



Vol. 29 No. 2

Lunch Meeting & Discussion

When: Thursday, 2 Feb 2023
Time: Gathering 1130, Lunch 1200,
Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: MOAA National Frank
Michael...how can we help?

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://nwfmoa.org> and select the link where it says "Click here to make reservations", or email Fred Westfall at nwfreservations@gmail.com, or call 850-609-8075 if you are attending

Officers & Directors

PRESIDENT: Fran Hendricks:
president@nwfmoa.org

1st VICE PRESIDENT: Karl
Eschmann: 1stVP@nwfmoa.org

2nd VICE PRESIDENT: Vacant:
2ndVP@nwfmoa.org

TREASURER: George Colton:
treasurer@nwfmoa.org

SECRETARY: Fred Westfall:
secretary@nwfmoa.org

BOARD OF DIRECTORS

Ray Alexander: alexander@nwfmoa.org

Bob Allen: allen@nwfmoa.org

Bob Gramm: gramm@nwfmoa.org

Karl Eschmann:

eschmann@nwfmoa.org

Don Panzenhagen:

panzenhagen@nwfmoa.org

Dick Solt: solt@nwfmoa.org

DEFENDER EDITOR

Fred Westfall: defender@nwfmoa.org



THE DEFENDER

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

Serving All Branches of The Uniformed Services

February 2023

A Visit From CAPT Michael MOAA Headquarters

Our February meeting will feature a visit from MOAA National. CAPT Frank Michael, USN, (Ret), will be our guest speaker. As MOAA's Program Director, Council and Chapter Affairs, CAPT Michael is responsible for direct support of MOAA's robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA's affiliate network. His military career includes the Command of Helicopter Anti-Submarine Squadron Light 47 (HSL 47), leading Navy helicopter relief efforts following the 2004 Indonesian tsunami and Hurricane Katrina. He commanded *USS Boxer* (LHD 4). Participated in the 2011 Captain Phillips rescue operation in the Indian Ocean, and he has extensive experience in nonprofit program and volunteer member support.



As a Chapter, please plan to join us in welcoming CAPT Michael and to learn more about MOAA's recent legislative successes and what initiatives MOAA is presently undertaking to further safeguard our benefits. Following his presentation, there will be an opportunity to ask questions.

Please join us for our **February 2nd** Membership Meeting. Click this link <http://nwfmoa.org/reservations.html> for reservations or call Fred Westfall at 850-609-8075 Please make reservations by **January 28th**.

From the President's Pen

By Fran Hendricks



President's Welcome

It is my honor to serve as the 54th President of the Northwest Florida Military Officers Association (NWFMOA). Initially formed in 1959, the NWFMOA Chapter has been an active participant in matters affecting military personnel, their families, and Veterans who live in our local community. We pride ourselves on the fact, when we hung up our uniforms, we didn't stop serving.

My first introduction to the NWFMOA Chapter was when I was assigned to Eglin AFB as the 96th Air Base Wing Commander, 2002-2004. I would attend the Chapter's monthly meetings and keep them informed on what was happening at the base. This was my first encounter with any Military Officer Association of America (MOAA) Chapter. In positions I held after leaving Eglin, I worked very close with MOAA National and saw firsthand their impact on protecting and securing military benefits.

When I returned to Fort Walton Beach area, I immediately sought membership again in the NWFMOA Chapter. I was ecstatic to be part of this group of men and women who were making such a significant impact in the lives of others. From their scholarship program for graduating high school JROTC cadets to commissary gift cards for junior enlisted families, they were making a difference in our community. Each of these programs continues to grow each year, thereby impacting more people. It is through the generosity of our members' time, talents, and treasure, coupled with the support of MOAA National and local entities, we are able to do what we do as a Chapter.

As the 54th President of the NWFMOA Chapter, I would like to extend to you an invitation to check us out. Google NWFMOA and look at our 5-star website, to include our monthly award-winning newsletter, *The Defender*. Make a reservation to join us for our monthly lunch meeting...good food, great comradery, and a guest speaker speaking on topics of interest. Our dues are modest at \$25 per year. For new members, that covers the current year and the entire next year. Please feel free to contact me at president@nwfmoa.org for more information.

