



# The Defender

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

Vol. 17 No. 4      Serving All Branches of The Uniformed Services      APRIL 2011

## Breakfast Discussion

**When:** Wed. 6 April 2011  
**Time:** Open: 0700; Bkst: 0715;  
 Meeting: 0800-0900  
**Place:** Two Trees Restaurant  
 FWB Golf Course  
**Program:** Clay Meek, VP for  
 Marketing, Vision Airlines

### Golf Course Breakfast

- Please:
- Make a reservation
  - Wear a name tag
  - Bring proper change.  
 \$8.00 for ALL attendees

Reservation deadline is Friday at noon prior to the meeting. Call Dan Cobbs at 685-9415 or send an email to: [clavalle@bridgeway.org](mailto:clavalle@bridgeway.org) if you are attending.

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## Bill of Rights - Tenth Amendment

Tenth Amendment - Powers of States and people. The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

## Vision Airlines Lands On The Emerald Coast

Clay Meek, Vice President of Marketing for Vision Airlines, will be this month's guest speaker and *it has been rumored* some airline tickets will be raffled off after the breakfast meeting.

Vision Airlines started in 1994, operating tours of the Grand Canyon with small planes, and grew into a charter service for celebrities and others.

But it's long been a goal to become a full-service travel company that offers commercial flights and other packaged travel services.

In a recent interview, David Meers, Chief Operating Officer, said that low fares, non-stop service and large jets – perks more often enjoyed by fliers through major hubs – will be key.

“We’ll be flying from cities that have been neglected by large carriers with large aircraft for a number of years,” Meers said, adding that many visitors to the tourist hubs of Destin and Fort Walton Beach often drive to avoid connecting flights and high fares. “It opens up the ability for people from all these communities to not only go

as they normally would (but) to go more frequently,” he said.

Smaller airports are welcoming the new service, seeing it as a way to boost Gulf Coast tourism, which dipped after the BP oil spill last year, and to get travelers who would usually drive to take to the air instead.



Greg Donovan,

Director for the Northwest Florida Regional Airport, recently stated that Vision’s non-stop service could even help Florida residents traveling within the state, such as those who now take a connecting flight or drive seven hours from the Destin area to get to Tampa.

Donovan went on to say that fares on larger carriers such as Delta and US Airways are often more than vacationers want to pay. “I think it’s going to bring back many people we’ve lost to driving,” Donovan said.

Vision will continue to separately offer tours and chartered flights. That diversification, along with the vacation packages it sells, should create a healthy revenue stream.

Source: USA Today

**DON'T FORGET!!! We'll be at the Two Trees Restaurant, FWB Golf Course!**

## SEMPER PARATUS

I want to give thanks to our membership for their help and assistance in carrying out some of programs we have adopted within the community. I also want to express my thanks to those members involved in the community, who are apart of other organizations making a positive difference. This leads me to a great opportunity to show this organization off to the local community. A number of you continue to use your leadership and sense of commitment to our country and serve in a variety of organizations. These traits are needed to be applauded and recognized. This will assist our organization in letting potential members know all the great things being accomplished and the sacrifices we continue to make for the benefit of the local community, local military, and this great country. They need to know we need them and they need us. So, please let us know when you or a fellow member has stepped up and answered the call. As you all know, we were born to lead and lead we will. One thing you need to keep on the calendar is the upcoming 4<sup>th</sup> Annual Military Appreciation and Recognition Celebration in Crestview on May 21, 2011 from 11:00 A.M. to 4:00 P.M. This has been a tremendous success in the past and a free meal is waiting for you, along with some great entertainment. Gayle Norgaard, our 2<sup>nd</sup> Vice President and Chair of the Membership Committee, will be seeking a few folks to assist with a membership table at this event. So please consider helping on this date and give Gayle a call. As always, our goals will be to, (1) To promote the social welfare of the community, (2) To conduct programs for charitable, scientific, or educational purposes. (3) To sponsor or participate in activities of a patriotic nature, and (4) To provide social and recreational activities for its members. If you have ideas on these matters, please don't hesitate to let us know. Our strength is our membership and with your help we will continue to make a difference in our country, our fellow military comrade's lives, and our local community. In closing, thank you for the honor to lead this organization and always, I appreciate your comments and recommendations. Thanks and God Bless.

