



THE DEFENDER

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

Vol. 23 No. 12 Serving All Branches of The Uniformed Services DECEMBER 2017

Lunch Meeting & Discussion

When: Thur, 7 December 2017
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Opus One

- Please:
- **MAKE A RESERVATION**
 - Wear a name tag
 - Bring proper change:
 \$13.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmoo.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwfrservations@gmail.com, or call 850-613-6080 if you are attending.

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Opus One rings in the Christmas season

By Scott Berry

You know what time it is when Niceville High School Opus One Chorus shows up at our door steps. The holiday season begins and they start the season with us at our December monthly meeting. This honor has been with us for quite some time and it will surely get you in the spirit. The chorus

at Niceville High School and is the director of the choral music program. He is married to Wanda Thomas Dye. They have two sons, Dr. Matthew



Norton and Timothy Norton, an Opus One alum and graduate with a Bachelor of Music Degree in Musical Theater from Florida

State University. This is also an opportunity for them to raise funds so they may entertain our community and bring joy to many faces. So when you come to the December meeting, **bring a donation** to help them bring a smile to our brave young men and women serving this country. These singers will be grateful for your support no matter how small or large your gift may be.

is lead by Director Michael Dye of Niceville High School. Michael Dye is in his 28th year as choral director at Niceville High School and his 42th year as a choral music educator. A native of Arkansas, he received the Bachelor of Music Education Degree from Henderson State University and the Master of Music Education from Arkansas State University. He conducts all six of the primary choruses

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Have a Ball!

Ticket order form on the inside!

From the President's Pen

By Scott Berry

Greetings!

I hope this article finds you well because it certainly doesn't do that with me. Although I was unusually diligent about getting a flu shot, I've been on the sidelines for several days with the crud. Thankfully, Janet is an RN so is providing all the TLC necessary to ease my discomfort.



Scott Berry

I received an email from the Florida Council's legislative chair. It was very disturbing. I described how pay raises are being funded by increased co-pays and other TRICARE fees. And that's just the start. If you get similar updates from MOAA, I encourage you to let your voice be heard with our reps in DC.

As the 2017 chapters officers end their tour, we have one long-standing gaping hole in our organizational structure—Personal Affairs. Like most volunteer jobs, it's a much or as you little as you choose to make it. But there are some fundamental responsibilities such as sending sympathy cards to surviving spouses and get well cards to those who are seriously ill. It doesn't involve much work but that shouldn't be seen as its tasks are unimportant—because they're not. As with other critical functions that are left hanging when someone resigns, I feel obliged to pick up the load. But that is just getting too much for me.

Therefore, I encourage you to consider taking on this responsibility. Thanks in advance.

Your chapter has been out in the community quite a lot lately. The Veterans Homeless Stand Down Day was in early November. Thanks to Bill Van Hoesen and others who help with that. And, of course, Dave Parisot gave our name in lights for a Veterans Day parade. Thanks so you as well, Dave.

Berry "OUT"

PUBLIC RECORD

In Memoriam

Duane M. Davis, Colonel, USAF (Ret) 11/11/2017

HAVE A BALL

**Ticket Order Form for the
NWFMOA Annual Military Ball
to benefit the Scholarship Fund**

WHEN: 14 December 2017

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: Spinach, Mandarin, and pecan salad
with raspberry vinaigrette

Choice of Entrée:

(1) 8 oz Beef Filet (medium)

(2) Chicken Picatta

Sides: Twice baked potato and Green beans almondine

Dessert: New York 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 1213, Shalimar, FL 32579.

Allow sufficient time to get your tickets returned by mail.

Ticket Order Form must be **RECEIVED** by

Thursday, December 7, 2017.

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.

+++++

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.

By Chaplain Tom Azar, USAF Retired

December is the busiest month for giving and receiving. However, a surprise spiritual gift reflects the pure heart of the generous giver. For families of faith it is rooted in God's gift of two incredible births that changed the world—John the Baptist and Jesus. John's aged father Zechariah receives word his prayers are answered and his wife Elizabeth will bear a son who will go before the Savior. The first Christmas is about grace- the unmerited gift that has eternal value from Almighty God found in Jesus. Throughout our lives we encounter spiritual gifts. The following is the Jewish priest Zechariah's response as found in the Gospel of Luke and it is read and sung by believers whose lives have changed because it captures the unbroken promise of a God who gives mercy to those who trust and obey:

“Praise be to the Lord, the God of Israel,
because he has come to his people and redeemed them.
69 He has raised up a horn[a] of salvation for us
in the house of his servant David
70 (as he said through his holy prophets of long ago),
71 salvation from our enemies
and from the hand of all who hate us—
72 to show mercy to our ancestors
and to remember his holy covenant,
73 the oath he swore to our father Abraham:
74 to rescue us from the hand of our enemies,
and to enable us to serve him without fear
75 in holiness and righteousness before him all our days.
76 And you, my child, will be called a prophet of the Most High;
for you will go on before the Lord to prepare the way for him,
77 to give his people the knowledge of salvation
through the forgiveness of their sins,
78 because of the tender mercy of our God,
by which the rising sun will come to us from heaven
79 to shine on those living in darkness
and in the shadow of death,
to guide our feet into the path of peace.”

God's unearned gift of salvation from a loving God who showed His grace and love by giving us Jesus the Christ. Have a meaningful and blessed Christmas.

Over the past two years, MOAA has worked hard to ensure any changes made to commissaries (and the entire defense resale system) do not adversely affect the benefit. Part of this effort involves making sure you know what is changing, listening to your experiences, and ensuring resale leaders have the right information to support the benefit.

What you need to know

Legal reforms passed in the National Defense Authorization Act in FY 2017 were systemic changes such as allowing the Defense Commissary Agency (DeCA) to sell items above and below cost (called variable pricing), eliminating the law that required DeCA to sell goods at cost. But the legislation also included safeguards to protect savings levels, quality, and customer satisfaction levels.

The commissary began introducing its own private label goods earlier this year, beginning with bottled water and paper goods, and recently introduced food products. These are sold under DeCA's trademarked brands Freedom's Choice™ and HomeBase™. The introduction of these brands helps ensure the variable pricing program adequately benefits the bottom line for patrons.

What your experience should be like

Your shopping experience should be the same or better than before, not worse. Senior defense officials recently emphasized to MOAA and other military service organizations that they want to engage patrons at the store level, ensure the experience is one worth returning to, attract new patrons, and renew relationships with patrons who might have left.

The introduction of Freedom's Choice™ and HomeBase™ products is one way they intend to improve the shopping experience. These new brands are designed to compete directly with mid-tier and top-tier brand

Continued on page 6

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.

The last month of the year is now here. It is time to renew your membership for 2018. Many of you have already renewed your membership for 2018 and future years. (those of you that have Life or 3 year memberships not expiring can skip the rest of this. Look at the mailing label on your Defender and it will give you the expiration date of your membership.) I know that you do not want to end your association with our great MOAA Chapter. Those of you who have not already renewed please do it now.

There are many excellent events during the year where we gather to enjoy each other's company and to hear entertaining and educational speakers. Every monthly meeting features an outstanding speaker. I would not think that you would want to miss any of these. Where else can you meet "The Geek" and get to ask him questions in person. Or hear a great speech from General Horner or General Manor or Laurie Hood from Alaqua Animal Refuge. Think how much fun we have when you gather with your fellow officers for the periodic **Officers Call** at outstanding local establishments.

And, as you know, our monthly meetings are now held at moon at the Ft Walton Beach Yacht Club. If you have not eaten one on their meals you have missed some great food.

Membership Renewal 1yr—\$25.00, 2 yr—\$48.00, 3 yr—\$65.00

Get your membership renewed now and [avoid the year end rush](#). Mail to NWFMOA, PO Box 1213, Shalimar, FL 32579-1213

Selecting a Retirement Community

By Patricia Farnsworth,
Surviving Spouse Advisory Committee member

Planning for the retirement years is a really important task. The options are numerous, and because the retired population is growing, the choices are becoming more numerous every year. This is wonderful in some ways but can make the decisions more complicated.

Making these decisions — and perhaps moving into a retirement community — can be accomplished more easily when a retiree is in good health and still able to make wise decisions. Choosing which belongings should be moved and which should be given away can be a hard task. Selecting the new residence and downsizing take careful consideration and sometimes difficult decisions.

Older adults who choose an independent-living community often do so for reasons of convenience and socialization. Active, independent seniors who safely can manage their personal-care needs and their medications are candidates for the independent-living units of the facilities. They might also want to maintain an active lifestyle, including travel and other activities.

