



THE DEFENDER

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

Vol. 19 No. 3 Serving All Branches of The Uniformed Services MARCH 2013

Breakfast Meeting & Discussion

When: Wed. 6 March 2013
Time: Open: 0700; Bkfst: 0715;
 Meeting: 0800-0900
Place: Eglin Bayview Club
Program: Maj Gen Kenneth D. Merchant, USAF, AF PEO for Weapons, Armament Directorate

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 Bill Van Hoesen at 225-2957 or send an email to: bvanhoesen@cox.net if you are attending.

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Twenty-seventh Amendment

No law, varying the compensation for the services of the Senators and Representatives, shall take effect, until an election of representatives shall have intervened.

(Editor's note: This is the last approved amendment to the U.S. Constitution.)

Eglin's Senior Officer Pays Us A Visit

By Scott Berry

Although our next speaker will be talking to us for the first time, Maj Gen Kenneth D. Merchant, USAF, the Air Force Program Executive Officer for Weapons, Armament Directorate here at Eglin, is not a stranger to the area. He came here the first time in 1984 and has returned several times since. In 1991 he and I were both colonels here and on a first name basis. In fact, we're still on a first name basis. He calls me Scott and I call him General. Under the recent reorganization, he concurrently reports to the Secretary of the Air Force for Acquisition, Washington, D.C. and the newly organized Air Force Life Cycle Management Center, Wright Patterson AFB, Ohio. His directorate is responsible for enhancing worldwide Air Force combat capability, effectiveness, aircrew survivability, and readiness through joint development, test, procurement,

deployment and sustainment of air delivered weapon systems.

General Merchant was commissioned in 1980 through the Air Force



**Maj Gen
 Kenneth D. Merchant, USAF**

ROTC program and earned a bachelor's degree in engineering management. He has been a program manager on numerous weapon system development and production programs, including the F-22, E-3, Air Force One, KC-10, E 4, Wind Corrected Munitions Dispenser, Sensor Fuzed Weapon, Joint Standoff Weapon, Low Altitude Navigation and Targeting Infrared

System for Night, GBU-15 and the AGM-130.

The general has also served as Air Staff Program Element Monitor for the Advanced Medium Range Air-to-Air Missile and executive officer to the

President's Message

By Jeff Watson

Greetings! This is that time of year when spring has not yet sprung, taxes are due, football season is over (hunting season, too), and the garage needs cleaning out. At least I can look forward to Spring Break! We have a lot going on in the club though I would not have thought so just a few short years ago when I was one of the new members.



Jeff Watson

I had the pleasure of attending the Winter Leadership Forum 2013 held this year at the Hyatt Regency Hotel in Sarasota, Florida. I enjoyed it so much that I will go back to attend the Florida Council of Chapters Convention June 7-9 2013. If any of you would also like to attend, I would like to have you join Judy and me. There will be an opportunity for some sight-seeing. There is a cruise planned and trip to the Ringling Circus Museum. Think about it.

Back to last week (I mean before hunting season ended): Friday we attended the dinner and reception where we sat with some fun folks from South (duh!) Florida. I met CAPT Watts, USN (Ret) and his wife and COL Jeff Rogers, USA (Ret) and his wife. Gayle Norgaard and Neil Schneider also sat at the table with us. We had the pleasure of hearing from Col Steve Strobridge, USAF (Ret) from the MOAA National Headquarters as he filled us in on the latest legislative news from Washington, DC. He let us know that if it weren't for TRICARE for Life (TFL), we retirees would be paying thousands of dollars for our medical care because that is what you retirees were doing before TFL became law. I considered his presentation a trial balloon of what would be an acceptable annual fee as he made his presentation. I kept thinking "ouch!" I haven't paid for my TRICARE PRIME

Continued on page 5

PUBLIC RECORD

NEW LIFE MEMBER: Col James Randels, USAF (Ret).

Personal Affairs

Contributed by Gayle Norgaard

Luncheon Meeting

Topic: **PATRIOT ANGELS**
(Caring for our Veterans and Surviving Spouses)



Gayle Norgaard

Guest speaker: Suzette Graham

Did you know you may be eligible for up to \$2054.00 monthly tax free? There is a forgotten Veterans and spouses pension, if you are 65 or older or 100% disabled.

Date: Monday, March 18, 2013

Time: **Potluck Lunch** 12:00-12:30

Program 12:30 -1:30

Location: St. Paul's Lutheran Church

1407 John Sims Parkway Niceville, FL

RSVP to Gayle Norgaard, by 12 March 2013

Ph: 850-259-1155, Email: gayleret@cox.net

(Editor's note: This event is NOT sponsored by a financial company).

