



# THE DEFENDER

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

Vol. 25 No. 02 Serving All Branches of The Uniformed Services FEBRUARY 2019

## Lunch Meeting & Discussion

**When:** Thur, 7 February 2019  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** CMSgt Bill Walter  
 Spectre Association Historian  
 Commando Hall of Honor Inductee

- 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.nwfmooa.org](http://www.nwfmooa.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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## The New Guard

By Nick Marotta

In January, we as a chapter were privileged to have Lt General LeRoy Manor, Jr., USAF (Ret) perform the installation of the new officers for 2019. Now, we're in place with new and old officers and new and old board members. All are anxious for the New Year and things to come.

During our 7 February, chapter meeting we will first present the results of 'NWFMOA Survey'. During the last quarter of 2019 we did an online survey to listen to you, the members to find out what we as a chapter can do to improve. You spoke, we listened. The results of the survey will be presented to the general membership.

Also at the February general membership meeting we have the pleasure of a great guest speaker--Bill Walters. Bill is the Spectre Association Historian and a member of the Commando Hall of Honor. Here's a brief biography of our guest speaker along with his write up on his induction into the Commando Hall of Honor.

William B. Walter is currently serving as Program Analyst for strike requirements in the Plans, Programs Requirements, and Assessments Directorate, HQ Air Force Special Operations Command, Hurlburt Field, FL. As Program Analyst, he is responsible for future aircraft weapons requirements, integration, planning, and program implementation. He is also responsible for overseeing the modification of AFSOC's current weapons systems to solve capabilities shortfalls and mission



Bill Walter

area deficiencies.

### COMMANDO HALL OF HONOR

The Commando Hall of Honor was established by the Commander, United States Special Operations Command in 2010 to recognize individuals who have served with distinction within the Special Operations Forces community.

Commando Hall of Honor inductees embody the skills, values, spirit and courage of a Special Operations Forces warrior. Their impact must be extraordinary and enduring.

### CHIEF MASTER SERGEANT WILLIAM B. WALTER UNITED STATES AIR FORCE (RETIRED)

Chief Master Sergeant William B. Walter distinguished himself through a lifetime of service in special operations. For more than two decades he served as an Aerial Gunner, accumulating over 3,100 flying

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# From the President's Pen

By Nick Marotta

Greetings!

As the new chapter president, I am looking forward to continuing to lead this chapter along a path of continued growth in membership, participation, and advocacy. So where do we begin? I mentioned at the January meeting when I was inducted as chapter president, reading a book, 'From Good to Great'. It was a mandatory read for discussion at a management meeting. I asked the question, what do you do when you take over the management of a unit that is performing and in your estimation is great. The response was, don't fix it if it isn't broke, with a big huge however. The however is if you manage a unit that is performing, build upon the performance. Look for ways to improve, continue to grow; use your staff wisely, but always continue to look to improve.

In my opinion, we have a well functioning chapter. My biggest goal is to continue to keep the chapter functioning at the high level it's at right now. I will be listening to the Officers and Board of Directors; I am not opposed to advice. We recently as a chapter completed an online survey regarding our chapter. I will be presenting the results of this survey at the February meeting. The chapter will evolve, not only from the survey, but from input from each and every chapter member.

As the new guy, I think it's appropriate to discuss with you, "Why do we have a chapter?" and "Why do we even have a MOAA?" I recently attended a workshop from the MOAA Florida Council of Chapters. The main handout at this workshop was a Leaders Workbook. I eagerly thumbed through looking for the answers of how to lead the chapter. The answers didn't jump out, but I did learn some fundamentals that I will now share.

Why do we join MOAA? The number one reason, regardless of our military status (retired, currently serving, former officer, or surviving spouse) is "To stay informed about news and developments relevant to military officers." You can read the newspaper, search the internet, and ask around if you know the right source to ask. MOAA is that one stop source for information, by way of magazine, newsletter and periodic emails.

What else does MOAA offer, to support MOAA advocacy efforts? The most recent past chapter president once pointed out to me, we buy car insurance, homeowners insurance, and some people even buy trip insurance. Why not insurance regarding our military benefits? We can write or call Representatives in government and be heard as one voice. With MOAA as an

advocate, we are the voice of many, much louder and more likely to be heard. There has definitely been an erosion of both Veteran and Military benefits. MOAA is our advocate to protect these well-earned rights and benefits.

Why else do we have a MOAA? To participate in a community of like-minded individuals. At times we need a fellowship of others. People who have shared our good times or not so good times; it's a camaraderie of fellow officers. However, one of the things I learned at the earlier mentioned workshop, a chapter can not exist solely as a social club. For this reason, we have speakers, not just from the military, but from business leaders, government officials, and charity organizations. We dedicate one meeting a year to presenting Junior ROTC students academic scholarships and another meeting to being entertained by the musical group from Niceville High School, Opus One. This is a chapter of growth and activity. In addition to chapter meetings, members participate in a Veterans stand down, a separately funded scholarship fund, Veterans Day activities, and other similar activities.

