



THE DEFENDER

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

Vol. 24 No. 06

Serving All Branches of The Uniformed Services

JUNE 2018

Lunch Meeting & Discussion

When: Thur, 7 June 2018
Time: Gathering 1130, Lunch 1200
Program to follow
Place: Ft. Walton Bch. Yacht Club
180 Ferry Road, NE, FWB
Program: Ashley Bailey,
Okaloosa County Sheriff's Office

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.nwfmoa.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwfreservations@gmail.com, or call 850-613-6080 if you are attending.

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Scammers, Spammers, and Solutions

By Scott Berry

In this digital age, I'm sure I'm not the only one who was "discovered" by a long lost relative in Nigeria wishing to send me a huge sum of money if I would only provide a bit of personal information and some money to pay postage. The list goes on from IRS scams to extortion attempts by individuals claiming to have videotaped some inappropriate behavior of mine. The most annoying ones for me are frequent robo-calls from "Credit Card Services" and caller ID shows the first six digits of the phone number are the same as mine.

ID, and the CASE Partnership Program which educates individuals on fraud and scams throughout the area, and the CASE Fraud Hotline. Some of Ashley's tasks also include neighborhood watch, (CPTED) Design Out Crime security checks for neighborhoods, churches, parks, and condominiums, coordinator

for all the non-sworn volunteers, and giving presentations on various topics to educate residents in Okaloosa County on safety issues. She also attends all four local chamber of commerce



Ashley Bailey

and is involved in numerous non-profit organizations. The Florida Crime Prevention Association awarded Ashley the 2011 Crime Prevention Practitioner of the year for the State of Florida.

Well, there's nothing we can do to completely eliminate them. But we can avoid becoming victims and at least not encourage repeat calls or emails. Our speaker this month will help us with that. Ashley Bailey is the Crime Prevention Manager with the Okaloosa County Sheriff's Office. She has developed and implemented numerous programs in Okaloosa County such as CODY List Checks, Take Me Home, the Safe Assured

So our guest speaker comes well-qualified to help us avoid fraud and be proactive in combating these actions by very disturbed and distasteful people. That's the nicest way I can describe in the public forum.

From the President's Pen

By Scott Berry

Greetings!

'Tis the season for picnics. I'm reminded of that as I sit here writing my column and feeling horribly stuffed after attending one. But the weather was perfect, the food was great, and the time with friends all made for a great Saturday "in the park." It's days and events like these that remind me of my initial assignment in Minot, ND, and the incredulous look on my face back then if you would have told me I'd be doing exactly what I did today and where. In the missile business, the most tropical assignment at the time was Ellsworth AFB in South Dakota!

We've submitted our package for another Chapter Levels of Excellence Award. We've been fortunate that for the past several years we turned around the string of Four Star Awards to Five Stars. I am concerned however, about the recent submission. MOAA has changed the criteria slightly, and more importantly, has visibility on the percentage of chapter members who are, and more critically, are NOT national MOAA members. In the past we've given a percentage based on our records which unfortunately are very dated and too labor intensive to keep current. The bottom line is that we probably have a lot more members who DON'T belong to national MOAA than we've reported. MOAA places great emphasis on this specific award criterion which therefore puts us at risk for missing the achievement level required for a five star rating.



Scott Berry

So here's the first punch line: JOIN NATIONAL MOAA IF YOU HAVEN'T ALREADY!

Here's the second punch line:



Why do I say that? Because if you don't have the \$43, there's a FREE basic membership! Just click on this link and get the process started: <http://www.moaa.org/Content/Join-Moaa/Why-join-Moaa.aspx>.

Getting a national MOAA membership, whether free or paid, will check the box on national membership for our award submission.

Lastly, forward that MOAA ID number to Fred Westfall for our records. Help us maintain our string of five star awards. Thanks!