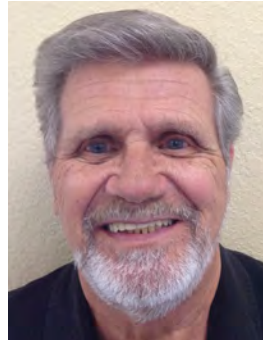
Member Spotlight



Dick and Nancy Prater

The Happiness of Homecoming

Legislative Musings... by Bill Van Hoesen



Bill Van Hoesen

Are you ready for a “What the H#\$&” shake of the head? The federal debt limit will have no force or effect until May 19 thanks to Senate action to clear a House-passed measure for President Obama’s signature. In addition to suspending the debt limit, the bill commits the Senate (and the House) to passing a budget resolution for the first time in four years under pain of its members having their paychecks withheld. (If you think this will happen, I understand the Verrazano Bridge is for sale) Before the bill could pass, Democrats had to table several Republican amendments from Rob Portman of Ohio, Pat Toomey of Pennsylvania, Rand Paul of Kentucky, and David Vitter of Louisiana. Portman offered two amendments: the first would require any bill to raise the debt limit include non-interest spending cuts of an equal or greater amount; the second would cut discretionary spending by one percent every three or four months if Congress does not agree to a budget resolution by October 1, 2013. Toomey’s amendment would prioritize certain accounts for receipt of payment in the event Congress did not raise the debt limit, placing debt interest, Social Security, and military personnel at the front of the line. The Paul amendment would have banned the transfer of certain weapons systems such F-16 fighter jets to Egypt. The Vitter amendment would have introduced spending cuts to the bill. All but the Paul amendment, which had very little support, split the Senate exactly along party lines. Democrats rejected each amendment unanimously except the second Portman amendment, which attracted the support of Kay Hagan (N.C.), Claire McCaskill (Mo.) and Jon Tester (Mont.).

Now how about a good laugh? House Bill # H.R. 444 -- The Require Presidential Leadership and No Deficit Act or Require a PLAN Act - Directs the President, if his budget for FY2014, as submitted to Congress, results in a projected deficit in every fiscal year for which estimates are provided, to submit by April 1, 2013, a supplemental unified budget that includes: the information required by law for the President’s budget, an estimate of the earliest fiscal year in which the supplemental budget is not projected to result in a deficit, a detailed description of additional policies to be implemented in order to achieve such result, and an explanation of the differences between the President’s original FY2014 budget and the supplemental unified budget. I understand this has about as much chance of being approved as does a snowball in hell.



Photos by Bill Van Hoesen.

Auxiliary Corner

The loss of a spouse, regardless of whether the death is sudden or the result of a long illness, is very traumatic for the surviving spouse. We are never emotionally prepared for the loss of a spouse, which creates a major life change. Among these changes are financial hardship, loss of role as a spouse or caregiver, loneliness, living single in a couple's world, the loss of couple friends, and all the paperwork, which can be overwhelming. Yet, there is much we can do now to become aware and prepare for at least some of these changes in our lives.

It's very important to be aware of the location of wills, durable powers of attorney, living wills, insurance documents, safety deposit boxes and keys, checking and savings accounts, investments, and passwords to online accounts. We encourage setting aside, in a separate bank account, at least six months worth of living expenses for the surviving spouse to use until financial matters are settled.

When a military retiree or an active duty service member dies, retired pay stops on the day of death. The surviving spouse and children might be entitled to many survivor benefits — medical insurance; pay; military ID cards with moral, welfare, and recreation privileges such as commissary and exchange; and other military privileges.

The Survivor Benefit Plan (SBP) might be payable by DoD up to 55 percent of retired pay, depending on the level of the retiree's participation upon retirement. Also, if the retiree dies of a service-connected illness or injury, the surviving spouse might be eligible for Dependency and Indemnity Compensation (DIC), payable by the VA. Under current law, SBP is reduced dollar for dollar up to the total value of DIC. If the death occurs on active duty post-9/11, the service member is considered retired with 30 years of service at his or her current rank or rate. The surviving spouse will receive the survivor benefit on that basis, plus DIC as an offset. The spouse has the option to transfer this SBP benefit to a child and to receive DIC only, forfeiting SBP forever. In this case, SBP will end when the child reaches majority, at age 18, or 22 if a full-time student. Remarriage affects both SBP and DIC, so be sure to check with each program before you proceed to the altar.

Surviving spouses age 60 or older also may collect deceased spouses' Social Security benefits. Younger survivors with children under age 16 also may collect these benefits if the survivors have worked enough quarters to be eligible. A child will receive the benefits until age 18.

Contact MOAA, your chapter personal affairs officer, or your auxiliary liaison with questions. Check out MOAA booklets and checklists, available upon request, about organizing your personal affairs and other surviving spouse issues. (Source: MOAA *The Affiliate*).

