



# THE DEFENDER

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

Vol. 28 No. 12

Serving All Branches of The Uniformed Services

DECEMBER 2022

## Lunch Meeting & Discussion

**When:** Thursday, 1 Dec 2022  
**Time:** Gathering 1130, Lunch 1200, Program to follow  
**Place:** Fort Walton Yacht Club  
180 Ferry Road, NE, FWB  
**Program:** Opus One,  
Niceville's chorus.

### MAKE A RESERVATION

- Reservations are Required
- Wear a name tag
- Bring proper change: \$16 each

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

### Officers & Directors

**PRESIDENT:** Michael Griffith

[president@nwfmoe.org](mailto:president@nwfmoe.org)

**1st VICE PRESIDENT:** Fran

Hendricks - [1stVP@nwfmoe.org](mailto:1stVP@nwfmoe.org)

**2nd VICE PRESIDENT:** George

Hanks - [2ndVP@nwfmoe.org](mailto:2ndVP@nwfmoe.org)

**TREASURER:** George Colton

[treasurer@nwfmoe.org](mailto:treasurer@nwfmoe.org)

**SECRETARY:** Fred Westfall

[secretary@nwfmoe.org](mailto:secretary@nwfmoe.org)

### BOARD OF DIRECTORS

Bob Allen - [allen@nwfmoe.org](mailto:allen@nwfmoe.org)

Dan Brown - [brown@nwfmoe.org](mailto:brown@nwfmoe.org)

Karl Eschmann -

[eschmann@nwfmoe.org](mailto:eschmann@nwfmoe.org)

Don Panzenhagen -

[panzenhagen@nwfmoe.org](mailto:panzenhagen@nwfmoe.org)

Dick Solt - [solt@nwfmoe.org](mailto:solt@nwfmoe.org)

### DEFENDER EDITOR

Fred Westfall -

[defender@nwfmoe.org](mailto:defender@nwfmoe.org)

## Opus One Returns to Start our Christmas Season

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 Mrs. Catherine Freazell. 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. There will be no 50/50 scholarship raffle in December so please dig deep and give a healthy donation. 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 2023. The 2022 board



has performed well to keep the chapter going and to support the MOAA mission. Some board members will again be serving for 2023 but we will have a new President, 1st Vice President and one new board member. So, this month will be a busy one and one that you really don't want to miss. You can only see Opus One at the NWFMOA once per year, and the time is **NOW**. Make your reservations early. Click <http://nwfmoe.org/reservations.html> for reservations. (this input was significantly plagiarized from Scot Berry).

# Save the Date



## Annual MOAA Military Ball Reminder, 8 December 2022

Our annual Military Ball will resume this year again and is scheduled to be on Thursday, 8 December 2022 at the FWB Yacht Club. The dinner menu will be similar to the last Ball in December 2021. This year we will again be charging our members and guests \$60 per person. The ticket order form will be in the digital Defender in October and November. Just a reminder: the dress for the men at the Ball is Mess Dress (if it still fits), formal, tuxedo or business suit. For the ladies it is Gown or Cocktail Dress.

The Band at our Ball will be the Brighton Street Band. They are led by Doug Chambers and are composed of three Band Members. They have agreed to perform for four hours from the start of the social hour, through dinner, and after dinner dancing. They play all types of music, not real loud, some Christmas music, and also patriotic songs. A good fit for our crowd. So if anyone has any specific questions about the Ball, please email either Karl Eschmann, [phanfix@cox.net](mailto:phanfix@cox.net) or Dick Solt at [richdulce@aol.com](mailto:richdulce@aol.com).

Just to refresh everyone's memory on the Ball Night's program, it will look like this:

- ) 1800: Social Begins; Pay as you go Bar; Soft Band music (Scholarship Fund Raffle begins)
- ) 1845: Call to Dinner
- ) 1900: Opening Remarks by the MC, Invocation, presentation of colors, Pledge of Allegiance, President's Remarks and toasts
- ) 1920: Dinner is served (soft music by the band)
- ) 2000: Break
- ) 2015: Dancing to Brighton Street Band music
- ) 2100: Scholarship Raffle winning tickets announced by Dave Parisot
- ) 2115-2200: More dancing to music

Dave Parisot, our Scholarship Chairman, should be soliciting for items and gifts from businesses and individuals for the Scholarship Raffle fundraiser event during the Ball. This year is the 40<sup>th</sup> Anniversary for our Scholarship Program, so please be generous with your contributions to this great program.

We hope to see as many of you all as possible this year, as well as active military and other guests at our event! We need your attendance and support for the Ball to have a good social setting for our members to start the Christmas Season! Please send in your checks and ticket forms by the end of November so we can turn in the estimated number of meals for the yacht club staff.

