



# THE DEFENDER

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

Vol. 20 No. 5

Serving All Branches of The Uniformed Services

MAY 2014

## Breakfast Meeting & Discussion

**When:** Wed., 7 May 2014

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

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

**Program:** Lt Col (Ret) Bob Allen

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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## Lt Col. Bob Allen, USAF (Ret.), a Crestview Activist

By Paul Singleton, First Vice President

We are pleased to have one of our members, Lt Col (Ret.) Bob Allen USAF, present a program on getting children treated at the Shriners Hospital. Bob is a past City Councilman of Crestview, still active with Friends of the Library, serves as a sports referee and has given numerous hours for youth in a program, Bring Up Grades (BUG). His involvement started with the Kiwanis Club of Crestview and the educators were happy to have him come to the school to present the winners. He also gives freely of his time to get children to the Shriners Hospital.

Many of us know little of this important Shriner's program. How many times have you seen a youngster in a wheelchair, on crutches, or limping along on a club foot? Have you ever wondered why the child is in such a

predicament? Did you ever wonder why somebody didn't do something to help him or her? When we were youngsters, and we did not know any better, we may have known of a classmate who had a "hair lip." Today we are a bit more sensitive and refer to this malformation as a cleft palate. Whatever the condition, there is a solution to each described malady.

This month we will have Bob Allen tell about services that are available to any handicapped child, free of cost to the parents or guardians, and devoid of financial outlay from state or federal government. Some of you are undoubtedly acquainted with this program that is designed to help these children; some may be totally unaware of it. Regardless of your situation, you will want to listen and learn how

perhaps your next door neighbor's child or one of your own can be helped.

Bob is a native Pennsylvanian and served in the Air Force and Air Force Reserve for over twenty-eight years. He is a graduate of Air Force pilot training (Class 55-N) and has logged over 6,000 hours of flying



Thought Provoking

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## President's Message

By Jeff Watson, Colonel, USAF (Ret.)

Spring is here in all of its glory! I hope all of you are enjoying the time between spring breakers and summer tourists. I know I am as it is going to be interesting around here by June.



Jeff Watson

Speaking of June, the annual FCOC is right around the corner and so is the opportunity for our chapter to again submit a Level of Excellence Award nomination package. You may recall that we did that last June and we were awarded a 4-star banner at the annual Military Officers Association of America meeting in Colorado Springs, Colorado, last November.

If any of you reading this would like to take a crack at writing the nomination package, please let me know. I wrote the nomination last year with review and input from the board but this is a chapter nomination. As I see it, any one of you with strong writing skills is welcome to write the draft for us. Just let Scott Berry, chapter secretary, or me know. Find our contact information on the front of *The Defender*.

Speaking of things to stay connected on, if you have a particular location that you would like for us to use for our next Officers Call, let any of us officers/directors know through the same contact information on the front of *The Defender*. You may recall that we had a good turnout at "Doc's Oyster Bar" in Valparaiso. Unless there is another proposal, I think Shalimar would be a good location. I will see if "Cheers" can accommodate our group. It is in the

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## PUBLIC RECORD

NEW MEMBER: Col Alan D. Buell, USAF (Ret);  
Lt Col James W. Hardy, USAF (Ret).

IN MEMORIAM: Mrs. Kitty Connors, spouse of  
Lt Col John S. Connors, USAF (Ret), 3/23/2014.

## Cutoff For June Defender



## Member Spotlight



Jim Peavy

## Still Using Microsoft's Windows XP?

By Scott Berry

For people who still use Windows XP like me for a million good reasons, Microsoft has announced it stopped supporting Windows XP. No more updates, security patches, or alerts. Will your computer still work? Yup. The kicker is without current updates your computer will be increasingly vulnerable to security breaches or new software may/may not work. Solution? \$\$\$\$.

Translation: Upgrade your PC to a newer Microsoft operating system (most painful) or buy a new one with Windows 8.1 (just slightly below most painful). How do you determine if you're using XP? You should see "Windows XP" pop up when you start your computer. Or, after your computer has fully booted up, left click on START, left click on CONTROL PANEL, and double left click on SYSTEM. That will tell you your computer's operating system.



