



THE DEFENDER

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

Vol. 20 No. 12 Serving All Branches of The Uniformed Services DECEMBER 2014

Breakfast Meeting & Discussion

When: Wed., 3 December 2014

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

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

Program: NHS "Opus One"

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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afjeffl@gmail.com

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Enjoy the Holidays!

According to all of the financial news I am reading and hearing lately, our economy is boldly moving in a positive direction! When that happens, consumer confidence picks up. When that happens, I have heard that folks like to get out of their house more and do fun things. In the local area, I heard that our chapter members will be looking forward to an economically healthy holiday season and will want to come to our monthly December meeting for entertainment! Yes, the annual entertainment event is upon us – Opus One will be with us on December 3rd!

all, what do you hear in the background in every store you visit for the next six weeks? Ho! Ho! Ho!

This is the group that travels all over the world. One year they even traveled to Landstuhl, Germany and performed for our military. Can you imagine the



Opus One

As you know, Choral Director Mike Dye and the Niceville Chorus Opus One have been a big hit each year for the last several years. We asked if they could put us on the schedule and they were kind enough to once again accommodate. If there is a way to keep the winter blues away between Thanksgiving and Christmas, music will certainly do it! If there is a way to get in the mood to make a shopping list, music will do it! After

mutually rewarding opportunity that was? This is the group that historically leads the county in "All County" singers.

Looking forward to seeing you at the December monthly meeting where we can enjoy the entertainment of the season. Don't let the "Bah! Humbug!" get you! Join us!

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

This month has already been busy and we have just started! By the time you get the Defender hard copy, we will all be making our Thanksgiving plans.



Jeff Watson

Last week we voted, and the next day we had Okaloosa Sheriff Larry Ashley as our guest speaker for our monthly breakfast meeting at the Meridian at Westwood. As usual, the members were very engaged with their questions for the Sheriff. If you want to know what the speakers say in the presentation or the question and answer period, it is best to make reservations and join us!

Tomorrow I will be representing our chapter at the annual Veteran's Day Memorial event. I salute all of you that have served and are still serving! Let's take time to thank a veteran. On a separate matter, we heard from the nominating committee at our last meeting, so we will be voting in December. If you want to run or be the chapter Secretary, please let us know and be at the December 3rd meeting.

Thank you for allowing me to attend the annual Military Officers Association of America meeting this year! I brought home our 4-star Level of Excellence Award streamer for 2014. In addition, I heard General John M. Paxton, Jr., Assistant Commandant of the United States Marine Corps. The annual meeting was held at the Arlington Sheraton and is a great way to see old friends, push our agendas and help influence the national MOAA agenda. Think about joining us next year!

After Thanksgiving we will be having our December meeting at the Meridian at Westwood so go on line when

you get to this point in your reading (go on - do it!) and make reservations to join us as we once again enjoy the entertainment of Opus One, the premier chorus from Niceville High School. Of course, if you can, we would like for you to generously contribute extra dinero to their competition fund. ☺

In the meantime, make plans to join Judy and me at our annual Military Ball. For a mere \$45 per person, you can enjoy the Fort Walton Yacht Club and our festivities. We will have a great dinner menu, dancing and music entertainment as well as our traditional Scholarship Fund-raising silent auction and raffle. This year, Col (Ret.) Scott Berry is our Military Ball Chairperson and Master of Ceremonies. Tickets are limited so buy yours early. Join us! Until we meet again, we are ADJOURNED!

Jeff

Member Spotlight



Roger Budd

PUBLIC RECORD

IN MEMORIAM: Maj William Chagares, USMC (Ret), 10/8/2014; Lt Col Charles L. Coons, USAF (Ret), 11/1/2014.

NEW MEMBER: Mrs. Carol W. Baker, AUX.

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Help!

I diverge from my normal opening statement to communicate that I'm in a bind. Actually, WE are in a bind. No one has stepped forward (yet) to replace me as secretary. That's not a good sign for me OR the chapter. Over the past months, I've divested myself of many "legacy" responsibilities from my prior duties as treasurer, Defender editor, and Corporate Memory, the last of which is not an elected position but seems to demand much of my time.

With my stepping forward to volunteer as the next chapter president, I'd like to concentrate on just that and not be sidetracked by secretarial duties. As any past president will tell you, there's plenty on their plate and I'm sure 2015 will be no exception.

Some, I'm sure, are reluctant to volunteer out of fear they'll be overburdened. Let me try and quash that and quantify the position of secretary. While there are highs and lows, it averages out to about 1-2 hours per week. Some of us spend that much time brushing our teeth! While I'm not asking you to risk dental decay at the expense of being secretary, I'm pointing out it won't be a mill stone around your neck that will consume every waking hour. And the good news is I'll still be around to help/cajole/mentor in every way possible.