**To fill out a reservation form, go to [http://nwfmoea.org/ticket\\_2022.pdf](http://nwfmoea.org/ticket_2022.pdf)**



[http://nwfmoea.org/ticket\\_2022.pdf](http://nwfmoea.org/ticket_2022.pdf)

### 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.

<https://moaa.org/takeaction/>

## Test Your Knowledge

← **NEW ITEM**

This month we are starting a **new feature** in the Defender. Each month there will be a short quiz about something of interest to our members. The first person who gets all questions correct will receive a free meal at the next NWFMOA lunch. You can submit more than one entry so keep at it. If no one gets the correct answers on the first try, we will accept any entry with the correct answers...but you must get all the answers correct.

**Click the link below to get to the quiz.** The winner will be announced as soon as there is one.

<https://rb.gy/masnc2>

**Technical Note:** Hyperlinks (like the one above) while viewing a .pdf file in Firefox may not always work. If so, highlight the link, right click and use “**Open Link in New Tab**”. There should be no problem if you are using Edge, Chrome or Safari browsers.

Also, if you want to enlarge or shrink the text of anything in a webpage, hold down the CTRL key and use + key to make things larger or – key to make things smaller. To return to normal use CTRL 0.

## From the President's Pen

By Mike Griffith

### Things to Remember in December

December is a busy month for everyone, including members of our chapter.

The month begins with our monthly luncheon meeting on December 1. The meeting will include the annual performance by the Opus One student chorale from Niceville High School, who will entertain us with holiday music.

Another important part of the meeting will be voting to approve the slate of chapter officers and board members for 2023. Please note that we still have some unfilled positions, and volunteers to help manage our chapter are being eagerly sought. Are you willing to step up and help?

One week later, on Thursday, December 8, will be our annual Military Ball, beginning at 6 p.m. at the Ft. Walton Beach Yacht Club. There will be food, music, dancing, and fun for all. If you have not yet reserved your place at the ball, please do so as soon as you can.

December also contains several historic anniversaries.

Most important of these, of course, is Christmas.



Another important date for Americans is December 7, or Pearl Harbor Day, commemorating the Japanese attack on the US military facilities and naval fleet at Pearl Harbor, Hawaii. This attack provoked America's entry into World War Two.

Another historic date will be December 16, the 249<sup>th</sup> anniversary of the Boston Tea Party, an event which helped lead to the American Revolution and to the founding of the United States.

In 1773, the American colonies and Great Britain had already been arguing for several years about whether the British Parliament had the authority to impose taxes on the colonies without consent of the colonist's elected representatives. The colonies had their own elected governments, but did not have elected representatives in Parliament. Nevertheless, they were subjected to the authority of Parliament and of governors appointed by Britain – which many colonists regarded as tyranny.

Taxation and trade were some of the key issues causing friction between Britain and the colonies, and both these issues impacted the importation of tea into the colonies. Britain had imposed a monopoly granting the East India Company the sole right to import tea into the colonies, and had imposed taxes on the tea.

Protests against this by colonists grew more intense, and on the night of December 16, a group called the Sons of Liberty held a large public meeting in Boston, following which some of them boarded British tea ships in Boston Harbor and threw the cargo into the harbor.

Many people in Britain, as well as many colonists including George Washington, thought the protesters had gone too far. Legally, the boarding of ships and theft of cargo was piracy, a capital offense.

Britain regarded this as an act of treason and responded with a series of restrictive laws against the colonies, which led to more protests against what colonists called the "Intolerable Acts," and to further alienation between the colonies and Britain.

In early 1775, Britain tried to seek reconciliation by repealing most of the Intolerable Acts, but by then events had acquired such momentum that on April 19 of that year, colonists and British troops opened fire on each other at the battle of Concord and Lexington, and the American Revolution was underway.

The Boston Tea Party has often been used as an example of public protest and civil disobedience. Many other acts of protest throughout history have been compared to the Boston Tea Party, including labor protests, demonstrations during the Civil Rights and anti-war movements of the 1960s, and most recently, the January 6, 2021 storming of the US Capitol by protesters.

What do you think?

#### ***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.



**TAKE ACTION**

<https://moaa.org/takeaction/>

# Chaplain's Corner

By: Chaplain Thomas Azar

## Have you gone shopping recently?

Every year my wife and I notice that once the mums go on sale, stores get amnesia and jump from halloween to black Friday with little emphasis on Thanksgiving and Christmas.

