



THE DEFENDER

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

Vol. 27 No. 04 Serving All Branches of The Uniformed Services APRIL 2021

Lunch Meeting & Discussion

When: Thur, 1 April 2021
Reservation Mandatory!
Time: Gathering 1130, Lunch 1200
Program to follow
Place: Ft. Walton Yacht Club
180 Ferry Road, NE, FWB
Program: "The Keesler Mission"
SSGT Eric Sajowitz

Please:
• **RESERVATIONS ARE MANDATORY**
• Wear a name tag
• Bring proper change:
\$14.00 for everyone
Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmoa.org and select the link where it says "Click here to make reservations", or email Fred Westfall at nwfreservations@gmail.com, or call 850-609-8075 if you are attending.

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403rd Wing at Keesler AFB: "Airmen First, Mission Always"

Welcome to the April Defender. Many thanks to our March speaker, Dr. David Goetsch, former Marine and member of the Florida Veterans Hall of Fame whose talk was very interesting. He was generous with his time and response to the many comments and questions as they related to his book that was written with O. L. North. Many thanks, Dr. Goetsch.

I will be so glad to have you join us for the April Meeting. Our guest speaker, Staff Sergeant Eric J. Sajowitz has been a member of the 403rd Wing, Keesler AFB, Mississippi since 2011. He is responsible for unit fitness testing, lodging reservations, and hospitality service. He has deployed overseas as well as in support of stateside maneuvers. He has been awarded a variety of major awards and decorations including Air Force Expeditionary Service Ribbon with Gold Border and Global War on Terrorism Service Medal. He is a graduate of Limestone College in Gaffney, SC.

He will speak to us about today's Air Force Missions of Keesler AFB as supported by a variety of Tenant Groups. The most important of which is the 403rd Wing with some 1700 Reservists. The 403rd is



SSgt ERIC J. SAJOWITZ

composed of aircrews that support the 815th Airlift Squadron, 53rd Weather Recon Squadron and the 36th Aeromedical Evacuation Squadron. There are several maintenance and support squadrons that are necessary for the ongoing and varied mission of this base with its tenant units. Some of the units have deployed in support of overseas assignments with other reserve groups as well. The missions that demand support using a variety of A/C 130's continues at Keesler as part of the Air Force Reserve.

I hope you can join us at the meeting.

SAVE THE DATE 27 MAY 2021... Officer's Call at Mulligan's!!!

From the President's Pen

By Dr. Elvira Chiccarelli

I came across a past issue of MOAA as I was trying to do some clearing out of old papers and realized that MY MEMBERSHIP had lapsed with all I had been going through in 2020--building a house and moving. And, of course, I had not sent the new address to MOAA! The whole point of this is to remind you to belong to the national MOAA. Some of you may not realize your membership in the NWFMOA does NOT make you a member of the national MOAA. That is a separate membership and associated fee. You can call 800-234-6622 or go online at www.moaa.org to get your national membership.

Just a few more words about the national organization benefits: great articles in the magazine, a lot of information about retirement communities, travel group opportunities (my experience with this a number of years ago was very good), history stories, financial advice, and of course, how MOAA takes action in helping to shape legislation. To quote the MOAA President, Lt. Gen. Dana T Atkins, "MOAA advocates for all uniformed servicemembers and veterans and their families-not just officers." And on the web-site, heartwarming stories abound about how a variety of things have been done for servicemembers in need during the past difficult year.

Along with the April speaker, I have a few thoughts for you about the upcoming Hurricane Season 2021. If you are a recently located to the Florida Panhandle you don't want to be surprised by a storm in case you have to evacuate. Planning to evacuate or not depends on a variety of things: how close you live to the Gulf of Mexico, what are your daily health care needs, and who you are caring for.



**Dr. Elvira Chiccarelli,
NWFMOA President**

Include the following things in case you need to evacuate or in case of loss of power or water. Believe me, both these things have happened often during the season!