The last reason for MOAA membership is to receive MOAA publications. Whether the magazine, newsletter or email, it's all part of keeping informed. Plus, the MOAA magazine has articles on everything from the latest phone frauds to how to prepare for retirement and financial planning.

I'm going to expand on one of my previous points, the community of like-minded individuals. We are having an Officers Call, February 12, 5pm at Slick Micks on Eglin Parkway. What better way to interact with your fellow officers.

The final point I want to make is something you have heard at every meeting and read in every Defender, and that is Membership. We can not exist without member, either at national, state or local levels. We need to continue to work on membership, and that is the segue way to my next President's Pen.

Before I was handed the gavel, the word was leadership and providing a positive momentum to the chapter. With the assistance of all, I intend to make it happen, so let's get it done.

## ***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.

# Your TRICARE Benefits Are in the Crosshairs – Again

By: Capt Kathryn M. Beasley, USN (Ret)

Yes, your TRICARE fees and cost shares are once again in the crosshairs. The Congressional Budget Office (CBO) recently published their annual list of budget strategies with options for policymakers to consider as they begin the budgeting process for next year. And as we know, they will be looking to increase revenue any way they can get it - so knowing in advance the areas they are going to focus on is a powerful offense for MOAA.

The CBO has targeted the following areas in TRICARE, and none of the proposals reflect, or even hint at, the price a military retiree or their family has paid up front for their health care with their service and sacrifice. Nor, that DoD's annual outlays for TFL have actually gone down or remained flat year over year.

Here is a deeper dive into the options the CBO proposes for TRICARE.

## TRICARE for Life (TFL)

There are several options put forward by the CBO which would result in increased costs for TFL beneficiaries. Specifically, with either requiring an enrollment fee for TFL, or requiring beneficiaries to pay out of pocket cost shares - or both. Their objective is to reduce spending for Medicare and TFL by both increasing revenue and providing incentives for beneficiaries to use their TFL benefit less, or to even switch to a commercial Medicare supplement.

Key CBO recommendations:

An annual enrollment fee of \$485 for individual coverage and \$970 for family coverage could start in calendar year 2021. The cost savings estimate from this would be \$12 billion between 2021 and 2028 and savings are projected to increase by about 5 percent, mainly by indexing this enrollment fee to Medicare cost growth.

Introducing minimum out-of-pocket requirements starting in 2022. In this proposal, TFL would not cover any of the first \$750 of an enrollee's cost-sharing payments under Medicare and would cover only 50 percent of the next \$6,750. Essentially, TFL beneficiaries would pay a maximum of \$4,125. In anticipation of TFL beneficiaries returning to the military treatment facilities (MTFs) to avoid these cost shares, the MTFs would be required to charge the same amount as civilian facilities would.

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# Legislative Affairs

By Dave Parisot

MOAA Goals for 2019; Florida Legislative Session; and Surviving Spouse Virtual Chapter

## I. MOAA's Goals for 2019

MOAA has recently published ten Goals in their 2019 legislative advocacy mission. This is the 'Cliffs' Notes' version; for a more detailed version read the articles in the January 2019 edition of Military Officer beginning on page 40 or on the MOAA website.

1. GOAL: Ensure any TRICARE reform sustains access to top-quality care.
2. GOAL: Prevent disproportional TRICARE fee increases.
3. GOAL: Sustain military pay comparability with the private sector.
4. GOAL: Stop erosion of compensation and non-pay quality-of-life benefits.
5. GOAL: End financial penalties for military survivors.
6. GOAL: End concurrent receipt penalties for military retirees.
7. GOAL: Achieve equality of benefits for Guard and Reserve members with their active duty counterparts.
8. GOAL: Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.
9. GOAL: Ensure timely access to service-earned VA benefits.
10. GOAL: Protect military and veteran family support programs and policies.

After becoming familiar with MOAA's goals and stance on these issues, please contact your U.S. Representatives (and others of the State of Florida) and Senator Marco Rubio and Senator Rick Scott to let them know you support these MOAA actions. Let them know that you are both a member of MOAA and of NWFMOA, and that you vote!

## II. State of Florida Legislative Session Begins March 5, 2019

This year's 60-day legislative session begins on March 5th and will run through May 3rd. Some bills have already been filed (and more will come!) in both the State House of Representatives and Senate which may have impact on military personnel and veterans in Florida. Legislative

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By Chaplain Tom Azar

It's the month to show love...again? Is this the only time there is to be 'most loving'?