Our generation gave time and reverence to these faith based holidays. Now they are endangered seasons. It reflects the waning faith in a Supreme Being. People are more interested in all the gore of halloween versus the Glory of God on All Saint's Day. Ever wonder why the fascination with death, skeletons and tombstones? People make light of death so as to avoid dealing with their own finitude and inevitable final judgement. Yes, there is an event and dimension after death. Many shrug their shoulders in disbelief. Others go with society's pagan flow. The world has camouflaged its agenda to neuter anything that honors God. Our return to a moral society requires individuals who step out in faith to bring about change. There is a growing plethora of spiritually anemic messages flowing in our schools and churches, sneaking into the minds and hearts of America's youth. No one knows, memorizes or teaches the Ten Commandments, let alone practice or require others to adhere to them. Placing sacred characters and symbols on one's lawn is considered forcing religion on others. Drive around and notice "Happy Holidays" placards versus Merry Christmas. Santa and reindeers supersede shepherds and wise men. Elfs and gyrating gnomes are substituted for the humble Holy Family. Do we have to be politically correct? The more we step back, the more we are neutralized. One day we will realize we have backed up to the precipice with no way to go but off the cliff to atheistic nothingness. So why do individuals perpetuate this downward spiral? It started in the 60's when educational, civic and business leaders decided to open the castle gates and allow the Trojan horse of inclusiveness to enter. Once in, drugs, damaging videos, free action without responsibility, permissiveness and vulgar, violent behaviors ran rampant through our schools and social organizations. They rewired and promulgated the sinister side of life through the newly adapted social platforms. Those unscrupulous leaders gave up their moral backbones and surrendered to a sinister agenda of greed and lust. Those seeds are now towering elms that have swapped our light for immoral darkness. Do you discern much of what young people see, hear and interact with in the electronic media to be harmful? Not all is bad but who's monitoring the filtration system. No one would drink polluted water from the kitchen sink.

Unhealthy media informs our thoughts, and subsequently impacts our values that gives rise to detrimental behaviors. Furthermore, selfish sellers persuade consumers with misleading perfumed products imbedded with adverse side affects.

Well, I don't want to be an old dog just barking complaints in the cold night. There is a healthy way back to restore our ethical norms.

My parents, as did their parents, required their children to pray daily at meals and before going to bed. Attendance at church worship and Bible study together was mandatory. We supported and participated in food and clothing outreach. The kitchen table conversations centered on guiding the children to choose right over evil; show respect for neighbors, authority figures, and not engage in events that were dishonorable or immoral. We learned God's Word and how we were required to live. We felt we were part of a vertical and horizontal family. Our parents guided us toward the higher good, and held our feet to the fire.

On a metaphysical level, I believe everyone deep within their inner being needs to be connected, affirmed and loved by others to feel valued and self- respecting. Today's media offers young people a FALSE sense of INTIMACY with their programs, songs, games etc. Parents should take the wheel back.

Youth today need healthy give and take from moral sources that build up one's character, values and behaviors. One only need to turn on the news and see the incomprehensible heinous crimes committed against innocent fellow citizens.

We have children and grandchildren who feel lost. depressed, angry, suicidal. Our generation can offer our compassionate words and example to them. It requires courage and boldness. Just ask them softly- "Are you happy, feeling good about yourself and your relationships? I am here to listen?"

So this Thanksgiving, Christmas and New Year season, keep on giving the gifts that keep on giving. Share your journey of faith to those generations still stumbling, trying to find a moral compass to guide themselves. To be courageous can be a moment of personal anxiety; however, to say nothing will perpetuate another generation that moves further from our Judeo-Christian values- a decision that seems to breed confusion, despair and violence.

For starters, maybe read or watch your favorite Christmas story at your family gathering. Happy Holy Days.

## Time To Pay Your Dues

Hello my fellow NWF MOA members. 2022 is about to be history and our new year will be here. For many of you this means that your membership will be expiring and it is time to pay your dues for the New Year.

If you are not sure when your membership expires click this link: <http://nwfmoe.org/dues.html>

On the last page of this Defender you can see how much it is to renew your membership for 1, 2 or 3 years. Our mailing address is also provided. Click this link to fill out the renewal form: [http://nwfmoe.org/files/join\\_us.pdf](http://nwfmoe.org/files/join_us.pdf)

I encourage everyone to get their dues paid as soon as possible.

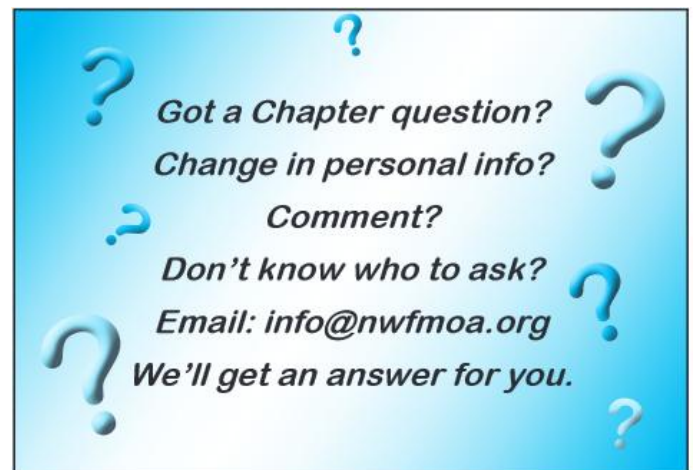
Thank you.

