



THE DEFENDER

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

Vol. 24 No. 12 Serving All Branches of The Uniformed Services DECEMBER 2018

Lunch Meeting & Discussion

When: Thur, 6 December 2018
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: NHS OPUS ONE
 Directed By: Mr. Michael Dye

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.nwfmoa.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwreservations@gmail.com, or call 850-613-6080 if you are attending.

Officers & Directors

- PRESIDENT**
 Scott Berry 582-0839
president@nwfmoa.org
- FIRST VICE PRESIDENT**
- SECOND VICE PRESIDENT**
 Nick Marotta 954-415-7320
2ndvp@nwfmoa.org
- SECRETARY**
 Fred Westfall609-8075
secretary@nwfmoa.org
- TREASURER**
 George Colton651-4501
treasurer@nwfmoa.org
- Directors**
- Bob Allen 682-7879
allen@nwfmoa.org
- Dan Brown 651-0005
brown@nwfmoa.org
- Dave Parisot613-6545
parisot@nwfmoa.org
- Dick Prater613-6080
prater@nwfmoa.org
- Ken Zepp321-474-1151
zepp@nwfmoa.org
- DEFENDER EDITOR**
 Ken Zepp321-474-1151
zeppks@aol.com

Opus One Returns to Spread Christmas Cheer

By Scott Berry

Be prepared to begin the holiday season with the inspirational singing of the Niceville High School Opus One choral group. They have been a tradition at our December meeting for many years, and they again start the holidays with some of the most beautiful music of the season. The choir is directed by Mr. Michael Dye. These award winning young people have performed around the country and overseas as well. They are truly a pleasure to listen



to and we have the privilege to have them with us at our December meeting. This is also an opportunity for them to raise funds so they can entertain our community and bring joy to many faces. So please bring a donation. As we're a military service organization, any currency with pictures of Generals

Grant or Jackson would be appropriate, although Ben Franklin was also very sympathetic to the military..... But the bottom line is that any contribution would be greatly appreciated. Your donations will allow Opus One to spread their cheer to many others. And yes, checks made out to Niceville High School are also welcome.

The second part of our program will be the election of officers for 2019. The 2018 board has performed well to keep the chapter going and support the MOAA mission. Some board members will again be serving for 2019 but you'll see some new faces as well. We all understand the importance of voting so even if you have a "Bah, humbug" attitude about Christmas music, plan on attending to elect next year's officers.

Help Us Help You—Take the
 NWFMoa Survey at NWFMoa.org

From the President's Pen

By Scott Berry

Adios!

Yes, believe it or not, I'm stepping down. The math tells me this is my 48th column as president. Before that I was the secretary and Defender editor for several years and I wrote a column for each in every Defender. So where does that put me? Dunno but it's a lot.



Scott Berry

This is a bittersweet moment. When I first joined the chapter—about 10 years ago—we had over 600 members and routinely had over 60 attendees at the monthly meeting. It was a breakfast back then at the Officers Club. Our membership was on a steady decline for many years and circumstances drove location moves. I remember at Westwood that 20 people was a massive turnout.

A lot has changed. While our membership is about half of by-gone years, the momentum is now in a positive direction. I'm proud of that although it doesn't happen overnight and takes a lot of work. Since our move to the Yacht Club, our meeting attendance continues to increase.

That tells me we've done some things right and I'm glad that I was able to be a part of that. I sense a much more enthusiastic group. Many have stepped up for various unseen but nevertheless important responsibilities to keep the chapter going. I'm VERY grateful for that. By definition, the president is the most visible and typically the lightning rod but there are a large number of people who've been the electrical ground to help diffuse those lightning strikes. And there are too many to name and I'd definitely overlook someone so I won't go there. But you're out there, you know who you are and what you've done, and I thank you from the bottom of my heart. You

can rightfully claim to be a part of the chapter's success. One metric is our continued MOAA recognition as a Five Star Chapter Levels of Excellence Award winner.