Berry "OUT"

SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

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PUBLIC RECORD

In Memoriam

Mrs. Sue Young, Surviving Spouse, 3/18/2018
Don H Hall, Lt Col (RET), USAF, 5/2/2018

New Members:

Branford McAllister, Col (RET), USAF
Dorothy Hall, Surviving Spouse

By Chaplain Tom Azar, USAF Retired

FATHER'S DAY

My father was the philosopher who looked beyond the superficial social, religious and family issues. He taught me how to ask deeper questions so as to peel the layers back. For example, as we celebrate Memorial Day his veteran smile asked his sophomore son, "What's the purpose for living as we celebrate those who died?" "Do you want to make money and follow the cow in front of you or do you want to make a difference and help others see and live the truth?"

Deep stuff for a 17 year old. When I tried to answer he began his theological and philosophical lecture. At first I feigned listening but soon learned his profound insights into the meaning, purpose and goals of life. He dissected the spiritual, cultural and political foundations.

One hallmark memory was his sabbatical in the 60s. He toured Europe for one year. I sold him my old Volkswagen that he shipped over and drove it taking pictures and going to the places he always dreamed of, especially revisiting France and Germany the places he served as a medic during World War II. Ten years later he took a second sabbatical and for nine months traveling through Asia.

As you read this I'm emulating my father and probably many others by traveling for six weeks to the many national parks from Texas to Colorado, Wyoming, Montana the Dakotas and up to Niagara Falls —places I have flown over like you many times and only saw from the high-end.

Mary and I enjoy the presidential libraries, state capitals, cathedrals and scenic hiking trails; the Almighty reveals His nature in people and places. Visiting old chaplains I served with over the years and remember together and inspire each other for the future (maybe re-employing a few of my dad's gold nuggets).

May I encourage you to find good reasons to visit family and friends and enjoy this great nation—one that Almighty God continues to bless and preserve. and may Father's and Memorial Days highlight thankfully the zealous paternal figures who wanted their children to move beyond mediocrity and inspire others to change for the better.

NWFMOA Community Outreach

By Dave Parisot

Okaloosa County Judge T. Patt Maney, Brig. Gen., USAR, Ret., Retires from Bench

NWFMOA member Judge **Patt Maney** is a retired Army Reserve brigadier general and an advocate for Florida veterans. A life member of MOAA, Judge Maney has been an Okaloosa County Court judge since May 19, 1989. He simultaneously continued to serve in the Army Reserve, ultimately retiring as a brigadier general in April, 2007. He retired from the bench on May 22, 2018 after 29 years of service due to mandated age limitations. A few of Judge Maney's more recent accomplishments for military veterans are establishing the Veterans' Stand Down in Okaloosa County in 2008, initiation of the first Veterans' Court in the State of Florida in 2010, and serving as a member of the Florida Supreme Court's Task Force on Mental Health and Substance Abuse.

On November 7, 2017, Judge Patt Maney was honored with the Florida Governor's Medal of Merit. During a deployment to Afghanistan in 2005, Judge Maney sustained a traumatic brain injury when a roadside bomb detonated under his vehicle. After multiple surgeries and thousands of hours of physical therapy, Judge Maney regained his cognitive ability and continued his public service as a county judge. In 2012, Governor Rick

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Judge Patt Maney and his wife Caroline when he was awarded Patriot of the Year (2010) by the Military Order of the Purple Heart.

Eliminate the “Widows Tax” (SBP-DIC Offset)

Issue: Current federal law (10 USC § 1450) requires survivors of deceased military members to forfeit part or all of their Survivor Benefit Plan (SBP) annuity when they are awarded the VA’s Dependency and Indemnity Compensation (DIC). This loss of any portion of the SBP annuity is known as the widows tax. For approximately 67,000 military survivors, the widows tax makes SBP the only insurance that you pay into but are legally prohibited from collecting.

Background: SBP is a voluntary, member-purchased annuity provided by DoD, allowing a continuation of a portion of military retired pay upon the death of the servicemember. According to DoD, the intended purpose of SBP is to “insure that the surviving dependents of military personnel who die in retirement or after becoming eligible for retirement will continue to have a reasonable level of income.” Coverage later was expanded to active duty personnel as well. DIC is a VA-paid monetary benefit for eligible survivors whose sponsors died of a service-connected injury or disease. These separate benefits are paid for separate reasons and should not be construed as duplicative compensation.