Is the secretary's position important to the chapter? Absolutely! It provides the behind-the-scenes "oil" that allows the chapter machine to run smoothly. Does that mean it's hard work? No! Just some attention to detail and pretty basic computer skills. And occasionally you get to announce "What the president meant to say was....."

How about it? I welcome anyone's questions. You have my firm guarantee I will work with you if you have any fears/doubts/reservations.

Thanks so much for giving it some thought!

Berry "OUT"



Scott Berry

Auxiliary Corner: What Does It Mean to Be Gold?

By Gail Joyce, member, Auxiliary Member Advisory Committee [edited]

My son, 24-year-old Sgt. James Casey Joyce, an Army Ranger, was killed in action in Somalia Oct. 3, 1993, in the Battle of Mogadishu, better known as Blackhawk Down. Sometime after his death, I received — from whom, I can't remember — a pretty gold pin with a purple background and a gold star in the middle. I came to learn the pin was given to me to wear as a symbol of my son's service and sacrifice.

Fast-forward to when I wore my Gold Star pin to a conference. Most of the people there knew about my loss. As I was talking with a group, an acquaintance walked up, pointed to my pin, and said, "What a pretty pin!" "Thank you," I replied. "This is my Gold Star pin. I am a Gold Star mom." Then she said, "Oh, how wonderful! What in the world did you do to earn that?"

What do you say in this situation? What do you do? I quickly figured out she did not know anything about the Gold Star and what it signified. So I explained about the Gold Star pin and what I did to earn it.

There are many stories like mine. But even some people in the military are unaware of the Gold Star and its significance. Imagine having to explain repeatedly what the Gold Star represents — the death of your child or spouse who fought and died for our country — on a service flag, a sticker in a car window, a license plate, or a pin on your lapel.

(Continued next month)

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Be Prepared If Challenged

What does Sheriff Ashley have that probably you don't? A badge? Probably. How about an official NWFMOA challenge coin for speaking to us earlier this month? Want one in case you get challenged or just as a memento? Jeff Watson is the keeper of these and will gladly listen to you provided you have \$10 in your hand in exchange for the coin.

Communicating the Military Message



Chapter member Dick Solt briefed his military career insights to a local social group.

Legislative Leanings... by Bill Van Hoesen



Bill Van Hoesen (R-Wisc.) – mitigated sequestration's cuts to defense programs in FY 2014 and 2015 by \$31.5 billion. The full cuts return in FY 2016 unless Congress acts. The president indicated his FY 2016 budget submission will include an extension of sequestration relief.

In earlier remarks Army Chief of Staff Gen. Ray Odierno painted a grim picture for the services if sequestration resumes. "This is a lousy way to do business," he said and described FY 2016 as a "breaking point." If the cuts return it would seriously degrade the Army's capability to execute its mission requirements.

A growing consensus in Washington to de-trigger sequestration is an encouraging sign, but many obstacles remain. The last major deal to ease the effects of sequestration was done on the backs of military retirees. A future fix must carefully balance budget and defense concerns without singling out the one percent of Americans who serve in uniform with a disproportionate share of the burden. Reach out to your

legislators, Sen. Rubio, Sen. Nelson and Rep. Miller and ask them to end sequestration.

The Budget Control Act of 2011 chained a ticking time bomb to America's national defense capabilities and the devastating cuts from sequestration resulted in furloughs, force cuts, and reduced training hours.

Unless Congress acts to repeal sequestration and replace it with an alternative debt reduction deal, another even more devastating round of defense cuts will be required beginning in FY 2016.

Please put partisan politics aside and develop an alternative debt reduction package that fairly balances required sacrifices and avoids disproportional penalties for service members, retirees, and their families.

Sincerely,
Bill

Jeff Watson, Colonel (Ret.), USAF

JEFFREY W. WATSON LAW FIRM, P.L.

is of Counsel to Nathan D. Boyles, P.A.
Over 20 years as an Air Force JAG

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Treasurer's Update

By Kevin Sutton, Treasurer

I hope everyone is enjoying the beautiful fall weather. I sure am. I just wish we could get one more month of this and perhaps trade in the heat and humidity of August in return. It was sure cold yesterday morning during my son's soccer game though. The temperature was in the low 40s, and I made the mistake of showing up to coach the game in my athletic shorts. I am used to running in shorts and a T-shirt with temperatures in the 40s, and I did plenty of running during the game. The wind is what got me though! I usually wind up tying shoelaces for 2 or 3 kids in the middle of each game, and I had a pretty difficult time getting that done with my extremely numb fingers.



