



The Defender

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

Vol. 17 No. 3

Serving All Branches of The Uniformed Services

MARCH 2011

Breakfast Discussion

When: Wed. 2 March 2011
Time: Open: 0700; Bkst: 0715;
 Meeting: 0800-0900
Place: Eglin AFB Enlisted Club
 (Not O Club)
Program: 7th Special Forces
 Group

Enlisted Club Breakfast

- Please:
- Make a reservation
 - Wear a name tag
 - Bring proper change.
 \$7.00 for O'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: clavalle@bridgeway.org if you are attending.

Officers & Directors

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Bill of Rights - Ninth Amendment

Ninth Amendment – Protection of rights not specifically enumerated in the Constitution. The enumeration in the Constitution, of certain rights, shall not be construed to deny or disparage others retained by the people.

7th Special Forces Group Rolls In by Dan Cobbs

A special representative from the 7th Special Forces Group will be presenting at our breakfast meeting this month. The 7th Special Forces Group was officially formed on May 20, 1960, when it was redesignated from the 77th Special Forces Group. In May 1962, the advance party from Company D, 7th Special Forces Group departed for Fort Gulick, Panama, in the Canal Zone, to establish the 8th Special Forces Group. 8th Group was deactivated in 1972 and the unit redesignated as the 3rd Battalion, 7th Special Forces Group.



Throughout the 1980s, 7th Special Forces Group played a critical advisory role for the El Salvadoran armed forces. The Salvadoran military became a highly trained counter-insurgency force under the tutelage of 7th Group.

The 7th Special Forces Group also played a very important role in preparing the Honduran military to resist and defeat an invasion from Nicaragua. 7th Group also trained the Honduran military in counter-insurgency tactics, which enabled Honduras to defeat the Honduran

communist-backed guerrillas. The 7th Special Forces Group also became involved in counter narcotics operations in the Andean Ridge countries of Venezuela, Colombia, Ecuador, Peru, and Bolivia. The

goal was not just to stop the flow of drugs into the United States, but to stem the violence that resulted from the drug trade in those countries.

From December 19, 1989 to January 31, 1990, elements of the 7th Special Forces Group participated in OPERATION Just Cause to restore democracy to

Panama. Over the first two weeks, 7th Special Forces Group conducted many reconnaissance and direct action missions in support of the operation.

The 7th Special Forces Group maintains a continuous presence throughout Central and South America, conducting Special Operations missions in support of the US Southern Command's Regional Engagement strategy. Since early 2002, the 7th SFG has also deployed almost nonstop for five rotations to Afghanistan in support of OPERATION Enduring Freedom.

In April We Meet At The Ft. Walton Beach Golf Course!

SEMPER PARATUS

I can't say enough good things about our Officers and Board of Directors. Not only are they great stewards of our organization's funds, they are great leaders and contributors to our organization. Having attended the recent Florida Council of Chapters Annual Meeting in Destin, it was quite obvious we are a very fortunate organization and heads above the rest. So I would like to give you all a "Bravo Zulu". Okay—now to the business at hand. As you can all imagine, Gayle Norgaard was approved by the Board unanimously as the Second Vice President. The Board agreed she will not only be a great Second Vice President but also a great ambassador for our organization. Other actions by the President were the appointment of Bill Van Hoesen as our Legislative Liaison, Dan Cobb as the Chair for the Program Committee, Gayle Norgaard as the Chair of the Membership Committee and the Illness/Distress Committee. And as President, I will be assuming the Chair of Public Relations Committee and Local Government Committee. As members of this great organization, I hope you will see it upon yourself to assist these folks when asked. Your assistance and contributions not only make our organization stronger but also helps the men and women of the uniformed services. This is a pledge we all made to help support our country and military. I would like to take this time to announce the recommendation of Minora Mixon as the Secretary which will be put to a vote at the next Board Meeting.



Ken Wright

Again, I must add, my goal will be to refocus our attention to Article III (PURPOSES) of our By Laws, which directs us (1) To promote the social welfare of the community, (2) To conduct programs for charitable, scientific, or educational purposes, (3) To sponsor or participate in activities of a patriotic nature, and (4) To provide social and recreational activities for its members. To meet these goals, we will strive to improve our presence in our community and make it known we are a body which is here to make a positive difference in our fellow servicemen and women lives and will not sit back and not be heard. As the President, I am lucky to visit with many military and business leaders in our community and I can tell you their respect for us is unbelievable. So, I hope to have your continued support in improving our presence with things like moving our meetings to other venues to improve visibility and accessibility to our fellow officers. I want to note, we have a great line up of great speakers on the horizon. I hope you will ensure your presence and take the steps to recommend our organizations to other fellow officers. Speakers you can look forward to hearing from are the CEO of Vision Airlines, 96th Squadron Commander, and Sheriff Larry Ashley just to name a few. In closing, thank you for the honor to lead this organization and always I appreciate your comments and recommendations. Thanks and God Bless.