P.S. Don't forget to visit our Facebook Page, "**Northwest Florida Military Officers Association (NWFMOA)**".



Ken Wright

## Public Record

**IN MEMORIAM:** Lt. Col. Arthur Bourque, USAF (Ret), 3/6/2011

## MEMBERSHIP

I wanted to clarify that in my article last month regarding 2010 Membership Activity the new members that were listed were from a membership drive sponsored by the national organization, MOAA. Also Franklin Roberts' last name was inadvertently reported as Robertson.

I am pleased to announce the following members that also joined in 2010:

Thomas Berghoff  
Shawn Casey  
John Grossi  
Mike Hill  
Gerald Moore  
James Peavy  
David Pembrook  
James Wiley

So far for 2011 we have the following new members:

Robert Allen  
Larry Hines  
William Smith

Please join me in welcoming all of our new members!

If I have overlooked anyone, please be sure to let me know as soon as possible.

For immediate response please reply to [1stVP@nwfmoa.org](mailto:1stVP@nwfmoa.org)

*Daniel Cobbs*, MPA FACHE

1st Vice President  
Northwest Florida Military Officers Association (NWFMOA)  
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## 2011 Membership Committee Chairperson

By Gayle Norgaard

Welcome Lt Col Robert J. Allen, USAF (Ret), Lt Col Larry W. Hines, USAF (Ret), and CW3 William H. Smith, USA to the NWFMOA chapter. There will be opportunities within the organization for your input that will help the chapter grow.

Dan Cobbs reported that our membership increased by 16 new members in 2010. I'm challenging members to continue making people aware of the local chapter, sharing your Defender and inviting them to the monthly breakfast meetings. If we all work together we will surpass the number of new members joining in 2010.

As members you are all **AMBASSADORS** for the organization.

# Editor's Etchings . . . by Scott Berry

Greetings!

And Happy Lent! I celebrated the start of Lent two days early on "Ash Monday" because it was my birthday. I got ashes from the barbeque and dressed in sackcloth for the occasion. The next day was Mardi Gras (French for "fat Tuesday") followed by another trip to the barbeque for ashes on Wednesday. Rags to riches and back to rags.

Speaking of sackcloth, I've noticed religious fervor is skyrocketing among high school students. When I drove past Niceville HS on Ash Wednesday as school was getting out, I noticed many students who recognized the start of Lent by wearing pants that were ripped in many places and had unpatched holes. The cloth appeared thread bare and barely useable as a wash cloth. And the fit was horrible on many of them—clearly to identify with the less fortunate. The tops of the pants seemed closer to the knees than the waist. Most wore sandals—how thoughtfully biblical. They wore only tee shirts when the weather clearly dictating something heavier. Also, the young men were wearing their baseball caps backwards with the bills pointed to the rear—some wore two caps—I again assume as a gesture of humility. Finally, no one was using the gold-plated and

nuclear blast-proof pedestrian walkway that spans Highway 20 so students can cross safely. Instead, they decided to perform a penance by walking the long way and cross at the stop light. How things have changed since the "good old days." No more walking home in the snow on Ash Wednesday but getting to ride the bus and wearing warm sandals instead of going barefoot!

You'll continue see changes in the Defender over the next couple of months. These will be positive. You'll notice that your membership expiration date now appears on the label. No small achievement. Is it correct? Maybe not and I want to thank all of you who vented your spleen on Bill Ryan rather than me about this issue. In all seriousness, the problems should be corrected this month.

You'll see some columns missing this month and an addition—thank you Jerry Moore! If you're moved to contribute something, don't hesitate to call/email. As I've said many times, I welcome your input. And Happy Easter!