Surviving spouses of active duty or retired servicemembers who died of a service-connected cause are forced to forfeit \$1 of their military SBP annuity for each \$1 received in DIC. This offset wipes out most or all of the SBP check for a majority of survivors, totaling approximately \$12,000 annually, including those whose servicemembers purchased the plan through deductions from their retired pay. Congress has helped a small minority of survivors by:

- raising the lump-sum death gratuity for servicemembers who died after 2001,
- ending the offset for survivors who remarry after age 57, and

- authorizing in FY 2008 the Special Survivor Indemnity Allowance (SSIA), a modest rebate (\$310 a month in FY 2018, indexed to COLA) to SBP-DIC recipients subjected to the widows tax and subsequently making SSIA “permanent” and inflation protected in the FY 2018 NDAA.

However, lump-sum increases in the death gratuity did not help the 95 percent of survivors whose spouses died of service-caused conditions before 2001. Further, while SSIA serves as evidence of congressional interest and support, it only provides relief for about 25 percent of the widows tax. Tasked by Congress in 2007 to review the inequity, the Veterans Disability Benefits Commission (VDBC) agreed with MOAA and other veteran organizations that when military service causes a member’s death, VA indemnity compensation should be paid in addition to the SBP annuity, not subtracted from it. No other federal annuity is structured with this offset; DIC is not deducted from federal survivor annuities for military veterans in civil service jobs.

MOAA’s position: Support full repeal of the SBP-DIC offset. If Congress cannot achieve this, it should incrementally increase SSIA above COLA adjustments to help mitigate the overall effect of the widows tax.

Community Outreach (cont.)

Continued from page 3

Scott signed “The T. Patt Maney Veterans’ Treatment Intervention Act” into law, which authorized the establishment of veterans’ courts to address the substance abuse and mental health needs of veterans within Florida’s criminal justice system. More than 30 Veterans Courts are now in operation in Florida.

Please join us at the NWFMOA monthly luncheon on July 5th at the Fort Walton Yacht Club when we will recognize Brig. Gen. Maney and his wife, Caroline, for their service to country and community.

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.

Military Beneficiaries Forced to Pay for Readiness Costs

By Lt Gen Dana Atkins, USAF (Ret)

Issue: Military beneficiaries recently experienced unexpected increases in TRICARE fees. These increases resulted from DoD's unilateral decision to change its fee schedules from a percent-of-cost model to flat-rate fees. These structural fee changes disregard the intention of the 2017 NDAA, which prescribed current military members, veterans, and families of both were to be grandfathered from health care cost-share increases. In addition to the noted changes below, the chart on the reverse shows how the new fees raise costs for families.

- Retiree TRICARE Prime copayments: Copayments range from 67% to 173% higher than 2017 Prime retiree copayments in select categories.
- Active duty family and retiree TRICARE Select copayments: DoD used a provision in the policy to restructure the former TRICARE Standard/Extra cost shares, into what it described as an improved flat-rate copayment structure, touted as being more predictable for beneficiaries. The result is increased out-of-pocket costs, which are inconsistent with private-sector PPOs and have been detrimental to many military families and retirees who rely on TRICARE Select for coverage.
- Mental health visits considered specialty care: This change generates significantly higher out-of-pocket costs than under the previous TRICARE Extra — higher than many civilian plans. These TRICARE Select costs create barriers to mental health care access.
- TRICARE pharmacy copayments: The copayments have doubled and tripled. For some, a \$7 increase from \$0 for a generic prescription can be tolerated; however, for those on a fixed income and receiving several generics and other specialty medications, it is costly — and costs will increase at rates beyond the COLA in the future.

• The effects of cost-share increases: Many beneficiaries have become overburdened quickly under these new copayments. While an occasional copayment of \$30 or \$40 for a specialty visit is not a financial strain for many, an active duty family with one or more special needs children or adults with multiple medical issues requiring many more appointments per week will see an overwhelming increase in costs. Hitting catastrophic caps will become more of a norm than an exception.

MOAA Position: DoD's lack of transparency when it changed the TRICARE fee structure, resulting in large fee hikes, breaks faith with currently serving families and those who have served full careers. The quality and value of the military health care benefit should reflect the extraordinary sacrifices of military service as the prepaid premium for their earned benefits. Health care for military beneficiaries should be a top-tier benefit. We are aware of the need to manage costs of health care and believe proportioned increases indexed to COLA are appropriate. Conversely, we do not support arbitrary increases of a disproportionate nature to generate funds for other purposes, and 67% to 173% increases are nothing but disproportionate.