But there comes a time for a change. Many of you, especially the board of directors, have heard me comment that I'm getting burnt out. That's not good for anyone—for myself OR the chapter. If allowed to continue, it'll morph into resentment and bitterness and I certainly don't want that to happen. So I'm grateful someone has stepped up to the task before I got to that point.

This doesn't mean I'm disappearing, but I'll definitely—and gratefully—be on the sidelines. I'll enjoy being just another attendee and not hyperventilating about the microphone volume, the color guard not showing up, and the speaker surprising me with a last minute request. I think we can all identify with the relief and pleasure of “not being in charge.”

So that's about it. Thank you for giving me the opportunity to be your chapter president for the last four years. I'll see you “around.”

Berry “OUT”

PUBLIC RECORD

Nothing New This Month

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

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.

By Chaplain Tom Azar

The above headliner is entitled 'COEXIST'. In this challenging time is it possible for citizens to find a common base of faith to defeat evil? What is the adhesive that makes it work?

Every major religion shares common core beliefs. Vinn's diagram shows the unique 'A' and 'B' circles and with a common 'C' base. Chaplains work military interfaith services based on Jesus summary of the Old Testament—"Love God with your whole heart, mind, soul and strength, and love your neighbor as yourself."

I would add the parable of the Good Samaritan for it summarizes the three Abrahamic religion. This story resonates with the interfaith response to the Tree of Life Synagogue's horrific murders within their inner sanctuary. The wounded madman was taken to the local hospital. I was tearing when a news reporter interviewed the lead physician Dr Cohen. He and his ER team were synagogue members! They lost their congregant friends by the patient before them. They could have chosen to not save him. He paraphrased the Old Testament laws that stated taking care of the enemy.

Their action is a modern reenactment of the Good Samaritan who chose not to walk away from the beaten man left half-dead on the roadside while two previous clerics who looked and moved on.

God's voice and action is rooted in mercy, grace and love. Our Hanukkah and Christmas gifts are a small reflection of heaven's light in a world with dark events. Holy believers strive to reflect to others their faith and courage. Biblical and American history is full of righteous servants of God who demonstrate healing through mercy.

If you believe and aim for eternal life, than forgiveness and grace are cornerstone virtues to guide us daily. In fact Jesus assured his disciples who will inherit the kingdom of heaven: "For I was hungry and you gave Me something to eat; I was thirsty and you gave Me something to drink; I was a stranger and you took Me in; I was naked and you clothed Me; I was sick and you took care of Me; I was in prison and you visited Me. They asked when did we do this? Jesus responded "Whatever you do to the least of these, you did for me."

Finally, the local churches and mosques immediately brought compassion and comfort to meet the many emotional, spiritual, mental and physical needs of their Jewish neighbors. Let us look beyond labels of race, religion, politics, et al, and see each person as a child of God and respond with love. As we celebrate Christmas as citizens of this great nation, let us continue to work our rich soil to grow future leaders full of healthy moral and spiritual values.

NWFMOA Survey

NWFMOA needs your help. In an effort to make our chapter even better we need your input. We have developed a quick questionnaire that can be found at the following secure website:

<https://tinyurl.com/NWFMOA-Survey>

Please take 15 minutes to fill out the survey and make your MOA Chapter better!

Bring Your Spirits

We are still in need of a few bottles of spirits (hard liquor) to pair with the wines we received for the Military Ball Raffle. Also, gift cards to local restaurants are also needed. If you could bring your donation to the 6 December meeting it would be greatly appreciated!



COLA Reaches Highest Level in 7 Years

It's official: The 2019 COLA for military retired pay, Survivor Benefit Plan annuities, Social Security checks, and VA disability and survivor benefits will be 2.8 percent. It will first appear in the January 2019 checks.

The 2.8 percent 2018 COLA will be the second-largest COLA of the past decade, trailing only the 3.6 percent COLA year of 2011.