## Lt Col. Bob Allen (cont.)

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time. He flew 210 combat missions in AC-119G aircraft in Vietnam and elsewhere. Upon returning to this country he became an instructor pilot in the gunship training squadron. He was one of the instructors who brought the gunship squadron to Hurlburt Field in 1971.

## Auxiliary Corner: Medicare Parts C and D

By Sharon A. DeVaney, member, Auxiliary Member Advisory Committee

A Medicare Advantage plan, or Medicare Part C, is one way to get Medicare coverage. If you join a Medicare Advantage plan, you still will have original Medicare, but the Medicare Advantage plan will cover Medicare Part A (hospital insurance) and Medicare Part B (medical insurance). Private companies approved by Medicare offer Medicare Advantage plans.

Medicare Advantage plans must cover all of the services original Medicare covers except hospice care and some care in qualifying clinical research studies. Medicare Advantage plans might offer extra coverage like vision, hearing, dental, and health and wellness programs. In addition to your Part B premium, you must pay a monthly premium for the Medicare Advantage plan. Each Medicare Advantage plan can charge varying out-of-pocket costs and have different rules for how you get services (such as whether you need a referral to see a specialist).

There are different types of Medicare Advantage plans: Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Private Fee-for-Service (PFS), Special Needs, HMO Point-of-Service, and Medical Savings Account (MSA). Contact your State Health Insurance Assistance Program for help comparing plans. To learn more, visit [www.medicare.gov](http://www.medicare.gov) or call (800) 633-4227.

There are two ways to get Medicare Part D, which is prescription drug coverage. The first is through a Medicare prescription drug plan (sometimes called a PDP). These plans add drug coverage to original Medicare, some Medicare Cost plans, some Medicare PFS plans, and MSA plans. The second is through Medicare Advantage plans (like an HMO or a PPO) or other Medicare health plans that offer Medicare prescription drug coverage. You must live in the service area of the Medicare drug plan you want to join.

Many drug plans have yearly deductibles and copayments or coinsurance fees. Each prescription drug plan will have its own list of covered drugs called a formulary. Contact the plan to obtain its current formulary, visit the Medicare

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# EGLIN AFB PRESCRIPTION FAX POLICY

**96TH MDG Pharmacy Flight**  
**Satellite Pharmacy**  
**FAX # 850-883-9322**

Eglin AFB Satellite Pharmacy is now accepting faxed prescriptions. (please note the pharmacy is still unable to receive electronic prescriptions) All faxed prescriptions must meet the following criteria.

1. The prescription must be legible and originate directly from the doctor's office. The pharmacy CANNOT accept faxes from patients. A header must appear on each fax.
2. The prescription and/or fax cover sheet must include the following information: patient's full name, home address, last 4 of sponsor's SSN, birth date, and phone number. Neglecting to include this information will result in a delay in filling the prescriptions.
3. The prescriptions must contain the doctor's signature, printed name, address, phone number, NPI/DEA number.
4. The pharmacy will not accept controlled prescriptions by fax.
5. Prior to faxing a prescription, providers should verify that the medication is available on Eglin's Outpatient Formulary. A link to the formulary is available online at <http://www.eglin.af.mil/units/eglinhospital.asp> or you may call the pharmacy at 850-883-8000.
6. Faxed prescriptions for Maintenance medications received before 3pm will be available for pick up the next duty day. Faxed prescriptions for maintenance medications received after 3 pm will be ready after 2 duty days, Prescriptions not picked up within 7 duty days will be returned to stock.
7. The pharmacy is not responsible for illegible prescriptions, faxes sent to the wrong pharmacy, faxes not received, and prescriptions for items not on the formulary.
8. Patients may pick up their medication during regular duty hours: Satellite Pharmacy Lobby: 0800-1700. Drive-Thru: 0900-1730.  
Gayle D. Norgaard Ret. USAF, Personal Affairs Chair

## President's Message (cont.)

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first parking lot to the right as you enter Shalimar from the base. It is next to the Fairfield Inn and is pretty casual. Let me know what you think as it is your opportunity to visit, socialize and network!

