



# THE DEFENDER

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

Vol. 25 No. 12 Serving All Branches of The Uniformed Services DECEMBER 2019

## Lunch Meeting & Discussion

**When:** Thur, 5 Dec 2019  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** OPUS ONE  
 Directed by Michael Dye

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:  
 \$14.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at [www.nwfmoo.org](http://www.nwfmoo.org) and select the link where it says "Click here to make reservations", or email Fred Westfall at [nwfreservations@gmail.com](mailto:nwfreservations@gmail.com), or call 850-609-8075 if you are attending.

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## TIME TO CELEBRATE WITH CHRISTMAS CHEER

By Nick Marotta

At our November 7th meeting of the Northwest Florida Military Officers Association, we were pleased to host Mr. Bentley Fisher, of Fisher and Fisher, Attorneys. Mr. Fisher spoke to us about Trust and Will Litigation using a series of true case studies he encountered through his years litigating trusts and wills.

It's that time of year again! At our December 5th meeting, we are pleased to kick off the joyous Christmas Season with a choral performance from Niceville High School's Opus One. Make plans to join us for their annual visit. I am thrilled (and I am sure you are too) they have agreed to come back this year. For those of you who may be new members or have just arrived from some way off tropical island, Opus One is the A-Team of Niceville High School's choral department. Each December they are our special guests and perform for us their rendition of seasonal songs. FYI, this is the 40th year of Opus One.

As the holiday season begins, Opus One kicks-off their season with us. This has been our honor for quite some time and it will surely get everyone in the holiday spirit. The chorus is lead by Director Michael Dye of Niceville High School. Michael Dye is in his 30th year as choral director at Niceville High School and his 44th year as a choral music director.

A native of Arkansas, he received the Bachelor of Music Education Degree from Henderson State University. He conducts all six of the primary choruses at Niceville High School and is director of the choral music program.

In the past, you probably heard Scott Berry state Opus One does not get any government subsidy at all, zero, nada, zilch! So, I am asking you to bring a donation to offset the cost of their many performances, both in and outside the United States. Previously we said small denomination bills are good, you know the ones with pictures of Lincoln or Jackson; however, the paper bills with portraits of Hamilton, Grant and maybe



# From the President's Pen

By Nick Marotta

Welcome to the December issue of the Defender. On December 5th at noon, the Northwest Florida Military Officers Association will hold its monthly meeting at the Fort Walton Beach Yacht Club, and since it is December, Opus One will be entertaining us and getting us in the Christmas mood. I implore everyone to make your reservations early (<http://nwfmoa.org>) as this event is ALWAYS a sell-out!



Nick Marotta

In addition, the December meeting of the NWFMOA is the 'Annual Meeting' as specified in the bylaws, Article VII, Section 3. At this annual meeting, we will have the annual election of officers and Directors. The candidates for election are the currently serving Officers and Directors. A list of these can be found on page 1, left column of any Defender. We will also accept any other nominations from the general membership before we vote.

**SAVE THE DATE!** The NWFMOA is hosting the annual Military Ball on December 12, 2019 at the Yacht Club. A good time will surely be had by all. So dust off the Mess Dress, have the tuxedo pants expanded one more time and get ready to put on the dancing shoes. The price this year will be \$55 per person. The menu will include your choice of Chicken Piccata or an 8 ounce filet cooked medium. The meal will include a spinach, mandarin, pecan salad with raspberry vinaigrette, a twice baked potato, a side of broccoli, and for dessert a New York Style cheesecake. There will also be coffee, tea, and water and a pay-as-you-go bar. This year's entertainment will be provided by the Choctawhatchee River band from Freeport, Florida. The band will entertain us with easy listening, country, and blues style music.

A copy of the Military Ball reservation form can be found in this issue of the Defender. Please make your reservations early.

## PUBLIC RECORD

### In Memorium

William B. Colgan, Colonel, USAF (RET),  
10/25/2019

### New Members:

None

Please pay and submit your information at least one week before the ball, Thursday December 5, 2019.