There is so much to consider when making this decision. Climate, cost, amenities offered, volunteer opportunities, church activities, whether it's pet-friendly, and any special needs are only a few. Perhaps the decision should be influenced by proximity to family members, particularly children. Having children within easy visiting distance can be a great advantage, especially when their help is needed. Selecting a retirement facility that offers the opportunity to lead an active, independent lifestyle is important for those who have participated in many activities before moving to their new home.

A continuing-care retirement community (CCRC) offers a full continuum of senior care, from independent living to assisted living and skilled nursing. Many also offer home care, memory care, and hospice services. Typically CCRCs are the choice of seniors eager to remain independent and active while lining up a plan for their future, too. A life plan community can be a good long-term solution for seniors who want a comprehensive senior-care community with a variety of options for now and for the future.

Now and Always We'll be There.



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Surviving Spouse (cont.)

Continued from page 4

Many communities offer a large number of amenities: fitness and aquatic centers, wellness clinics, various dining venues, activity programs, housekeeping services, maintenance and landscaping, transportation to scheduled events, and spiritual services.

One should seek a community that has a reputation for delivering excellent service and performance while making sure each resident's life is touched in a meaningful way. Finding the best match is a challenge to be undertaken as early as possible.

WANTED: One Invocator
And what is that? Well, of course, it's a person who gives an invocation. We need one real bad for the Military Ball. Our two ministers of the cloth won't be attending. Contact Scott Berry or Dick Prater ASAP. Thanks!


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


NWFMOA Community Outreach

By Dave Parisot

NWFMOA Member Awarded Governor's Medal of Merit: Retired Brig. Gen. **T. Patt Maney**, a longtime Okaloosa County judge and a wounded warrior seriously injured in Afghanistan in 2005, was awarded the Governor's Medal of Merit on November 7th in Tallahassee at the Governor's Cabinet meeting. Judge Maney was awarded the Medal of Merit for his work on veterans issues in Florida. Some of his work includes initiating Veterans Court in Okaloosa County which has spread to over 30 Florida counties by way of the **T. Patt Maney Veterans Treatment Intervention Act** which became law in 2012. Judge Maney also started the Homeless Veterans Stand Down in Okaloosa County. This year was the 10th anniversary of that program. Our congratulations to Brig. Gen. (USAR, Ret.) Patt Maney for his many programs for veterans which lead to this award.

NWFMOA Veterans Day Activities: On Saturday, November 11th, NWFMOA had an entry in two Veterans Day parades, one at 9:00AM in Crestview and one at 1:00PM in Mary Esther. To see the thousands of people lining the parade routes, many of whom were young children waving their American flags, was awe-inspiring, and reflected the respect our community has for our military members, active duty, retired, or those who served for only a few years. My thanks to **Bob Allen** who joined me at the Crestview parade.

In between these two parades, many NWFMOA members attended Veterans Day services in honor of our Veterans. At the Beal Cemetery services in Fort Walton Beach, I noted over a dozen Chapter members in attendance. Prior to the services at the flagpole, JROTC cadets from FWB High School placed over 1,650 flags on grave sites. They also provided the Color Guard for the 11:00AM service. Thank you JROTC cadets. In an international display of military camaraderie, a contingent of about 15 British military personnel also paid their respects. The speaker was **Brig. Gen. Evan Dertien**, Commander of the 96th Test Wing at Eglin AFB.

Scholarship Fund

By Dave Parisot, Chairman

As this will be the last article of 2017, I want to wish all a very Happy Thanksgiving, a Merry and Blessed Christmas, and the Happiest of New Year for 2018. We **still need donations of wine and spirits for the Cooler of Christmas Cheer** to be raffled at the Military Ball, and donations of gift certificates from local businesses (especially restaurants) that you patronize. Please bring any donations to our Dec. 7th luncheon meeting. Thanks in advance. At the November meeting I received wine donations from **Nick Marotta, Jean Dutton, and Mark Winstel**. Thank you for your support.

Carol Baker has agreed to join the Scholarship Fund Board of Directors in 2018. We will welcome her at our annual Board meeting in January. Thank you, Carol, for volunteering.

At the November meeting, I was handed an envelope which included a substantial donation to the NWFMOA Scholarship Fund by **Lt Col (USAF, Ret) James (Jim) Heavener** via an investment account he established many years ago. More to come on this as your Scholarship Fund Board works with the investment company to get the funds transferred into the Scholarship Fund. The amount of the donation and a special presentation to Jim's widow, **Una Heavener**, will be made at our Military Ball on December 14th.