Our first vice president, Lt Col (ret.) Paul Singleton is doing a fantastic job finding speakers. We enjoyed the inspirational talk by Col (Ret.) Ed Hubbard, who reminded us "attitude is everything." Thank you Ed! As you may have read the front page first (duh), you know that our own regular attendee, Lt Col (Ret.) Bob Allen is our May speaker. I continue in amazement at all of the interesting and diverse activities with which our members are involved. I am certainly looking forward to hearing about the hospital service program that Bob Allen will present. Mark your calendars for 7 May to attend breakfast and the monthly meeting so that you too will know how this program offered by the Shriners works.

Some of you may know that I attempted to watch the Blue Wahoos play the Cincinnati Reds March 28th. That did not work out so well as the rain poured continuously for hours that night. The game was delayed due to the weather and eventually it was canceled. I stayed to see the Reds players and that was fun except that the exposure to the weather that night, I think, led to an upper respiratory infection. I was really out of sorts by Tuesday night but fortunately fought back with the help of Eglin AFB, its Emergency Room specialists and some medicine.

I plan to be back to normal when I return to work on Monday, so you won't catch me dragging around. Remember, it's all about "attitude."

This month I would like to tip my hat to the guys that volunteer to collect the money for breakfast, MAJ (Ret.) Bill Van Hoesen and LTC (Ret.) Fred Rall who quietly go about the business of collecting the necessary payments for breakfast and dispensing appropriate change to attendees.

To keep you apprised of the latest on the meeting location, please put on your calendars the Military Ball to be held on Thursday, the first week of December. Between now and then add The Meridien as our breakfast location through October 2014. Finally on this topic, we will continue with breakfast at The Meridien. We will, however, have a

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## President's Message (cont.)

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luncheon in August with time and date to be decided. I am curious if we will have a larger turnout for the luncheon than we do for our monthly breakfasts. If you have a position on this, feel free to let us know.

On the Military Ball, Col (Ret.) Scott Berry has volunteered to be the Chairman this year so thank you for offering. I want all of you readers/members to support and assist Scott. If you know an organization that is willing to donate something of value or make a monetary contribution to our chapter's goals, let us know or let the Scholarship Committee Chairman Bill Van Hoesen know (that you have a prize for the raffle, etc.)

Is it my imagination or having we had an uptick on members joining the chapter? This past month, we welcomed Lt Col (Ret.) James Hardy and his wife, Yvonne. Thank you James for attending the breakfast. We also welcome Col (Ret.) Alan Buell and his wife, Carol. Please plan to attend our socials as you can.

So another month has flown by and we are meeting and supporting our team in Washington. Keep up the good work, members! I am excited to have the next Officers Call and want to see more members at that next venue. Until then, however, we are ADJOURNED!

Jeff Watson

## Auxiliary Corner (cont.)

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Plan Finder at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan), or call (800) 633-4227.

Open enrollment is between Oct. 15 and Dec. 7 of each year. The new plan will go into effect Jan. 1 if you enroll by Dec. 7. TRICARE For Life (TFL) beneficiaries are reminded TFL coverage is the secondary payer to Medicare Parts A and B, acting as a Medicare supplement. TFL beneficiaries do not need Part D because prescription coverage is available through military treatment facilities and mail order.

## Secretary's Scrawl

By Scott Berry



Scott Berry

Greetings!

It's a great time of year for the secretary. You might be stewing about taxes but I'm through the renewal process. On my end it's been a lot of tedious stubby pencil work but this year there was much less thanks to all of you who renewed in a more

timely manner and some paradigm shifts on our part to remind people. A success story in every way. We had only about 15 people who didn't renew. That's still 15 more than I'd like but a big decrease from last year.

I volunteered to chair the Annual Military Ball this year. I'm excited about raising the bar from previous years and producing a world class event. We've already made several changes. The biggest one is location. We'll be at the FWB Yacht Club. Obviously there are still a million details to work out. The good news is that translates to opportunities for anyone who would like to help or can tell us how to build a better mouse trap. I'm all ears.

My soda straw view of chapter challenges hones in on recruitment. We had only a handful of new members last year which has been true for several previous years and our losses well exceed that. When I joined the chapter about six years ago we had close to 500 members. We're now down to about 300. While the downward trend is true in many volunteer organizations, I believe our organizational mission stands out as one of special value that people will join if only they understand that. Recruiting new members boils down to something very basic: the personal touch. I encourage your help with that as I'm sure our 2nd VP for Membership, Rich Comer, does as well.