TAPS – In Memoriam

<u>NAME</u>	<u>Died</u>
Lt Col Albert S. Borchik, Jr., USAF (Ret)	January 30, 2013
Lt Col Thomas F. Gannon, USAF (Ret)	January 29, 2013
Mrs Marguerite Godbold, AUX	January 14, 2013

On behalf of NWFMOA, we express our sympathy to the families of those who have passed to their eternal rest. We wish comfort for all those who grieve.

Eglin's Senior Officer (cont.)

Continued from page 1

Commander, Pacific Air Forces. He directed the Area Attack Systems Program Office, Contractor Logistics Support Aircraft Materiel Systems Group, and Battle Management Command, Control and Computer Systems Wing. His commands include the Airborne Warning and Control System and Airborne Early Warning Control Systems Group as well as the 551st Electronic Systems Wing at Hanscom AFB, MA. He also served as Vice Commander, Ogden Air Logistics Center and, prior to his current assignment, he was Director of Logistics, Headquarters Air Mobility Command, Scott AFB, IL.

This will be another great presentation you won't want to miss. See you there on March 6th.

Treasurer's Update

By Dan Cobbs

On behalf of the 2013 Board of Directors, I would like to thank you for being one of the NWFMOA Chapter members. We appreciate your years of continued support, dedication, and choosing to participate as a chapter member.



Dan Cobbs

Please be advised this does not include any payments made in 2012. In the Month of January 2013 the following members renewed their NWFMOA membership: Adams, Janis; Allen, Robert; Anderson, Doris (payment for 2 years); Bell, Elvin; Berry, Scott (payment for 3 years); Block, Burwell; Boykin, James; Brenner, Beryl; Brigman, Marvin; Brooks, T; Brown, Daniel; Bush, Lawrence; Chagares, William; Connors, John; Cox, Jerry; Cullen, Ruth; Dale, Jane; Dunn, Guy; Elchorst, Kurt (payment for 2 years); Fleck, Thomas; Gornto, Harry; Griffith, Michael; Haley, Mary; Haynes, George; Hines, Larry; Lindley, Thompson; Manor, LeRoy; Metzner, Alexander; Mitchell, Michael; Nabors, Georgia; Palmer, Richard; Prater Richard; Pride, Evelyn; Reeder, William (payment for 2 years); Sanchez, Lorraine; Scott, Walter; Shook, Margaret; Singleton, Paul; Solt, Richard; Thornal, Leroy; Van Hoesen, William; Vickers, William.

Below are those members who have multiple year renewal dates as promised in my last article in February. Expiration Date 31 December 2014: Anderson, Doris; Baird, Ocie; Barnes, Jerome; Bills, Alfred; Borchik, Sally; Brenner, Beryl; Burger, Donald; Eichorst, Kurt; Fortenberry, Lawrence; Justice, Vivian; Kirby, David; Manor, LeRoy; Maynard, Diane; McAllister, Edward; Menza, Dominic; Miller, Craig; Moore, Gerald; Neff, Benjamin; Peavy, James; Reeder, William; Reinke, Friedrich; Roberts, Franklin; Smith, William; Whelchel, William. Expiration Date 31 December 2015: Barnhart, James; Berry, Scott; Costantini, Daniel; Holl, Barbara; Holt, John; Vicker, Daniel; Vickers, William. Expiration Date 31 December 2016: Norgaard, Gayle; Schaefer, Robert. Expiration Date 31 December 2017: Foster, Theodore.

I will be forwarding to Scott your renewal dates and any changes in your mailing address.

President's Message (cont.)

Continued from page 2

long enough to have the annual fee skyrocket. When I couldn't stand it anymore, I stood up and let him know that from my perspective an increase in the fees without a challenge is not an acceptable message and I did not want him to go back to DC thinking "well, nobody complained about my message, so I guess it's okay for our rates to go up." We had a real productive conversation both on the floor and later in private. I encouraged him to keep up the good work. Should I add that my comments were well-received by the other attendees as I received applause from the other attendees for my comments?

Before the evening was over, we were fortunate to be visited by our Lieutenant Governor Jennifer Carroll. She and I had a great two-minute conversation and I asked her if she would visit our chapter this year. My goal is to make that happen!

So what was the focus of this year's meeting? Recruiting! We covered that at length on Saturday with COL Barry Wright, USA (Ret) from the MOAA National Headquarters. One idea that was presented was to have a Facebook page. A lot of younger officers use Facebook regularly and the idea is to let them know what we are doing through a Facebook webpage. Check out our page -NWFMOA!