1. Your medications ideally for two weeks.
2. 1 gallon of water per day per person plus for pets
3. Battery flashlights and radio and extra FRESH batteries.
4. Rainwear.
5. Cash--ATM's may not work.
6. Car charger for cell phones and other device.
7. Copies of important documents in plastic shoebox size containers (my favorite item at Dollar General)
8. Also, in case of power loss, have non-perishable food and drink items for you and your pet.

As far as your home is concerned when the storm is imminent:

1. Check on possible shelters for you and that take pets if you have one.
2. Have materials such as window covers, duct tape, handy.
3. Trim back trees and shrubs from house to prevent damage to windows, gutters, roof soffit and windows from trees blowing back and forth for hours.
4. Bring inside outdoor furniture and anything that might blow around in your yard and anchor what cannot be brought inside.
5. Unplug appliances (not refrigerator), put computers on power strips and turn off.
6. Be ready to secure or move your boat. Some marinas refuse to be responsible for them during hurricane or damage from your boat if it gets blown about.
7. Drain just 6-12 inches from your pool and add extra chemicals or care for it as prescribed by your pool company.

Looking back on 2020, several lessons have been learned from the necessity of staying isolated, working from home and the fact that many people we know/love have lost jobs, homes, and brick and mortar classes. Kids have moved in and become closer and helped parents and grandparents. Having family members around has become a source of healthy pampering from both sides of the spectrum. We help them with a place to live and they help us with technology, yard work, companionship, and some curiosity about our lives as well. As far as technology is concerned, it takes practice too!

And, more importantly there is a very important thing that really helps during this tough time--kindness. As I said to a co-worker at the Museum just the other day who was being a bit feisty with me -- Hey come on. Be NICE! And this is my request to you all --Just BE NICE!

PUBLIC RECORD

New Members:
None

In Memorium
Lt Gen Leroy Manor, 2/25/2021

Community Outreach

By Dave Parisot

2021 MOAA Community Grant to help young enlisted families. In February we applied to the MOAA Foundation for one of their Community Outreach grant in the amount of \$5,000. This year's grant, if approved, will be used to provide \$25 commissary gift cards to young airmen and soldier families at Eglin AFB, Hurlburt Field, and the 7th Special Forces Group (Airborne) to help them provide food for their families. Although the active duty members are receiving full pay, many of their spouses became unemployed due to COVID-19, thereby reducing total family income. We have all probably read about the food drives in the local area for those impacted by COVID-19, some of which have been targeted to young military families. By providing commissary gift cards, the airmen/soldier recipients will be able to select and purchase items their families need rather than "what's in the box??" Plus, at our general age group, it is easier to distribute these gift cards than do the 'heavy lifting' of groceries!

Our Chapter did a similar program in 2020 (see the December 2020 Defender) and distributed 143 gift cards totaling \$3,575 to our local young military families with the assistance of base First Sergeant Councils and Airmen & Family Readiness Centers. The First Sergeants and Readiness Centers were able to target the gift cards to those families in the greatest need. These gifts cards were very appreciated by the enlisted families who received them. We expect to hear from MOAA by early April if our Chapter is awarded a grant for 2021. We have received MOAA Community Grants in 2018, 2019, and 2020. Thus, I am hopeful we will be fortunate this year also.

Do you want to help out and expand this program by becoming personally involved? A great and meaningful way to do so is to make a donation to the Chapter designated for this purpose by writing a check or making a cash donation. Any funds donated will be added to the amount we receive from the MOAA Grant and used to purchase additional commissary gift cards. You may donate at a Chapter luncheon meeting or by mailing a check payable to NWFMOA to P.O. Box 1213, Shalimar, FL 32579. Please write "For MOAA Grant" on the check to help George with his accounting.

Officers Call

When: 27 May 2021

Where: Mulligan's Blue Water Bay Golf Course

Time: 1700--???