Our final 50/50 raffle of the year on Nov. 2nd was won by **Joe Stevens** who donated his winnings of \$73 back to the Scholarship Fund. Thanks, Joe, and to all who bought raffle tickets. At our December 7th luncheon you may make donations to the choir group Opus One of Niceville High School.

November was a very good month for both the **Gold Century Club** and the **BG Frank Glunn Century Club**. Three members, **Rod Gerdes, Larry Bush, and Dr. Howard Fisher** made donations qualifying them for the Gold Century Club. This also renewed their membership in the BG Frank Glunn Century Club, along with renewals by **Jean Dutton, Charlie Brown, and Chris Beam**.

The commissary (cont.)

Continued from page 3

name products, but at a price competitive with items outside the gate at a Walmart or another discount grocery store.

How to improve your experience

Store managers at commissaries around the globe are being asked to develop better communication with patrons and provide feedback to DeCA. If you are concerned about quality or don't see a product you want, senior defense officials say you should speak to your store manager and see what can be arranged. Some items can be special ordered with enough notice.

Think of your commissary store manager as your neighborhood grocer. As a highly regulated government agency, they can't operate with the same flexibility as a private business, but DeCA's goal is to ensure a great shopping experience with great products and savings. And, as always, if you have bigger concerns about your experience at the commissary, you can always reach us at legis@moaa.org.



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Scholarship Fund (cont.)

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Here's 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 2016/2017 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

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).

BG Frank Glunn Century Club: November 2016: **Pete Peterzen**; **Jean Dutton**; **Howard Fisher** (Renewal); December 2016: **Karl Eschmann** (in memory of Col. Bud Day) (Renewal); **Frederick Rall** (Renewal); **Chris Beam** (Renewal); January 2017: **Clyde Locke** (Renewal); WWII Vet **Mel Bryant** (Renewal); **Dick Prater** (Renewal); February 2017: **Carol Baker** (in memory of David Baker) (Renewal); **Larry Bush** (Renewal); **Al Bills**; **Dave Parisot** (in memory of Chong Parisot) (Renewal); **Charlie Brown** (Renewal); March 2017: **Fred Westfall** (Renewal); **Rod Gerdes**; **Nick Marotta**; **Janet Taylor** (In honor of Bill Ryan); April 2017: **Eileen Arpke** (Renewal); **Don Litke** (in memory of Kay Litke); **Bob Gramm**; **Scott Berry**. May 2017: WWII Vet **Bill Colgan** (Renewal); August 2017: WWII Vet **Sam Lombardo** (In memory of Jean Lombardo) (Renewal); **Dr. Roger Riggenschach** (In memory of Janice Riggenschach). September 2017: **Beryl Brenner** (In memory of George Brenner); October 2017: **Doug Hardin** (In memory of Gen. Bill Kirk). November 2017: **Larry Bush** (Renewal); **Jean Dutton** (Renewal); **Charlie Brown** (Renewal); **Chris Beam** (Renewal); **Dr. Howard Fisher** (Renewal).

2016/2017 Business Platinum Donor (\$750 minimum donation): December 2016: **Wyndham Vacation Resorts** (In-kind)

2017 Business Gold Donor (\$500 - \$749): January 2017: **Merrill Lynch (Beam, McLaughlin & Associates)**

2016/2017 Business Silver Donors (\$250 - \$499): November 2016: **Eglin Federal Credit Union**; December 2016: **Shalimar Pointe Golf Club** (In-kind); **Indian Bayou Golf & Country Club** (In-kind).

2016/2017 Business Bronze Donors (\$100 - \$249): November 2016: **Gator Lakes Golf Course** (In-kind); December 2016: **Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind). October 2017: **Eye MD of Niceville** (check). November 2017: **Gator Lakes Golf Course** (In-kind) (Renewal); **Mary's Kitchen Restaurant** (FWB) (In-kind); **Buffalo's Reef Restaurant** (FWB) (In-kind).

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

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

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law.

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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.

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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 from the local to national levels.

 Last Name First Name Initial

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 Address City State & Zip

 Email Address

Rank Service MOAA Mbr. No

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Surviving Spouse Other (specify) _____

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 is automatically an auxiliary life member.

Membership Application/Renewal

New Members joining this year receive membership through December 31 next year for \$25.00.

Membership Renewal
 1yr—\$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

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