

President's Corner... by Ken Wright

“SEMPER PARATUS”

The Coast Guard Motto says, “Always Ready”. With the past three years as the Vice President of Programs of this great organization under my belt, I am ready for the challenge and privilege to lead this group. With the encouragement of Bill Byerley to take on a leadership role with our organization back in 2008, I have learned what a great impact this group has on the men and women of the services and the community. It will be my focus to continue this impact and ensure our voices are heard both on a local and national level. Some of my priorities I would like to see for the upcoming year are improving our local TOPS (The Officer Placement Service) Program, Recruiting of New Members, Improving the Scholarship Program for the ROTC, Supporting our Deployed Troops, and Improving Health and Wellness Issues for service men and women of all types. I would also like to hear what you want our priorities to be, as well. We are leaders of our area, something which will never go away and should not go away. This great country needs you more than ever and our voices should be heard. So thank you for your service, as many of you serve in a variety of leadership roles in our community, which reflect highly on you and our organization. I would like to ask for your support, not only with your time, but the use of your leadership. Many of you are directly or indirectly involved with organizations which support our causes and with your leadership skills we can encourage them to join us in meeting some of our priorities.

As we get started this year, I am very honored to have Lieutenant General LeRoy Manor, USAF (Ret), swear in the new officers and directors, as we take on the new challenges of tomorrow, and I hope our membership will show their support to Lieutenant General Manor and our new Officers and Board of Directors with their attendance. Let us also thank, Bill Van Hoesen for his two years service as the President.

Stand ready as well, as we start off the New Year in full gear with our first guest speaker, Jim Breitenfeld, updating the many new initiatives happening within our area and his quest in protecting the military missions for this area and our country. Dan Cobbs will be highlighting more of this in his column.



MEMBERSHIP

by Dan Cobbs

The website is evolving as information continues to be added. Recently, photos of the Fisher House Ribbon Cutting were added as well as NWFMOA Armed Forces Appreciation Day participants. You may view the photos by clicking on the Newsroom link at the top of the webpage. Other vital information regarding the NWFMOA membership is posted to the website to keep members abreast of current activities and events such as the latest issue of The DEFENDER newsletter, information on the annual Military Ball, and upcoming speakers.

If you have any suggestions on information you think would be valuable to membership that should be added to the website please feel free to contact me.

Members that don't have internet access can request a photocopy from me of different sections of the website that include Upcoming Presenters for the NWFMOA Breakfast Meetings—first up in January is Jim Breitenfeld, the EDC's Technology Coast Manufacturing and Engineering Network (TeCMEN) Manager (thank you to Ken Wright for arranging for Jim to speak)—Newsroom Articles; Scholarship Information; NWFMOA Leadership Roster; Events/Meetings and Resources.

Additionally, if you have any ideas for speakers that you would like to hear at the breakfast meetings please let me know.

Respectfully,

For immediate response please reply to 2ndVP@nwfmoa.org

Daniel Cobbs, MPA FACHE

2nd Vice President
Northwest Florida Military Officers Association
(NWFMOA)
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www.nwfmoa.org

Public Record

IN MEMORIAM: Col Albert C. Weidenbusch, USAF (Ret)
1 Dec 2010. Survived by wife Alice Williams Weidenbusch

NEW MEMBER: Col Thomas Berghoff, USAF (Ret)

Say What?

* Reintarnation* (n.): Coming back to life as a hillbilly.

Editor's Etchings

... by Scott Berry

Merry Christmas and Happy New Year!

I'm trying to put my best face on given the time of the year. Just returned from Des Moines, IA, and warmed up while I was there. No typos—it was 15 degrees warmer when I landed. Anything wrong with that picture? And I saw snow for the first time in 12 years by my calculation. It's EXACTLY as I remember it so I'm content to return to the beautiful white sand we have on the beach.

