



THE DEFENDER

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

Vol. 18 No. 1 Serving All Branches of The Uniformed Services JANUARY 2012

Breakfast Meeting & Discussion

When: Wed. 4 January 2012
Time: Open: 0700; Bkfst: 0715; Meeting: 0800-0900
Place: Eglin Bayview Club
Program: Installation of Officers and Tom Rice Eglin Bayview Breakfast
 Please:

- Make a reservation
- Wear a name tag
- Bring proper change.
 \$7.00 for Club Members
 \$9.00 for Non-Members

Reservation deadline is Friday at noon prior to the meeting. Call Dan Cobbs at 685-9415 or send an email to: summittk@cox.net if you are attending.

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Nineteenth Amendment

The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of sex.

Installation of New Chapter Officers

By Ken Wright

As most of you know, we start the year off with the swearing in of new 2012 officers and directors. We're honored to have Lt Gen LeRoy Manor, Jr., USAF (Ret) to officiate at this ceremony. Lt Gen Manor is a true leader and his past experience in leading makes him a hero in his own right. To have

his leadership and mentorship among us are a true pleasure. If you haven't made plans to attend our January meeting, please do so and show your support for the new leadership of our local organization. The 2012 Officers are: Ken Wright – President, Jeff Watson – 1st Vice President, Gayle Norgaard – 2nd Vice President, Scott Berry – Secretary, Dan Cobbs – Treasurer, and the Directors will be Jim Summitt, Bob Garcia, Bob Padden, Eileen Arpke, and Bill Van Hoesen. Wait, the excitement doesn't stop there. After the swearing in of the officers and directors by Lt Gen Manor, we will have Tom Rice, the President of the Fisher House of the Emerald Coast, give us an update on the status of our local Fisher House Project on Eglin AFB. So again, place this day on your calendar and enjoy the meeting and the friendship of your fellow NWFMOA members.



Lt Gen LeRoy Manor, Jr., USAF (Ret)

ARE YOUR DUES OVERDUE?

Annual membership dues were due by the end of December. To confirm your membership expiration date look at the mailing label on this copy of The Defender. If one of the top lines includes '2011' you are overdue. If your membership information (address, phone, email, etc.) hasn't changed simply send a check made out to NWFMOA to NWFMOA, PO Box 310, Fort Walton Beach, FL 32549-0310. Dues are \$34.00 for regular members or \$17.00 for auxiliary members. If your information is changed, or you are interested in discounts, please include the membership renewal form found in this issue. Prompt payment will save the club money by not requiring us to send out invoices.

President's Corner

“Semper Paratus” By Ken Wright



Ken Wright

Well, the New Year is upon us and with the recent election of our new officers and board of directors at our December meeting, it was quite obvious the enthusiasm is high to continue moving our organization to the forefront in meeting the needs of our men and women of our armed forces. This will be done by keeping our finger on the pulse of our young service men's and women's personnel issues to ensure their benefits earned are not taken away. Not only are we going to be a voice of reason in military personnel affairs, we will be a voice of reason to our country's leaders when they seek to make budgetary cuts in addressing national debt. This will be done by ensuring no measures are taken to risk our national security and unduly endanger the lives of our comrades in harm's way. We will also be looking to grow our membership by using a number of new initiatives in bringing new members to the fold, as well as bridging the gap between our local military generations. Some of the initiatives will include our quarterly Officers Calls, having great speakers, and a wide array of programs targeted to improve our existing members' quality of life. I would be remiss in not thanking everyone involved in making the 2011 Military Ball a great success. Some of these folks include Frank Glunn, Bill Ryan, Gayle Norgaard, Bill Van Hoesen, Dan Cobbs, Dan Cobbs' assistance Cathy Lavelle, and my very own Erica Wright. In closing, I must express my sincere appreciation to our organization in allowing me to lead this organization one more year. It is an honor and a true pleasure to be among you and to call you friends.



The Berries



Prize Table Loaded with Goodies

PUBLIC RECORD

IN MEMORIAM: Mrs Betsy S. Secrest, 3/14/2011;
spouse of Col Robert Secrest, USAF (Ret)



EOD1 Michael Szot, USN, and
Jim Summitt

Thank you Military Ball Sponsors!

