrom said in May of 2013.

But, contrary to Haggstrom’s claim, the only thing VA appears to have learned from Orlando is how to generate hundreds of millions in cost overruns at VA hospitals in Aurora and New Orleans, a facility whose \$1 billion-plus cost makes it the second-most expensive hospital in VA history.

The Orlando facility was originally slated to cost around \$276 million, but the hospital’s price tag had grown to roughly \$665 million when it opened in May of 2015. To make matters worse, the VA is still learning painful lessons in Orlando its leaders never told the public about.

Last year, just months after the hospital had opened, the VA quietly agreed to a series of settlement payments totaling nearly \$213 million to the contractor it had hired to build the facility — the same contractor it had previously blamed for many of the project’s problems. Instead of telling Congress and the public about the payments, however, the VA tried to keep them a secret. And if not for a New York Daily News investigation, they would have stayed that way. The payments brought the Orlando facility’s price tag, which VA officials had led the public to believe was around \$665 million, to a whopping \$878 million.

And so it goes at the VA, where dishonesty among employees is routinely tolerated, and veterans and taxpayers are forced to deal with the consequences.

Whether it’s construction, patient wait-times, health care enrollment and eligibility or any number of other areas, the VA has a long history of misleading the public regarding its mismanagement of important programs. The only way to fix these problems once and for all is for department leaders to be honest about the challenges the VA faces and what is needed to overcome them.

But how can we expect that to happen when the VA’s leaders have such a strained relationship with the truth?

Surviving Spouse Corner

A Field of Flags: Remembrance & Honor

By Gail Joyce,
Surviving Spouse Advisory Committee member

On May 27, 500 flags fluttered in the breeze during the opening of the Greater Granbury (Texas) Chapter's 2016 A Field of Flags: Remembrance & Honor event. The event ran for four days over Memorial Day weekend. Each flag was tagged with the name of a servicemember to be remembered or honored.

Though the Granbury Chapter was the umbrella organization for the event, it was a true community effort, involving the American Legion, Blue Star Mothers, Marine Corps League, VFW, Chamber of Commerce, Granbury Brigade, the local newspaper, and key community volunteers.

More than 150 volunteers laid out the field, installed rebar, assembled and installed the flags, and added name tags on each flag. Volunteers also escorted visitors to the flag they had purchased.

The money raised from the sale of the flags goes to the chapter's Veterans Support Fund. In the past year, working with other community organizations, we built a wheelchair ramp for a veteran, repaired a pump on a water well so a veteran once again could have running water, fixed a veteran's truck so he could drive to the VA, and provided funds to veterans' families during the holidays.

The weekend included many emotional moments, but two stand out:

- A family — mother, daughter, and the daughter's 10-year-old son — bought a flag. After making a tag, a volunteer escorted them to their flag. As the volunteer was attaching the tag, the little boy began to cry. The flag was for his dad, who had been killed in Afghanistan in December.
- One evening, after everyone had left, an old pickup truck pulled in and an elderly man wearing an old baseball hat with "Vietnam Vet" written on it got out. As I watched, he stared at the flags. Then he stood straight and tall, pulled his heels together, raised his chin, and saluted the flags. As I approached him, he turned toward me. He was

crying. He said, "Some think it is just a piece of cloth, but we know it is more than that. Thank you for doing this. It means so much. We know we have not been forgotten."

Not only did the event give chapter members an opportunity to honor all of the nation's military, but it also introduced MOAA to the community visually in an impressive and positive manner.



EDITORIAL POLICY

The Defender is a monthly publication of the Northwest Florida Military Officers Association. The purpose of this publication is to communicate with, inform, and educate chapter members. The national MOAA, this local chapter, and this publication are totally nonpartisan.

LOANING MONEY TO LOVED ONES

By Vera Wilson

Your brother lost his job and his wife is eight months pregnant, so he asks you for a short-term loan to tide him over. Or maybe your best friend wants to borrow some money to launch that decorating business she's been dreaming about for years. You have the funds, but when - if ever - should you loan money to family or friends?

Your money - or your relationship?