H2S (Here to Serve),

Fran Hendricks, Brig Gen, USAF Retired
President, NWFMOA

Never Stop Serving

Member Spotlight

Pat Johnson



Education

Citadel Honor Graduate...Commissioned a 2LT in the US Army

Military Service

Spent 3.5 years in the Army. As a 1LT (23 years old) was stationed in Fulda, Germany as an Armored Cavalry Troop Commander. Led 170 men. Mission was to secure the Fulda Gap and stop Soviet forces from advancing through the gap.

Volunteered for Vietnam. Served consecutive tours (1.5 years). Commanded a Troop operating M113 Armored Personnel Carriers. Mission was to clear the road for daily resupply. On average, the enemy would ambush us once a week. Awarded: Silver Star; 2 Bronze Stars (one with V device), Purple Heart.

FBI

Served 27 years. Career highlights include being the Supervisor of the Violent Crime Squad, (20 men), in Atlanta, GA for 10 years. In that position, was instrumental in ending the Atlanta FBI Office hostage situation and the Atlanta Prison riots.

Advice to those serving today

Believe in yourself. See the positive in every situation, no matter how dire. If you are willing to work hard, you will succeed.

Test Your Knowledge

◀ NEW ITEM - It's a
NAVY quiz this time.

This month we are continuing our **new feature** in the Defender. This month there will be a short quiz about the **US Navy**. 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.

Last month the winner of the Army quiz was Kevin Kirby. Congratulations Kevin!

Click the link below to get to the quiz. The winner will be announced in next month's Defender.

<https://forms.gle/JSF1APxGjVe5CqUW7>

OUR MISSION

The mission of NWFMOA is to benefit the members of the uniformed services, their families and survivors and to advocate a strong national defense, while providing needed support to the community and its members.

Be Part Of The Solution

Join NWFMOA http://nwfmoa.org/files/join_us.pdf

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.

MOAA Special: TRICARE For Life Benefit Targeted by Congressional Budget Office Report

A biennial report from the Congressional Budget Office (CBO) takes aim at TRICARE For Life (TFL), offering two proposals among its options to cut the deficit that would significantly increase costs for seniors using the TFL benefit.

Both TFL options would reduce the federal government's mandatory spending via unacceptable plans to shift health care costs from DoD to uniformed services retirees. Similar concepts have been presented in past CBO reports, which are issued every two years to provide information to lawmakers confronting budgetary challenges.

While these are not legislative proposals, MOAA believes we must address them as serious threats given recent cuts to the TRICARE pharmacy program and the series of TRICARE fee increases associated with military health system reforms.

[TAKE ACTION: Click this link: <https://moaa.quorum.us/campaign/44139/> to support MOAA's efforts to keep this from happening.]

MOAA Members: if you are not receiving your monthly MOAA Magazine, sign up to get it today. Click the link below, sign in and read current and past issues of the MOAA magazine.

<https://rb.gy/g3faec>

Your 2023 State Veteran Benefits

If you are interested in finding out your veterans benefits, click this link: <https://rb.gy/d97mdx>. If you want to see just Florida's benefits, click this link: <https://rb.gy/uzwzl7>. You may need to create an account at Military.com to read the full articles. Lots of good information at this site.



Chaplain's Corner

By: Chaplain Thomas Azar

My wife and I recently celebrated our wedding anniversary on a cruise to the Southern Caribbean. Before departing, I contacted the cruise ship headquarters in Miami and offered to officiate the Sunday worship services. They agreed and provided a meeting room and advertised on the ship. Many of those who attended came to the Sunday worship service.

Soon thereafter, the activities director Kevin hosted an open meeting for all veterans. The first meeting about 15 attended, and the second and third about 20 and 25 respectfully.

Kevin mentioned a possible meal on the last sea day.

He was military child, and asked for some ideas for a Veterans Day celebration. We continued our brainstorming, and confirmed the final night, 8 pm in the main dining room. Spouses and friends were invited. Seating for 45 was set up along the wall of the dining room.

When Kevin arrived at 8, the restaurant was packed full. The waiters hurried taking orders for appetizers, soup, and entrée. We asked them to please wait ten minutes before serving the food on the table.