RESTAURANT AND SHOPPING CONTRIBUTORS

AEGEAN RESTAURANT
 OLIVE GARDEN-DESTIN
 CRACKER BARREL
 OLIVE GARDEN-FWB
 FRONT PORCH RESTAURANT
 CURVES (3 GIFT CERTIFICATES)
 JOE & EDDIE'S RESTAURANT
 PUBLIX SUPER MARKETS



Gift recipient SSgt Jeremy Hoffman, USAF,
and Ken Wright



NHS Opus One Soloist

Legislative Musings...by Bill Van Hoesen



Bill Van Hoesen

By the time you read this, the below list of amendments to the FY2012 National Defense Authorization Act (H.R. 1540) will probably have been adjusted. Whether they've been passed into law is another question. Perhaps you now know the answer. The bill authorizes \$527 billion for the basic military budget with another \$117 billion for overseas contingency operations and includes a 1.6 percent pay increase for military personnel. In the process, Senate leaders considered almost 400 amendments, including many developed in cooperation between MOAA and various Senate sponsors. Many of these were blocked when the Senate voted to limit debate and restrict amendments.

But several survived, including amendments to:

- End deduction of VA survivor benefits (DIC) from Survivor Benefit Plan annuities (Sen. Bill Nelson, D-FL)
- Make the National Guard Bureau Chief a member of the JCS (Sen. Leahy, D-VT)
- Bar reduction of basic housing allowance for the NG making the transition from active to full-time NG duty (Sen. Brown, R-MA)
- Protect employment and re-employment rights for certain individuals ordered to full-time NG duty (Sen. Blunt, R-MO)

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Tall Cotton Band



More Prizes!

Paying 4G's for 3G Service?

By Scott Berry

Timing is everything. The free return period had just barely expired on my new 3G capable Blackberry when I saw commercials promoting a 4G capable version. I saw other companies advertising the same thing. Darn! Always the bride's maid and never the bride! So I visited my service provider's local store and asked for clarification. The company's name will remain anonymous but rhymes with "Ma Bell." The manager told me 4G was available in locations like New York City, Los Angeles, and Miami. When asked when it would be plugged into "metropolitan" Niceville he said the plan was November, but.....

BOTTOM LINE: Don't pay 4G's for 3G service. Ask the question before buying that Vegematic that slices and dices but isn't capable of making julienne fries in seconds regardless of what the ad says!

UPDATE: During a recent visit I learned the NEW plan is April, but.....



EOD1 Michael Szot, USN, in his work vehicle

And the Oscar Goes To.....

Long Term Care Insurance Honor Roll: Long term care (LTC) insurance is a smart decision for many people. It helps pay for long-term nursing home care or for health care assistance in your home when you get older. But far too few people choose to buy it. Here are some guidelines to follow if you are thinking of buying LTC insurance:

* Only consider companies that have been rated A++ or A+ (by A.M. Best), which means they are of the highest financial strength. That also means that they likely won't jack up the rates after a few years, and they will be around to cover you for either in-home care or nursing home care down the road.

* The prime age to buy is late 50s to early 60s. So if you have aging parents, talk to them about it.

* Do not buy LTC insurance if you are either very wealthy or you don't have a lot of assets.

Below is a list of companies that have been rated either A++ or A+ by A.M. Best.

HONOR ROLL

MassMutual Financial Group	A++
State Farm Life Insurance Co.	A++
USAA Life Insurance Co.*	A++
Northwestern Mutual Life.....	A++
Berkshire Life	A++

Honorable Mention

Mutual of Omaha Insurance Co.....	A+
John Hancock Life Insurance Co.....	A+
Metropolitan Life Insurance Co.....	A+
Prudential Life Insurance Co.	A+

* Note: USAA's LTC offerings are actually brokered out to John Hancock.

(Source: ClarkHoward.com as rated by A.M. Best)



November Officers Call Attendees

Chaplain's Column

By Sarah A. Shirley, Ch, Maj, FLANG

Legislative Musings (cont.)

Another New Year?

I just got off the phone with a telephone solicitor. She's been trying to call me for days, but the Caller ID says "Blocked" when she calls, so I haven't answered. Finally, I decided to be bold and brave (and hopefully get the calls to stop), and answered. "Hello, may I speak with Sarah, please?" "This is Sarah." And so it began, her effort to get me to give a donation to a cause I truly, truly support, but I'm tapped out for the year. I should have counted how many times she asked me. She was good! She started at \$150, moved to \$75, and ended with \$15. I told her how skilled she was at her job, and how I very much would have liked to give, but not only had I already made all the donations I plan to this year, I'm practicing saying "no."