George Colton, Treasurer

## PUBLIC RECORD

### In Memoriam

Glowa, Daniel S., Lt Col, USAF (RET),  
11/10/2022



# Never Stop Serving

# Surviving Spouse Corner

By Patricia Green, Surviving Spouse Liaison, Florida Council of Chapters

Has your Chapter recently had a program, publication or activity that focused on your Surviving spouses or your potential Surviving Spouses? I have been receiving reports and invitations to Chapter meetings highlighting this area of MOAA's membership.

The photo shown contains a Master Board of Surviving Spouse information that was created by the Halifax Chapter. Billie Kreuger, Vice President of the Chapter, and her committee pulled information together during the Chapter summer respite and created this visual aid for display at meetings and events. I am in the photo because she said that the tri-flyer (created by my Central Florida Chapter Committee) that I gave her was the inspiration for the Information Board. The Halifax Chapter is also planning a special program for their next luncheon honoring Surviving Spouses.



The SouthCentral Chapter Surviving Spouse Liaison, Craig Smith, creates a special edition of their Chapter newsletter each October dedicated to Surviving Spouse news and information. These are just two examples of the many efforts of Chapters throughout our state. Is your Chapter using the talents of your Surviving Spouse members? I'd like to hear about your efforts. Send me a note. My contact information is Patricia Green, 407-774-7933 [deg06@aol.com](mailto:deg06@aol.com)

On the national level, there were two webinars recently offered by MOAA; one on Estate Planning and the other on Preparing a Spouse for Survivorship. They were broadcast on October 6 and 8 respectively. Recordings should also be available soon. Search the website for access.

Also on the national level, the Surviving Spouse Advisory Council is holding a panel discussion addressing Surviving Spouse issues as a part of the program at the Annual National Member's meeting in Kansas City, MO the on October 27-29, 2022.

The nationwide Surviving Spouse Virtual Chapter held an information exchange last month on engagement and incorporation of Surviving Spouses and Spouses into the leadership of the local Chapter unit. Many sparks of enthusiasm were ignited at this program. Membership in this Virtual Chapter offers lots of information. There are no dues. The application for membership is on the MOAA website.

Explore all these events and opportunities and tools for preparedness at every level of MOAA.

## 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.



## MOAA Seeks Your Action on Three Issues for Military Spouses

These three current issues are the “**Military Spouse Hiring Act**” (H.R. 2974 / S.3909), the “**Military Spouse Jobs Continuity Act**” (H.R. 7840), and, the “**Military Spouse Employment Act**” (Senate Bill S.4337).

The Military Spouse Hiring Act would incentivize businesses to hire military spouses and address the high rate of military spouse unemployment. According to DoD’s 2019 Active Duty Spouse Survey, military spouses face a staggering unemployment rate, over five times the national unemployment rate. Addressing the decade-long high unemployment among military spouses will take a multipronged approach. In addition to resources and programs supporting professional development and efforts to reduce barriers to employment for those in licensed professions, the establishment of a target group for military spouses under the Work Opportunity Tax Credit is a necessary measure to ensure spouses have employment opportunities no matter where the military sends their servicemember. Military spouse unemployment not only impacts the financial well-being of military families, but is also a retention issue. Nearly one-third of servicemembers cite concerns with spouse employment as part of their decision to leave the service.

The Military Spouse Jobs Continuity Act calls on DoD to make the license reimbursement program permanent. According to the Department of Defense, nearly 40% of military spouses work in a career field that requires a license or certification. With each military-ordered move, these spouses are required to renew those licenses and certifications – a process which comes at a cost. In 2017, DoD authorized a \$1,000 reimbursement of qualified costs to any military spouse who renews or transfers a professional license due to permanent change-of-station orders taking them across state lines. This program is set to expire in December 2024. As military spouse unemployment continues to hover at 22%, this reimbursement program is vital to ensuring our families in uniform have the support they need to maintain financial security.

The Military Spouse Employment Act would ensure federal agencies can take advantage of the talent, expertise, and quality work military spouses are capable of through direct or remote federal work, regardless of where they are stationed. As the federal government has moved to hiring for fully remote positions, there is some confusion among agencies on the use of the military spouse hiring authority in conjunction with hiring to these remote positions. The Military Spouse Employment Act provides federal agencies with clear authority to hire military spouses to fully remote positions and allows them to retain a position regardless of PCS transfers.

MOAA has made it easy for us to contact our elected Senators and Representatives on these issues. Simply log in to, <http://moaa.org/legislativeactioncenter>, and scroll down to each of the above bills and click on the blue box that says “Write”. This will take you to letters to digitally send letters to our Congress members.

Participating in these federal legislative issues by our Chapter members is now a ‘scoreable’ criterion for a Chapter to receive a “5-Star Chapter of Excellence” award. MOAA has the capability to tally up the participation of our members when we send these letters through the MOAA website.



