



# THE DEFENDER

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

Vol. 19 No. 4

Serving All Branches of The Uniformed Services

APRIL 2013

## Breakfast Meeting & Discussion

**When:** Wed. 3 Apr 2013

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

**Place:** Eglin Bayview Club

**Program:** Kay Rasmussen,  
 Interim President, Economic  
 Development Council

### Eglin Bayview Breakfast

Please:

- Make a reservation
- Wear a name tag
- Bring proper change.  
 \$7.00 for Club Members  
 \$9.00 for Non-Members

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](mailto:bvanhoesen@cox.net) if you are attending.

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## Business Boom or Bust?

By Jeff Watson

Ms. Kay Rasmussen became Interim President in December 2012 for the Economic Development Council (EDC) of Okaloosa County, Florida, a non-profit public-private entity, after serving two years as the Vice President for Community & Economic Development.

She graduated from the University of Oklahoma's Economic Development Institute in 2009 and passed the national board exam in 2013 as a Certified Economic Developer. A first action as Interim President was creating a Code of Ethics outlining core values and guiding principles for the EDC team. While serving as the transitional chief executive officer for the county economic development organization, she emphasized the retention and creation of jobs and assisting the county's nine municipalities with insight and tools to create the most business friendly climate possible. Concentration on municipal and civic organizational

partnerships and sustained information sharing and collaboration are the primary focus.

As vice president, Kay's primary objective was to bridge a gap between the EDC and municipalities and strengthen their unity. Kay co-facilitated the establishment of Okaloosa's first business incubator in 2009 and continues its management to support entrepreneurial growth in

the targeted science, technology, engineering, and mathematics industries. She further established and coordinated a county-wide business retention and expansion strategic plan in partnership with regional chambers and municipalities. In 2012, Rasmussen was co-founder of the county-wide Six Pillars™ strategic planning initiative. During her



Kay Rasmussen

tenure with the Council, Kay also served five years as the Director of Defense and Economic Initiatives and managed the three-county Defense Support Initiative. She played a major role in the DoD Program Budget

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Is this your **LAST** Defender? See Secretary's Scrawl!

# President's Message

By Jeff Watson

March Madness brings tears for some; tears turn into showers. April has showers – spring showers. Yea! Winter is gone and we have exfoliated nature once again. Of course, we also have spring breakers but that's Sheriff Larry Ashley's job to deal with them. We have to deal with the increased tourist prices at restaurants. For some of us on fixed incomes, that's not so easy. Maybe the economy will improve. Like Scott thumping his No.2 pencil on his noggin as he edits this or Dorothy clicking her heels together, maybe if we say the economy will improve – three times – it will!



**Jeff Watson**

Yes, that is my way of introducing April's NWFMOA guest speaker. I am excited to hear our April guest speaker and hope you are too. You will have to come to the Bayview Club, though, if you want to hear what Ms. Kay Rasmussen, Economic Development Council Interim President, has to say. I anticipate her sharing a lot of insight into the inner workings of business in Northwest Florida and her perspective on making things better in Okaloosa County. Don't miss this opportunity for fellowship and to learn about what is important to us as residents of northwest Florida!

Don't forget to file your taxes! Did you know that the legal office on base (Hurlburt Field or Eglin AFB) has a tax program to help you with your taxes? You can do your own tax return if you want, but if you need or want help, the Base Tax Office is available to assist you. Don't think that the threat of sequestration will stop this year's filing requirement! Call for an appointment.

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## PUBLIC RECORD

NEW MEMBERS: MAJ Hank Maze, USA (Ret); Capt Mim Marshall, USAF.

# Personal Affairs

By Gayle Norgaard

## TAKE NOTE!

### Homestead Property Tax Discount For Veterans Age 65 and Older With a Combat Related Disability



**Gayle Norgaard**

On November 2012 the legislature passed Amendment 2 that expanded Amendment 7 that was passed in 2006. Amendment 2 includes veteran discounts for property taxes regardless of your state of residence when you entered the service. This amendment provides a property tax discount on homestead property owned by eligible veterans. To be eligible, a veteran must have an honorable discharge from military service, be at least 65 years old, be partially disabled with a permanent service connected disability all or a portion of which must be combat-related.