Two final thoughts to share: one is our quarterly Officers Call. Ken Wright started it and I like it so Ken is going to come up with another location for this quarter and we'll get that out to everyone at our March meeting; and two is for each of you to review your personal affairs – TODAY! It's easy to put off but does your spouse know what to do if you take that "fini flight" unexpectedly? I talked to the daughter of a recently deceased officer and she left me with a comment that I need to share. That is, if you want your obituary to say what you want it to say, you need to either write it yourself or at least put the military piece together the way you want it to read. Her comment was along the lines of having written the obituary but including information that her dad had written about his military history that she did not know or understand. She just "stuck it in the middle." She acknowledged that we would understand it but she had no idea what it meant. So now you have it; it's up to you. Until we meet again – this session is adjourned.

State Your Age and \$ave – Part II

Contributed by Bill Van Hoesen

RESTAURANTS:

Chick-Fil-A: 10% off or free small drink or coffee (55+)

Chili's: 10% off (55+)

CiCi's Pizza: 10% off (60+)

Denny's: 10% off, 20% off for AARP members (55 +)

Dunkin' Donuts: 10% off or free coffee (55+)

Einstein's Bagels: 10% off baker's dozen of bagels (60+)

Fuddrucker's: 10% off any senior platter (55+)

Gatti's Pizza: 10% off (60+)

Golden Corral: 10% off (60+)

Hardee's: \$0.33 beverages everyday (65+)

IHOP: 10% off (55+)

Jack in the Box: up to 20% off (55+)

KFC: free small drink with any meal (55+)

Krispy Kreme: 10% off (50+)

Long John Silver's: various discounts at locations (55+)

McDonald's: discounts on coffee everyday (55+)

Mrs. Fields: 10% off at participating locations (60+)

Shoney's: 10% off

Sonic: 10% off or free beverage (60+)

Steak 'n Shake: 10% off every Monday & Tuesday (50+)

Subway: 10% off (60+)

Sweet Tomatoes: 10% off (62+)

Taco Bell: 5% off; free beverages for seniors (65+)

TCBY: 10% off (55+)

Tea Room Cafe: 10% off (50+)

Village Inn: 10% off (60+)

Waffle House: 10% off every Monday (60+)

Wendy's: 10% off (55 +)

White Castle: 10% off (62+)

NOW, go out there and claim your discounts - - - and remember ---

YOU must ASK for your discount --- no ask, no discount.

I Don't Get It

The problem with the gene pool is that there is no lifeguard.

Photo Ops



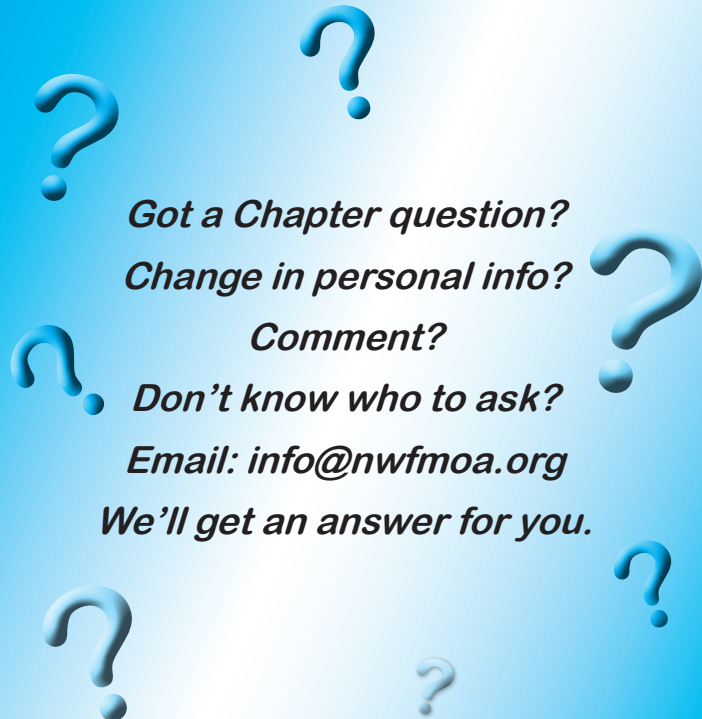
Florida Lt Gov Jennifer Carroll is shown with Chapter President Jeff Watson and his wife Judy at the Florida Winter Leadership Forum.



CSM Lanny Lucero, USA (Ret) presents past president Ken Wright a plaque in appreciation of the chapter's donation to the 7th Special Forces Association.

Idiot-Syncrasies

If the police arrest a mime, do they tell him he has the right to remain silent?



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.

Logical Puns

 England has no kidney bank,
 but it does have a Liverpool.

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Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you do not want your name, phone number or email address listed in printed chapter directories. **Membership includes a subscription to The Defender for the dues period.** We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.
**The spouse of a deceased life member automatically becomes an auxiliary life member.

Membership Application/Renewal

New Members joining in 2013
receive membership through December
31st of next year for \$25.00.

Membership Renewal
1 yr - \$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 one half of the above rates