Kevin and I stood in the aisle and opened our faded flag. Everyone automatically stood up. "Veterans present arms." Spouses placed their hand across their chest. Everyone in the restaurant upon hearing "I pledge allegiance to the flag..." paused, looked over and put their forks and knives down. Waiters moved backwards. The Maitre de stopped seating guests. Silence surrounded the standing seniors. "One nation under God..."

"Order arms" and I offered my prayer. Then Kevin started his solo "Oh say can you see ..." We joined in "By the dawn's early light..." Then, to everyone's amazement, the entire restaurant rose from their crowded tables and exclaimed in one mighty chorus, "What so proudly we hail..." with their hands across their chest. Tears flowed. Hands trembled. We were carried back in time and up to a higher place.

"For the land of the free, and the home of the brave." Men and women solemnly lowered their hands, pausing to dry their faces. Spouses saw their younger man. Then before we could sit down, fellow guests in the dining room came over and hugged us. They thanked us, "Oh my gosh that was beautiful...I couldn't believe my eyes... I really needed to hear that...thank you for your service." They were Americans, Canadians, Germans, and Asians. The waiters later told us they grew up near Subic Bay and Clark AFB.

As we ate our meals, many thought up to that point that the highlight of the cruise was a certain excursion, the excellent food and service, the musical artists who performed in the atrium or even the evening shows presented by comedians, magicians, singers and dancers.

But that all changed; there was a deep internal gratitude for what our nation has given us. Yes, this is Valentines month, but the love for our nation is something we can all share, any time and any place. Our memory was our mission; our dignity is in our defense; faith in our freedom; unselfishness in our standard, and holiness in our American heritage!

We may have different denominations, nationalities, religious beliefs, political leanings or economic backgrounds, but the pledge of allegiance and national anthem are our creeds that unite us.

It brought me back to my grammar school where every morning a sole student walked up to the flagpole and began, "I pledge allegiance..."

Those early student pledges revealed themselves to be rich with meaning, conviction and history. Many vets finally felt appreciated after their dismal welcome after the Vietnam War. I felt so proud of those men and women who stood up and thanked us for the sacrifices we made.

DOD is the backbone of our United States, and GOD is the marrow that flows through our bones. We are part of a larger family that coalesced and stayed alive. There is a strong undercurrent that runs across every town in America. Don't wait for Veteran's or Memorial Day or a funeral. This spontaneous service touched the hearts of onlookers and shook the oath-filled hearts and minds of every veteran, spouse and child who ordered arms and sang, "At the twilight's last gleaming..."

PUBLIC RECORD

In Memoriam

Downs, Robert A., Colonel, USAF (Ret)
12/17/2022

New Member

Joy Downs, Surviving Spouse

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.

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://nwfmoa.org/info_update.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://nwfmoa.org/files/join_us.pdf

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

Thank you.

George Colton, Treasurer

Technical Note: Hyperlinks 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.

Legislative Liaison

by Dave Parisot

"How Many Veterans Are in the 118th Congress?" By: Brenden McMahon DECEMBER 20, 2022

(Note: The following article is copied from the on-line MOAA Newsletter dated December 22, 2022.)

More veterans will hold seats in the 118th Congress than in the previous session, reversing a long term decline in prior-service representation. Of the 535 congressional seats in the new Congress, 97 of them will be filled by veterans – 80 in the House and 17 in the Senate. That's up from 92 in the 117th Congress. Seven of those veterans are women – the most in congressional history, per a Military Times report.

Here's a breakdown of those veterans:

Branch of Service:

- | Army/Army Reserve/Army National Guard: 43 lawmakers (36 in the House, 7 in the Senate)
- | Navy/Navy Reserve: 27 lawmakers (22 House, five Senate)
- | Air Force/Air Force Reserve/Air Force National Guard: 15 lawmakers (13 House, 2 Senate)
- | Marine Corps/Marine Corps Reserve: 15 lawmakers (11 House, 4 Senate) Note: These figures count some members twice – Sen. Todd Young (R-Ind.) served in the Navy and Marine Corps, Rep. Brian Babin (R-Texas) served in the Army and Air Force, and Rep. Rich McCormick (R-Ga.) served in the Navy and Marine Corps.

Party Affiliation: Of the 80 veterans in the House, 62 are Republicans and 18 are Democrats. Of the 17 veterans in the Senate, 10 are Republicans and seven are Democrats.