At our November chapter meeting, I was honored to swear in our newest Chapter Officers, George Hanks as Second Vice President in charge of Membership and Elvira Chiccarelli to the Board of Directors. Welcome aboard and thank you for volunteering.

Are you a member wanting to do more with this chapter? Step up and be known. We can always use help with something, we want your ideas. You volunteered once, let's do it again, get involved.

As the holiday season approaches, guess who wants a share of our money? Stores and family, of course, but scammers and con artists are out in droves trying to separate us from our hard earned money this holiday season. If a charity calls and you are not familiar with it, hang up. They use buzz words like children, pets, cancer, and veterans, but beware. Get their credentials, and NEVER give out your credit card number or use a check over the phone to someone who calls you. Beware of anyone calling from the government; as said before Social Security, Medicare or the IRS does not call, they use the mail, so just hang up.

Do you use a debit card? Be careful. A credit card has built in protection by law, a debit card does not. A cloned debit or ATM card can empty your bank account in minutes; have alerts on your phone, set limits on daily and single transactions. When you use an ATM card be aware of your surroundings, who's watching, look for skimmers, and most of all keep your receipts and compare them to monthly statements. ATMs in tourist areas are popular targets for rip offs.

At each and every meeting, after our guest speaker, you have seen the Chapter President present a token of appreciation with our NWFMOA Challenge Coin. Have you ever wondered how you can get a Chapter Challenge Coin? Since our supply was dwindling, I've ordered a new supply of Coins and yes they will be available to the general membership for the low, low price of \$10 per coin. The challenge coins are now available, please see me at the next meeting and also there are a few for sale when you register and pay for your meal.

With that in mind, MOAA's greatest mission is to improve the lives of those who serve and their families. We are part of that greater organization and doing our part. Let's keep the NWFMOA a five-star chapter.

Don't forget, next meeting December 5th, Fort Walton Beach Yacht Club, noon. Get your reservation in a timely manner. Be safe, be alert.

Nick Marotta



By Chaplain Tom Azar

Every American family enjoys Christmas together. While serving we missed many special religious and family traditions. As veterans we appreciate them more. The ones spent apart have a special place in our heart.

At one deployment, in the midst of sand and sea, on full alert, someone was able to create the most unusual holiday tree, find a guitar and rally us to sing Christmas songs.

The CC asked for an ecumenical service. A few volunteers read several Scriptures, followed by a message and communion; we creatively used the raisins and crackers in our MREs in the blistering afternoon heat.

You probably had similar experiences. Spending it with your deployed brothers and sisters made it feel like a family event. Thousands of miles from home, the inner meaning of the holidays surfaced and gave you a deeper more genuine significance. Our fellowship, camaraderie and common purpose were the unique gifts we shared.

We were able to cook up some mystery chow from our MRE's, as soldiers, sailors and airmen told stories about what the season means to them and what they will do when they get home. I learned later how many families kept their tree up till the summer so they could celebrate as family with their deployed parent.

Later in the day I went to the food drop off box next to the HC tent and found there were many leftover MRE contents such as Tabasco sauce, gum, crackers, candy, toilet paper, cookies etc. I asked the commander if it would be appropriate to take the contents to the perimeter to our host nation troops working across the fence.

He gave the OK and with a translator jumped into the humvee. As we drove across the desert we passed the lights and generators by the hammerhead. We pulled up to the ECP. The translator spoke to the security guards telling them we had some snacks for their troops. He made a call to his superior who came over and excitedly emptied the three boxes, thanking us for their 'holiday gifts.'

It was a short, simple and rewarding gesture of sharing, so we thought. As we followed the fence back there were a bunch of children yelling. I asked the translator what were they saying? "They want us to stop." Two of those boys

asked "Can they have the boxes?" Through the translator I told them "Sorry, we gave everything to the troops."

They nervously responded, "No...no... we do not want what was in the boxes, we only want the cardboard so we can make floors for our house!"

That was heaven's unforgettable gift—the inner meaning of Christmas is "giving to the least of our brethren." Let us continue to thank God for the many blessings we have as Americans, especially when deployed.