Chaplain Shirley

The solicitor said she understood, and then asked again. She really was terrific. She told me all the benefits of our shared cause, and all the terrible things that would happen if we don't succeed. I think she was young, energetic, and optimistic, much like I once was, and probably like you, dear reader. I wonder how she feels when she gets a "no." I wonder what percentage of her calls end in donations. I wonder if she ever gets depressed, discouraged, or feels like she's not very good at her job.

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- Provide a death gratuity and related benefits for Reservists who die during an authorized stay at their residence during or between successive days of IDT (Sen. Pryor, D-AR)
- Direct a review of all current DOD military spouse employment programs (Sen. Casey, D-PA)

Key provisions not passing muster included amendments to:

- Further expand concurrent receipt (Sen. Reid, D-NV)
- Provide service members access to Flexible spending accounts to pay out-of-pocket health and dependent care expenses with pre-tax dollars (Sen. Boxer, D-CA)
- Authorize expanded voluntary retirement and separation incentives to ease the negative effects of significant force reductions (Sen. Levin, D-MI)
- Acknowledge in law that career military people pre-pay extraordinary premiums for their health care through decades of service and sacrifice (Sen. Lautenberg, D-NJ)
- Allow SBP payments into a Special Needs Trust for dependent children incapable for self-support (Sen. Webb, D-VA)
- Provide veteran status to retired career members of the Guard and Reserves (Sen. Pryor, D-AR)

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"Cutting the RUG Wood" at the Military Ball



The Ashleys

Thank you Military Ball Sponsors!

CERTIFICATES AND PRIZES

SAM TAYLOR BUICK - CADILLAC - \$200.00 GIFT
CERTIFICATE

SEASCAPE RESORT - 3 DAYS/ 2 NIGHTS

EMERALD BAY GOLF CLUB - 4 ROUNDS OF GOLF

SPECIAL TOUCH GALLERY - ERNIE & JUDY
SHILLINGBURG ARTWORK

GARY SMITH HONDA - TWO \$35 GIFT
CERTIFICATES

SOUTHERN RESORTS - 3 NIGHT STAY

BLUEWATER BAY RESORT - 4 ROUNDS OF GOLF

VANDEGRIFF JEWELERS - PEARL BRACELET

RESTAURANT & SHOPPING SAMPLER #1

RESTAURANT & SHOPPING SAMPLER #2

BEACHSIDE INN NEWMAN-DAILEY RESORTS - 3
DAYS/2 NIGHTS

SEASCAPE RESORT - 4 ROUNDS OF GOLF

WHITE-WILSON MEDICAL CENTER - GIFT BASKET

INDIAN BAYOU COUNTRY CLUB - 4 ROUNDS OF
GOLF

SOUTHERN RESORTS - 3 NIGHT STAY

QUALITY MERCEDES - MERCEDES GOLF BAG

FORT WALTON BEACH GOLF COURSE - 4 ROUNDS
OF GOLF

RESORT QUEST - 3 DAY/2 NIGHT

DESTIN DOCKSIDE - ONE-HALF DAY PONTOON
RENTAL

SHALIMAR POINTE GOLF CLUB - ONE FOURSOME

INN ON DESTIN HARBOR - 3 DAY/2 NIGHT STAY

EMERALD GRANDE VACATION PACKAGE -
SILENT AUCTION

Military Wisdom

"If the wings are traveling faster than the
fuselage it has to be a helicopter – and
therefore, unsafe."

- Fixed Wing Pilot

Editor's Etchings

By Scott Berry



Scott Berry

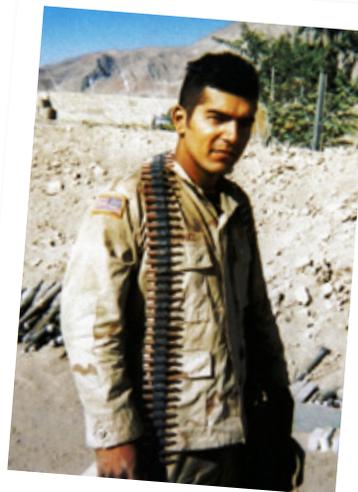
Greetings!

I'm behind the power curve as I write this. My Thanksgiving column, which I took great pride in writing and overflowed with what I considered inspirational "nuggets," never got published because there was more important copy to include in the newsletter. I tried to "morph" it into a December column to save time but convinced myself it was so tightly written for Thanksgiving that modifying one small phrase would unravel the flow of the entire article and therefore make it unusable. An honest self examination, coupled with a healthy dose of humility, finally placed my feet squarely back on the ground. So here I sit cranking this out right before the perfect storm of family arrivals hits me.