My travel to/from Iowa can only be described as the "trip from Hell" in the most polite terms. I returned with a thick stack of boarding passes because of all the flight changes due to late flights and was given a free night's stay at the Detroit International Airport because the airline and I differed on the definition of a maintenance delay. It's just like Comfort Inn except you sleep in a chair instead of a bed (the chair was ergonomically designed to be as uncomfortable as possible), the bathroom is two blocks away and the shower/water faucet heads are combined into one spigot but you have many of them to choose from, paper instead of cloth linens, free soap but it's not bottled for you to take home, you share your "room" with about 1,000 of your closest flight-stranded friends, and the "front desk" provides wake up calls on a blaring PA system for you and each of your friends. On the plus side, my room had a round water fountain that was 30 feet in diameter.

While I feel better having written that, many of you may find yourselves in similar circumstances during the holidays so my primary purpose is to remind you that you have avenues to seek compensation if you believe the above accommodations are inadequate or you also have a dispute about the definition of "maintenance delay." (If you do, pass my worst onto Tom who works the coffee kiosk near Gate 43 and wanted to charge me \$1 for a cup of ice).

In retaliation, I emailed the airline a complaint after my return and did get some compensation. Here's the key to success: be objective, succinct, polite, have as much detail as possible (arrival/departure times,

flight numbers, names of people you talked to), request a written (not verbal) response, and ask for a specific compensation. While I didn't get what I asked for, I did get something sufficient to soothe my hurt feelings.



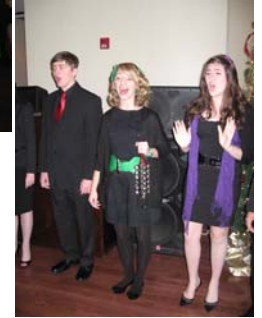
Scott Berry

Lastly, this was the first time I used the day before check in system. Really slick. Giving them my email address also prompted a survey request from them which is how I vented my spleen.

Enough words about daily living. The planets are aligned so the Berry Family will be together this Christmas for the first in many years and include some additions. My goal is to take the cheer we got from *Opus One* and spread it to others. I hope you can do the same.

Berry "Out"

NHS *Opus One* Choir Serenades Chapter Members



Seamless Retirement - Part II

Some folks transition seamlessly into a happy retirement and get right to the business of enjoying their new lives. But other people have a tougher time entering the retirement years. Some of these folks may wonder whether they are really cut out for retirement at all. Here are traits that happy retirees share.

Intellectual curiosity. Adults over 70 who choose brain-stimulating hobbies over TV watching are two and a half times less likely to suffer the effects of Alzheimer's disease, according to Richard Stim and Ralph Warner's book *Retire Happy: What You Can Do Now to Guarantee a Great Retirement*. Not only will shunning TV make you happier, it will make you healthier. Good health will in turn make you happier — a not-so-vicious cycle.

They aren't addicted to achievement. The more you are defined by your job, the harder it will be to adjust to life without it. According to Robert Delamontagne's book *The Retiring Mind: How to Make the Psychological Transition to Retirement*, achievement addicts have the most difficulty transitioning to retirement.

Enough money. Of course you'll need enough money to support your chosen lifestyle in retirement. But beyond that, more money will not make you happier. The Watson Wyatt survey found the absolute amount of money you have for retirement is less important than how your retirement income compares to your income before retirement. If you have enough to continue your pre-retirement lifestyle, you have enough.

If you don't have the traits necessary for a happy retirement, don't despair. There's good news for you, too. Consider a retirement that includes a little work. Researchers at the University of Maryland found retirees who go back to work either full or part-time are healthier. The benefits don't depend on how many hours you work. Even temporary work has the same positive impact on health. If you can't find a paying job, don't worry. A growing body of research shows retirees who volunteer reap the same benefits of health, happiness, and longevity. And since a happy retirement is a healthy retirement, you'll be set up to enjoy both. (U.S. News and World Report, Sydney Lagier, 22 July 2010)

Secretary's Pen

... by Jeff Thompson

Happy New Year! I hope you keep at least a few of your New Year's Resolutions.