Groceries are one of the more than 80,000 items factored into the Bureau of Labor Statistics' (BLS) monthly calculation of the Consumer Price Index (CPI). BLS describes CPI as a measure of the average change over time in the prices paid by urban consumers from around the country for a market basket of consumer goods and services. This basket of goods includes the ordinary items or services you'd expect to use on a daily basis: food and beverages, housing, apparel, transportation, medical care, recreation, or education and communication, among others.

Some of the biggest factors that influence your COLA include the prices of:

- Food
- Clothing
- Housing
- Fuels and transportation fares, and
- Charges for medical services and drugs.

With the price of fuel on the rise, for example, we've seen a comparable rise in CPI.

The weighting of each category is calculated in accordance with a two-year-long survey that looked at family purchasing data through approximately 24,000 weekly diaries and 48,000 quarterly interviews.

Measured price changes on those items over time determine the annual COLA. The calculation is made by

Continued on page 5

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.

President Trump's Call for Budget Cuts May Affect Military Pay, TRICARE

President Trump's recent call for a 5 percent cut across every federal department includes the Defense Department, Defense News confirmed in an Oct. 27 report.

What does all of this mean for servicemembers and retirees? Potential reductions could mean:

- A military pay raise for fiscal year 2020 that is below the Employment Cost Index
- Another possible push to reduce the calculation for Basic Allowance for Housing (especially with regard to dual military couples)
- And increases in TRICARE fees for beneficiaries.

Defense News reports the new topline defense budget will be \$700 billion, not the \$733 billion that the Pentagon had been planning for most of the past year. The new topline number is down from the \$716 billion approved in the FY2019 defense budget.

Deputy Defense Secretary Pat Shanahan on Oct. 26 indicated that this will not be a one year blip, but rather part of a flattening of budgets. At the Military Reporters and Editors News Conference, Shanahan said, "When you look at the \$700 billion, it's not just for one year drop down, [or] a phase, it's a drop and then held constant over the future years defense program, a five year projection included in every budget."

Congress will have the final word in the outcome of the FY2020 defense budget, once the administration's proposal hits the Hill early in the New Year, and after the upcoming 2018 midterm elections. As a new Congress will be seated, no outcome is certain.

Continued on page 5

Comedy Corner

1. What's the best Christmas Present?
2. How much did Santa pay for his sleigh?
3. Why did the elf go to the Podiatrist?

Answers on page 7

Call for Budget Cuts (cont.)

Continued from page 4

Also requiring congressional action in FY2020 are the reductions that would come with a return of the mandated sequestration cuts required under the 2011 Budget Control Act. Without further legislative action by Congress, these reductions will also directly impact the FY2020 defense budget.

All of this portends that after two years of sustained growth in the defense budget, there will now be proposed reductions and cutbacks to defense spending and programs. This means that reductions will have to be found and those cuts can often start with pay and benefits.

Earlier this month, MOAA reported the Employment Cost Index could be driving another big pay increase in 2020, but the prospect of cuts means the actual raise could come in below ECI next year.

MOAA needs members to keep up with developments and stay engaged as the administration's FY2020 budget takes shape and the proposal goes to the new 116th Congress sometime in early February.

Look for future updates coming in the MOAA newsletter and be ready to take action when asked. It will take a concerted advocacy effort by all MOAA members and MOAA's coalition partners in order to stave off the potential cuts to hard earned pay and benefit programs as the FY2020 defense budget takes shape over the coming months.

COLA Reaches (cont.)

Continued from page 4

comparing the average CPI from July through September of the current year to the average for the same months of the year prior.

Any percentage increase in the year-over-year averages is rounded to the nearest tenth of 1 percent. For example:

- Average CPI for July through September 2016: 235.057
- Average CPI for July through September 2017: 239.668
- Percentage change in average third quarter CPIs: 2 percent = 2018 COLA

It is important to keep in mind that the CPI might not reflect your personal experience with price changes. This measure is supposed to represent the experience of the average household, not a specific category of individuals or families.