Why: To have a good time with good people



Reserved Room at Mulligan's. Plenty of seating for social distancing yet intimate enough for great camaraderie!

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.

Chaplain's Corner

By: Chaplain Thomas Azar

Another Easter... has your faith been challenged and deepened through the medical, economic, social and political events we experienced since the COVID outbreak? The news outlets fed us through a firehose and we wrestled with our choices.

Walking through the valley of pain and death shakes our foundations. Easter is a time for us to reassess the enduring question-- "have I lived a meaningful life?"

Americans face unspeakable losses and we individually and collectively cry out for hope. Churches have reduced attendances and fellowship programs but Bible sales and virtual options have exploded. The Bible is still the best seller for over 600 years and offers every generation hope and encouragement as they encounter their unique crisis. The Bible is more than myth or symbol; the stories and characters model how to face suffering and death. They endured and overcame because they developed more than acquisition of knowledge and group gathering; they built a spiritual relationship with the God who continues to guide, guard and grow their faith. He is available and accessible, then and now.

Let me share a true story written by a respected plastic surgeon. I consider it a modern parable. He tells of a young man who came from a humble background, and while in college met and married a very attractive woman from Chicago. They had two beautiful children. Life was grand. After 10 years, the wife's parents needed home care. There was so much love in the family that they agreed to have the parents move in with them.

The children were ecstatic. The wife loved her husband's unselfish heart for his extended family, and his total commitment to the well-being of others; her love swelled and multiplied.

Every Sunday they attended church followed by a family dinner. They generously respected and served others, donating time and money to needy families and organizations.

The parents were very grateful to their daughter and son-in-law and they in turn spoiled their children. Unfortunately, one Christmas night a fire erupted. The smoke and flames were out of control. The young parents frantically grabbed their two children and carried them to safety outside. They fell on the curb; then the wife screamed "my parents".

The husband ran back into the house knocking over firemen who tried to stop him.

He jumped through the fire and made it to the second floor but was overcome and fell backwards down the stairs. Fortunately,

two firemen pulled him out but his hands and legs were burned terribly, and broken bones compounded his crisis.

He was in the hospital for several months on oxygen while getting medical care and skin grafts. His wife and children did their best to lift his spirits. He descended into a deep depression. He blamed himself because he was unable 'to save their parents'. Even the hospital administrators and chaplain tried but to no avail. Compounding his grief was the funerals, the children's school events, Easter Week services and the repair of their home.

When he returned home, he shockingly locked himself away in his study. He only opened the door when his wife bought him food. She was becoming distraught; she lost her two parents but now her husband.

Finally, she made an appointment to see the plastic surgeon. At first glance he was surprised why she contacted him because her facial features needed no medical treatment.

She explained the family tragedy. She asked if he would come to their home and talk to her husband. This is rare in our century but after listening to the mix of words and tears, he offered a professional and personal courtesy. At their home he knocked on the study door but the downtrodden husband would not respond. The doctor talked through the door trying to offer hope to a family in a world of pain but to no avail.

She then commenced several challenging conversations about her options in light of her faith with their pastor. A month later she visited the doctor again. He asked how her husband was and hoped that she might have some good news. What she said next moved the surgeon to weep. Three days later the doctor returned and knocked on the door that was locked for almost five months.

"Your wife came to visit me again. You know sir she is very beautiful human being, not only in her physical appearance but in her heart. She misses you greatly and knows that the children and so many of your friends and family pray for you. She asked me to do something I never imagined before. Your wife decided that the only way she could spend the rest of her life with a man whose heart and spirit are so beautiful and precious was to have me cut her face so that you would not feel different, isolated and alone. You know I must abide by the Hippocratic Oath and 'do no harm'. I was so moved by her compassionate and loving heart that I chose to come back and tell you how strong her love is. Love heals. Please listen to your wife's heart that no matter what has transpired, she loves you so much and wants you back in her life, to the point of deforming herself."