Jeff Thompson

Our Dec. meeting was at the Eglin Enlisted Club where it looks like we'll be meeting for the next few months. We had almost 60 members present for a great performance by the Niceville High School group, *Opus One*. They sang for 45 min. and I think everyone enjoyed the performance. The membership donated \$335 for the group to keep providing this kind of entertainment to other organizations in our area.

Other announcements—Jim McCarthy submitted the Nomination Committee's report and announced the slate of new officers. The new NWFMOA challenge coins are in and they cost \$10.

In our Executive meeting we discussed the Gala and upcoming programs. Also, there will be a greater emphasis on the TOPS to help area officers find jobs. We need a liaison to work as a go between with the local Jobs Plus and like organizations and the membership.

I will be the secretary through the January meeting then off I go. I have tried to not do what I see other secretaries do in the dozen or so newsletters I get from other chapters—pontificate opinions about the news of the day. My thought is

that you don't care what I think. However, here it comes. I realize I am one of the youngest fellows in the group and you may need to hear what the younger generation (at 50, this and the VFW are the only groups where I'm the YG) thinks. First, things are not that bad right now and we need to tell the really young folks the facts. Thirty years ago interest rates were 21.5%, unemployment was over 11%, the agriculture sector was in shambles (Farm aid anyone?), energy sector collapse and a real estate recession swept the country. Also, the thrifts were broke, and the whole savings and loan industry was bailed out (3000 failed). There was no panic and we started the Reagan years. Why is this year a disaster? Why are we still giving money to folks who haven't found a job in 24 months? Why am I bailing out people/companies who can't pay their bills (GM, et.al.)?

Second on my gripe parade, I can't believe the people I see on CSPAN talking about gays in the military. I have read the history of the fights to keep African-Americans and women out of fighting units and the exact same words are coming out of these guys. We have let women and other minorities join during most of your lifetimes and we are still fighting. I've flown with and worked with several men who did not share my sexual preference and several women who did. They are great people and we did great work together. We need more people like them in uniform. Get over it and get on the right side of history. That should get enough people mad at me.

Again, if you would like to not receive the Defender snail-mail and get it via the web or e-mail please e-mail me at nwfmosecretary@cox.net.

Auxiliary Corner ... by Barbby Robertson, MOAA

Every November is a bittersweet time for the Auxiliary Member Advisory Committee (AMAC) as two new members are welcomed into the AMAC at MOAA's annual meeting and two others are bid farewell.

New member Patricia Bergquist, a native of Tennessee, graduated from Bolton High School in Memphis and immediately began working for the federal government. Her husband encouraged her to continue her education, and Bergquist graduated with honors from then-Belmont College, Tenn. After her husband died, she continued his active role in MOAA by helping other surviving spouses and their families in the Nashville area and now serves as the auxiliary liaison for MOAA's Middle Tennessee Chapter. She is enthusiastic about the chance to work with AMAC and MOAA to improve the quality of life for military families.

The second new AMAC member, Joan Washburn, a resident of Roanoke, Va., for 38 years, has been an advocate for military families statewide. When her husband, a naval aviator, died in 2005, she became the auxiliary liaison for MOAA's Southwest (Va.) Chapter, which her husband led for years. Washburn became active in the Virginia Council of Chapters serving on the legislative committee in support of grassroots efforts to help

military families. She was named the state coordinator to promote a wounded warrior mental health care initiative. She is delighted to be able to continue her long service to military families as a member of AMAC.

AMAC must say farewell to two of its members as they leave the committee after three years of selfless service. Cochair Joanne Steen's leadership, enthusiasm, organizational skills, and innovative thinking provided opportunities for AMAC to establish new goals. She will continue her career as certified grief counselor, author, and public speaker.