# Community Outreach

By: Dave Parisot

## Veterans Day Service at Beal Cemetery; NWFMOA Presents Commissary Gift Cards; Wreaths Across America Project

Friday November 11<sup>th</sup> was **Veterans Day**: Chapter member Lt Col Frank Roberts (photo) was one of many Chapter members who attended the Veterans Day services at the Beal Cemetery in Fort Walton Beach. The Fort Walton Beach High School JROTC cadets place approximately 1,800 U.S. flags on Veterans gravesites early in the morning and also provided the Honor Guard for the services. The guest speaker was Brigadier General Jeffrey T. Geraghty, Commander of the 96<sup>th</sup> Test Wing, Eglin AFB.



NWFMOA Chapter member Lt Col Frank Roberts spoke on the history of the poem “In Flanders Field” by John McCrae and recited this poem to start the Veterans Day service at the Beal Cemetery.



This is just a very small portion of the 1,800 U.S. flags that were placed on Veterans graves by the Fort Walton Beach High School JROTC cadets early morning on Veterans’ graves on Veterans Day.

**Update on our MOAA Foundation Community Outreach Project:** During the first week of November, we presented 255 Commissary gift cards to the Hurlburt Field, Eglin, and 7<sup>th</sup> Special Forces Group (A) First Sergeants Associations and to the Commando Airman & Family Readiness Support Group and the Duke Field Airman & Family Readiness Center. Please see the captions under the photos below for the number of cards and their dollar value given to each organization. Still to be presented are ten gift cards

totaling \$250 to the Duke Field Airman & Family Readiness Center. As noted in previous articles, the Commissary gift cards are valued at \$25 each and will be given to junior airmen and soldiers families of the respective units. Our project totals for this year are 255 gift cards with a total value of \$6,375. In addition to the MOAA Foundation Community Outreach grant of \$4,000, donations were made by NWFMOA Chapter members, the Emerald Coast Military Affairs Committee (MAC), the Greater Fort Walton Beach chamber MAC, the Destin Chamber MAC, and the Eglin chapter of the Air Force Association. We sincerely thank all who donated and hope to expand this program next year.



Chapter President Mike Griffith, Project Officer Dave Parisot, and 1<sup>st</sup> Vice President Fran Hendricks presented 70 commissary gift cards valued at \$1,750 to the Hurlburt Field First Sergeants Council on Nov. 8<sup>th</sup>, 2022. (Photo by Fred Westfall)



Brooke Scott of the Commando Airman & Family Support Group at Hurlburt Field received 35 commissary gift cards valued at \$875 from Chapter President Mike Griffith, Project Officer Dave Parisot, and 1<sup>st</sup> Vice President Fran Hendricks on November 8<sup>th</sup>, 2022 (Photo by Fred Westfall)





Chapter President Mike Griffith and Dave Parisot, Project Officer, present 70 commissary gift cards valued \$1,750 to the Eglin First Sergeants Council on November 9<sup>th</sup>, 2022 (Photo by Fred Westfall) at



Dave Parisot, Project Officer, and Chapter President Mike Griffith present 70 commissary gift cards totaling \$1,750 to the 7<sup>th</sup> Special Forces Group (A) First Sergeants Council on November 9, 2022 (Photo by Fred Westfall)

**Wreaths Across America:** The annual Wreaths Across America Day for this year is Saturday, December 17<sup>th</sup>. This program started many years ago at Arlington National Cemetery when holiday wreaths are placed on all of the gravesites. In recent years, this program has expanded to other National Cemeteries and to other cemeteries throughout the United States where military veterans are interred. One of the local cemeteries participating in this event is the Beal Cemetery in Fort Walton Beach. A donation of \$15 will purchase one wreath to decorate a veteran's grave. At our November 3<sup>rd</sup> Chapter luncheon, members and guests in attendance donated \$305 to purchase wreaths **"In memory of deceased Members and Spouses**



**of the NWFMOA Chapter”**. This money was sent to the Choctawhatchee Bay Chapter, NSDAR (National Society Daughters of the American Revolution) to purchase **20 wreaths** to be placed on veterans’ graves at the Beal Cemetery on Dec. 17<sup>th</sup>.

If you would like to purchase additional to honor deceased veterans of your families or to honor their family members, donations may be made through the Choctawhatchee DAR at <https://wreathsacrossamerica.org/FL0704P>. Please see the flyer below for more information. In addition to purchasing wreaths, there are also a couple of **volunteer opportunities** with this year’s local program: 1) volunteer to help distribute the wreaths at the Beal Cemetery on December 17<sup>th</sup>; and/or, 2) volunteer to help unload the wreath shipment at the Beal Cemetery on Dec. 15<sup>th</sup>/16<sup>th</sup> (more info to come on the volunteer activities).