Berry "OUT"



Scott Berry

## Secretary's Pen

... by Scott Berry

History sometimes repeats itself. No—I'm not the new secretary. I have my hands full with the DEFENDER. But until the new secretary is completely on board, I've TEMPORARILY stepped in to help out with some things.

I've been revising the master data base to ensure that we have the most current information possible on each of you. To that end, if you notice incorrect information, please let me know. My email address and phone number are on the front page. The membership expiration dates should be accurate now—and printed on the DEFENDER no less—with only a handful that still need to be verified.

### Soar With Vision Airlines—FOR FREE!

Huh? What? No way! Really?

Yep. Well, kinda. Hold onto your seats and fasten your safety belt because you may be the winner of round trip tickets courtesy of Vision Airlines.

At our next breakfast, the Scholarship Fund will sponsor a raffle and auction for four round trip tickets to locations serviced by Vision Airlines.

There's no guarantee that you'll win. But there is a definite guarantee that you won't win if you don't show up and buy a raffle ticket and participate in the auction.

Niagara Falls—or another Vision Airlines destination—never looked better!

**DON'T FORGET!!!**  
**We'll be at the**  
**Two Trees Restaurant,**  
**FWB Golf Course!**



## Been there, done that—but have YOU?

By Gerald Moore, NWFMOA member

Last year it was China, the year before a riverboat trip in Europe; but this year it was two back-to-back cruises on Norwegian Cruise Line at a low fare. My wife knows how to travel well, and at a great price.

When we returned to Miami in late January from the cruises, we needed to do some laundry. Not some, but a lot. I suggested we go to Homestead AFB, if we could get in. By luck, we got a VOQ billeting for three days.

One day, while walking to our RV, I looked up to see several parachutists and recognized the group. It was the famous Golden Knights, the US Army's pride and joy.

We worked our way over to where they were landing and were asked by one of the team members to approach the ribboned-off area in order to have the best view. Several members of the team approached us and talked at length about the Golden Knights, explaining the mission, selection process and their careers as Knights.

The Golden Knights team members stay at Homestead AFB during the winter months of December thru February and possibly into March depending on their schedule. They practice daily from 7 a.m. to 5 p.m., weather permitting. Quite a show; and if you are in the area, it is a worthwhile stop.

We also stayed at the MacDill AFB RV Park for a week. It is located at the very South end of the base on the water. Kayak and boat rentals are available. It is less than two miles from the commissary, library, gym and many other commonly used facilities. The base golf course is in close proximity to the park; and there are jogging and nature trails and extensive on-road bike lanes. This base is experimenting with a program that allows retirees of any rank to dine at the mess hall. Meal prices are excellent, as is the food.

### **Good websites to check:**

[www.vacationstogo.com](http://www.vacationstogo.com) for military travel rates for cruises

[www.reserveamerica.com](http://www.reserveamerica.com) Florida residents 65 and older receive 50% off State Park camping rates with a maximum 14-day stay. Quite a bargain.

[www.gct.com](http://www.gct.com) (Grand Circle Travel) for "Last-Minute" travel deals. We have taken a dozen tours with this organization. Excellent itineraries and tour guides.

When making hotel, car, cruise and air reservations, remember to always check for military and 55+ rates. Happy travels.

*(Editor's note: This article was submitted in response for chapter member stories. I invite others to do the same.)*

## Give Me A High 5: Part 1

### The Lifesaving Numbers You Need to Know

To begin taking charge of your own health, there are 5 crucial numbers you need to know. (Source: DrOz.com)

**1. Blood Pressure:** Over 50 million American adults have high blood pressure, also called hypertension; within this range, 1 out of every 3 isn't even aware they have this serious medical condition. High blood pressure can cause a host of medical problems including cardiovascular disease, chronic kidney disease and stroke, which can strike suddenly.

\* Your blood pressure can be tested in several places like your doctor's office or at a pharmacy. Learn how to test your own blood pressure and invest in a device you can use at home.