Age Range: 3 of the veteran lawmakers are in their 80s, 14 in their 70s, 19 in their 60s, 31 in their 50s, 21 in their 40s, and 9 in their 30s.

Gender: All but seven of the 97 veteran lawmakers are men.

Critical Role of Veterans in Congress: The unique challenges faced by servicemembers, and their families, makes them critical on Capitol Hill. Junior (and even some senior) elected officials without military experience rely on veteran lawmakers to educate them on how DoD and the VA operate. Veteran lawmakers tend to be the fiercest advocates for the uniformed services and veteran communities in Congress, and as the federal legislature becomes more heterogeneous, their role in the legislative process will become even more critical. Fewer veteran lawmakers means elected officials will have less firsthand experience with currently serving and veteran issues. That could lead to a lack of prioritization for defense- and veteran-related legislation, making it harder to pass the National Defense Authorization Act (NDAA) and defense and veteran appropriations on time.

Role of MOAA and Its 350,000+ Members: Servicemembers, veterans, their families, caregivers, and survivors need to be their own advocates now more than ever, especially with the number of veterans in each new Congress remaining lower than previous decades. MOAA and other military and veteran service organizations also will play an even more pivotal role as they advocate to protect service-earned pay and benefits.

How can you make your voice heard? MOAA offers a diverse set of resources for our constituents to contact their elected officials. These include:

- | **MOAA's Legislative Action Center.** Here you can write and call your lawmakers using MOAA's pre-written campaigns on key issues impacting the uniformed service and veteran communities.
- | **MOAA Councils and Chapters.** Hundreds of MOAA affiliates across the nation offer a new way to engage with your community. You can also meet, collaborate, and socialize with fellow servicemembers.
- | **Online and Printed Publications.** MOAA's email newsletter and magazine are two key ways members can stay up to date on the association's legislative advocacy.

MOAA looks forward to engaging with both veteran and non-veteran lawmakers in the 118th Congress and will strive to build bipartisan, bicameral partnerships as we pursue our legislative advocacy goals in the new Congress."

Community Outreach

By: Dave Parisot

2022 MOAA Foundation Community Outreach Grant completed; NWFMOA to participate in the 2023 Wreaths Across America program

On December 27, 2022, I received the following email from the MOAA Foundation:

*"RE: Northwest Florida Chapter's Final Report for 2022 MOAA Foundation Community Grant
Major Parisot,*

Thank you very much for providing this final report for the Northwest Florida Chapter's 2022 Community Outreach Grant.

We appreciate your detailed information regarding the grant fund use in your report. It was also great to see the photo/summaries of the presentation of grant funds to the representatives of Eglin AFB, Hurlburt Field, and the Hurlburt Military & Family Readiness Center – subsequently then providing the commissary gift cards to those who needed them most.

This information has been added to our records, and we appreciate the continued efforts and support that you and your chapter members provide to those in the military community each and every day.

We also passed along your kind message to Amanda Centers, and know that she is looking forward to the upcoming January 6th presentation in Florida as well!

As a reminder, our [2023 Community Outreach Grant application is currently open](#), and we hope you will consider applying for a grant before the application window closes on February 28, 2023.

Please let us know if you have any questions, and thank you again.

With thanks,

The Development Team of MOAA Foundation"

Although this email was addressed to me, it is the combined efforts of our Chapter officers and members and other community donors who deserve the accolades of this email. The real benefactors of our 2022 Community Outreach Project are the 255 junior enlisted families who received the commissary gift cards in November.

Our Chapter will again submit a request for a MOAA Foundation Community Outreach grant for 2023 later this month to continue our program to assist junior enlisted families at our local bases. This will be the sixth consecutive year our Chapter has participated in the MOAA Foundation's Community Outreach program.

2023 Wreaths Across America (WAA): The date for this year's laying of holiday wreaths on the graves of Veterans is Saturday, December 16th. For 2022, the Chapter collected and donated \$300 to purchase 20 wreaths "In Memory of Deceased NWFMOA Members and Spouses". For 2023, we are taking advantage of WAA's 'early purchase' program whereby we can purchase two wreaths for the price of one. At the Chapter's Board of Directors meeting on January 4th, the Board allocated \$495 to purchase wreaths for 2023. At regular costs, this amount will purchase 33 wreaths; but, with the 2-for-1 special, it will provide 66 wreaths to be placed on Veterans graves at our local Beal Cemetery. There are approximately 1,800 Veterans' graves at the Beal Cemetery. Last year's project provided a total of 1,200 wreaths, so we were about 600 wreaths short. Hopefully, our increased purchase will help bring our local community closer to achieving the goal of having a wreath for each Veteran.