P.S. Don't forget to visit our Facebook Page, "Northwest Florida Military Officers Association (NWFMOA)".

MEMBERSHIP



Dan Cobbs

2010 Membership Activity

Comparing 2010 to 2009, the Board is proud to report that membership grew by 16 members. Please take a moment to congratulate our new members on advancing our mission with NWFMOA:

1. Lt Col Robert Allen
2. Lt Col Alan Barys
3. Lt Col Morris Blumenthal
4. Col Theodore Foster
5. CWO5 Karin Grant
6. Maj Terrance Linn
7. OTC Carlton Lowery
8. LCDR Brian McCaul
9. Capt Lee McKee
10. CDR John Patten II
11. Lt Col Austin Penton
12. Lt Col Brian Rigsby
13. Lt Col Franklin Robertson
14. Maj Larry Smith
15. Col Richard Solt
16. LTC Max Taylor
17. Maj. Derek Fox

Can we do more? Absolutely, but it takes your input and willingness to help the chapter grow. To make your recommendations and/or to volunteer for future events please contact any of our chapter Officers and Directors:

Officers

1. Ken Wright, President
2. Dan Cobbs, 1st Vice President
3. Gayle Norgaard, 2nd Vice Pres.
4. Bill Ryan, Treasurer

Directors

1. Eileen Arpke
2. Bob Garcia
3. Howard Hill
4. Bob Padden
5. Jim Summitt

NWFMOA is your chapter, make it what you want it to be.

Public Record

NEW LIFE MEMBERS: Lt. Col. Charles L. Coons, USAF, (Ret)

Editor's Etchings . . . by Scott Berry

Greetings!

Help! This editor is in desperate need of people who would like to express their ideas in the Defender. With the new officers on board and still a vacancy to be filled, it's likely the number of columns you read in this newsletter will be cut in half. That leaves a lot of white space that can either remain blank or filled with new contributions from members.

So here's the deal. Don't be hesitant because you were only the runner-up for the Pulitzer prize. If English is your second language we'll work with you. Habla espanol (sp?). If burglars broke into your house and inexplicably stole every writing instrument and your computer, I can loan you some replacement resources (within reason). Perhaps you feel that you have an IQ slightly above that of a worm, got bad grades in grammar, and therefore couldn't form a creative thought and put it on paper if your NWFMOA membership depended on it. Trust me that we can work it out. And finally, if none of the above applies to you but you just don't want or care to do it, call me and let's talk. I'm not asking much and I can't do this on my own. You'd be surprised that

others might enjoy reading about your pet armadillo. Get the message? Please don't let my humor mask the true seriousness—and need—of what I say. Please give my request some serious thought.



Scott Berry

Now I can hear some whispering, "If Berry could deliver the Defender on time, I do as he asked." Yeah, well, mea culpa, but I really do have a good reason for last month's extreme tardiness. The company which mails the newsletter had a large personnel changeover and things slipped through the cracks. My fault for not checking sooner? Yup. But sometimes you have to trust the system. I also don't get up at midnight and start my car to ensure it'll start when I go to work. Get my drift?

I think my groveling and sniffing has pretty much maxed out your attention span, so I'll end here for the month.

Hope that you all spring forward on the 13th!

Berry "Out"

Installation Ceremony for New Officers at January Meeting



Installation Officer Lt Gen LeRoy Manor



Gen Manor Administers Oath



Gen Manor transfers gavel to President Ken Wright



2011 NWFMOA Board Members



Incoming and Outgoing Presidents with Gen Manor

*** REQUEST FOR ASSISTANCE ***

We need your help in notifying the Chapter President (Ken Wright), the Illness/Distress Committee (Gayle Norgaard), or any Chapter Officer when one of our members is ill, hospitalized, or when a death occurs. The Illness/Distress Committee along with others can be of assistance in several ways, but we need to receive timely information in order to take helpful action! Please keep these people in mind when you, your family, or others you know of are in need of assistance. Additionally, please add NWFMOA to your personal notification checklist and keep this information along with your important papers for future use. Phone numbers are available on the front page of the *Defender*.

Say What?

* Beelzebug* (n.): Satan in the form of a mosquito that gets into your bedroom at three in the morning and cannot be cast out.