\* Get in the habit of testing your blood pressure once a month. Make sure each time to test it at the same point in the day, when you're most relaxed. For accuracy, take 3 readings and figure out the average number among them.

\* Pay attention to the top number – the systolic pressure, which indicates the pressure when the heart beats while pumping blood – the best lifelong measurement for hypertension. A systolic reading above 140 is considered too high and warrants seeing your doctor.

**2. Waist Size:** If you're sporting a large waistline, your risk of dying prematurely is nearly double. The reason is because belly fat, often fondly referred to as a spare tire or a beer gut – sends out a toxic stream of chemicals impacting the whole body.

\* Take your waist size once each month with a measuring tape.

\* Measure at your natural waistline, which is above your hipbone and below the ribcage – not where your belt lies or around your hips. Be mindful of your posture and suck in your stomach since the fat you're measuring is deep inside the belly.

\* A waist size over 35 inches in women and over 40 inches in men greatly increases the risk of chronic diseases like diabetes, heart disease and more.

\* The ideal waist size for women is 32 ½ inches and 35 inches for men.

**3. Weight:** Stepping on a scale and finding out your body weight is one of the easiest numbers to calculate and an excellent indicator of your overall health. According to the Centers for Disease Control (CDC), 1 out of 3 Americans are considered obese, which can cause a slew of health problems such as cardiovascular disease, gastro esophageal reflux disease (GERD), gout, hypertension, high blood pressure and cancer.

\* The average American woman stands approximately 5'4" tall. At this height, you should weigh less than 175 pounds, the cut off point for obesity.

\* The average American man is about 5'9" tall and should weigh less than 196, his cut off for obesity.

\* Taller folks can add 5 pounds per inch; if you're shorter, subtract 5 pounds per inch.

\* Write your weight down monthly. Studies show that by tracking this number, you'll do a better job keeping it down.

## Why Did My Taxes Go Up?

Many MOAA members have called to ask why federal income tax withholding on their military retired pay increased this year.

It's not that there was some nefarious new tax hike, or that you fell through some crack in the recent tax cut extension.

It's because the two-year Making Work Pay (MWP) tax relief program enacted in 2009 expired at the end of 2010. MWP cut tax withholding rates from checks in 2009 and 2010. The program wasn't extended to 2011 so the tax tables reverted back to the old higher levels.

The MWP program was designed to act as a special stimulus payment to help kick-start the country out of recession by putting some extra money in citizens' hands right away. Technically, the MWP provision was intended only to apply to qualifying taxpayers still earning wages. However since DFAS uses the same tax tables and pay systems for retired pay as it does for active duty pay, the system didn't discriminate between retired pay and wages.

This doesn't mean that you owe more or are paying higher taxes - it's just that DFAS has returned to withholding the pre-stimulus amount from each deposit. If this results in too much money being withheld, you will receive any overpaid amount via a tax refund.

If the change causes you some problem, you can submit an IRS form W-4 to DFAS or your pay agency to change your withholding amount. Changes can also be made to DFAS using the on-line 'My Pay' system.

Just remember that changing your withholding won't change your actual 2011 tax liability. If you have too little withheld, you'll have to pony up the rest (and any applicable penalty, if you under-withheld too much) when you file your 2011 federal income taxes. (MOAA Legislative Update)

### Military Wisdom

Airspeed, altitude and brains. Two are always needed to successfully complete the flight.

~Basic Flight Training Manual~

## Say What?

\* Sarcasm\* (n.): The gulf between the author of sarcastic wit and the person who doesn't get it.

## Do You Know A Wounded Warrior?

Congressman Miller's office is seeking "Wounded Warriors" from the local community to apply for the following positions.

### U.S. HOUSE OF REPRESENTATIVES — WOUNDED WARRIOR PROGRAM OVERVIEW

The Wounded Warrior Program was established to create fellowships that will provide employment opportunities for wounded or disabled veterans within the U.S. House of Representatives.