As in 2022, our purchase of wreaths for 2023 "In Memory of Deceased NWFMOA Members and Spouses" is being coordinated through the Choctawhatchee Basin Chapter of the Daughters of the American Revolution, thereby helping this local non-profit increase their purchase of sponsored wreaths.

Scholarship Fund By Dave Parisot

2023 SF Board of Directors; Annual Board of Directors Meeting; New Endowed Scholarship; SF Donors Since Last Article

Our **Scholarship Fund Board of Directors for 2023** is: **George Colton** (Secretary-Treasurer), **Bob Allen**, **Fred Westfall**, **Karl Eschmann**, and **Charles (Chas) Farmer** (Niceville JROTC), and **Dave Parisot**, President. We welcome Karl and Chas as new directors.

Our **Annual Scholarship Fund Board of Directors Meeting** was held on January 12, 2023. Topics included "Conflict of Interest" review and member certification; Treasurer's review of financial documents; a presentation by Merrill Lynch Investments (Tess Bass) on our investment programs; review of and update to the By-Laws of the Scholarship Fund (posted on the Scholarship Fund pages of the Chapter website); reviewed our Endowed Scholarships (see below); and, discussions of our 2023 scholarship awards procedures and the annual Scholarship Luncheon on May 4, 2023. The Board was unanimous in deciding to continue recognizing deceased Chapter members by naming un-sponsored scholarships in their memory. (In 2022, we recognized Lt. Gen. LeRoy Manor, Col. Bob Garcia, and LTC Sam Lombardo.)

Recent SF Donors: I want to sincerely thank **Lt. Col. Fred and Mrs. Jan Westfall** for recently becoming an Endowed Scholarship Sponsor effective with our 2023 scholarships. This brings to four the number of JROTC scholarships that are currently funded by Chapter members and allows your Scholarship Fund Board to award more scholarships. For 2023, we have eight JROTC scholarships and two ROTC scholarships available. Scholarship applications are due on March 1st, 2023 and will be awarded at our annual Scholarship and Awards Luncheon on May 4, 2023. **Les Matheson** and **Janet Ryan Taylor** are also recurring Century Club donors since my last article. We also received a Business Platinum sponsorship from **Florida Power & Light**, a Business Gold sponsorship from **Step One Automotive Group**, and a Business Bronze sponsorship from **Conexion Newspaper** of Navarre. Please support our Business sponsors.

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 Memorial Scholarship** (D) (via their estate effective 2018); **Dave Parisot** in memory of his wife, Chong Cha (Kim) Parisot (effective 2017); **Dr (Lt Col, USAF, Ret.) Howard and Mrs. Irene Fisher Scholarship** (effective 2022); and, **Dr. (Lt. Col., USAF, Ret.) Fred and Mrs. Jan Westfall Scholarship** (effective 2023).

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 & Jan Westfall** (Apr 2018); **Clyde Locke** (D) (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 Rigenbach** (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); **Douglas Hardin** (D) (Sept 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); **Brig. Gen Fran & Mrs Connie Hendricks** (Oct 2022) [Note: 37 total members]

BG Frank Glunn Century Club (past 12 months) (R=Renewal): 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: **Brig. 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) (In honor of Maj. Bill Ryan); July 2022: **Al Bills** (R); Sept 2022: **Bob Gramm** (R); Oct 2022: **Brig. Gen. Fran & Mrs Connie Hendricks** (R); **Doug Hardin** (R) (In memory of Gen. Bill Kirk); Nov. 2022: **Kevin Kirby** (R); **Pete Peterzen** (R); **Brig. Gen. Patrick Boab** (R); Dec. 2022: **Maj. Gen. Don Litke** (R) (In memory of Kay Litke); **Kay Dent** (R) (In memory of Troy Dent and Larry Ketter); **Karl & Charlotte Eschmann** (R) (In memory of Brig. Gen. George "Bud" Day and Mrs. Kay Litke); **Dave Parisot** (R) (In memory of Chong Cha Parisot); **Dr. Keith & Elizabeth Kulow** (R); **Larry Tashlik** (R); **Jeff Watson** (R); **Dave Parisot** (R) (In memory of Col. Doug Hardin); **Fred & Jan Westfall** (R); **Les Matheson** (R); **Janet Ryan Taylor** (R) (In honor of Major Bill Ryan).