Beth Ann Daigre pioneered the monthly auxiliary liaison memo, helped develop the surviving spouses portion of MOAA's website, and launched troops-support projects in the Spokane (Wash.) Chapter. Daigre will continue her dedication to assist bereaved families at the Washington State Veterans Cemetery where she founded Ladies and Gentleman, a program dedicated to extending sympathy on behalf of the military to the next of kin. Steen and Daigre's contributions had a significant impact on AMAC as well as the surviving spouses of MOAA. The association is grateful for your service and dedication and looks forward to what you do next.

Thank you!

'Florida Vets Connect'

Connects Nearly 30,000 Florida Veterans With Benefits

TALLAHASSEE – Florida CFO Alex Sink announced Nov. 10 that the Florida Vets Connect initiative, designed to better recognize Florida's veterans and provide them with information about the benefits they may be entitled to through their brave service to our country, has already contacted nearly 30,000 Florida veterans. "The success of this initiative is a testament to the commitment of our state to honor our veterans with the benefits that they've earned," said CFO Sink.

The joint initiative with the Florida Department of Veterans' Affairs (FDVA) and the Florida Department of Highway and Safety Motor Vehicles (DHSMV) allows veterans to voluntarily identify their veteran status when applying for or renewing a driver license or ID card. Their contact information is then used by Florida Department of Veterans' Affairs to ensure Florida's veterans are provided information about the benefits to which they may be entitled. Florida Vets Connect utilizes driver license offices as an intake point to gather information on veterans not currently in the state system. The DHSMV collects, stores, and makes this information available to the Department of Veterans' Affairs. The program began during the regular DHSMV system update in July. "I commend CFO Sink and her team for the idea and for facilitating implementation of Florida Vets Connect," said DHSMV Executive Director Julie L. Jones. The initiative uses the Department's existing resources to help more veterans gain access to benefits they have earned through their military service, and DHSMV is proud to partner with FDVA. "We also acknowledge the superb efforts of the late LeRoy Collins Jr. in implementing this worthwhile initiative," said FDVA Interim Executive Director Bob Milligan. More than 1.6 million veterans live in Florida, but as of July, the Florida Department of Veterans Affairs only had accurate contact information for approximately 700,000. Nationwide, the Veterans of Foreign Wars Magazine reported more than \$22 billion in veterans' pension funds go unclaimed annually. (*The Council Communique*, Florida Council of Chapters)

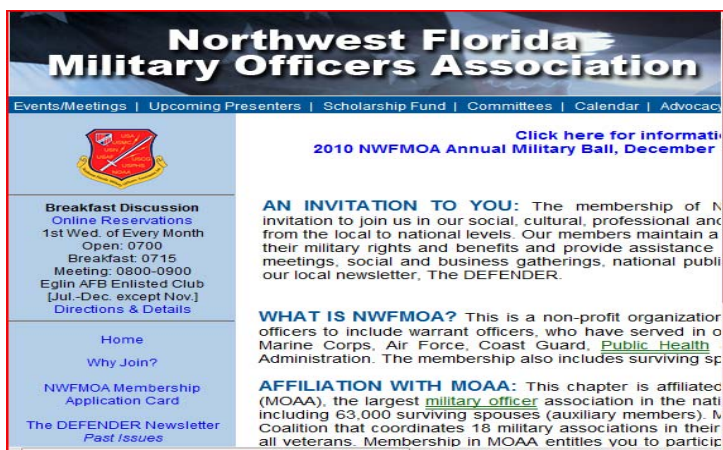
Bob's Computer Tips . . . by Bob Garcia

I hope that you got some "techy goodies" you wanted from Santa. Can you believe a Cyber Monday for technical sales? I did not see anything I really needed, but it was fun looking at the promotions on the Internet. Many new gizmos coming out these days.