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Legislative Action

By: Mark Belinsky

There's a New Sense of Urgency on Concurrent Receipt. Here's How You Can Help

There has been little progress on providing concurrent receipt to deserving retired servicemembers for over a decade. With the heartbreaking news of veteran advocate Maj. Richard Star, USAR, losing his battle with cancer Feb. 13, there is new momentum and a sense of urgency.

Days after the Senate reintroduced the Major Richard Star Act with 45 cosponsors, Reps. Gus Bilirakis (R-Fla.) and Dr. Raul Ruiz (D-Calif.) reintroduced the House's version. H.R. 1282 would make incremental progress on the larger concurrent receipt problem.

"Maj. Richard Star inspired veterans across the nation as he embarked on this selfless journey to ensure all families of servicemembers will be taken care of," said Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA's president and CEO. "He has earned his rest, and now it's our turn. We will honor his legacy by continuing his fight alongside Congressmen Bilirakis and Ruiz to get concurrent receipt passed for all servicemembers."

The Major Richard Star Act will authorize DoD retirement pay, earned by years of service, and VA disability payments for those forced to medically retire from service as a result of an injury incurred a combat zone. This legislation is part of the incremental approach toward achieving the goal of *concurrent receipt for all retirees*.

"I am proud to re-introduce the bipartisan Major Richard Star Act this week," Ruiz said. "Major Star tragically passed away ... far too soon at the age of 51. This bill honors his service and life by repealing the unjust law that stands in the way of veterans receiving the military retirement pay and service-connected disability compensation that they have rightfully earned."

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.

For Bilirakis, this effort is a family affair to continue his father's work to achieve concurrent receipt for all retirees. Each year, Bilirakis introduces concurrent receipt legislation, H.R. 303, which would do just that for retirees with 20 or more years of service. Unfortunately, the bill's estimated \$20 billion price tag has hindered passage; an incremental approach is necessary to make progress.

"The brave men and women who return from serving our country should be able to receive the benefits promised to them. Military retirement pay and service-connected disability compensation are two completely different benefits. One does not diminish the merits of the other," Bilirakis said. "I am committed to rectifying this injustice for all Veterans, and passage of the Major Richard Star Act will get us one step closer to our goal of ensuring that Veterans receive the benefits they have earned and deserve."

Champions of concurrent receipt are gaining momentum in the House of Representatives with H.R. 1282 in a bipartisan manner. One of the bill's nearly 60 original cosponsors (63 had signed on as of March 2) is Rep. Sanford Bishop (D-

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Chaplain's Corner (cont.)

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A chair moved, a light came on, and the lock unlatched. He opened the door weeping profusely, weak and humbled, only to be able to embrace his beautiful wife. The children ran in from the other room "daddy daddy, we love you so much". The surgeon wiped his tears with his handkerchief.

Easter is the time to remember that God chose to leave heaven and come down to earth. He knocks on our door and shows us through His sacrificial life how much He cares, loves and misses us. God became one of us. He knows suffering and pain. Jesus was born, played, walked, served, forgave and embraced the lost, broken and marginalized. Many people open the door when they realize that they need someone to come into their life and show them forgiveness, mercy and love. Humans are made for relationships and we desire healing and new life.

I love this grace-filled story. I cry every time I preach it because I know the forgiveness of God personally and how he has given me grace and truth and love all these decades. Easter is a love story. Right now, the world needs more love and healing than ever before.