2023 Business Platinum Donors: (\$1,000+) Merrill Lynch of FWB (R); Florida Power & Light



(Bass, Byrd, & Associates)



2022/2023 Business Gold Donors (\$500 - \$749): Dec. 2022: Eglin Federal Credit Union (R); Step One Automotive Group (R); Residence Inn & Suites by Marriott of FWB (In-kind) (R); TownePlace Suites by Marriott of FWB (In-kind) (R); David Scott Lee (Crestview) Buick/Jeep (In-kind) (R).

2022/2023 Business Silver Donors (\$250 - \$499): Dec 2022: Shalimar Pointe Golf Club (In-kind); Rocky Bayou Golf Club (In-kind); Indian Bayou Golf & Country Club (In-kind); International House of Pancakes (IHOP) of FWB (In-kind);

2022/2023 Business Bronze Donors (\$100 - \$249): May 2022: Eye MD of Niceville (R); Dec 2022: 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 (R) (in-kind); Tammy's Journeys of FWB (In-kind) (R); Popeye's Louisiana Kitchen of FWB (In-kind) (R); Samuel's Roadhouse of Crestview (In-kind) (R); The Shack Waterfront Restaurant & Marina of FWB; Conexion Newspaper of Navarre.; Lisa Jo Spencer, P.A. of Mary Esther.

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



To make a contribution to our scholarship program, click the link below.

**Click this link to fill out a Scholarship Donation Form:
http://nwfmoa.org/files/nwfmoa_scholarship_donation.pdf**

NWFMOA Scholarship Fund

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

Click this link to fill out a Scholarship Donation Form:
http://nwfmoa.org/files/nwfmoa_scholarship_donation.pdf



Click the link below to sign up for the MOAA Newsletter
https://bit.ly/moaa_newsletter

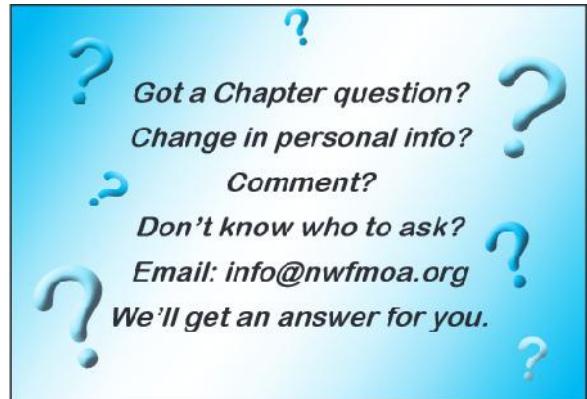
Never Stop Serving

Important Things To Remember

What

What to Click

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



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

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

Be Part Of The Solution

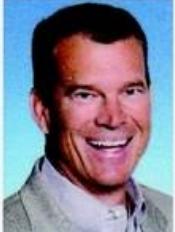
Join NWFMOA http://nwfmoa.org/files/join_us.pdf

Support Our Advertisers

Allstate
You're in good hands.

HONOR RING

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

Cell (850) 218-5719

161 Racetrack Rd. N.W.

Ft. Walton Beach, FL 32547-1816

Fax (850) 864-2483

james.bass@carriageservices.com

A to Z Appliance Service

Serving

Navarre
Mary Esther
Ft. Walton Beach
Niceville
Destin
Miramar Beach

All Makes & Models

850-376-2024

Call Max



Betty Dore
Owner/Hair Stylist



Rapunzel
Hair Studio

salon: 850-613-6471
cell: 850-902-0809

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

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

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



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



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



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

brownnaandd@hotmail.com

Support Our Advertisers

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



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 if 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://nwfmoa.org/files/join_us.pdf

Never Stop Serving