May I softly ask, "What is your definition or example of love? Does it include caring, guiding, compassion, trust or respect?" My philosophical father would say love is an act of the will; my empathic mother it is serving and caring for others. We all have our meanings but they are partial. If your grandchild asked you "What is love?" What is your answer? Would your words fall short of the mark also?

Four decades of pastoral counseling has convinced me that a person without love is like a pen without ink. To live a full meaningful life requires a healthy give and take between two beings. We see it mostly between couples, yet individuals feel great love with their siblings, friends, social relations and their pet. True love cannot be demanded, withheld, or sold. The cornerstone for me is by far the greatest love story--the vertical love between our Creator and His creations. True love reflects God's love-given freely, generously and deeply. (How wrong we were to tell our children that unless they did xyz we would not love them).

During Desert Storm and Shield our chapel staff hosted a recurring Valentine's dinner for the spouses whose partner was deployed. We catered an O'club meal, found a musical group, and had our wing CC give a talk thanking the spouses for their support and fielding questions and concerns. Several shared their challenges; the leadership appreciated their stories as it better guided them so as to make better plans to alleviate hardship when possible. However, the overwhelming concern was these spouses missed their lover.

Is this the month to show love? Yes, and every day month and year, because when we are in our final breaths, our fleeting memories will recall the love we shared; not our mansions, accounts, rank or fame. It's not how many love songs or poems I can recite, or eloquent theological definitions I posit. God and people measure a meaningful and healthy life by seeing love in action. That's precisely why we say, 'God is love'.

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If you have not already paid your membership dues for 2018, please do so as soon as possible. If you do not know if your membership has expired, you can check on your Defender. The expiration date is given in the address section on your Defender.

You may pay by check or cash. (However, I do prefer check and that also gives you a receipt). You can mail the payment to NWFMOA, PO Box 1213, Shalimar, FL 32579 or pay me at the February Chapter luncheon(7 Feb 19).

The payment fee schedule and application form are provided on the back page of this Defender. Please note there are savings to be had by extending your membership for multiple years. Also note that surviving spouses only pay 1/2 of the fee as a member.

## Medicare Scam Alert

Many of us members are on Medicare. In 2018 everyone should have received a new Red White and Blue Medicare card. Well the scam artists are out in full force calling Medicare recipients at random. Medicare does not call recipients asking to verify your new Medicare identification. Do not give out your number, HANG UP, it's a scam.

## Officers Call!!!

We will be having an Officers Call 12 February 2019 at Slick Micks on Eglin Parkway in Fort Walton Beach. It's a Tuesday so it won't interfere with Valentine's Day.

# Now and Always We'll be There.



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## NWFMOA Merits 5-Star Award from MOAA



The NWFMOA Chapter 19 of MOAA received the 5-Star Award for overall performance in CY2017 on January 11, 2019 at the Florida Council of Chapters meeting in Orlando. The award was presented to current Chapter President Nick Marotta by MOAA Chairman of the Board Admiral Walter Doran, USN, Ret. Pictured (Left to Right) are NWFMOA Past President Scott Berry, Admiral Doran, President Nick Marotta, and Dave Parisot Legislative Liaison and Scholarship Chair. A big 'Thank You' to the 2017 Chapter officers, board of directors, and members for your activities in achieving this highest award from MOAA.

## The New Guard (cont.)

Continued from the front page

hours while participating in a myriad of combat operations and special reconnaissance missions in El Salvador, Grenada, Panama, Kuwait, Saudi Arabia, Bosnia and Somalia. In 1980, Chief Walter trained and deployed in support of Operation EAGLE CLAW, an operation designed to rescue 52 American hostages held by Iranian militants. In October 1983, he deployed in support of Operation URGENT FURY, where his gunship provided direct fire support for the Army on Fort Rupert and other tactical targets on the island. His efforts resulted in his crew's selection for the Lieutenant General William H. Tunner Award. In 1989, Chief Walter was hand-selected to provide fire support to United States Army Rangers during the Rio Hato airfield seizure during Operation JUST CAUSE in Panama.

With a great guest speaker and the results of the survey being discussed, we are expecting a big turnout for February's meeting so be sure to get you reservations in early!

## TRICARE Benefits (cont.)

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### TRICARE Prime and Select Cost Sharing for Retirees Under Age 65

Again, the CBO claims that health care has been among the fastest growing portions in the DoD's budget. However, by DoD's own numbers, it still remains a third of the personnel budget since 1980. By targeting working-age military retirees and claiming they are not paying their share, provides the rationale to abolish the current grandfathering originally established in the 2017 NDAA, and to push beneficiaries away from utilizing their earned benefits. Key CBO recommendations (starting in 2021):

TRICARE Prime - individual enrollment fees could increase to \$650 and family enrollment to \$1,300.