Chaplain's Column

. . .by Chaplain Sarah Shirley



Chaplain Shirley

Love and Compassion

I'm in the middle of spending 13 months as Chaplain at Craig Joint Theater Hospital, the highest echelon of care in Afghanistan. We take care of lots of sick and injured people, and our doctors, Physician Assistants, Nurse Practitioners, nurses, technicians, and support personnel are of the highest caliber with amazing technical skill. The military members for whom we care are also very well trained and extremely talented. But what stands out in caring for all of these people is not their skill, but their love for one another.

This morning I offered my "words of wisdom" in the weekly staff meeting. I concluded with the following quote from Tenzin Gyalso, the Dalai Lama:

"Compassion and love are not mere luxuries. As the source of both inner and external peace, they are fundamental to the continued survival of our species."

Whatever you do, however well you do it, bring love and compassion to the forefront of your thoughts and actions. That will never fail you.

(Editor's note: Chaplain Shirley is traveling on her mid-tour R&R right now. Please keep her in your prayers. She has also included some pictures of her and her fellow staff members.)



Chaplain Shirley at Work

Chaplain Shirley with Egyptian doctors, nurses, and US Friend



Roses in Afghanistan

Eureka! It's Good As Gold For The Scholarship Fund!

Receive cash for you old gold jewelry and sterling silver!

- (1) Gather your old, broken jewelry chains, mismatched earring, class rings, and gold jewelry you don't use any more. Sterling silver also has value.
- (2) Place in a labeled plastic bag to have it assessed and weighed by a professional team.
- (3) Receive cash the very day you come.
- (4) NWFMOA will receive a check for a percentage of the total gross purchases at the close of the sale
- (5) Mark your calendar with the dates below.

Ft Walton Bch date: March 8th from 3-7 PM at 217 Miracle Strip Parkway next to Mulhollow's Bistro Restaurant at the Re/max Southern Realty Office conference room.

Niceville date: March 10th from 3-7 PM at the Holiday Inn Express on Bayshore Dr behind Ruby Tuesdays on John Sims Pkwy. For further information call Gayle Norgaard at 259-1155 or email: gayleret@cox.net



Tempus Fugit - Spring Forward

Which, as we all know, commonly translates to "time flies." It also means it's almost that time of year to spring forward and lose another hour of sleep. So on **Sunday March 13th** set your alarms for 2 A.M. so you can get up and re-calibrate all your timepieces by setting them ahead an hour. (Let me know if you need a wake-up call.) Or you could just cheat and make the change at a convenient time on Saturday. In either case, don't forget to also replace the batteries in your smoke alarms and carbon monoxide detectors.

(Editor's note: I got it right this time.)

Tips to Save on Taxes

After-tax dollars are real dollars; when you spend them, they're worth 100 cents. Before-tax dollars are something of an illusion. They're worth less than 100 cents, depending on your tax bracket. It's this difference that makes it so important to increase your after-tax dollars by reducing your income tax. The official filing deadline will be April 18, not 15. People who arrange for extensions will have until Oct. 17. Here are eight tips to keep in mind.

1. Find your records. Locate every single scrap of paper or e-mail that's potentially tax-relevant before you sit down to fill out the IRS forms or take your papers to an accountant.
2. Make a list of every possible deduction and the specific record that backs it up. For some people, this included making the maximum allowed contribution to a tax-deferred retirement account and making all planned charitable deductions before year's end.
3. If you're not already itemizing deductions, use the list you've assembled to decide whether you should be. If you're paying mortgage interest and property taxes on your home, or have other tax-deductible expenses, you may well save on taxes by itemizing instead of claiming the standard deduction.
4. Take a partial write-off on investment losses. If you lost money on investments in 2010, you can use the loss to offset capital gains on investments that rose in value. Even if you have no gains, you may still deduct up to \$3,000 of your losses each year to offset ordinary income. If you have more than \$3,000 in losses, you can carry the excess forward to deduct in future tax years.
5. Make the smart choice between deducting state income tax or state sales tax. Tax law allows you to deduct one or the other. If you live in a state that taxes income, the income tax deduction is probably best for you. But if you bought a big-ticket item like a vehicle, boat or airplane during the year, deducting the state sales tax might be better.
6. Remember those special energy credits. Tax credits are better than tax deductions because they are a direct dollar-for-dollar reduction in your bottom-line tax bill. You are allowed a 30 percent credit of what you paid during the year to outfit your primary residence with certain energy-saving skylights, windows, roofs, furnaces, water heaters and central air-conditioning units, up to a maximum credit of \$1,500.
7. Remember those reinvested dividends. Technically, this isn't a deduction, but it can help reduce your tax bill. If you own mutual funds that automatically invest dividends in extra shares, keep in mind that each reinvestment increases your "cost basis" in that fund. (Cost basis is the original price,

plus fees, of an asset such as stocks, bonds and mutual funds.)