LtCol Kevin Sutton

As the holidays approach, I want to remind those of you who renew your membership annually that your 2015 membership fee is due and payable on or before 31 December. Thank you to those of you who have already completed the task. You may have received a reminder email from me asking you to renew your membership in the near future. I don't mean to be pesky, but I know how busy things get as the holidays approach. Better to get it done now so you can forget about it for another year.

Paying your dues is easy. Simply go to the last page of the Defender and fill out the Membership Application/Renewal on the bottom of the page. Make out a check to NWFMOA for the correct amount and mail the form and your check to the address listed on the form. If you are an Auxiliary Member, you pay only one half of the listed rates for Regular Membership.

If you are not a Life Member, but you don't know when your membership expires, check the mailing label on your hardcopy of the Defender. There should be a year listed on the mailing label. For example, mine says 2015. That means my membership is paid up through calendar year 2015. If yours

says 2014, your membership expires at the end of this year and it is time for you to renew. If you opted out of receiving the Defender in the mail and you download it from the NWFMOA website instead, you will not have the mailing label to reference for your membership expiration date. In that case, just email or call Scott Berry and he will have the information for you.

On the business front, the Chapter is financially solvent. Technically, we were in the black for October, but that is only due to Military Ball RSVP payments that will flow out of our account again when it is time to pay the final bills for the Military Ball. The overall effect is that we are still operating in the RED by several hundred dollars every month.

Speaking of income, now is a great time to start thinking about your income tax return for 2014. Income tax identity theft is on the rise, and there are a few steps (but not many) you can take to protect yourself. In cases of income tax identity theft, a person files an income tax return as if they are you using your social security number (SSN) and other personally identifiable information. Usually, this happens early in the new year. Victims are often unaware of what has happened until they go to file their income tax return with the IRS. The IRS informs the victim they cannot file because someone has already filed using the victim's SSN. This is where things get very painful, especially if you are expecting a big refund. The IRS first requires you to prove you are you by providing myriad documents of different sorts. Once you've accomplished this monumental feat, the IRS will issue you a unique personal identification number (PIN) only to be used for filing your income tax returns in the future. If the IRS owes you a refund on your tax return, expect to wait many months, and in some cases longer than a year to receive your refund.

So, what can you do to protect yourself? The IRS doesn't really have a good answer to this problem yet. I have not personally experienced income tax identity theft, but I have family members who have. My advice is based on their experiences along with recommendations from published financial experts. First, file your income tax return as soon as you have all of the required documents. For most of us, those documents tend to be available by the end of January or early February. As soon as the holidays are over, start gathering up your documents and be ready to file as early as possible.

Next, plan to e-file if at all possible. In today's world of rampant identity theft, do you really want all of your critical personal information moving through the US Postal system? The crooks looking to steal your identity know very well that any mail going to or from the IRS is likely to have a nice stack of paperwork inside complete with someone's sensitive personal information. You can e-file conveniently from home using any number of reputable tax preparation service websites. You can also e-file on the IRS website at IRS.gov. If you are not so computer savvy, splurge a little and have a

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Nominating Committee News

The 2014 Nominating Committee is proud to announce its nominations for 2015 for our Northwest Florida Military Officers Association, Inc. The nominees are:

President – Colonel (Ret.) Scott Berry, USAF

1st Vice President – Lt Col (Ret.) Thomas “Tom” Godbold, USAF

2nd Vice President – Vacant

Secretary – Vacant

Treasurer – Lt Col (Ret.) Buddy Bowman, USAF

Directors:

Eileen Arpke; Ginny Mills; MAJ (Ret.) William “Bill” Van Hoesen; Col (Ret.) Richard “Dick” Prater; Immediate Past President Col (Ret.) Jeffrey “Jeff” Watson

Required Documents At Time Of Death

DEATH CERTIFICATE with cause of death (long version if a Florida certificate)

MARRIAGE CERTIFICATE

BIRTH CERTIFICATE (for deceased member and spouse)

DIVORCE DECREES or DEATH CERTIFICATES

(from previous marriages for both the member and spouse DD214 (it will show DD214 on the bottom left of the military form))

RETIREMENT ORDER (not the same as the DD214, it is a Special Order)

GOVERNMENT LIFE INSURANCE POLICY (either Veterans Group Life Insurance (VGLI), or National Serviceman’s (NSLI)

BANK ACCOUNT/ROUTING NUMBERS, ADDRESS & PHONE NUMBER (this is for Direct Deposit form we will do for any annuity, if applicable, to be direct deposited)

Note: (if it is a joint account you must notify you bank prior to your appointment with the Casualty Assistance Office.)

FUNERAL SERVICE ITEMIZED BILL-STAMPED PAID IN FULL-if you are awaiting the insurance company to pay the funeral off, or the funeral cannot be paid in full by the time of your appointment; we will request a copy from the funeral home once it is paid. You do not have to bring it if it is not paid in full.