I have continued to explore some interesting free software from the internet. I think that I have mentioned Snipping Tool before, a program that allows you to clip a picture of a window or portion of a window and copy the snip to other documents. You can't edit the content of the snip since it is a picture, but the snip is very useful for illustrating parts of windows. For example, here is a Snip from the NWFMOA web page:



Bob Garcia



The screenshot shows the homepage of the Northwest Florida Military Officers Association (NWFMOA). The header features the organization's name in large, bold letters. Below the header is a navigation menu with links for Events/Meetings, Upcoming Presenters, Scholarship Fund, Committees, Calendar, and Advocacy. A central banner promotes the 2010 NWFMOA Annual Military Ball, December, with a link for more information. The main content area is divided into several sections: a 'Breakfast Discussion' section with details on online reservations and meeting times; an 'AN INVITATION TO YOU' section describing membership benefits; a 'WHAT IS NWFMOA?' section explaining the organization's non-profit status and membership criteria; and an 'AFFILIATION WITH MOAA' section detailing the association's connection to the larger Military Officers Association of America (MOAA).

Note the Snip is a graphic and can be moved on the page using picture tools. Go to START-All Programs-Accessories-Snipping Tool. Create a shortcut on your desktop and enjoy using the application. Note that Snipping Tool is included for Vista and Windows 7 users only.

Another useful tool is **NoteTab Light**, an application that seems more useful and capable than Microsoft Note Pad which is bundled with your installed Windows configuration. It is easy to use and has many useful features. You can download NoteTab **Light** from <http://notetab.com/downloads.php>. Be sure you download the **Light** version. There's a good set of instructions after you install the program. Note, this is open software, which means users can modify it. Want to try to improve it? Let me know if you do modify it. Share your experiences using the program with us.

I continue to explore Open (Libre) Office, a free Microsoft Office-like set of applications. It really is a nice suite of software.

Plan to attend Computer Tech 2011 Expo at NWF State College on Saturday, January 29, 2011. It's an all day affair that has several seminars that you will want to attend. Watch for announcements as to time and location. It is usually held in Building K on the Niceville Campus. There are opportunities to purchase software at reduced prices, as well as some free items.

Have a great 2011.
Semper Fi, Bob Garcia

Military Wisdom
"If you see a bomb technician running, try to keep up with him."
~USAF Ammo Troop~

Last month, The President's Deficit Commission revealed its final plan for reducing federal spending. The plan would cut federal spending nearly \$4 trillion by 2020 and reduce the nation's debt to 60% of Gross Domestic Product by 2023.

Specific proposals in the commission plan include:

- Reforming the tax code to eliminate many exemptions, establishing three tax brackets (12%, 22%, 28%), repealing the alternative minimum tax, capping deductible mortgage interest at \$500,000 for a primary residence, and eliminating itemized deductions.
- A freeze on federal civilian pay for 3 years and a 200,000 federal civilian workforce cut.
- Overhaul Medicare; pay for the "Doc fix", and reduce fraud.
- Raise the Social Security retirement age to 69 by 2075; increase the payroll tax to cover 90% of wages, and adopt changes to the consumer price index to suppress COLA growth.

Surprisingly, the commission plan was silent on most of the proposals previously highlighted by its two co-chairs for dramatic spending cuts affecting military health care, retirement, and commissaries. Instead, it proposed a general requirement for significant cuts in defense spending, leaving particulars to be developed. But the report recommended creating yet another commission to propose reform of both military and federal civilian retirement systems.

One dramatic new commission proposal would impose significant restrictions on Medicare supplement plan coverage - including TRICARE For Life (TFL) for military Medicare-eligibles. Under this plan, TFL, federal civilian coverage, and other Medicare supplements would be required to have a \$500 first-dollar deductible and would be limited to covering 50% of the next \$5,000 of coverage. In essence, it would require many Medicare-eligibles to incur additional costs of \$3,000 per person per year.

