



# THE DEFENDER

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

Vol. 23 No. 01 Serving All Branches of The Uniformed Services JANUARY 2017

## Lunch Meeting & Discussion

**When:** Thur, 5 January 2017  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** Installation of Officers

- 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 Dick Prater at [nwreservations@gmail.com](mailto:nwreservations@gmail.com), or call 850-613-6080 if you are attending.

## Officers & Directors

- PRESIDENT**  
 Scott Berry..... 582-0839  
[president@nwfmooa.org](mailto:president@nwfmooa.org)
- FIRST VICE PRESIDENT**
- SECOND VICE PRESIDENT**  
 Dick Prater.....613-6080  
[2ndvp@nwfmooa.org](mailto:2ndvp@nwfmooa.org)
- SECRETARY**  
 Fred Westfall .....609-8075  
[secretary@nwfmooa.org](mailto:secretary@nwfmooa.org)
- TREASURER**  
 George Colton .....651-4501  
[treasurer@nwfmooa.org](mailto:treasurer@nwfmooa.org)
- Directors**
- Bob Allen ..... 682-7879  
[allen@nwfmooa.org](mailto:allen@nwfmooa.org)
- Eileen Arpke ..... 678-3446  
[arpke@nwfmooa.org](mailto:arpke@nwfmooa.org)
- Dan Brown.....651-0005  
[brown@nwfmooa.org](mailto:brown@nwfmooa.org)
- Earnestine Carswell.....685-6711  
[carswell@nwfmooa.org](mailto:carswell@nwfmooa.org)
- Dave Parisot.....613-6545  
[parisot@nwfmooa.org](mailto:parisot@nwfmooa.org)
- DEFENDER EDITOR**  
 Larry Williamson ..... 803-322-9515  
[defender@nwfmooa.org](mailto:defender@nwfmooa.org)

## Installation of officers for 2017

By Scott Berry

With the coming of the New Year also brings the installation of next year's chapter officers. Many of the faces that you'll see will be familiar but we also have some new blood that I hope will bring more enthusiasm and new ideas—we can always use more of both. Ken Zepp and Nick Marotta join us as new directors. I thank both of them for their willingness to serve.

I'd be remiss, however, if I didn't take time to recognize the officers from 2016. They're listed on this page in the left hand column.

I frequently get positive remarks from members because as president, I'm the lightning rod for when things go well or not so well. That comes with the territory and I've luckily got broad shoulders. However, behind the scenes are the other officers who serve in various functions and each one of them is crucial to the success of the chapter. My point here is that this

chapter's success is a team effort, not only because of the work performed by the elected officers but also through the initiative of other members as well. As an example, our membership has skyrocketed over the past several years. That didn't happen by accident nor through the efforts of only one person. Our earning a five star Chapter Level

of Excellence rating reflects the selfless work of many chapter members.

As in the past, Gen Manor has been kind enough to serve as our installation

officer for next year's board. Very few chapters can claim a past MOAA national president as one of their members much less the installation officer. He epitomizes the MOAA statement of "Never Stop Serving."

So I hope to see you on January 5th to welcome the 2017 officers.



**We had a Ball!**  
**Photo proof on the inside!**

# From the President's Pen

By Scott Berry

# Hear Yea Hear Yea

Greetings!

Here we are again at the beginning of a New Year. I'm moving into uncharted territory as your president, because never before in chapter history—according to my research—have you had the same president for a third term. What ever happened to term limits?



Scott Berry

I've looked back to my goals when I first took this position. Remember M.A.P.? Membership, Advocacy, and Participation. That was my mantra several years ago. How have we done? You heard and read me mention on several previous occasions about our increased membership. We can always do better but we've certainly turned things around and going (finally) in the right direction. Check.

What about participation? Since we've moved to a lunch time meeting and changed locations, our participation is at an all time high and almost compares to attendance during "the good ole days" at the O Club but back then our chapter was twice the size as it is now so that's a big achievement. Check.

So that leaves advocacy. Haven't moved far in that area so that is (again) where I'll put my emphasis. Dave Parisot has expressed interest in taking this on so I'm sure we'll see some results in the near future. But as I

Continued on page 4

*Hear Yea Hear Yea.* The end of the year is here. Many of you have already renewed your membership for 2017 and future years. (those of you that have Life or 3 year memberships not expiring can skip the rest of this. Look at the mailing label on your Defender and it will give you the expiration date of your membership.) I know that you do not want to end your association with our great MOAA Chapter. Those of you who have not already renewed please do it now.

There are many excellent events during the year where we gather to enjoy each other's company and to hear entertaining and educational speakers. Every monthly meeting features an outstanding speaker. I would not think that you would want to miss any of these. Where else can you meet "The Geek" and get to ask him questions in person. Or hear a great speech from General Horner. Where else can you gather with your fellow officers for the periodic **Officers Call** at Shalimar Cheers.