This discount is in addition to any other exemptions veterans now receive.

Continued on page 3

## Member Spotlight



**Ken Lee**

# Membership Offers Additional Advantages (MOAA)

By Jeff Watson

There is a new MOAA recruiting program for 2013. The 'Give Me Ten' program ended in 2012 and MOAA national is presenting a tiered level for recruiting new members. This was discussed and presented by COL Barry Wright, USA (Ret) at the winter presidents meeting in Sarasota. The new national membership drive has three tiers: BASIC, PREMIUM, and LIFE.

The BASIC membership is for active duty officers and the benefits available to them are that you get *Military Officer* magazine via MOAA's mobile app. You'll also have the opportunity to attend MOAA's career fairs, networking events, and classes, and to take advantage of valuable discounts on products and services. With a PREMIUM membership, a member gets the following through a membership fee: full access to everything MOAA has to offer, including MOAA's full spectrum of career resources (one-on-one career counseling, résumé reviews, and interviewing advice and critiques), countless discounts on products and travel, and access to all MOAA exclusive publications and news updates. Plus, as a PREMIUM Member, you'll be able to tap into MOAA's staff of experts for financial and investment advice, college scholarships for dependents, and much more. This is on top of all the benefits you receive at the BASIC Membership level. With a LIFE membership, a member gets exclusive privileges and benefits like bonus travel rewards and a waiver of initiation fees at the prestigious Army and Navy Club of Washington, D.C. **BOTTOM LINE:** Become a MOAA LIFE Member today. This is just the overview of the description of membership benefits from the MOAA website.

## Personal Affairs (cont.)

Continued from page 2

Applications for the discount should be made to the property appraiser in the county where the veteran's homestead property is located. **Apply now for the coming year.** The Department of Revenue's role in implementation of the discount is limited to providing aid and assistance to the property appraiser. For additional information, please see the Department's Property Tax Informational Bulletin titled Disabled Veterans' Property Tax Discount on Homestead Property.

## Auxiliary Corner

The Auxiliary Member Advisory Committee (AMAC) supports MOAA's goals and advises MOAA's president about survivor issues. We actively support MOAA's legislative agenda, storming the Hill each year with MOAA members from across the nation. We also work with auxiliary liaisons and council and chapter presidents to promote MOAA's agenda in communities and states. As members of the AMAC, we support these military retiree and survivor goals for 2013:

- Oppose military benefit changes that are inconsistent with service career sacrifices;
- Preserve full-inflation COLAs;
- End the deduction of VA disability compensation from military retired pay;
- End the offset of VA Dependency and Indemnity Compensation (DIC) from the military Survivor Benefit Plan (SBP) annuities;
- Implement a more equitable military disability retirement system;
- Restore VA DIC compensation for qualifying survivors who remarry after age 55;
- Reform to equalize the SBP calculation for a reservist who dies performing inactive duty training as the same for active duty deaths;
- Authorize survivors to retain a deceased retiree's full final-month retired pay;
- Authorize SBP annuities to be paid to special needs trusts for permanently disabled children;
- Reform the Uniformed Services Former Spouses' Protection Act; and
- Authorize Space-A travel for gray area Guard/Reserve retirees and qualifying survivors.

The AMAC's goal for 2013 is the elimination of the SBP/DIC offset. Sen. Bill Nelson, whose SBP/DIC amendment to eliminate the offset was not included in the 2013 National Defense Authorization Act, plans to introduce a new bill soon. Rep. Joe Wilson introduced a companion bill, H.R. 32, Jan. 3. Kathy Prout, AMAC vice chair, visited Wilson's office that day to thank him for his continued support. Co-sponsors for this bill are needed. To help, call and email your congressional representatives.