Bring a friend to breakfast and let them see for themselves how much fun we have!

Berry "OUT"

## Origins of some Common Sayings

During WWII U.S. airplanes were armed with belts of bullets which they would shoot during dogfights and on strafing runs. These belts were folded into wing compartments and fed into machine guns. These belts measured 27 feet and contained hundreds of bullets. Often the pilots would return from their missions having expended all their bullets targets. They would say, ***I gave them the whole nine yards***, meaning they used up all their ammunition.

Did you know the saying ***God willing and the creek don't rise*** was in reference to the Creek Indians and not a body of water? It was written by Benjamin Hawkins in the late 18th century. He was a politician and Indian diplomat. While in the South Hawkins was requested by the President of the U.S. to return to Washington. In his response he was said to write, "God willing and the Creek don't rise." Because he capitalized the word, Creek, it is deduced that he was referring to the Creek Indian tribe and not a body of water.

In George Washington's days there were no cameras. One's image was either sculpted or painted. Some paintings of George Washington showed him standing behind a desk with one arm behind his back, while others showed both legs and both arms. Prices charged by painters were not based on how many people were to be painted, but by how many limbs were to be painted. Therefore painting arms and legs would cost the buyer more. Hence the expression, ***Okay, but it'll cost you an arm and a leg***. (Artists know hands and arms are more difficult to paint.)

As incredible as it sounds men and women took baths only twice a year (May and October). Women kept their hair covered while men shaved their heads and wore wigs because of lice and bugs. Wealthy men could afford good wigs made from wool. They couldn't wash the wigs, so to clean them they would carve out a loaf of bread, put the wig in the shell, and bake it for 30 minutes. The heat would make the wig big and fluffy, hence the term ***big wig***. Today we often say, "Here comes the Big Wig." because someone is or appears to be powerful or wealthy.

In the late 1700's many houses consisted of a large room with only one chair. Commonly a long wide board folded down from the wall and was used for dining. The head of

the household always sat in the chair while everyone else ate sitting on the floor. Occasionally a guest, usually a man, would be invited to sit in this chair during a meal. To sit in the chair meant you were important and in charge. They called the one sitting in the chair the chair man. Today in business we use the expression or title ***Chairman*** or ***Chairman of the Board***.

Personal hygiene left much room for improvement. As a result, many women and men developed acne scars by adulthood. The women would spread bee's wax over their facial skin to smooth their complexions. When they were speaking to each other, if a woman began to stare at another woman's face she was told ***mind your own bee's wax***. Should the woman smile the wax would crack, hence the saying crack a smile. In addition when they sat too close to the fire the wax would melt, therefore the expression ***losing face***.

Common entertainment included playing cards. A tax was levied when purchasing playing cards but only applicable to the Ace of Spades. To avoid paying the tax, people would purchase 51 cards without the Ace of Spades. Since most games required 52 cards, these people were thought to be stupid or dumb because they weren't ***playing with a full deck***.

Early politicians required feedback from the public to determine what the people considered important. Since there were no telephones, TV's or radios, the politicians sent their assistants to local taverns, pubs, and bars. They were told to go sip some ale and listen to people's conversations and political concerns. Many assistants were dispatched at different times. You go sip here and you go sip there. The two words, go sip, were eventually

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## Want to Vent?

Call your local representative in DC to let them know what you think—about anything! Dial 1-877-762-8762; provide the operator with your zip code, and the operator will connect you to the telephone in the office of your Congressional Representative. Then let the venting begin! (Source: Suncoast Chapter newsletter).

## Origins of some (cont.)

Continued from page 6

combined when referring to the local opinion and, thus we have the term *gossip*.

At local taverns, pubs, and bars people drank from pint and quart-sized containers. A bar maid's job was to keep an eye on the customers and keep the drinks coming. She had to pay close attention and remember who was drinking in pints and who was drinking in quarts, hence the phrase *minding your 'P's and Q's*.

Cheers!

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

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#### Membership Application/Renewal

**New Members joining in 2014**  
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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

Last Name	First Name	Initial	Spouse
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Address	City	State & Zip	Phone
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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.