As this article was being written, it appeared that the plan would gain the support of about 11 of the 18 commissioners - not enough to force a congressional vote on the plan. But even that degree of support surprised many observers, and the bipartisanship among the supporters was even more surprising.

President Obama has said he will consider including selected commission recommendations in his February budget submission to Congress and both Conrad and incoming House Budget Committee chairman Paul Ryan (R-WI) asserted they would include some of the proposals in their respective draft congressional budget resolutions next spring. (MOAA Legislative Update)

(Editor's note: there weren't enough commissioner votes to force a congressional vote on the plan.)



Bill Van Hoesen

Chaplain's Column

... by Chaplain Sarah Shirley

All Things Made New



Chaplain Shirley

Over the last few years I have known several young women, ages 14-22, who have needed to lose their hair because of medical reasons. Most had cancer that needed chemotherapy and one was badly burned over much of her body and the treating physician needed to take skin from her scalp for grafts. The girls came from varied cultural, religious, and socio-economic background, and represented at least three different nations. They had three things in common: 1) they were young females; 2) they were sick or injured or both; and 3) they absolutely did not want to lose their hair no matter what.

Protests involving the urgency of the matter were ineffective. Desperate questions and assertions - "is keeping your hair really worth losing your life?" and "your hair will grow back more lovely than ever!" are prime examples and had no impact. The ladies were adamant - "I keep my hair or let me die!" In the end, thanks be to God, each young woman gave up the fight, accepted treatment, lost her hair, and lived. And, as predicted, their hair grew back. So why all the fuss?

As a group, we humans don't like change and at the same time yearn for it. Even though we all know the maxim "Change or die!" is fairly accurate, we still seem to prefer the status quo to an unknown future, even one filled with great promise. On the other hand, we make resolutions each New Year that involve healthy change - quit smoking, exercise more, eat better, lose weight, read more, go back to school, be on time with thank you notes, spend less and save more, or improve a golf game. Many of tend to live in the future rather than the present and therefore deferring our dreams until we finish school, move to a new town, find a new job, get married, get divorced, or make some other change that will be the key to being who we really want to be or doing what we really want to do or feeling how we want to feel.

So which do we want? Change? Yes! No change? Yes! The spiritual disciplines suggest a middle way, the way of daily disciplines (no change!) and personal and social transformation (change!). The idea that God is making all things new, that each of us can begin again and be made new every single day, is drifting about in the realm of the spirit.

In this New Year, I invite you to dispense with resolutions. Instead, every morning (habit, discipline, no change!), ask God to guide you into newness of life (personal transformation - change!). Ask God to make your understanding, compassion, love, and purpose be filled with God's direction. Thank God for bringing you safe thus far, and ask him to make this new day, just this one day, one of new life and new possibilities for you. Then do all the same things you do every day, and look for the wonder of that which is new.

Florida Publishes State Veterans' Benefits Guide

TALLAHASSEE — The 2011 edition of the *Florida Veterans' Benefits Guide* is being released by the Florida Department of Veterans' Affairs. The 24- page guide, sponsored by the Florida Veterans Foundation, provides information about federal and state veterans' benefits and how to obtain them.

Copies of the guide are being distributed to county veteran service offices, VA facilities and state colleges and universities. An online version of the guide is being posted on the FDVA website at www.FloridaVets.org.

Golf Truisms

Don't buy a putter or a driver until you've had a chance to throw it and never try to keep more than 300 separate thoughts in your mind during your swing.

Got a Chapter question?

Change in personal info?

Comment?

Don't know who to ask?

Email: info@nwfmoo.org

We'll get an answer for you.

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Please accept this gift of \$ _____ to support the NWFMOA Scholarship Fund.

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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 automatically becomes an auxiliary life member.

Membership Application/Renewal

New Members joining in 2010
receive membership through
December 31, 2011 for \$20.00.

Membership Renewal
1 yr - \$20.00, 2 yr - \$38.00, 3 yr - \$50.00
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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