For the first time in my memory we're running an expanded newsletter. The chapter has recently sponsored several events I wanted to share with the entire membership but previously couldn't include due to lack of space. They're much prettier when viewed in color from our website. Enjoy.

My procrastination and its associated consequences on a range of things have prompted some thoughts about looking forward to the New Year when all of this will be behind me. But I'm grateful that hasn't overcome me. My

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SFC Arthur Enriquez, USA, at
his deployed office location

Legislative Musings (cont.)

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- But this may not be the final word on these and other provisions.

Before bill passage, Senate Armed Services Committee Chairman Carl Levin (D-MI) stated he would offer separate legislation consisting of 71 pending amendments to the bill that had been agreed to by both sides of the aisle, but which had been blocked by a procedural issue. One that may be included in that group is a Levin amendment that would establish a DOD BRAC-style commission to recommend "modernizing" the military compensation and retirement systems. Although it may have been modified, the original amendment would require an up-or-down vote by Congress, without any amendments – a process MOAA adamantly opposes on issues of such vital concern to long-term retention and readiness.”

**? Got a Chapter question?
Change in personal info?
Comment?
Don't know who to ask?
Email: info@nwfmoa.org
We'll get an answer for you.**

Chaplain's Column (cont.)

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As this newest in a succession of literally thousands of years launches, how many of us will make resolutions, some of which we've made before and failed to keep? How many of us will start out with bold determination, and still not reach our goals?

I imagine the most difficult resolutions to keep will be starting and continuing good habits (daily exercise, writing at least one handwritten letter a week, cooking healthy organic meals every day, spending more time with loved ones, not complaining, expressing gratitude, daily prayer), followed by discontinuing habits that don't serve us well (over eating, complaining, continuing to look a screen when someone is talking, over spending, eating too much sodium, neglecting spiritual pursuits). Then there are the ones about finding love, starting business ventures, having adventures.

Now, maybe you're extraordinary, and achieve absolutely everything you set out to do. If you are, pat yourself on the back, and go on ahead to your next accomplishment. If you're more like me (and just about everyone I know), you may have to keep dusting yourself off and trying again. Just like the telephone solicitor. She knew that if she kept asking, she just might close the deal. If she didn't ask again (and again and again and again!), she had no chance at all.

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Gift recipient SSgt James Hoffman, USAF, and daughter



Military Ball Attendees



Setting for November Officers Call

Citizen Soldiers Celebrate A Birthday

Three hundred and seventy-five years ago on Tuesday, Dec. 13, 1636, the National Guard was born in Salem, Mass. On that fateful day, the Massachusetts General Court in Salem directed that all able-bodied men between the ages of 16 and 60 were required to join the militia, becoming citizen-soldiers who would train together in order to defend the Massachusetts Bay Colony, if called upon. The colonists established the North, South, and East Regiments with this order, marking the first time a militia was raised on the North American continent. Those units have continuous and unbroken ties to today's National Guard, making Salem the Guard's birthplace, according to Guard officials. (Source: NGB report by Bill Boehm)



What to Ask Your Doctor

We all want to think our doctors are infallible. We'd like to think our doctors know everything there is to know about medical treatment for our particular conditions. Yet the truth is, at some point in time the doctor has to learn by doing. Doctors endure intensive education and rigorous training, but there is a world of difference between textbook learning and the unpredictability of real-life practice. Even established professionals can go an entire career without performing many medical treatments firsthand. This doesn't mean you should avoid visiting a doctor, or be fearful about the quality of medical treatment you will receive. It's important to regard your doctor as a friendly advocate for your health and well-being. But don't be a passive spectator when medical treatment, medication, or surgery is proposed. Anytime you or a loved one experience a health problem, be prepared to actively participate in the decision-making process. You should be ready to ask questions—not to be confrontational, but to become fully informed. With that in mind, the following questions will help you get started.

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Gift recipients SFC Arthur Enriquez, USA, SSgt James Hoffman, USAF, and Board members



The Heifners

Chaplain's Column(cont.)

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People who try to quite smoking multiple times are much more likely to quit eventually, and to stay quit. I spent ten years quitting, and smoked about five of them when all was said and done. But now I haven't had a cigarette in 13 years. Thank goodness I didn't ever quit quitting!