New Dental and Vision Plan

Effective Jan. 1, 2019 the TRICARE Retiree Dental Plan (TRDP) will cease to exist, and will be replaced by the Federal Employees Dental and Vision Insurance Program (FEDVIP).

**OPEN SEASON TO SELECT A NEW PLAN IS
12 Nov 18 - 10 Dec 18**

To find out more go to: <https://tricare.benefeds.com>
Here you can check out and compare all the plans based on your zip code. This will take time to sort through all the information. While many plans appear the same at first glance you may notice that your favorite dentist isn't available under one, or another plan may not pay for the contact lenses your daughter prefers.

You have to make a decision soon though. You can only sign up for both dental and vision insurance during the open season timeframe which lasts from 12 Nov to 10 Dec. After that you are pretty much stuck in your decision until next year's open season.

Now and Always
We'll be There.



1-800-247-2192 • www.moaainsurance.com

Scholarship Fund

by Dave Parisot

Our **2018 NWFMOA Military Ball** will be held on Thursday, December 13th at the Fort Walton Yacht Club. We are asking the membership for **donations of bottles of spirits and wine** for the Scholarship Fund raffle table at the Ball. Gift cards to local restaurants will also be appreciated. Please bring your donations to the December luncheon on Dec. 6th, or contact Dave Parisot [dparisot@cox.net] or (850) 613-6545]. We on the Scholarship Committee are very grateful for the donations made at the November luncheon (and since then).

I want to sincerely thank all of our members who have generously donated to our Scholarship Fund through the Century Club or by purchasing 50/50 raffle tickets at our monthly luncheons. Without your support we would not be able to award seven scholarships annually to local JROTC cadets.

The 50/50 drawing at the November Chapter luncheon was won by **Gene Mitchell**. Ticket sales were \$173 with \$87 to Dick and \$86 to the Scholarship Fund. Thanks to all who bought tickets. Our total funds for scholarships raised for 2018 is \$1,112. There will not be a 50/50 drawing at the December luncheon so that we do not compete with donations to our Christmas luncheon entertainment group, **Opus One**, of Niceville High School.

Bob Secrest is a new member of the **BG Frank Glunn Century Club**. Renewal Century Club donors in November are **Pete Peterzen** and **Dr. Howard Fisher**. We still need a few more new Century Club members to reach our current goal of 40 for 2018. Are you ready to join?

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 2017/2018 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); **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 Eschmann** (Oct 2018).

BG Frank Glunn Century Club (past 12 months):
November 2017: **Larry Bush** (Renewal); **Jean Dutton** (Renewal); **Charlie Brown** (Renewal); **Chris Beam** (Renewal); **Dr. Howard Fisher** (Renewal); **Karl Eschmann** (In memory of Col. Bud Day and Kay Litke) (Renewal); December 2017: **Dr. Roger Riggensch** (Renewal); **Dr. Keith Kulow** (In memory of Lt Col David Kulow); **Pete Peterzen** (Renewal); **Les Matheson**; **Dann Mittiza**; January 2018: **Fred Boyer** (Renewal)(In memory of Mike Flynt); **Clyde Locke** (Renewal); and WWII Vet **Mel Bryant** (Renewal); **Janet Taylor** (Renewal) (In Honor of Major Bill Ryan); **Dr. Roger Riggensch** (Renewal) (In memory of Janice Riggensch). February 2018: **Dick Prater** (Renewal); **Eileen Arpke** (Renewal); **Nick Marotta** (Renewal); **Dennis Phillips**; **Carol Baker** (Renewal) (In memory of David Baker); **Dave Parisot** (Renewal) (In memory of Chong Parisot); March 2018: **Al Bills** (Renewal). April 2018: **Bob Gramm** (Renewal); **Fred Westfall** (Renewal); **Clyde Locke** (Renewal); May 2018: **Dann Matizza** (Renewal); **Dennis Phillips** (Renewal); **Larry Bush** (Renewal); June 2018: **Rod Gerdes** (Renewal). July 2018: **Larry Tashlik**; **Scott Berry** (Renewal); WWII Vet **Sam Lombardo** (Renewal) (In memory of Jean Lombardo); **Don Litke** (Renewal) (In memory of Kay Litke); **Joy Houck** (In memory of Major Stanley Houck); August 2018: **Doris Day**; **Ruth Cullen** (Renewal)(In memory of Bill Cullen); **Dennis Phillips** (Renewal). September, 2018: **Christine Hallion**; **Joe Stevens**; WWII Vet **Bill Colgan** (Renewal); **George Colton**; October 2018: **Bob Garcia** (Renewal); **Karl Eschmann** (Renewal) (In memory of B/Gen Bud Day and Kay Litke); **Chris Beam** (Renewal); **Douglas Hardin** (Renewal) (In memory of Gen. Bill Kirk). November 2018: **Pete Peterzen** (Renewal); **Dr. Howard Fisher** (Renewal); **Bob Secrest**.