Scholarship Fund

by Dave Parisot

During the first week of March we received a total of eight applications from local JROTC cadets for our eight scholarships for 2021. All of the applicants met the scholarship criteria. Thus, each of them will be awarded at least a \$2,500 scholarship. The Scholarship Committee of George Colton, Bob Allen, Fred Westfall, Scott Bates, Fran Hendricks, and Dave Parisot are in the process of scoring each application to be used in determining which cadet will receive the \$4,000 "Lt Col Jim Heavener and Mrs Una Heavener Memorial Scholarship". Factors which are scored for each applicant are academic record, education, activities & leadership, honors & awards, community service, work experience, financial need, and recommendations by the JROTC senior officer and others. On April 6th, each cadet applicant will appear before the Scholarship Committee members for a 'question and answer' session and scoring. The scores from the application review and the in-person session will then be combined to determine the winner of the \$4,000 scholarship. This winner will be announced at our May 6th Scholarship Luncheon. Recipients of NWFMOA Scholarships are required to enroll in ROTC at their college.

Due to the anticipated large attendance, this year the Scholarship Luncheon will be held at the Rogers-Hinson American Legion Post 235 at 105 Hollywood Boulevard, NW, Fort Walton Beach. In addition to Chapter members, attendees will be the 8 scholarship winners and parents and JROTC instructors, JROTC honor guard, and MOAA Medal awardees. We are also inviting the local students who have been awarded appointments to Military Academies for 2021 as our guests. The larger facility of the renovated American Legion will allow wider spacing of tables (4 or 5 people per table) for COVID safety practice with plated meals served by Legion staff. Please mark May 6th on your calendar and plan to join us as we honor our local JROTC cadets with \$21,500 in scholarships, this year's MOAA Medals, and our military academy appointees. Social will start at 11:30AM with lunch service at noon. Lunch choice of either chicken chef salad or beef tips with egg noodles; both will include beverages (iced tea, coffee, water), dinner rolls/crackers, and dessert at our regular Chapter luncheon price of \$14. More info to come as details get confirmed. This meeting will have a very military appearance with multiple JROTC cadets in their military uniforms.

Member donations to the Scholarship Fund Century Club since my last article are **Dave Davis, Fred Boyer and Joy Houck**. Please see the "**BG Frank Glunn Century Club**"

donor list below to see who donated in the past twelve months. Of course, we are very much open to donations from those not currently in the Century Club. Will you be the next Century Club donor? The 50/50 raffle at the March luncheon was won by **Fred Schor** who donated his winnings of \$79 back to the Scholarship Fund. Thanks, Fred.

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation since 2015) and **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months of 2019 and 2020 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets. [Note: (R) means Renewal of membership.] NOTE: COVID-19 has had significant impacts on the local businesses who contribute regularly to the Scholarship Fund, particularly the restaurants. If you are going to eat out or get carry-out, I encourage you to support the restaurants listed below.

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (Apr 2018); **Clyde Locke** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (July 2018); **Dennis Phillips** (Aug 2018); **Karl & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019). **Dr. Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Nick Marottet** 2020); **Pete Peterzen** (Dec. 2020); **Kathy & Jesse Bush** (Dec. 2020); and, **Patt & Caroline Maney** (Dec. 2020). [Note: 26 total members]

BG Frank Glunn Century Club (past 12 months)
(R=Renewal): **March 2020:** **Joy Houck** (R) (In memory of Maj. Stanley Houck); **April 2020:** **Larry Bush** (R); **Carol Baker** (R) (In memory of Col. David Baker); **Mike Mitchell** (In memory of Frank Harrison); **June 2020:** **Dr. Keith Kulow** (R); **Dave Parisot** (R) (In memory of Mike Mitchell); **Michael Ramirez**; **August 2020:** **Janet (Ryan) Taylor** (R) (In honor of Major Bill Ryan); **Donald Litke** (R) (In memory of Kay Litke); and **Eileen Arpke** (R). **September 2020:** **Doug Hardin** (R) (In memory of Gen. Bill Kirk); **October 2020:** WWII Vet **Sam Lombardo** (R) (In memory of Jean Lombardo); **Nick Marotta** (R); **George Colton** (R); **November 2020:** **Bob Gramm** (R); **Larry Tashlik** (R); **Howard Fisher** (R); and **Janet (Ryan) Taylor** (R); **December 2020:** **Robert "Pete" Peterzen** (R); **Dennis Phillips** (R); **Craig Miller**; **Jesse & Kathy Bush** (R);

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Scholarship Fund (cont.)