TRICARE Select - individuals could pay an annual enrollment fee of \$485 and \$970 for a family. The annual deductible for an individual would be \$300 and \$600 for a family.

These cost shares would be tied to a national health expenditure index and not COLA. The total cost savings from these proposals is projected to be \$12.6 billion between 2020 and 2028.

**MOAA strongly opposes each and every one of these proposed options, on the grounds that they represent more than dis-proportional fee increases for military retirees.** Military retirees and their families have already accumulated a wide variety of fee increases - and this is on top of the price they have paid up front with their decades of service and sacrifice.



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True deep love cannot be defined; there are no words for the unfathomable layers of love. Love is ineffable, period! However, love in action, though mysterious and magnificent, can be traced back to a pure and unselfish heart. The fruits of love are peace, joy, goodness and kindness, and erupt from the heart mind and soul reservoirs so as to be shared.

So cast your well seasoned seeds of love across all your relationships and shout, or should I say share your heart to all. Happy Valentine's Day.

# Scholarship Fund

by Dave Parisot

Are you looking for a good way to support our Scholarship Fund in your estate? Then, please consider leaving a donation in your will, trust fund, or, perhaps even better, by making the NWFMOA Scholarship Fund the beneficiary of a taxable retirement account ( e.g., IRA, 401K, 457B, etc.). This past October I attended an estate planning seminar at NWFSC put on by the Estate Planning Council of the Emerald Coast, a group of local financial planners, CPAs, and estate attorneys. There were no sales pitches, even though they had coffee and pastries! Just a lot of really good discussion panels with good information.

One of the things I learned at the seminar was how to leave taxable retirement accounts to non-profit organizations (like our NWFMOA Scholarship Fund, Federal EIN 59-3434498) without any income taxes due. That is, the non-profit receives 100% of the funds with no taxes due. This is what NWFMOA member **Jim Heavener** did prior to his death in 2016, leaving a generous and tax-free donation to the Scholarship Fund. I will be glad to discuss my experiences in this regard with anyone who is interested. Just give me a call at (850) 613-6545 or see me at a Chapter meeting.

**Kay Dent** is a new member of the BG Frank Glunn Century Club with donations in memory of Troy Dent and Larry Ketter. Century Club renewals in January 2019 are **Dick Prater, Clyde Locke, Charlie Brown, and Dennis Phillips.**

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).

**BG Frank Glunn Century Club** (past 12 months): 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 Riggensbach** (Renewal) (In memory of Janice Riggensbach). 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**; December 2018: **Kathleen Bush; Jean Dutton** (Renewal); **Larry Bush** (Renewal; 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).

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

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

**2017/2018 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).

**2017/2018 Business Bronze Donors** (\$100 - \$249): February 2018: **David Beaulieu, Agent for New York Life Insurance**; 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-

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# Scholarship Fund (cont.)

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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); **Destin Party Boat Fishing** (In-kind, 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):

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Gift is tax deductible to the extent allowable by law.

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# Legislative Affairs (cont.)

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Committee sessions have already started (Under Florida House and Senate rules, a bill must pass favorably by three committees in each branch to go to the floor for a vote.)

I raised the issue of how to track proposed legislation during the State Legislative session while at the Florida Council of Chapters (FCOC) meeting in Orlando from Jan. 11-12. This year, the **Florida Department of Veterans’ Affairs** will post updated information on their website at [www.FloridaVets.org](http://www.FloridaVets.org). In conjunction with the Florida Council of Chapters, I will monitor these legislative proposals and provide information in future Defender articles and at our monthly luncheons.

Two bills currently filed in the Florida House (HB 0051) and Senate (SB 202) would amend Florida Statute 196.202 to increase the property tax exemption for widows, widowers, blind persons, or totally and permanently disable Florida residents from \$500 to \$5000. You can track the status of these and other bills affecting military veterans at [www.FloridaVets.org](http://www.FloridaVets.org) and click on “Florida Veteran Legislation” on the home page. I will monitor that website at least weekly to stay up-to-date on veteran legislative issues.

## III. Surviving Spouse Virtual Chapter

While at the FCOC meeting, I also learned MOAA recently started a ‘virtual’ (i.e., via email now with a website being established) Chapter for our surviving spouses. The email address is [MSSVC02@gmail.com](mailto:MSSVC02@gmail.com). The purpose of this virtual Chapter is to connect surviving spouses across the US, and to “provide opportunities to educate, encourage, and engage”. You must be a MOAA member to join and there are no chapter dues. Meetings are held quarterly by conference for about an hour.

If this is something you may be interested in, or if you want more information, send an email to the above email address or go to [www.MOAA.org](http://www.MOAA.org) and search for ‘virtual chapters’.

## 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.

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 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

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