8. Use direct deposit for any refund. This won't affect the dollar amount of your taxes, but by opting for electronic transfer rather than a check, you'll have a shorter wait for any money that's due to you.

(Source: aarp.org/taxes)

You know you're getting old when a friend compliments you on your new alligator shoes, and you're barefoot...

Cell Phones for Soldiers

Project Helps Deployed
Service Members Call Home for Free

MOAA's Auxiliary Member Advisory Committee (AMAC) is launching a project to turn old cell phones into phone cards so deployed service members can call home. The AMAC is working with Cell Phones for Soldiers, which recycles old cell phones and, in return, provides our fighting forces with prepaid phone cards they can use to call home. Each recycled cell phone translates into about 60 minutes of free talk time.

The AMAC is asking chapter members to help them meet their goal of donating 1 million minutes of prepaid talk time. That means they need to collect about 16,700 old cell phones.

This is a great project for your chapter's auxiliary liaison. If you don't have an auxiliary liaison, ask an auxiliary or other chapter member to take the lead on this worthy effort. It's one more way to make a difference by helping deployed service members stay in touch with their loved ones.

To get started, download the AMAC's information packet at www.moaa.org/cellsforsoldiers. Project leaders also should send an e-mail to moaaphones4soldiers@gmail.com indicating how many cell phones their chapter has collected so the AMAC can track its progress.

Mail old cell phones to: Cell Phones for Soldiers, C/O ReCellular, 2555 Bishop Circle West, Dexter, MI 48130. To minimize weight and save on postage, mail cell phones only. Batteries, chargers, and accessories are not required but will be accepted. **Postage is free**; just print out a prepaid postage label from the Cell Phones for Soldiers website at www.cellphonesforsoldiers.com.

Official drop-off centers also are located nationwide. By not using a prepaid postage label to mail your package, more money from each recycled phone will be used to purchase calling cards. Visit the Cell Phones for Soldiers website and select "Find a Drop-Off Point" from the main menu to find an official drop-off center near you.

Cell Phones for Soldiers has provided more than 60 million minutes of free talk time to our troops since it was founded in 2004 by then-teenagers Robbie and Brittany Bergquist of Norwell, Mass. A nonprofit organization, Cell Phones for Soldiers holds an impressive four-star rating from Charity Navigator.

Legislative Musings ... by Bill Van Hoesen

Do you have an issue you would like to address with a specific House Committee or Subcommittee member? Most of us know our own Rep. Jeff Miller is now Chair of the House Committee on Veterans' Affairs, but that is a large committee with numerous subcommittees. Last month Rep. Miller announced Rep. Gus Bilirakis (R-FL) as the majority Vice-Chair of the Full Committee and named the following as Subcommittee Chairs: Chair of the Subcommittee on Health, Rep. Ann Marie Buerkle (R-NY); Chair of the Subcommittee on Oversight and Investigations, Rep. Bill Johnson (R-OH); Chair of the Subcommittee on Disability Assistance and Memorial Affairs, Rep. Jon Runyan (R-NJ); and Chair of the Subcommittee on Economic Opportunity, Rep. Marlin Stutzman (R-IN).

Also last month, Rep. Howard P. "Buck" McKeon (R-CA), and Rep. Adam Smith (D-WA), the Chair and Ranking Member of the House Armed Services Committee (respectively) announced the following key leadership appointments: Military Personnel: Rep. Joe Wilson (R-SC), Chair; Rep. Susan Davis (D-CA), Ranking Member; Emerging Threats and Capabilities: Rep. Mac Thornberry (R-TX), Chair; Rep. Jim Langevin (D-RI), Ranking Member; Oversight and Investigations: Rep. Rob Wittman (R-VA), Chair; Rep. Jim Cooper (D-TN), Ranking Member; Readiness: Rep. J. Randy Forbes (R-VA), Chair; Rep. Madeleine Bordallo (D-Guam), Ranking Member; Seapower and Projection Forces: Rep. W. Todd Akin (R-MO), Chair; Rep. Mike McIntyre (D-NC) Ranking Member; Strategic Forces: Rep. Michael R. Turner (R-OH), Chair; Rep. Loretta Sanchez (D-CA), Ranking Member; Tactical Air and Land Forces: Rep. Roscoe G. Bartlett (R-MD), Chair; Rep. Silvestre Reyes (D-TX), Ranking Member. (NAUS)

FWIW, I did a little rambling around the Internet and based on each of the representatives' biographies as published on their websites I discovered of the six Chairs/Subchairs, only one (16%) is a veteran. I must qualify that by mentioning that two of the representatives do not have their biographies posted on their websites; I assumed they have no military experience. On the Armed Services Committee, three of the 13 chairs/Subchairs/ranking members (23%) have military experience. That percentage grows to 31% if the Representative is counted who was a dependent and accompanied her Air Force husband on a PCS to Japan. Empathy? Forget it.