Positions may become available in Member, Committee, and Leadership offices in Washington, D.C. and in district offices nationwide. Those selected for the program will be given the opportunity to rotate into various positions and, if a fit is found, transition into full-time employment.

***The positions will be filled by veterans who have served on active duty since September 11, 2001, had less than 20 years of service and have a minimum 30 percent service-connected disability rating from either a military Physical Evaluation Board or the Department of Veterans Affairs.***

The 30 percent threshold was established to target those injured veterans who are more likely to need this type of employment opportunity. If a fellowship is located within a Member's district, the appointment is contingent on the Representative's continuous representation of that district.

Wounded Warrior Fellows are hired to fill specific vacancies in the offices of participating Members. Their salaries are paid for by the Chief Administrative Officer (CAO), and the fellows do not count against the personnel ceilings of the participating Member offices. Although full time employment is not guaranteed at the conclusion of the two year fellowship, Members or Officers assigned a fellow are reminded the purpose of the program is to facilitate long-term employment with the House of Representatives. Consideration should be given to reaching that goal sometime before the expiration of the two year fellowship.

The performance and progress of each fellow will be tracked closely by the Director of the Wounded Warrior Program. Workspace modifications will be accommodated, when possible, to provide maximum opportunities to those veterans who meet the job qualifications and have the desired skill sets to fill a position, notwithstanding their physical limitations. All wounded warriors hired to the fellowship program will appear on the rolls of the CAO and will be entitled to the same benefits as other House employees.

All interested applicants can see vacancies and application instructions on the CAO webpage: [www.cao.house.gov](http://www.cao.house.gov). (Source: Florida Department of Veterans Affairs – 14 Mar 2011)

## Legislative Musings ... by Bill Van Hoesen

### **Wells Fargo Sends Refunds to Veterans:**

In a long overdue announcement, Wells Fargo reached a \$10 million settlement in a class-action lawsuit filed on behalf of veterans who were overcharged while refinancing their homes. About 60,000 veterans who refinanced their Department of Veterans Affairs mortgages with Wells Fargo, Wachovia, or SouthTrust banks between 2004 and 2007 are now eligible for a refund.

The lawsuit alleged Wells Fargo improperly added attorney's fees into the total expenses charged to veterans. VA regulations state that the lender must cover attorney's fees and cannot charge the veteran. Each mortgagee who refinanced during the qualified timeframe will receive \$175 per refinanced loan. Wells Fargo plans to mail eligible veterans and service members instructions on applying for a refund next month. The refunds also apply to customers of Wachovia and SouthTrust, which merged under the Wells Fargo name.



Bill Van Hoesen

**PATRIOT Act Reauthorization:** With all attention focused on the passage of fiscal year 2011 spending cuts and the continuing resolution, not to mention the agony of Charlie Sheen, news outlets failed to pick up on the vote to reauthorize the PATRIOT Act. 279 congressional representatives from both sides of the aisle voted to extend three expiring provisions of the USA PATRIOT Improvement and Reauthorization Act of 2005 and Intelligence Reform and Terrorism Prevention Act of 2004, through May 27, 2011.

The three provisions consist of allowing the FBI to apply for a court order granting access to tangible records, authorizing U.S. Foreign Intelligence Surveillance Court (FISC) orders for roving wiretaps during foreign intelligence investigations, and including individual foreign terrorists not directly affiliated with a foreign power or international terrorist organization to be included under the law.

These provisions are necessary to protect ourselves from potential terrorist attacks on American soil. The threats are real and the PATRIOT Act is a vital tool in defending against them. (Miller Newsletter, 27 Feb 2011)

State Senator Don Gaetz has introduced two general bills that may be of interest to those of us with a military bent:

SB378: Voting Methods and Procedure. This bill permits absent uniformed services voters or overseas voters to use the Official Federal Write-In Absentee Ballot to vote in any federal, state, or local election.