Bottom Line: Even with conservative estimates of health care services, beneficiaries' out-of-pocket costs jump by 25%.

For Retiree Family	Cost Shares Applied to Typical Outpatient Utilization*	
	2017 Grandfathered**	New DOD 2018
Annual Deductible	\$300	\$300
Primary Care Outpatient Visits	\$91 (3 Visits)	\$84 (3 Visits)
Specialty Care Outpatient Visits	\$257 (2 Initial, 6 Follow-up Visits)	\$328 (2 Initial, 6 Follow-up Visits)
Emergency Room Visits (25% Cost Share)	\$206 (3 Visits)	\$327 (3 Visits)
Urgent Care Visits (25% Cost Share)	\$38 (2 Visits)	\$56 (2 Visits)
Total:	\$892	\$1095 (\$203 Over Current Plan)

*Family of 4, Does not include pharmacy utilization (in network)

**Actual EOB Data

Scholarship Fund

by Dave Parisot

At our May luncheon at the Fort Walton Yacht Club we awarded \$10,000 in scholarships to four local JROTC cadets. Please see the accompanying photo and caption to see the winners.

Cadet Noah Lleva of Choctawhatchee H.S. had to give up his scholarship due to receiving an appointment to the Air Force Academy. Congratulations, Noah! My special thanks to **Una Heavener** for presenting the “**Lt. Col. James “Jim” Heavener Memorial Scholarship**” of \$4,000 to **Cadet Tracy Lopez** of FWB H.S. All of our scholarship winners have committed to attend ROTC at their college.

If you were at the May luncheon, you saw military uniforms everywhere. All of our scholarship winners were in uniform as well as their accompanying JROTC instructors, and the Choctawhatchee Color Guard. My special thanks to FWB H.S. **Cadet Cassidy Bassett** who graced us with her singing talents with the National Anthem and led us in “America the Beautiful” at the end of the meeting. **Cadet Bassett** was the leader of the FWB H.S. Color Guard this year and has been named to be their JROTC Group Commander for the 2018-2019 school year. Congratulations Cassidy.

During April and May, in addition to our scholarship program for NWFMOA members on May 3rd, we traveled to the individual high schools to present the scholarships and the JROTC MOAA Medals at their JROTC Awards programs and Senior Class Awards programs. This recognizes our scholarship winners in front of their peers. My thanks to **Les Matheson** for helping with these presentations.

The 50/50 drawing at the May Chapter luncheon was won by **Leo Weeks**. Ticket sales were \$104 with \$52 to Leo, who graciously donated it back to the Scholarship Fund. Thanks, Leo, and to all who bought tickets.

Recent renewal donors to the **BG Frank Glunn Century Club** are **Dann Mattiza, Dennis Phillips, Larry Bush, and Clyde Locke**. Clyde’s most recent donation puts him in the Gold Century Club.

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation since 2015) and **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months of 2017/2018 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (April 2018); **Clyde Locke** (April 2018).