★ **December 17, 2022** ★  
National Wreaths Across America Day



Please help Choctawhatchee Bay Chapter, NSDAR by sponsoring a wreath today to be placed on a Veteran's grave this December at Beal Memorial Cemetery

Just scan the QR code to your right with your smart phone camera to make a donation online or visit <https://wreathsacrossamerica.org/FL0704P>



**#Find A Way2022!**

# Scholarship Fund

By Dave Parisot

## STILL ACCEPTING DONATIONS FOR THE SCHOLARSHIP FUND RAFFLE AT OUR CHRISTMAS BALL; DONATE YOUR RETIREMENT FUND RMD TO SCHOLARSHIP FUND TO REDUCE GROSS INCOME FOR YOUR 2022 TAX RETURN

We will dedicate our scholarship raffles, silent and live auctions, and other donations at our Chapter Military Ball on Thursday, December 8, 2022 to remembering the 40-year history of our scholarship program. In light of that, **it is not too late to request that your favorite restaurant or other business make a donation of either gift cards for their business or check donations (payable to NWFMOA Scholarship Fund)**. I will provide donation receipts if requested for tax purposes. We are also asking for **your donations of wine and spirits for the “Crates of Christmas Cheer” raffles**. I would like to have at least three crates (approx. 45 bottles total). Please bring your donations to our upcoming Chapter luncheon meetings. I have attached an information and solicitation letter to the end of this article to help you in contacting local businesses for donations. Please get any donations to me not later than our December luncheon on December 1<sup>st</sup>. Thanks.

### Qualified Charitable Distribution (QCD).

This donation option is very favorable for those who must take a Required Minimum Distribution (RMD) from a taxable IRA. With a QCD from a traditional IRA, you can donate all or part of your RMD directly to an IRS 501c(3) charitable organization (The **NWFMOA Scholarship Fund** qualifies; our Federal ID Number is 59-3434496) without having to count that distribution as taxable income. To do this, you must instruct your financial advisor, bank or IRA administrator to transfer funds from your traditional IRA directly to a public charity, such as the NWFMOA Scholarship Fund. Be sure to have them provide your name and address on the distribution check so that we may acknowledge your donation. Some of our Chapter members are currently doing this method of donation (including myself) to reduce annual reportable income and reduce income taxes. For more detailed information on this program and its tax advantages, please consult your financial advisor.

Donations to the Scholarship Fund Century Club recently are **Kevin Kline** and **Pete Peterzen**. Thank you Kevin and Pete.

There was no 50/50 raffle in November; did donations for Wreaths Across America instead.

Below is the complete list of our **Endowed Scholarships**, our **Gold Century Club** members (\$500 cumulative minimum donation) and our **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months, along with our **Business Donors**. Your support is greatly appreciated. All of these donations are used to fund our scholarships. [Note: (D) means deceased and (R) means Renewal of membership.]

**Endowed Scholarships:** **Lt Col Jim and Mrs Una Heavener** (deceased) via their estate effective 2018); **Dave Parisot** in memory of his wife, Chong Cha (Kim) Parisot (effective 2017); and, **Dr (Lt Col) Howard and Mrs. Irene Fisher** (effective 2022).

**Gold Century Club:** **Bill Ryan** (Feb 2016); **Ruth Cullen, (D)** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia (D)** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard & Irene Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (Apr 2018); **Clyde Locke** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo (D)** (July 2018); **Dennis Phillips** (Aug 2018); **Karl & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (Aug 2019); **Fred Boyer (D)**

(Aug 2019).Dr. **Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Dr. Roger Riggensbach** (Dec 2019); **Robert “Pete” Peterzen** (Dec 2019); **Nick Marotta** (Oct 2020); **Kathy & Jesse Bush** (Dec 2020); **Patt & Caroline Maney** (Dec 2020); **Kevin Kirby** (Apr 2021); **Scott & Janet Berry** (May 2021); **Patrick Boab** (Dec. 2021); **Bob Allen** (Feb 2022); **Bobbi Hanson Garcia** (Mar 2022); **Joy Houck** (Mar 2022); **George Colton** (May 2022); **Bob Secrest** (May 2022); **B/Gen Fran & Mrs Connie Hendricks** (Oct 2022) [Note: 36 total members]

**BG Frank Glunn Century Club** (past 12 months) (R=Renewal): Nov 2021: **Dave Parisot** (R) (In memory of Dick Prater); **Bob Gramm** (R); **Joe Stevens** (R); **Jesse & Kathy Bush** (R); **B/G Fran & Mrs Connie Hendricks**; **Dan Brown** (R); **Robert ‘Pete’ Peterzen** (R); **Jeff Watson** (R); **Karl & Charlotte Eschmann** (R) (In memory of B/Gen George “Bud” Day and Mrs. Kay Litke); Dec. 2021: **Kay Dent** (R) (In memory of Troy Dent and Larry Ketter); **Christine Hallion** (R); **Nick Marotta** (R); **Larry Tashlik** (R); **Dennis Phillips** (R); **Chris Beam** (R); **Patrick Boab** (R); **Larry Bush** (R), and **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); Jan. 2022: **Kevin Kirby** (R); **Dave Davis** (In memory of B/G Bud Day); **Fred Westfall** (R); Feb 2022: **Rod Gerdes** (R); **Bob Allen**; **Dave Parisot** (R) (In memory of Col, Bob Garcia).; Mar. 2022: **Bobbi Hanson Garcia** (In memory of Col. Bob Garcia; **Dan Cobb** (In memory of Col. Gordon Thomas); **Joy Houck** (R) (In memory of Maj. Stanley Houck); Apr 2022: **B/Gen Fran & Mrs Connie Hendricks** (R); May 2022: **George Colton** (R); **Bob Secrest** (R); **Mark Lombardo** (In memory of LTC Sam Lombardo); **Larry Bush** (R); June 2022: **Dr. Howard and Mrs Irene Fisher** (R); **Anonymous** (In honor of Dr Howard Fisher); **Dick Solt** (R); **Scott and Janet Berry** (R); **Janet Ryan Taylor** (R); July 2022: **Al Bills** (R); Sept 2022: **Bob Gramm** (R); Oct 2022: **B/Gen Fran & Mrs Connie Hendricks** (R); Nov. 2022: **Kevin Kline** (R); **Pete Peterzen** (R).