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Larry Bush (R); Scott & Janet Berry (R); Patrick Boab (R); and, Jeffrey Watson; Kay Dent (R) (In memory of Troy Dent and Larry Ketter); **Bob Garcia (R); Karl & Charlotte Eschmann (R)** (In memory of B/Gen Bud Day and Mrs. Kay Litke); **Chris Beam (R); Les Matheson (R); Dave Parisot (R)** (In memory of Mrs. Chong Parisot); and, **Patt & Caroline Maney. January 2021: Fred Westfall (R); Janet (Ryan) Taylor (R)** (In honor of Maj. Bill Ryan); **February 2021: Rod Gerdes (R); and Chris Beam (R); March 2021: Dave Davis (R)** (In memory of B/Gen Bud Day); **Fred Boyer (R)** (In honor of Marlene Bosak); **Joy Houck (R)** (In memory of Maj. Stanley Houck).

2019/2020 Business Platinum Donor (\$750 minimum donation): **October 2019: Shalimar Cheers Pub** (\$1,000 (R).

2019/2020 Business Gold Donor (\$500 - \$749): **December 2019: Eglin Federal Credit Union (R); Merrill Lynch (Chris Beam & Tess Bass, Senior Financial Advisors) (R); Silver Slipper Casino Hotel** (Bay St. Louis, MS) (In-Kind).

2019/2020 Business Silver Donors (\$250 - \$499): **November 2019: Indian Bayou Golf & Country Club** (In-kind, R); **December 2019: Rocky Bayou Golf Course** (In-kind, R).

2019/2020 Business Bronze Donors (\$100 - \$249): **April 2019: Eye MD of Niceville (R); November 2019: Gator Lakes Golf Course** (In-kind, R); **Mary's Kitchen (FWB & Destin)** (In-kind, R); **Buffalo's Reef Restaurant (FWB)** (In-kind, R); **Shalimar Cheers Pub** (In-kind, R); **Shalimar Pointe Golf Course** (In-kind, R); **December 2019: Popeyes Louisiana Kitchen (FWB)** (In-kind, R); **Tammy's Journeys (FWB)** (In-kind, R); **Painting With A Twist (FWB)** (In-kind, R); **Destin Party Boat Fishing** (In-kind, R); **Slick Mick's Deli & Grille (FWB/Niceville/VPS)** (in-kind, R); **Connect with Flowers (Shalimar)** (In-kind, R); **Lee Nissan (FWB)** (In-kind, R)

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

NWFMOA Scholarship Fund: "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 in 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; 56 11th St, Shalimar, FL 32579

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Legislative Action (cont.)

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Ga-), who yearly champions H.R. 333. With an estimated cost of over \$33 billion, H.R. 333 would correct the entire concurrent receipt injustice, including medical retirees, but as with H.R. 303, it has not progressed due to cost. With a looming \$3 trillion deficit and the rising cost of pandemic support, the necessity to chip away at the cost to make progress on concurrent receipt is clear.

Even with budgetary concerns, momentum to make important progress on concurrent receipt is growing this year. Help support this momentum by calling and writing your lawmakers. Use these links to find out whether your lawmaker already is supporting H.R. 1282 or S. 344.

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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 for the local to national levels.

Membership Application/ Renewal

New Members joining this year receive membership through December 31 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

Surviving Spouses
Pay half of the above rates

Today's Date _____

 Last Name First Name Initial

 Spouse Phone

 Address City State & Zip Code

 Email Address

 Rank Service MOAA Member Number

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Surviving Spouse Other _____

Make Checks payable to NWFMOA or to Northwest Florida Military Officers Assn. Inc. Check here is you do not want your name, phone number, or email address listed in the 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