Bill Van Hoesen

Scholarship Report and UNCLAIMED PRIZES!

By Frank Glunn

Oh, what a night—to borrow the words of popular song of a few years ago! If you missed the gala, you missed a gala event! There's just no better way to describe it. Our combined Christmas Gala with the Daedalians worked out beautifully and we partied the night away! The new repertoire of "Tall Cotton" seemed to be very well received and I believe a good time was had by all. (Admittedly, the night ends a bit earlier for our groups, but we partied while it lasted!)

Ticket sales for our scholarship raffle were brisk all evening thanks to the outstanding array of prizes—some of the best were contributed by our own membership. Thanks also to the Daedalians who participated and to the charming ladies who helped with ticket sales. As promised, we revised the format for the ticket drawing to fit within the scheduled intermission and posted the winning numbers on a huge screen at the head of the ballroom. Unfortunately, because we didn't positively identify the winners as the numbers were drawn, **three of our winners never came forward to collect their prizes.** The ticket numbers were 345865, 346313, and 345980. I want to assure you that those winning tickets will remain **valid until April 6th**, the date of our April meeting. If you were a winner and still have your tickets, please come forward! Call me at 654-4049. Otherwise, the disposition of those prizes will be determined at the next Scholarship Committee meeting.

Our prize and cash contributors were listed last month. Please make it a point to let them know we appreciate their support. Most of the merchants who support us probably know NWFMOA only as "those guys who come around soliciting contributions every Christmas". Please stop in and let them know we're also their customers, and thank them for their support.

On behalf of our young JROTC scholars, I want to thank you sincerely for your participation in the raffle and the silent auction. If you were not one of our winners this year, along with my wishes for a Happy New Year, I wish you better luck in next years drawing! Thanks again!



Frank Glunn presented Ann and Gerard of Joe & Eddie's Restaurant with an Honor Roll Certificate for their generous contribution to the Scholarship Fund on Feb 14th.

Drowning n Paper?

The amount of records you should keep is actually more limited than you might think. Here is advice from Money Adviser (a publication of Consumer Reports) on what to keep and for how long, and what to get rid of... Which records to keep: * Tax returns, keep forever * Tax return documentation, for seven years* Contracts, forever* Real estate records, forever * Last pay stub of a job if you leave that job * Last pay stub of the year until you reconcile it with your W-2* All mortgage payment checks (statements), until mortgage is paid off* All student loan payments, until loan is paid off * Car loan payment stubs, until the car is paid off * Cancelled checks, for 7 years* Bank deposit slips, until you reconcile your statements * Bank statements, until a calendar year; store with tax returns if they will be used to prove deductions * Home improvement records, ownership period plus 7 years* Investment records, shred monthly and quarterly statements as new ones arrive; hold on to annual statements until you sell the investments. Which records to toss: * Credit card statements that are more than three years old * Past insurance statement* Old utility bills, except the most recent one from your old address if you've moved* Recently paid bills (statements), once you have something saying they've been paid

See BankRate.com's list for more advice from the IRS on what to keep for tax filing purposes.
(Source: clarkhoward.com)

Got a Chapter question?

Change in personal info?

Comment?

Don't know who to ask?

Email: info@nwfmoe.org

We'll get an answer for you.



DONATION FORM

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

Donor Information (if not printed on check):

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City, ST ZIP _____

Your gift is tax deductible to the extent allowable by
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This gift is a memorial in honor of: _____

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Mail payable to: NWFMoe Scholarship Fund,
P.O. Box 310, Fort Walton Beach, FL 32549-0310

WE SALUTE YOUR SERVICE.

Now it's our turn to serve you! Come Live With Us!

Those of us at Westwood Retirement Resort would like to say to all our veterans, "Thank you for your service. Thank you for protecting our freedom."

And should the time come that you wish to make the move to a retirement community, it would be our honor to serve you. At Westwood Retirement Resort you can enjoy the best years of your life and have access to our on-campus Healthcare Center for short-term rehab or long-term care.


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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 this year receive membership through December 31, next year 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

Auxiliary Members
Pay one half of the above rates