## Time To Celebrate (cont.)

Continued from front page

even a few with Franklin would even be better. I'm sure the members of Opus One are always appreciative of the portraits of George and Abe. These singers will be grateful for your support no matter how large or small your gift will be.

If you have any other questions about the choral program you may email Mr. Michael Dye at [dyem@okaloosaschools.com](mailto:dyem@okaloosaschools.com) or you may call the chorus room office at (850) 833-4262.

As a preview of things to come, our January 2020 chapter meeting will be on January 2. As usual we will have an initiation of the chapter officers and board of directors. The MOAA, Florida Council of Chapters NW Florida Regional Vice President, Michael Snodgrass, Major General, retired, will perform the initiation. In addition, our guest speaker will be Jimmy Patronis, Chief Financial Officer of the State of Florida.

With Veteran's Day behind us and Thanksgiving and the holidays ahead, please take time to count your blessings! See you on December 5. Don't forget to dress for this occasion. Now may be the time for your Santa hat, or beautiful Christmas sweater you have waiting all year to wear.



## NOTE FROM THE MEMBERSHIP VP

First, I would like to thank the membership for confirming my appointment as the Membership VP. The position is very important for the continued functioning of NWFMOA. One of the military organizations that I am a member of faced a problem because the members were from a different era and aircraft. Fortunately, the leadership of the organization reached out to the new crop of potential members to keep the organization functioning and vigorous.

Past NWFMOA history has told us that the most effective way to get new members is to invite personal contacts to our monthly meetings. We also need to expand our horizon to those potential members who have served in more recent times; AKA the Gulf wars, Special Operations of all services, and newer sophisticated weapons systems.

I am asking the you to continue to invite anyone to our meetings even if they personally might not be candidates for membership. They in turn might mention the organization to someone else that then might express interest to you. If you have an idea for individuals or organizations to contact please let me know.

I normally help Dan Brown at the check in desk. Please make sure that when you have a guest or a new member at that meeting to introduce him or her to me.

George Hanks

**GET YOUR NWFMOA  
CHALLENGE COIN!**

Fresh, and hot off the presses! Get your very own NWFMOA Challenge Coin for only \$10! See Nick at the 5 December Meeting or pick one up at the register as you pay for your meal

*Hear Ye Hear Ye.*

The end of the year is rapidly approaching: there are less than 45 days left when you read this. For most of us that means it is time to renew our Chapter membership. 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 you want to continue your membership in this great Chapter.

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 do 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. We learned about the Biophilia Center in Walton County. We also heard a great speech by Laurie Hood telling us about the Alaqua Animal Rescue Center. General Manor educates us of his many exciting adventures, and many more outstanding speakers.

Where else can you gather with your fellow officers for the periodic Officers Call at Shalimar Cheers or one of the other fine watering holes in the area.

Our monthly meetings at the Ft Walton Beach Yacht Club (1130 hrs the first Thursday of each month) also feature their well know fabulous food.

Get your membership renewed now and **avoid the year end rush.**

**Membership Renewal** 1yr--\$25.00 2yr--\$48.00 3yr--\$65.00

Mail to NWFMOA PO Box 1213, Shalimar, Fl 32579-1213(or your treasurer will take your money at any meeting)

### **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.

# Community Outreach

By Dave Parisot

## Veterans Day 2019; Col. Jesse (Jake) Bush Honored by Auburn University; Presentation of MOAA Grant to One Hopeful Place

**Veterans Day, 2019:** I counted at least twenty NWFMOA members and/or spouses at the Veterans Day service at the Beal Cemetery. The service began with the JROTC cadets at Fort Walton Beach High School placing over 1,600 flags on the gravesites of Veterans. They also performed as the honor guard for the presentation of the colors at the 11:00AM service. A Chapter member, **Frank Rogers** then recited the poem “On Flanders Field”. Various groups and the public at large created a ‘memorial bouquet’ at the base of the flagpole, followed by a heartfelt speech by Lt. Gen. Jim Slife, Commander, Air Force Special Operations Command. A memorial bench was set up to honor the memories of Veterans CMSgt Walter Richardson, a local former Tuskegee Airman, and Medal of Honor awardee BGen George “Bud” Day (see photo). The service concluded with a rifle salute and the playing of Taps.