PROOF OF ANY VIETNAM TOURS/ASSIGNMENTS (if your spouse was ever in Vietnam from 1961-1971,

Continued on page 7

Where is YOUR Military Ball Ticket?

Is it sitting with Scott Berry waiting for your check to arrive? Not good! While this is written in early November, by the time you read this there won’t be much time left to guarantee a seat at the Annual Military Ball. Use the form in this issue to mail with your check for a guaranteed evening of fun and prizes! We need to RECEIVE your check by Nov 25th!

Ticket Order Form for the

NWFMOA Annual Military Ball to benefit the Scholarship Fund

WHEN: 4 December 2014 **WHERE:** Fort Walton Beach Yacht Club

DRESS: Mess Dress, Gown or cocktail dress, formal or business suit.

SOCIAL HOUR: 1800; Pay-as-you-go bars will be open.

DINNER: 1900; **DANCING:** 2000 until 2200 with “Retroactive.”

Dinner will include:

First Course: House Salad with Raspberry Vinaigrette

Choice of Entrée:

(1) 8 oz Beef Filet

(2) Chicken Cordon Bleu

Sides: Grilled Asparagus and Twice Baked Potatoes

Dessert: Turtle Cheesecake

Dinners served with rolls, butter, iced tea, and coffee

Ticket Purchaser’s name: _____

CHOICE OF ENTRÉE: _____

Number of tickets: _____ times \$45.00 = \$_____ with check enclosed.
(Price includes Meal & Gratuity)

Spouse/Guest’s name: _____

CHOICE OF ENTRÉE _____

When paying with cash, please provide full mailing address.

When ordering by mail include a **stamped self-addressed envelope**, a check payable to NWFMOA, and this form to:

NWFMOA, PO Box 310, Fort Walton Beach, FL 32549-0310.

Allow sufficient time to get your tickets returned by mail.

Ticket Order Form must be **RECEIVED** by **November 26, 2014.**

Table reservations may be made for groups of eight by contacting **Scott Berry at (850) 582-0839 or email: swberry@cox.net**. List names of people at your table. If you are to be seated at someone’s reserved table please coordinate with the reservation holder.

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You are encouraged to make a charitable contribution to the Scholarship Fund by supplying an additional check made payable to: NWFMOA Scholarship Fund.

All proceeds from raffle ticket sales go to providing scholarships for JROTC cadets.

Raffle tickets & Silent Auction are CASH or CHECKS only, please.

Required Documents (cont.)

Continued from page 6

please look for a members personnel records and performance report, decoration citation, or an order, or something stamped from RVN, Republic of Vietnam.

This is required for any Agent Orange claims. Veterans did not have to be approved for Agent Orange by the VA before death. It can still be approved for the widow, if the VA is satisfied with the documentations provided

NOTE: If you are unable to find any of the above documents, we can still process paperwork for your benefits. We do need to have the death certificate with the cause of death in order to file the claims.

If you have questions or need further information call Casualty Assistance

TO MAKE AN APPOINTMENT CALL CASUALTY ASSISTANCE: Numbers listed below

Eglin-850-882- 4028/850-662-3924,

Hurlburt-850-884-5280, a

Army334-255-9081, Navy/Marines 850-452-5990

Gayle D Norgaard

Personal Affairs Chair

Trea\$urer'\$ Update (cont.)

Continued from page 5

CPA complete your tax return and e-file for you. After years of doing my own income taxes, I finally went to a CPA to file my 2013 return, and was very pleased to see her accomplish in 30 minutes what had become a full weekend chore for me. It was quite a relief.

Finally, if you are one of those people who tends to receive a large income tax refund every year, seriously consider reducing your monthly income tax withholding so that you owe just a little bit of money to the IRS instead of the IRS owing you thousands of dollars. That way, if you do become a victim of income tax identity theft, you won't be waiting an eternity to receive a refund. Instead, the IRS will be much more interested in resolving your situation quickly so that the IRS gets paid sooner rather than later.

If you read the Treasurer's Update in last month's issue of the Defender, you may recall my discussion of freezing your credit, also known as placing a "security freeze" on your credit file. Freezing your credit unfortunately does not prevent income tax identity theft. And as I mentioned earlier, the IRS still does not have a good answer to this growing problem. However, following the steps I've laid out will give you some measure of protection and help you minimize the damage in the event you become a victim.

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<p>Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you <u>do not</u> want your <input type="checkbox"/> name, <input type="checkbox"/> phone number or <input type="checkbox"/> 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.</p>							
Membership Application/Renewal							
New Members joining in 2014 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**							
<u>Age</u>		<u>Dues</u>		<u>Age</u>		<u>Dues</u>	
101+		Free		71-75		240.00	
96-100		50.00		66-70		275.00	
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