**2021 Business Gold Donors** (\$500 - \$749): Dec. 2021: **Merrill Lynch** (Chris Beam & Tess Bass); **Eglin Federal Credit Union**; **Step One Automotive Group**; **Residence Inn & Suites by Marriott** of FWB (In-kind); **TownePlace Suites by Marriott** of FWB (In-kind). **2021 Business Silver Donors** (\$250 - \$499): Dec 2021: **Shalimar Pointe Golf Club** (In-kind); **Rocky Bayou Golf Club** (In-kind); **Gator Lakes Golf Course** (In-kind); **Indian Bayou Golf & Country Club** (In-kind) **2021/2022 Business Bronze Donors** (\$100 - \$249): Nov 2021: **Lee Nissan** of FWB (R); **Buffalo’s Reef** of FWB (in-kind)(R); **Mary’s Kitchen** of FWB (in-kind)(R); **Painting With a Twist** of FWB (in-kind)(R); **Repeat Street Thrift Store** of FWB (in-kind); Dec 2021: **Tammy’s Journeys** of FWB (In-kind)(R); **Popeye’s Louisiana Kitchen** of FWB (In-kind)(R); **Shalimar Cheers Pub** (In-kind)(R). May 2022: **Eye MD of Niceville** (R).

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





[To make a contribution to our scholarship program, click the link below.](#)

## NWFMOA Scholarship Fund:

**“HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS”**

<p align="center"><b>SCHOLARSHIP DONATION FORM</b></p> <p>Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be listed in the B/Gen Frank Glunn Century Club). Donor Information:</p> <p>Name: _____</p> <p>Address _____</p> <p>(Donation is tax deductible as allowable by law.)</p> <p><input type="checkbox"/> This gift is in honor of: _____</p> <p><input type="checkbox"/> Please inform the following of this gift:</p> <p>Name: _____</p> <p>Address: _____</p> <p>City, ST, ZIP _____</p> <p>Make payable to: <b>NWFMOA Scholarship Fund</b> and mail to: Dave Parisot, President, 56 11<sup>th</sup> St, Shalimar, FL 32579</p> <p><small>NWFMOA SCHOLARSHIP FUND, INC. IS A 501C(3) CORPORATION. DONATIONS ARE TAX EXEMPT AS PROVIDED BY LAW. REGISTRATION #CH20374. A COPY OF THE OFFICIAL REGISTRATON AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE FL DEPT. OF AGRICULTURE &amp; CONSUMER SERVICES BY CALLING TOLL FREE (800) 435-7352 WITHIN THE STATE OF FLORIDA OR VIA THEIR WEBSITE OF <a href="http://WWW.800HELPFLA.COM">WWW.800HELPFLA.COM</a>. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.</small></p>
---

**Click this link to fill out a Scholarship Donation Form:**

[http://nwfmoa.org/files/nwfmoa\\_scholarship\\_donation.pdf](http://nwfmoa.org/files/nwfmoa_scholarship_donation.pdf)



Click the link below to sign up for the MOAA Newsletter

[https://bit.ly/moaa\\_newsletter](https://bit.ly/moaa_newsletter)

# Never Stop Serving

# Important Things To Remember

## What

## What to Click

Make a reservation for our monthly luncheon.	<a href="http://nwfmoa.org/reservations.html">http://nwfmoa.org/reservations.html</a>
Update your contact information	<a href="http://nwfmoa.org/info_update.html">http://nwfmoa.org/info_update.html</a>
Join NWFMOA	<a href="http://nwfmoa.org/files/join_us.pdf">http://nwfmoa.org/files/join_us.pdf</a>
Join MOAA	<a href="https://www.moaa.org/content/join-moaa/why-join-moaa/">https://www.moaa.org/content/join-moaa/why-join-moaa/</a>
Send feedback or comments about the content of the Defender	<a href="mailto:info@nwfmoa.org">info@nwfmoa.org</a> or <a href="mailto:defender@nwfmoa.org">defender@nwfmoa.org</a>