The City of Mary Esther held its 12th annual **Veterans Day Parade** at 1:00PM which included an entry by NWFMOA (see photo). This year’s parade theme was “Thank You, Veterans”.

**Chapter member Colonel Jesse ‘Jake’ Bush** was honored by Auburn University at their football game on Saturday, November 2nd as a Ford Game Day Hero. The Ford Game Day Hero is a season-long initiative of Ford and Auburn’s athletic department to pay tribute to nominated military personnel and their families. Jake is a



Memorial bench honoring the memories of CMSgt Walter Richardson and BGen George “Bud” Day at the Beal Cemetery Veterans Day service.

World War II Veteran and participated in the Berlin Airlift providing humanitarian relief to the isolated German people following WWII. To read the full article that was published in the Northwest Florida Daily News on November 3, 2019, go to the “President’s Page” on our website at [www.NWFMOA.org](http://www.NWFMOA.org).

**2019 MOAA Grant:** Chapter President Nick Marotta and NWFMOA Community Outreach Liaison **Dave Parisot** presented this year’s MOAA grant of \$3,750 to One Hopeful Place on November 1st at the Greater Fort Walton Beach monthly breakfast. These MOAA grant funds were matched at the 50%-level by Dave (\$1,875) for a total of \$5,625 and will augment an Impact 100 NWF grant to build a new kitchen and culinary school at One Hopeful Place. The MOAA grant will be used to purchase kitchen accessory equipment.



NWFMOA’s entry in the Mary Esther Veterans Day parade



Dave Parisot and Chapter President Nick Maratto presented this year’s MOAA grant to One Hopeful Place. Receiving the checks are Amanda Gordon, President of Impact 100 NWF, and Lisa Jo Spenser on behalf of the Board of Directors of One Hopeful Place.

# Scholarship Fund

by Dave Parisot

The December 5th luncheon will be the last opportunity for the membership to bring **donations of bottles of wine and spirits and gift cards** for the popular raffles at the Annual Military Ball. This year's Ball will be held on Thursday, December 12th at the Fort Walton Yacht Club. **Please bring your donations to the December 5th chapter luncheon or contact me at (850) 613-6545.**

We will not have a 50/50 drawing at the December luncheon in deference to the collections to be held for the Niceville High School **Opus One** choral group. Please be generous in your donations. The 50/50 drawing at the November luncheon was won by **Richard Comer** with Dick getting \$116 and \$116 to the Scholarship Fund. Thank you to all who bought tickets.

Member donations to the Century Club have been very good so far in November. **Keith Kulow, Al Bills, and Kay Dent** have each renewed their memberships such that they now qualify for the **Gold Century Club**. Thank you, and congratulations for achieving the Gold Club. Other Century Club renewals are **Dennis Phillips, Kathy & Jake Bush, Joe Stevens, and Larry Tashlik**. Thank you.

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 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); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019). **Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); and **Kay Dent** (Nov. 2019) [Note: 22 total members]

**BG Frank Glunn Century Club** (past 12 months): **November 2018:** **Pete Peterzen** (Renewal); **Dr. Howard Fisher** (Renewal); **Bob Secrest**; **December 2018:** **Kathleen Bush**; **Jean Dutton** (Renewal); **Larry Bush** (Renewal);