Continued on page 4

## Senior Texting

LOL: Living On Lipitor



# Auxiliary Corner (cont.)

Continued from page 3

Progress could be made by expanding or extending the Special Survivor Indemnity Allowance (SSIA), currently set at \$90 a month, which was funded five years ago to provide additional income to surviving spouses whose SBP had been partially or completely offset by DIC. Congress was unable at that time to secure the required funding for full repeal, but it did find the money to start the process of mitigating the offset — a so-called Band-Aid solution. If funds become available but are not enough to eliminate the offset, the 2017 SSIA sunset provision should be extended. If the SBP/DIC offset is not completely repealed, we support extending SSIA until the offset is eliminated completely. (Source: MOAA website).

*(Editor's note: Sen Bill Nelson is Florida's senior U.S. senator).*

## Your used cell phones can feed a veteran for up to a year!



**Veterans represent 11% of the adult civilian population, but 26% of the homeless population.**

100% of the proceeds are used to feed veterans in need.



**It is our patriotic**

**privilege to help**

**our veterans.**

Would you like to become a collection site?

**Meals of Honor.com**

Bring your unused cell phones and depleted ink cartridges to our next meeting on April 3rd.

# Treasurer's Update

By Dan Cobbs



**Dan Cobbs**

Thank you to those members who renewed their NWFMOA membership in February 2013: Ronald Bezouska; Lucien Byron; Fred Boyer (payment for 2 years); Robert Downs; Fay Dunmyer; Ray Fox; Brad Gay; Chuck Heifner; Harold Hock (payment for 2 years); Helen Kelgard; James Jones (payment for 3 years); Francis Lammers (payment for 2 years); Patt Maney; James Minette; Georgia Nabors; Charles Skipton; Gary Turner; and James Wolff.

I will be forwarding to Scott your renewal dates and any changes in your mailing address.

On behalf of the 2013 Board of Directors, I would like to thank you for being one of the NWFMOA Chapter members. We appreciate your years of continued support, dedication, and choosing to participate as a chapter member.

## Volunteer Spotlight

**Marilyn Smith**

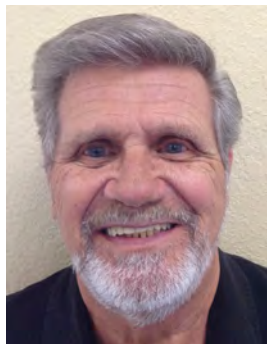


Stepped up to coordinate Honor Guard presence at monthly chapter meetings!

# Have You Considered?

By Bill Van Hoesen

For those of you who attend the monthly breakfast meeting, you are no doubt aware the Scholarship Fund has not been conducting the long-time 50/50 drawing before and after our monthly breakfast meeting. This is because a question has been raised as to the propriety of the drawing. The issue is being investigated with Eglin AFB representatives and a positive resolution is expected in the not-too-distant future. The Fund is the only out-reach program of NWFMOA and is used to provide scholarships and monetary awards to outstanding and deserving Okaloosa County JROTC students.



**Bill Van Hoesen**

Since we cannot conduct the 50/50, perhaps you'll consider making a donation to the Fund. Donations should be made payable to the NWFMOA Scholarship Fund and mailed to the fund at P.O. Box 310, Shalimar, FL 32579 or given to me, Bill Van Hoesen, at the monthly breakfast meeting. Many, many thanks in advance.

# Pop A Top At *Props!*

## It's Another Officers Call

Join your fellow chapter members for some spontaneous light-hearted conversation, the exchange of war stories, and the heart-wrenching story about "the one that got away." More serious discussion topics require a reservation. Significant others, *potential new members*, and your worst enemy are cordially invited. Complementary beverages by those who got a tax refund are encouraged and may be demanded by those who didn't!

Set your crosshairs for Thursday, April 18th 2013, from 1730-1930 hours. Vector in on Props Brewery & Grill, 225 Miracle Strip Pkwy SE #19, Fort Walton Beach (same shopping center as Publix and Waffle House).