And, as you know, our monthly meetings are now held at moon at the Ft Walton Beach Yacht Club. If you have not eaten one on their meals you have missed some great food.

**Membership Renewal** 1yr—\$25.00, 2 yr—\$48.00, 3 yr—\$65.00

Get your membership renewed now and **avoid the year end rush**. Mail to NWFMOA, PO Box 1213, Shalimar, FL 32579-1213

## PUBLIC RECORD

New Members:

Elvira Chiccarelli, LTC, USAFR (RET)  
John Lovett, Capt, USAFR (RET)  
Jeanette Skelly, AUX

In Memoriam:

Dennis M. Skelly, LTC, USA. Died 9/25/16

## 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.

# Surviving Spouse Corner

## VA Aid and Attendance Qualifications

By Patricia Bergquist,  
Surviving Spouse Advisory Committee member

One of the least understood benefits available to wartime veterans and their surviving spouses is the VA's pension program and its additional payments for assisted-living or in-home care — called aid and attendance (A&A) or housebound (HB) allowances. The pension program is a financial needs-based program that provides supplemental tax-free benefits to low-income veterans or surviving spouses. Most veterans or survivors exceed income eligibility requirements for a pension, but may qualify if medical and/or assisted care expenses significantly reduce income.

To qualify for a VA pension, the veteran spouse must meet the following service requirements:

- 90 days of active military service on or before Sept. 7, 1980, with
- at least one day during a war time period, or
- 24 months (or full mobilization period) of active military service after Sept. 7, 1980, with
- at least one day during a war time period.

In addition to meeting minimum service requirements, a veteran must be:

- age 65 or older, or
- totally and permanently disabled, or
- a patient in a nursing home receiving skilled nursing care, or
- receiving Social Security Disability Insurance, or
- receiving Supplemental Security Income.

There is no age requirement, but a surviving spouse must have been married to the veteran for at least one year and have never remarried.

A&A recipients require in-home assistance to perform activities of daily living such as personal hygiene, feeding, dressing, ambulation, or protection from in-home hazards. Additional qualifying conditions include being chronically bedridden, having significantly reduced visual acuity, or needing nursing home care for mental or physical incapacity. HB recipients are substantially confined to their homes because of permanent disability. A veteran or surviving spouse may not receive A&A and HB benefits at the same time.

The VA also conducts an “asset test” — assets easily converted to income that disqualify the claimant until those assets have been reduced below threshold. There currently is no hard and fast asset figure to provide readers. Unfortunately, the current standard often resides with the VA Pension Management Center that processes the individual claim. The VA has announced it will provide definitive asset limits at a future date.

A&A often goes unused because potential recipients are intimidated by the VA claim process, including gathering the documentation and information necessary to complete the required claim forms and navigating the hard to find income limits to calculate whether you qualify for benefits. MOAA always recommends the use of a veterans service officer (VSO) to assist with understanding and assembling the requirements for a VA claim or appeal. The VSOs at national or local veterans' organizations provide this service free of charge.

Two basic forms are required for a survivor pension claim: VA Form 21-534EZ (Application Death Pension) and VA Form 21-2680 (Examination for HB Status or Permanent Need for Regular A&A). If the survivor resides in a nursing home, VA Form 21-0779 (Request for Nursing Home Information in Connection with Claim for A&A) also is required.

Beware: A cottage industry of financial firms offer “assistance” to restructure veteran or survivor portfolios to meet the VA's asset test. They'll put your claim together free of charge, as required by law, then charge exorbitant commissions or fees on your asset restructure.

For more details, visit the VA's website.

**HEF** Howard E. Fisher, D.D.S.  
ORAL AND MAXILLOFACIAL SURGERY

1755 LEWIS TURNER BLVD.  
FT. WALTON BEACH, FL 32547  
(850) 863-1182 - Office  
(850) 863-8899 - Fax  
molarroller@gmail.com - E-mail



## 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.

By Chaplain Tom Azar, USAF Retired

## WHAT IN HEAVEN'S NAME DO CHAPEL TEAMS DO?

In the past few decades, I worked with men and women from bases around the world to participate in critical missions on several continents. Hundreds lived and operated out of tents at a forward base in the middle of nowhere. The change from one's normal culture, food, weather, music and language created a stress that had a direct impact on mission accomplishment.

Arriving at a new base, with a temperature, culture and language that is far different than many are used to create an avalanche of stress. There is an initial excitement about deploying, yet produces both positive and negative experiences. To help airmen maintain balance in their personal and professional life, the chapel team participates as a vital member of the unit.

We provide for the religious needs for all airmen, assist commanders on critical people issues, strengthen morale and esprit de corps, and act as cultural brokers who help members understand the different religious and cultural values, traditions and sites.