Shakespeare said it best: "Neither a borrower nor a lender be; for oft loan loses both itself and friend." Late payments or a loan that's never fully paid back can strain or even destroy a relationship. You might feel it's impossible to say no if you want to preserve the relationship. But don't let them take advantage of your good nature. If you fear mixing business with pleasure will prove destructive, then say so. Offer alternative support, such as giving a smaller amount of money as a gift or offering to drive your friend to work until he can afford that new car.

As good as gone

Never loan money you can't afford to lose. A CNN Money survey suggested over a quarter of loans made to family and friends were never paid back and less than half were paid back in full. Ask yourself: "If the money isn't repaid, what will that do to my financial position?" Like any creditor, you may pursue collection activities like suing the borrower or placing a judgment or property lien against him to recoup the money. That might mean dragging your own cousin to small claims court - something many relatives aren't willing to do.

Consider the circumstances

It's smart to ask the borrower why they need the money. Emergencies arise, and you might be providing your loved one with the lifeline they need to save their house or cover skyrocketing medical bills. But what if they're just lived beyond their means and want to borrow from you to pay off other mounting debt? Has the bank turned them down

because of bad credit risk? If so, maybe you should to turn them down, too.

Mortgages merit a special mention. They represent the most common intra-family loans, as adult children, excited to buy their first home, might not have enough credit history to satisfy a traditional lender. In turn, a loan can prove profitable for parents because the interest earned is likely to be more than with conventional financial instruments like bonds and CDs, making it a win-win. Using a service like National Family Mortgage, which helps structure the loan and handle all the paperwork and reporting, keeps the process simple and professional.

A handshake is not enough

If you've decided to make the loan, shake on it, but then insist on putting the loan agreement in writing. This prevents any misunderstandings and protects your legal and tax standing. This promissory note should state the type of loan (secured or unsecured), interest rate, payment amounts and schedule, as well as any penalties and collateral, if applicable. It should be signed and notarized by both parties. Loan-agreement templates are available on websites like www.nolo.com, or consult your attorney.

Burden of proof

The Internal Revenue Service (IRS) treats loans very differently from monetary gifts. A loan without interest or never paid back might be considered a gift, which can lead to negative tax implications for the lender. To avoid this possibility, charge interest equal to or greater than the applicable federal rate, which is published monthly on the IRS.gov. Current rates range from 0.65 percent for short-term loans to 3 percent for long-term loans. Loan amounts affect the rate as well. Also, documenting the loan and your attempts to collect it are crucial if you want to claim a bad debt on your tax return and avoid having the money categorized as a gift, in which case you could pay taxes on anything over the current \$14,000 exclusion.

Continued on page 6

SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

G-OLDEN YEARS

By Chaplain Tom Azar, USAF Retired

What is so golden about getting up with aches and pains, taking lots of meds and finding oneself saying "n0" more often? Well someone put a "G" in from of "olden". That's why these years are considered golden. In the Old Testament it says "Fear of the Lord adds length to life."

As I continue my chaplain ministry I have met several centenarians. They seem so relaxed and are enjoying themselves. I guess the reason is there is little competition.

So how can we enjoy the final season of our life? First, be realistic; I know lots of men and women try to cover up and look more younger and macho so as to deny the increasing numbers on their body's odometer. What's better is the stay engaged, to be active, work out, eat healthy, and most of all have a good attitude towards people, the news and your unique "golden" situation.

Secondly, focus on others and try to be generous with your time or talents--you will feel younger, enthused and inspired. I worry about people who just stay home, watch TV, drink, belly ache about everything and don't socialize. They think there will be no trouble in their life but if you stay home you will miss what God and your neighbor want to share with you; so take a risk, get out, listen and share.

Staying young is really an internal virtue. General MacArthur said "Age may wrinkle the body but giving up interest wrinkles the soul. So when the wires are down and



your heart is covered with the snows of pessimism and icy cynicism, then and only then have you grown old."

Finally, what's really golden is the legacy we leave behind--how we touch the lives of our children and grandchildren and our neighbors, friends and strangers. What will they write on your tombstone? What will they say at your service? Remember, there are two dates on your tombstone and between them there is just a dash, and that equals your short life in all of God's eternity.