So, dear reader, go for it. Set goals, lofty ones! Make resolutions, impossible ones! If you fail, try again. If you ever get down on yourself, think of my telephone solicitor. I bet she does sometimes get a little down in the dumps, dealing with all the rejection she must certainly face. However you feel, try again. Whatever your pursuit, if you will be as persistent with yourself as the telephone solicitor was with me, in the long run, you cannot fail.

Happy New Year!

If you have a resolution you'd like me to support with prayer, email me at sarahshirley@gmail.com.

Editor's Etchings (cont.)

Continued from page 6

visiting daughter won't complain about drinking non-fat milk instead of her 1% variety. The Christmas tree won't be a clone of the one on display in the White House, but my granddaughter's eyes will still light up at the traditional bubble lights and the fragrance of the tree. And my son will still appreciate a second hand laptop rather than a shiny new screamer capable of outthinking Jeopardy! contestants.

So instead of fretting over the 100% solution, I'm pulling back on the throttle and enjoying what can be done and the blessings that come with it.

That's what it's all about, isn't it--especially at this time of year--recognizing the blessings we have instead of stewing over those things which we don't have or can't control.

See you next year. In the mean time, have joy in what comes to pass until then. I will.

Ho Ho Ho!

Berry "OUT"

Errata

"In the Know (Part 1)" (The Defender, November 2011, Auxiliary Corner) should have stated a survivor by law may not receive the full amount of both Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC) benefits. SBP annuity is reduced by the amount of DIC. We regret the error. (Source: MOAA)



NHS Opus One Choir



Gift certificate recipients and spouse and Henderson Park Inn manager



The Whelchels



November Officers Call Attendees



John Feldmann receiving MOAA President's Award

Thank you Military Ball Sponsors!

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IT'S A CINCH MOVING - JO WILLIAMS

STERLING HOUSE - TAMI MILES

BRYAN PEST CONTROL

What to Ask Your Doctor (cont.)

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1. How long have you been in practice?
2. What is your experience in treating this condition?
3. What are the treatment options, and what other options are available that you or the health plan are not offering? If you don't understand the doctor's basic explanation of your condition and treatment, then by all means ask him or her for more information.
4. What will my recovery process include once the surgery is performed? The doctor or hospital may provide a follow-up care sheet, but it's good to know--in advance--what you can expect. Find out how much pain you can expect and how that will be managed, how long you will stay in the hospital, if you need to transition to a nursing facility before going home, the length of your at-home recovery, when you can resume normal activities, number of follow-up appointments, types of medication, and other important details. If possible, have your primary caregiver present during these discussions, and take notes.)
5. What are the possible complications of the proposed medical treatments or surgeries?
6. If there are any complications, how will you correct the problem?
7. Aside from your own partners, who would you go to for medical treatment if you had this condition? These are the doctors you could see for second and third opinions.

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PO3 William Powers, USCG,
and Ken Wright



John Feldmann receiving
gift certificate



Gift recipient SSgt Jeremy
Rash, USMC, and Bob Garcia

What to Ask Your Doctor (cont.)

Continued from page 11

8. Are you personally going to perform the surgery?
9. Will others assist and participate, in a major way, in this medical treatment?
10. Can I ask your bookkeeper what my financial responsibility will be? You need to know in advance...and don't be afraid to negotiate!

These questions may seem basic to you, but they are very important because they will help you get a better sense of whether your doctor is someone you truly want as your partner in assisting you back to wellness. Medical crises are frightening, and patients and their guardians often feel overwhelmed. By taking responsibility and actively participating in the decision-making process about your medical treatment, you can work with your doctor for your highest good. This will help to dispel your fears, and will allow you and your doctor to focus on the ultimate goal: returning you to wellness.

(About.com, Senior Living, Sharon O'Brian)

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Please accept this gift of \$ _____ to support the NWF-MOA Scholarship Fund.*

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Gift is tax deductible to the extent allowable by law.

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Membership Application/Renewal

**New members joining this year
receive membership through
December 31st of next year for \$34.00.**

Membership Renewal

1 yr - \$34.00, 2 yr - \$65.00, 3 yr - \$85.00

Life Membership Dues**

Age	Dues	Age	Dues
101+	Free	71-75	342.00
96 - 99	57.00	66-70	398.00
91 - 95	94.00	61-65	448.00
86 - 90	152.00	56-60	489.00
81 - 85	214.00	51-55	519.00
76 - 80	281.00	-50	549.00

Auxiliary Members

Pay one half of the above rates

Last Name First Name Initial Spouse

Address City State & Zip Phone

Rank Service MOAA mbr. no. Email address

Regular Reserve National Guard Active Duty Retired

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.