To maintain mission focus and high morale we provide direct support in visitation to the work, social and rest areas. This let deployed members know that someone is there for them. Friendship and professional care are premium ingredients that help maintain safety and unit cohesion. It is through visitation to all work areas, on all shifts, that the chapel team can observe and hear the needs of those deployed and thus work to resolve problems.

Secondly, consistent visitation ultimately builds the trust that leads individuals to seek out the chaplain for professional help. While separated from one's normal environment--family, friends and coworkers--the distance often gives rise to healthy reflection and questioning. We can listen with confidentiality, objectivity and compassion. A deployed chaplain is a well-trained and seasoned counselor. Questions about marriage, career, life goals, education and religion can be professionally listened and responded to.

Ministering at a forward base in the middle of a desert can present challenges over worship services. Because of manning shortages, a single chaplain is sometimes called upon to perform worship services that are pluralistic and inclusive, and meets the religious needs of all deployed, while respecting each monotheistic religions rites and rituals.

I remember setting up a Memorial Day interfaith service under the wing of a C-5 in 104 degrees. It was very moving remembering those who served in the Armed Forces before us, and having one member of each faith group open or close with prayer, read a Scripture, or highlight the significance of the event. It was a challenge that brought new understanding to both our patriotic and faith roles.

The chaplain and chapel manager meet people at their point of need, and respond with sincere care and human kindness. There is a lot of truth to the adage-- "There are no atheists in foxholes." Chaplains have their hands full as they work in harm's way and seek to live out their vocation providing pastoral support to many.

When the schedule loosened up, we would take time to visit the historic sites. Many were exposed for the first time to the temples, cathedrals, mosques and cultural buildings that we only read about or saw pictures of—an experience many will treasure for the rest of their life.

Finally, what makes a deployment most memorable is the people who go the extra mile to support each other. Many laypersons were full of gifts and stories that helped build great programs and relationships. Where one deploys to geographically is secondary to the strong connectedness one feels from peers. Some days were smooth, others difficult, but to look to each other as our brother's keeper, create bonds of friendship that many built on for the rest of their military career.

## President's Pen (cont.)

Continued from page 2

said in my front page article, this is a team effort. Neither Dave nor I can sign your name on letters addressed to our congressman or senators. The best we can do is make advocacy as easy as possible, emphasize its importance to us individually and to our fellow military families, and hopefully motivate you to take action. More to follow but don't be hesitant to launch out on your own.

And just a quick note about the Biophilia tour. It was amazing and exceeded my wildest expectations. For the many of you who initially wanted to go but didn't—you really missed something. However, because our group was so small, we got the cook's tour of the facility and saw things most people never see. So.....I encourage you to visit the center on your own in the near future. You won't regret it.

Berry "OUT"

# NWFMOA Community Outreach

By Dave Parisot

## Control Tower at Destin Executive Airport to be Named in Honor of LtGen LeRoy J. Manor (USAF, Ret.):

The Okaloosa County Board of Commissioners unanimously approved naming this new air traffic control tower in honor of Lt Gen Manor, age 95, for his most distinguished military career covering World War II with 72 combat missions, Korea, and Vietnam with 275 combat missions. While a Brig General, he was commander of a Joint Task Force whose mission was to rescue U.S. prisoners of war at Son Tay, North Vietnam. Lt Gen Manor is a command pilot with over 7,000 flying hours. His awards include the Distinguished Services Medal with three clusters, the Legion of Merit with one cluster, the distinguished Flying Cross with one cluster, the Air Medal with 25 clusters, the Purple Heart, and awards from the governments of Korea, China, the Philippines, and the Republic of Vietnam. In addition to his distinguished military career, General Manor was the President of The Retired Officers Association (TROA) from September 1980 to December 1986 [name changed to Military Officers Association of America (MOAA) in January 2003]. He is an active member of the Northwest Florida Military Officers Association (NWFMOA). The naming and ribbon-cutting

ceremony will take place in January 2017 at a date and time to be announced. I encourage all who are available to attend this ceremony honoring our Chapter member Lt Gen Manor.

**E.O Wilson Biophelia Center Outing:** Seven members of our Chapter attended a most interesting orientation by Director Paul (“Pine Tree Paul”) Arthur to the Biophelia Center in Walton County on Saturday morning, December 10th. We were all amazed at the amount of interface the Center has in restoring and protecting thousands of acres of land in our area with numerous animal species and plants (in particular the long-leaf pine trees). This is a trip well worth your time if you can fit it in. See the accompanying picture for our attendees.