2018 Business Platinum Donor (\$750 minimum donation): July 2018: **Shalimar Cheers Pub**.

2017/2018 Business Gold Donor (\$500 - \$749):
December 2017: **Eglin Federal Credit Union** (Renewal);
January 2018: **Merrill Lynch (Beam, McLaughlin & Associates)** (Renewal).)

2017/2018 Business Silver Donors (\$250 - \$499):
December 2017: **Shalimar Pointe Golf Club** (In-kind) (Renewal); **Indian Bayou Golf & Country Club** (In-kind) (Renewal); **Rocky Bayou Golf Course** (In-kind) (Renewal).

2017/2018 Business Bronze Donors (\$100 - \$249):
October 2017: **Eye MD of Niceville** November 2017: **Gator Lakes Golf Course** (In-kind) (Renewal); **Mary's**

Continued on page 7

Scholarship Fund (cont.)

Continued from page 6

Kitchen Restaurant (FWB) (In-kind); Buffalo's Reef Restaurant (FWB) (In-kind); December 2017: Tammy's Journeys of FWB (In-kind) (Renewal); Popeye's Louisiana Kitchen of FWB (In-kind); Painting With A Twist of FWB (In-kind); Destin Party Boat Fishing (In-kind); Connect with Flowers of Shalimar (In-kind); Shalimar Cheers Pub (In-kind); The Twisted Grape of Shalimar (In-kind); Lee Nissan (FWB).(In-kind). February 2018: David Beaulieu, Agent for New York Life Insurance.

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. Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of www.800helpfla.com. Registration does not imply endorsement, approval, or recommendation by the State.

HAVE A BALL

Ticket Order Form for the NWFMOA Annual Military Ball Benefiting the Scholarship Fund

WHEN: 13 December 2018

WHERE: Fort Walton 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 includes:

First Course: Spinach, Mandarin, and Pecan Salad with Raspberry Vinaigrette

Choice of Entrée:

(1) 8 oz Beef Filet (medium)

(2) Lemon Chicken

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 **\$50.00** = \$ _____ 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 6, 2018.

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.

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

Comedy Corner Answers

1. A broken drum - you can't beat it.
2. Nothing; it was on the house.
3. Because he had mistletoe

N.W. Florida Military Officers Assn., Inc.
P. O. Box 1213
Shalimar, FL 32579

NON-PROFIT ORG.
U.S. POSTAGE PAID
PERMIT NO. 48
FT. WALTON BEACH
FLORIDA, 32548



Dated Material - Please deliver promptly



Northwest Florida Military Officers Assn., Inc.
P.O. Box 1213, Shalimar, FL 32579

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

Spouse Phone

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

Surviving Spouses
Pay half of the above rates

Join Us Today