This is a public service announcement provided by your Northwest Officers Military Officers Association.

# Business Boom or Bust? (cont.)

Continued from page 1

Directive, PBD 720, and the 46th Test Wing retention initiative as well as 2005 BRAC deliberations on state and federal levels. Kay has managed millions of grant dollars supporting the tri-county communities via State of Florida defense grant programs as well as orchestrating numerous regional economic analyses. Her military advocacy continues by serving on the advisory boards for the three-county Defense Support Initiative Committee and the five-county Northwest Florida Defense Coalition and remains an active member of the state's Florida Defense Alliance. Kay has served and continues to serve her community on multiple local and state jurisdictional committees and organizations, as well as national organizations such as the Association of Defense Communities Host Committee. Kay was internationally published in June 2008 by the International Economic Development Journal with the publication of "A Unique Partnership Protects Defense Economy and Ecosystems: The Northwest Florida Greenway." She is the daughter of a retired fighter pilot. She was born at George AFB, CA. After a career in office/business management in the dental/medical fields, Kay joined the Economic Development Council as their office administrator in 1999.

# Round 2--It's back by **PILL**-Opular demand!

By Capt Tiffany V. Sommers, USAF, 96 MDSS/SGSD

**What:** Cost-free and safe drug disposal.

**When:** April 27, 2013 from 10 AM – 2 PM.

**Where:** Eglin Satellite Pharmacy Parking Lot  
**OR** Hurlburt Commissary

Eglin Pharmacy and Hurlburt Field Pharmacy along with Security Forces have teamed up with the DEA as a collection site for the 6th National Prescription Drug Take Back Day. Bring your unused and expired medications to either the Eglin Satellite Pharmacy parking lot or Hurlburt Commissary on Saturday, April 27th from 10am-2pm. All contributions will be properly disposed of and remain anonymous. Due to safety, injectable medications and syringes will not be accepted.

Although injectable syringes or needles cannot be accepted at these locations, the Eglin Laboratory will accept them if brought in a disposable container (coffee can or milk jug for example) at your convenience. The container cannot be returned.

Contributed by Bill Van Hoesen

## **RETAIL & APPAREL:**

Banana Republic: 10% off (50 +)  
Bealls: 20% off first Tuesday of each month (50 +)  
Belk's: 15% off first Tuesday of every month (55 +)  
Big Lots: 10% off  
Bon-Ton Department Stores: 15% off on senior discount days (55 +)  
C.J. Banks: 10% off every Wednesday (60+)  
Clarks: 10% off (62+)  
Dress Barn: 10% off (55+)  
Goodwill: 10% off one day a week (date varies by location)  
Hallmark: 10% off one day a week (date varies by location)  
Kmart: 20% off (50+)  
Kohl's: 15% off (60+)  
Modell's Sporting Goods: 10% off  
Rite Aid: 10% off on Tuesdays & 10% off prescriptions  
Ross Stores: 10% off every Tuesday (55+)  
The Salvation Army Thrift Stores: up to 50% off (55+)  
Stein Mart: 20% off red dot/clearance items first Monday of every month (55 +)

## **GROCERY :**

Albertson's: 10% off first Wednesday of each month ( 55 +)  
American Discount Stores: 10% off every Monday ( 50 +)  
Compare Foods Supermarket: 10% off every Wednesday (60+)  
DeCicco Family Markets: 5% off every Wednesday (60+)  
Food Lion: 6% off every Monday (60+)  
Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday ( 55 +)  
Great Valu Food Store: 5% off every Tuesday (60+)  
Gristedes Supermarket: 10% off every Tuesday (60+)  
Harris Teeter: 5% off every Tuesday (60+)  
Hy-Vee: 5% off one day a week (date varies by location)  
Kroger: 10% off (date varies by location)  
Morton Williams Supermarket: 5% off every Tuesday (60+)  
The Plant Shed: 10% off every Tuesday ( 50 +)  
Publix: 5% off every Wednesday ( 55 +)  
Rogers Marketplace: 5% off every Thursday (60+)  
Uncle Guiseppe's Marketplace: 5% off (62+)

NOW, go out there and claim your discounts - - - and remember --- YOU must ASK for your discount --- no ask, no discount.