**NWFMOA at the E.O.Wilson Biophelia Center:  
Dave Parisot, Paul Singleton, Janet and Scott Berry,  
Bill Ryan, Jon Morris, and Clyde Locke.**

## Opus One



**Opus One performance at NWFMOA's  
December meeting.**



# NWFMOA Annual Military Ball (Photo proof of the fun!)

# Scholarship Fund

By Dave Parisot, Chairman

HAPPY NEW YEAR! We bid farewell to 2016 and say welcome to 2017. Where did the past year go? With the New Year we will soon start the scholarship application process for the 2017 senior class cadets to select and award five new scholarships to our JROTC cadets at the five Okaloosa County high schools with these programs. Choctawhatchee, Fort Walton Beach, and Niceville have Air Force programs and Baker and Crestview have Army programs. Our Scholarship Program requirements and applications are available on the Scholarship Fund pages at [www.NWFMOA.org](http://www.NWFMOA.org). This school year there are about 1,000 high school students enrolled in the five combined JROTC programs.

Thank You to **Karl Eschmann** for not only renewing his Century Club membership but also for donating two model aircraft valued at \$160 to the Scholarship raffles at the Military Ball, and to **Fred Rall** for renewing his Century Club membership. Thanks, also to **Wyndham Vacation Resorts, Shalimar Pointe Golf Club, Indian Bayou Golf & Country Club, Rocky Bayou Golf Course, Gator Lakes Golf Course, Dr. Wayne Pullen, Tammy's Journeys, Connect with Flowers, Shalimar Cheers Pub, and Team Ogles Mary Kay Cosmetics, and Charlotte Eschmann** for their donations to the Scholarship raffles. Thank you for supporting our Scholarship program. A photo of the raffle table with 18 raffle prize opportunities is included with this article. My personal thanks to the staff at the **Fort Walton Yacht Club** for the table set-ups and assistance.

Here's the complete list of Century Club members (\$100 minimum donation) for the most previous 12 months of 2015/2016 along with our Business Donors:

**BG Frank Glunn Century Club:** December 2015: **Carol Baker; Karl Eschmann.** January 2016: **Clyde Locke (Renewal); Dan Brown (Renewal).** February 2016: **Mel Bryant (Renewal); Charlie Brown; John Holt; Bill Ryan.** March 2016: **Fred Westfall (Renewal); William Colgan; Dave Parisot (Renewal).** May 2016: **Kristine Sams.** June 2016: **Fred Boyer (Renewal); Eileen Arpke (Renewal); Larry Bush (Renewal).** July 2016: **Beryl Brenner (Renewal);** August 2016: **Tom Churan (Renewal);** October 2016: **Ruth Cullen (in memory of**



Continued on page 7

# Scholarship Fund (cont.)

Continued from page 6

William Cullen); **John Feldman** (Renewal); November 2016: **Pete Peterzen; Jean Dutton; Howard Fisher** (Renewal); December 2016: **Karl Eschmann** (in memory of Col. Bud Day) (Renewal); **Frederick Rall** (Renewal).

2015 Business Platinum Donor (\$750 minimum donation): December 2016: **Wyndham Vacation Resorts** (In-kind).

2015/2016 Business Silver Donors (\$250 - \$499): November 2016: **Eglin Federal Credit Union**; December 2016: **Shalimar Pointe Golf Club** (In-kind); **Indian Bayou Golf & Country Club** (In-kind).

2015/2016 Business Bronze Donors (\$100 - \$249): November 2016: **Gator Lakes Golf Course**; December 2016: **Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind).

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

**NWFMOA Scholarship Fund, Inc.:** "Helping to build future military officers and leaders."



Raffle table at the 2016 NWFMOA Military Ball at the Fort Walton Yacht Club with the "Cooler of Christmas Cheer" in the foreground.

## 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):

Name \_\_\_\_\_

Address \_\_\_\_\_

Gift is tax deductible to the extent allowable by law.

This gift is a memorial in honor of: \_\_\_\_\_

Please inform the following of this gift:

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST ZIP \_\_\_\_\_

Make payable to: **NWFMOA Scholarship Fund**, and mail to: David Parisot, President; 56th 11th 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](http://www.800helpfla.com). Registration does not imply endorsement, approval, or recommendation by the State.



***Got a Chapter question?  
Change in personal info?  
Comment?***

***Don't know who to ask?  
Email: [info@nwfmoe.org](mailto:info@nwfmoe.org)  
We'll get an answer for you.***



N.W. Florida Military Officers Assn., Inc.  
 P. O. Box 1213  
 Shalimar, FL 32579

NON-PROFIT ORG.  
 U.S. POSTAGE PAID  
 PERMIT NO. 48  
 FT. WALTON BEACH  
 FLORIDA, 32548



*Dated Material - Please deliver promptly*



**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 from the local to national levels.*

---

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     Auxiliary     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

**Auxiliary Members**  
 Pay half of the above rates