Continued on next panel

## Scholarship Fund Continued

and **Dave Parisot** (Renewal) (In memory of Chong Parisot); **Kay Dent** (In memory of Troy Dent and Larry Ketter); **January 2019:** **Dick Prater** (Renewal); **Clyde Locke** (Renewal); **Charlie Brown** (Renewal); and **Dennis Phillips** (Renewal); **Wayne (Dave) Davis** (In honor of Doris Day); **Janet Taylor** (Renewal) (In honor of Maj Bill Ryan); **Carol Baker** (Renewal) (In memory of Col. David Baker). **February 2019:** **Dr. Roger Riggensbach** (Renewal) (In memory of Ashlyn Rhodes); **Ann Adelsperger** (In memory of Lt Col R. Wayne Adelsperger); **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Dann Mattiza** (Renewal); **March 2019:** **Nick Marotta** (Renewal); **Les Matheson** (Renewal); **Rod Gerdes** (Renewal); **Al Bills** (Renewal); **Bob Gramm** (Renewal) and **Ken Zepp**; **April 2019:** **Jake Bush**, and **Fred Westfall** (Renewal); **May 2019:** **Chuck Merkel** (in honor of Sam Lombardo); **George Hanks**; **June 2019:** **Joy Houck** (Renewal) (In memory of Major Stanley Houck); **July 2019:** **Larry Bush** (Renewal) and **Don Litke** (Renewal) (In memory of Kay Litke); **August 2019:** **Scott Berry** (Renewal); **Janet Taylor** (Renewal) (In honor of Bill Ryan); and **Fred Boyer** (In honor of Paul L. High, Jr.); **October 2019:** **Bob Garcia** (Renewal); **George Colton** (Renewal); **Doug Hardin** (Renewal) (In memory of Gen. Bill Kirk), and **Dick Solt**; **November 2019:** **Keith Kulow** (Renewal); **Al Bills** (Renewal); **Kay Dent** (Renewal) (In memory of Troy Dent, Larry Ketter, and Mark Berg); **Larry Tashlik** (Renewal); **Joe Stevens** (Renewal); and, **Kathy and Jake Bush** (Renewal).

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

**2018/2019 Business Gold Donor** (\$500 - \$749): **December 2018:** **Eglin Federal Credit Union** (Renewal); **April 2019:** **Merrill Lynch (Chris Beam, Senior Financial Advisor)** (Renewal).

**2018/2019 Business Silver Donors** (\$250 - \$499): **November 2018:** (Renewal); **Indian Bayou Golf & Country Club** (In-kind, Renewal); **December 2018:** **Rocky Bayou Golf Course** (In-kind, Renewal).

Continued on page 7

## 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.

# Scholarship Fund (cont.)

Continued from page 6

**2018/2019 Business Bronze Donors** (\$100 - \$249):  
November 2018: **Gator Lakes Golf Course** (In-kind, Renewal); **Mary's Kitchen** (FWB & Destin) (In-kind, Renewal); **Buffalo's Reef Restaurant** (FWB) (In-kind, Renewal); **Shalimar Cheers Pub** (In-kind, Renewal); **Shalimar Pointe Golf Course** (In-kind, Renewal); December 2018: **Popeye's Louisiana Kitchen** (FWB) (In-kind, Renewal); **Tammy's Journeys** (FWB) (In-kind, Renewal); **Painting With A Twist** (FWB) (In-kind, Renewal); **Destin Party Boat Fishing** (In-kind, Renewal); **Slick Mick's Deli & Grille** (FWB); **Connect with Flowers** (Shalimar) (In-kind, Renewal); April 2019: **Eye MD of Niceville** (Renewal)

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 allowed 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**, mail to David Parisot, President; 56th 11th St, Shalimar, FL 32579

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## HAVE A BALL

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

**WHEN:** 12 December 2019

**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 "Choctawhatchee River Band."

**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 Broccoli

**Dessert:** New York Cheesecake

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

**Ticket Purchaser's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE:** \_\_\_\_\_

Number of tickets: \_\_\_\_\_ times **\$55.00** = \$ \_\_\_\_\_ with check enclosed.

(Price includes Meal & Gratuity)

**Spouse/Guest's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE** \_\_\_\_\_

When ordering by mail include a check payable to NWFMOA

and send this form to:

**NWFMOA, PO Box 1213, Shalimar, FL 32579.**

Ticket Order Form must be **RECEIVED** by

***Thursday, December 5, 2019.***

Table reservations may be made for groups of eight by contacting

**Nick Marotta at (954) 415-7230 or email: [fnick@msn.com](mailto:fnick@msn.com).**

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.**

N.W. Florida Military Officers Assn., Inc.  
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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.*

\_\_\_\_\_  
Last Name                                      First Name                                      Initial

\_\_\_\_\_  
Spouse

\_\_\_\_\_  
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

### 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

**Join Us Today**