**Scott Berry**

Greetings!

First things first. Why could this be the last issue you get of this award-winning publication? The answer is simple: I haven't received notification from our treasurer you've paid your dues. Check you mailing label. If it says "2012" please consider renewing and remaining a part of this great organization. If it says "2011" or some previous year, request my resignation as I've let something slip through the cracks. If it reads anything else, thank you and your subscription will not expire.

And now with my editorial green eyes shade on, I'm adding a new feature to the newsletter--"Volunteer Spotlight." We recently had several people step forward to help do something that will improve our chapter. This month it's Marilyn Smith who'll coordinate the honor guard's presence at monthly meetings. Believe it or not, the honor guard just doesn't show up on its own. Someone needed to make a phone call to make it happen. Will effort require Marilyn's daily attention? I sure hope not! Others have volunteered and I hope we can create a backlog of recognitions for people willing to step forward and be a part of our mission accomplishment.

And while we're on the subject of volunteers, it appears my days as your *Defender* editor are numbered. I've been nominated for the position of Area Vice President in the Florida Council of Chapters. The election will be in May/June so I'm not counting my Vice Presidents before they hatch. However, if I'm elected, I will have exceeded the amount of volunteer "food" I can fit on my plate so something has to give. I'll remain your chapter secretary but feel it's about time we have a editorial green eye shade change of command and bring some new blood and fresh ideas to the *Defender* regardless of the election outcome. Please give it some thought and don't hesitate to call or email me if you have questions.

Berry "OUT"

## **Say What?**

Gargoyle, n. Olive-flavored mouthwash.



# Helping Make the Tribute Tower a Reality

Contributed by Jeff Watson

The Veterans Tribute Tower Memorial, Inc., a 501c(3) corporation, was established in July 2011 to erect a memorial to honor all veterans in the surrounding area for their unselfish contribution to our country. The tower is 30' tall with 3' diameter clock dials and a custom made commemorative bell. The FWB City Council approved and donated a location at Beal Memorial Cemetery for the establishment of the tower.

The memorial's board is requesting a representative(s) from our chapter to join their management team and make this dream a reality. They meet twice a month. What an opportunity to give back!

In you need further information, please contact Martha Livermore, the board's VP for Administration, at 240-2735. I'd also appreciate a call or email so I know we're being represented. My contact information is on the front page.

## Why Don't?

If Fed Ex and UPS were to merge, would they call it Fed UP?

# President's Message (cont.)

Continued from page 2

On another subject, the annual meeting of the Florida chapters is in June (7-9) 2013 in Sarasota, Florida. I have nominated Scott Berry, Col, USAF (Ret) for consideration by the NWF area chapter presidents to be the next Area Vice President (AVP) to replace Neal Schneider, CPT, USA (Ret) who completed his two-year position. I hope you will choose to join me in attending the event and support Scott! Start budgeting for your road trip to Sarasota in June.

Finally, there is a new national recruiting campaign from MOAA: Basic, Premium and Life. For details, see my article on Membership Recruiting. Until next time WE ARE ADJOURNED.

## Military Wisdom

What is the similarity between air traffic controllers (ATC) and pilots? If a pilot screws up, the pilot dies, but if ATC screws up.....the pilot dies.

Sign Over Control Tower Door

# WE SALUTE YOUR SERVICE.

Now it's our turn to serve you! Come Live With Us!

Those of us at Westwood Retirement Resort would like to say to all our veterans, "Thank you for your service. Thank you for protecting our freedom."

And should the time come that you wish to make the move to a retirement community, it would be our honor to serve you. At Westwood Retirement Resort you can enjoy the best years of your life and have access to our on-campus Healthcare Center for short-term rehab or long-term care.

  
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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 in 2013**  
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