A widow came for counseling. She was dating three men and was having a difficult time deciding who she wanted to marry. I asked: "What were their professions?" She answered: "One was a teacher the other a musician and the third an archeologist." My response to her was: "Marry the archeologist." She asked: "Why?" I said: "Because the older you become, the more interesting you will be." God bless you and have a great final season of life.

Loaning Money (cont.)

Continued from page 5

If all goes smoothly with the loan, the borrower will need to report all interest paid to you annually on Form 1099, which you'll need to claim as interest income on your tax return.

Offering money, not advice or a free pass

Friends and family who have successful loan arrangements make communication a priority. Encourage the borrower to let you know if they'll be late or can't pay and consider a more lenient payment plan to keep the loan on track. Lenders also should realize loaning money doesn't give them the right to micromanage the borrower's finances; resist the urge to question their spending habits or offer unsolicited financial advice.

Vera Wilson is freelance writer based in North Carolina. She frequently writes on financial topics.

Scholarship Fund

By Dave Parisot, Chairman

This is kind of a slow period for Scholarship Fund activities, but it won't be long until our efforts will turn toward fund-raising events for our annual Military Ball in December. We will need volunteers to solicit and gather raffle items as well as to help with the planning. The raffles of the baskets of booze and wine at last year's Ball seemed popular and will be done again this year. Donations of spirits and wine can be brought to any of our upcoming meetings to be placed in the 'holding pattern'. If you want to 'down-size' your liquor inventory, let me know [(850) 613-6545] and I will do a pick-up.

The 50/50 raffle at the July luncheon was won by Charlie Langham with \$81 going to the Scholarship Fund. Thank you to all who bought raffle tickets. Here's the complete list of Century Club members (\$100 minimum donation) for the most previous 12 months of 2015/2016 along with our Business Donors:

BG Frank Glunn Century Club: August 2015: **Dr. Howard Fisher; Tom Churan.** October 2015: **Frederick Rall.** November 2015: **Dick Prater.** December 2015: **Carol Baker; Karl Eschmann.** January 2016: **Clyde Locke (Renewal); Dan Brown (Renewal).** February 2016: **Mel Bryant (Renewal); Charlie Brown; John Holt; Bill Ryan.** March 2016: **Fred Westfall (Renewal); William Colgan; Dave Parisot (Renewal).** May 2016: **Kristine Sams.** June 2016: **Fred Boyer (Renewal); Eileen Arpke (Renewal); Larry Bush (Renewal).** July 2016: **Beryl Brenner (Renewal).**

2015 Business Platinum Donor (\$750 minimum donation): April/November 2015: **Eglin Federal Credit Union**

2015 Business Silver Donor (\$250 - \$499): May/December 2015: **Shalimar Pointe Golf Club** (In-kind); December 2015: **Indian Bayou Golf & Country Club** (In-kind).

2015 Business Bronze Donor (\$100 - \$249): November 2015: **Merrill Lynch Wealth Management;** May/December 2015: **Tommy Mattonie's Coastal Café** (In-kind);

December 2015: **Tammy's Journeys** (In-kind); **Mary's Kitchen** (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."

SCHOLARSHIP DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

Name _____

Address _____

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 _____

Make payable to: **NWFMOA Scholarship Fund**, and mail to: David Parisot, President; 56th 11th St, Shalimar, FL 32579

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law. Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of www.800helpfla.com. Registration does not imply endorsement, approval, or recommendation by the State.



Got a Chapter question?

Change in personal info?

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Don't know who to ask?

Email: info@nwfmoe.org

We'll get an answer for you.



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AN INVITATION TO YOU: The membership of NWFMOA extends a sincere invitation to join us in our social, cultural, professional and service activities that extend from the local to national levels.

 Last Name First Name Initial

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 Email Address

Rank Service MOAA Mbr. No

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Auxiliary Other (specify) _____

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 is automatically an auxiliary life member.

Membership Application/Renewal

New Members joining this year receive membership through December 31 next year for \$25.00.

Membership Renewal
 1yr—\$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 half of the above rates