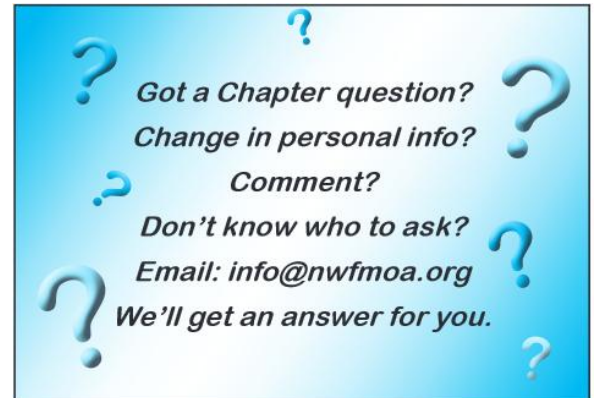
### Is Your Personal Information Up to Date?

If any of your vital information has changed, like if you've moved and have a new mailing address, or a new phone number or email address, please use the Update Your Information link on our NWFMOA website.

The link is [http://nwfmoa.org/info\\_update.html](http://nwfmoa.org/info_update.html)

The information you provide helps us keep in touch with you and is **ONLY** used by the NWFMOA

Go to [http://nwfmoa.org/info\\_update.html](http://nwfmoa.org/info_update.html)



## Be Part Of The Solution

Join NWFMOA [http://nwfmoa.org/files/join\\_us.pdf](http://nwfmoa.org/files/join_us.pdf)

# Support Our Advertisers



**Allstate**  
You're in good hands.



**Michael R Cheney LUTCF**

**Allstate Insurance Company**  
7 Racetrack Rd NE Unit 1  
Fort Walton Beach, FL 32547

Phone 850-862-0131

Fax 850-862-1962

michaelcheney@allstate.com



**Mayhem is  
Our Business**

*Emerald Coast Funeral Home*  
"When Caring Counts"

**JAMES BASS**  
Managing Partner  
Licensed Funeral Director

**(850) 864-3361**

161 Racetrack Rd. N.W.

Cell (850) 218-5719

Ft. Walton Beach, FL 32547-1816

Fax (850) 864-2483

james.bass@carriageservices.com

911 Don Drive  
Ft. Walton Beach, FL 32547  
www.BryanPestControl.com  
phone: 850-862-3955

**Bryan O. Grimes**

President

BGrimes@BryanPestControl.com

cell: 850-699-2120



**Good Shepherd Lutheran**  
Making disciples of all nations

1 Meigs Drive Shalimar, FL 32579

www.shalimar.church

850-651-1022

**Sunday Worship**

Traditional @ 8:00 AM

Contemporary @ 10:45 AM



**Betty Dore**

Owner/Hair Stylist

*Rapunzel Hair Studio*

salon: **850-613-6471**

cell: **850-902-0809**

296 Eglin Pwky  
Ft. Walton Bch. FL 32547  
Sehabla Español



**AMERICAN  
REAL ESTATE**

**Karen Whyte**, Realtor®

850.642.8418 cell

850.651.2454 office

karen.whyte@era-american.com

**ERAKAREN.COM**

**ERA American Real Estate**

60 2nd Street, Suite A, Shalimar, FL 32579



**SUNDAY WORSHIP**  
**8 & 11A TRADITIONS**  
**9:30A BLENDED**  
**11:07A CONTEMPORARY**



**Shalimar**  
United Methodist Church  
REACH | TEACH | SEND

shalimar-umc.org

850-651-0721

1 Old Ferry Rd. 32579



**SHALIMAR LIBRARY &  
THRIFT SHOP**  
**850-609-1515**

**25 YEAR ANNIVERSARY**  
Keeping Shalimar Reading  
**Celebration Sat 13 Nov 10-4**  
115 Richbourg Ave

[brownaandd@hotmail.com](mailto:brownaandd@hotmail.com)



# Support Our Advertisers

## A to Z Appliance Service

**Serving**  
Navarre  
Mary Esther  
Ft. Walton Beach  
Niceville  
Destin  
Miramar Beach

**All Makes & Models**

**850-376-2024**

**Call Max**



## This could be your space!

**Advertise in the Defender and  
help support your local community.**

Contact Dan Brown, 850-651-0005



**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 for the local to national levels.*

Today's Date \_\_\_\_\_

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

Spouse \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State & Zip Code \_\_\_\_\_

Email Address \_\_\_\_\_

Rank \_\_\_\_\_ Service \_\_\_\_\_ MOAA Member Number \_\_\_\_\_

☐ Regular ☐ Reserve ☐ National Guard ☐ Active Duty ☐ Retired ☐ Former

**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**

Click this link to fill out the renewal form online. [http://nwfmoe.org/files/join\\_us.pdf](http://nwfmoe.org/files/join_us.pdf)

# Never Stop Serving