SB 330: Violations of the Florida Election Code. This bill makes it an administrative violation of the Florida Election Code for candidates to misrepresent the fact that they served, or are

currently serving, in the U.S. military; a civil penalty of up to \$5,000 may be assessed for each violation by the Florida Elections Commission or the administrative law judge hearing the case, as appropriate.

If passed into law, they will go into effect in July 2011. (Nicholas S. Abrahams, Legislative Assistant to Senator Don Gaetz)

**Key Bills of Interest:** Key bills on concurrent receipt, the SBP-DIC offset, and a spouse tax credit are now available on the MOAA website. Please send your legislators a MOAA-suggested message in support of the following bills:

S. 344 – (Harry Reid, D – NV) Would authorize full concurrent receipt of retired pay and veterans' disability compensation for all disabled military retirees.

S. 260 – (Bill Nelson D – FL) Would repeal the deduction of VA survivor benefits from Survivor Benefit Plan (SBP) annuities.

H.R. 687 – (John Carter R – TX) Would offer employers a tax credit for hiring spouses of members of the Armed Forces on extended active duty for more than 90 days. (MOAA Legislative Update, 25 Feb 2011)

**Vets for Vino?** Since March 2006, Florida's wine lovers have been able to purchase wines directly from wineries across the country. But you may have to say good-bye to your favorite Gewürztraminer.

The state's powerful wholesaler middlemen are trying once again to turn back the clock and eliminate direct shipping. Senate Bill 854 and House Bill 837 were pre-filed in February and they have something for everyone to dislike:

Bans all shipping from wineries and wine companies that produce more than 250,000 gallons, excluding 90% of US wine from direct sales to Floridians. Say goodbye to your favorite wine club.

Imposes shipping limit per household, rather than per consumer, and provides no means for winery compliance but with harsh penalties. Wineries will simply not ship.

Requires wineries to provide a written "warning" to their wholesaler representatives one year in advance of any direct shipments.

In summary, SB 854 and HB 837 would overturn wine direct shipping in Florida. (Libertarian Notice, 1 Mar 2011)

**FY2012 Budget Highlights:** The FY2012 defense budget released in late February proposed a base budget of \$553 billion for DOD - an increase of \$22 billion above the 2010 appropriation level - and an additional \$117.8 billion to fund overseas operations. The defense proposal includes:

· A 1.6 percent military pay raise (matching private sector pay growth)



- \$8.3 billion in support of military family quality of life programs to include greater child care availability and dependent education improvements
  - \$52.5 billion for the Military Health System
  - \$677 million to provide care for Traumatic Brain Injury (TBI) and psychological health
  - \$415 million for medical research on wounded, ill, and injured issues
  - Proposed increases in TRICARE Prime enrollment fees and adjustments in pharmacy co-pays intended to incentivize use of the lower-cost mail-order system (see article above)
  - A plan to eliminate 780 positions among TRICARE support contractors
  - A plan to transition future enrollees in the Uniformed Services Family Health Plan to Medicare and TFL when they attain age 65
- For the VA, the Administration proposes a budget of \$132 billion, including \$62 billion to cover medical care, research, cemetery and general administration, technology and construction, and \$70 billion for disability, survivors and educational claims. That represents a 10.6 percent increase over the FY2010 budget. (MOAA Legislative Update, 2/18/11)

**Got a Chapter question?  
Change in personal info?  
Comment?  
Don't know who to ask?**

**Email: [info@nwfmoe.org](mailto:info@nwfmoe.org)  
We'll get an answer for you.**

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

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**Make checks payable to NWFMOA** or to Northwest Florida Military Officers Assn., Inc. Check here if you do not want your  name,  phone number or  email address listed in printed chapter directories. **Membership includes a subscription to The Defender for the dues period.** We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

\*\*The spouse of a deceased life member automatically becomes an auxiliary life member.

**Membership Application/Renewal**

**New members joining this year receive membership through December 31, next year for \$20.00.**

**Membership Renewal**  
 1 yr - \$20.00, 2 yr - \$38.00, 3 yr - \$50.00

**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