BG Frank Glunn Century Club: April 2017: **Don Litke** (in memory of Kay Litke); **Scott Berry**. May 2017: WWII Vet **Bill Colgan** (Renewal); August 2017: WWII Vet **Sam Lombardo** (In memory of Jean Lombardo) (Renewal); **Dr. Roger Rigganbach** (In memory of Janice Rigganbach). September 2017: **Beryl Brenner** (In memory of George Brenner); October 2017: **Doug Hardin** (In memory of Gen. Bill Kirk). November 2017: **Larry Bush** (Renewal); **Jean Dutton** (Renewal); **Charlie Brown** (Renewal); **Chris Beam** (Renewal); **Dr. Howard Fisher** (Renewal); **Karl Eschmann** (In memory of Col. Bud Day and Kay Litke) (Renewal); December 2017: **Dr. Roger Rigganbach** (Renewal); **Dr. Keith Kulow** (In memory of Lt Col David Kulow); **Pete Peterzen** (Renewal); **Les Matheson, Dann Mittiza:** January 2018: **Fred Boyer** (Renewal)(In memory of Mike Flynt); **Clyde Locke** (Renewal); and WWII Vet **Mel Bryant** (Renewal); **Janet Taylor** (Renewal) (In Honor of Major Bill Ryan); **Dr. Roger Rigganbach** (Renewal) (In memory of Janice Rigganbach). February 2018: **Dick Prater** (Renewal); **Eileen Arpke** (Renewal); **Nick Marotta** (Renewal); **Dennis Phillips; Carol Baker** (Renewal) (In memory of David Baker); **Dave Parisot** (Renewal) (In memory of Chong Parisot); March 2018: **Al Bills** (Renewal). April 2018: **Bob Gramm** (Renewal); **Fred Westfall** (Renewal); **Clyde Locke** (Renewal); May 2018: **Dann Matiste** (Renewal); **Dennis Phillips** (Renewal); **Larry Bush** (Renewal).

2017/2018 Business Platinum Donor (\$750 minimum donation): December 2017: **Gold's Gym of FWB** (In-kind).

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

2017/2018 Business Silver Donors (\$250 - \$499): December 2017: **Shalimar Pointe Golf Club** (In-kind) (Renewal); **Indian Bayou Golf & Country Club** (In-kind).(Renewal); **Rocky Bayou Golf Course** (In-kind) (Renewal).

2017/2018 Business Bronze Donors (\$100 - \$249): October 2017: **Eye MD of Niceville** November 2017: **Gator Lakes Golf Course** (In-kind) (Renewal); **Mary's Kitchen Restaurant (FWB)** (In-kind); **Buffalo's Reef Restaurant**

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Scholarship Fund (cont.)

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(FWB) (In-kind); December 2017: Tammy's Journeys of FWB (In-kind) (Renewal); **Tommy Mattonie's Coastal Café** (FWB) (In-kind); **Popeye's Louisiana Kitchen** of FWB (In-kind); **Painting With A Twist** of FWB (In-kind); **Ernie's Dockside Café** of Niceville (In-kind); **Destin Party Boat Fishing** (In-kind); **Connect with Flowers of Shalimar** (In-kind); **Shalimar Cheers Pub** (In-kind); **The Twisted Grape** of Shalimar (In-kind); **Lee Nissan** (FWB). (In-kind). February 2018: David Beaulieu, Agent for New York Life Insurance.

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

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

Northwest Florida Military Officers Association Awards Scholarships



FWB H.S. JROTC Cadet Tracy Elizabeth Lopez received the "Lt. Col. James 'Jim' Heavener Memorial Scholarship" of \$4,000 presented by Una Heavener, surviving spouse of Jim. Also pictured are JROTC Senior Instructor Col. Mark Bachko, USAF, Ret., and Dave Parisot. (Photo by Jean Dutton)

SCHOLARSHIP DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

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At our luncheon on May 3rd, the NWFMOA awarded \$10,000 in college scholarships to Junior ROTC cadets from local high schools, and recognized one cadet for achieving an appointment to the Air Force Academy. Established in 1997, the NWFMOA Scholarship Fund has awarded over \$100,000 to local JROTC cadets. Pictured in front from the left are Choctawhatchee H.S. Cadet Noah Lleva who was recognized for his appointment to the Air Force Academy; Navarre H.S. Cadet Sierra Legendre (\$2,000); Crestview H.S. Cadet Xiomarra Lopez Lopez (\$2,000); Fort Walton Beach H.S. Cadet Tracy Lopez (\$4,000); Fort Walton Beach H.S. Cadet Ayah Ahad (\$2,000), and Scholarship Fund President Dave Parisot. Pictured in the back row are JROTC Instructors CMSgt Reginald Washington of Choctawhatchee H.S.; Capt. Michael Fisher of Navarre H.S.; CW3 Jo Durm of Crestview H.S; and Col. Mark Bachko of Fort Walton Beach H.S. (Photo by Jean Dutton)

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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

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91-95	75.00	61-65	295.00
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81-85	150.00	51-55	360.00
76-80	195.00	50	395.00

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