



THE DEFENDER

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

Vol. 20 No. 3 Serving All Branches of The Uniformed Services MARCH 2014

Breakfast Meeting & Discussion

When: Wed., 5 March 2014
Time: Open: 0700; Bkfst: 0715; Meeting: 0800-0900
Place: The Meridian at Westwood, 1001 Mar Walt Dr, FWB
Program: Buddy Bowman, LtCol (Ret.), Quantum Light Energy Therapy

Please:

• MAKE A RESERVATION

- Wear a name tag
- Bring proper change. \$7.00 for everyone

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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March Program: Quantum Light Energy Therapy

By Paul Singleton

Greetings to All!

This month our chapter is presenting another speaker trained in keeping us healthy and happy. Make plans to attend our March program and listen to our speaker, Buddy Bowman, Lt Col, USAF (Ret.) tell us about the benefits of Quantum Light Energy Therapy.

Buddy Bowman is a retired Air Force Lt Col, former instructor pilot, two-combat-tour fighter pilot, test pilot, and Pentagon staff officer. He has over 4,000 hours in 23 different aircraft and has flown 167 combat missions, with 100 over North Viet Nam in the F-105. He was shot down once but safely rescued. His 24-year distinguished military career includes numerous awards and decorations to include: the Silver Star, 6 DFC's, 23 Air Medals, and 2 Meritorious Service Medals. He also has rocketed 20 miles into space in the NF-104 Astronaut Trainer at the Air Force Test Pilot School.

Buddy is an adjunct professor with Embry-Riddle Aeronautical University and has taught over 50 graduate-level aviation classes. His education includes a BS in Aeronautical Engineering, a MA in Business Management, and a MS in Counseling Psychology.

Since retirement, he has been an advisor to the Air Force at Eglin AFB as a corporate

trainer and personal and organizational development consultant. He lives in Fort Walton Beach, Florida with his wife Jackie and their two adult sons, Brady (Charter Boat Captain) and Brodie (Orthodontist) and families.

Buddy's newest passion is Light Energy Therapy. He is the first and only certified Quantum Light Energy Coach in the state of Florida, and operates his Light for Life practice in Fort Walton Beach. He has conducted over 300 successful client sessions over the past 18 months. Painless, non-invasive Light Energy Therapy increases circulation, reduces inflammation, pain and stress, protects your telomeres, and balances the body naturally; all without drugs and side effects.

Buddy developed the 8-week, 12-hour course, Quantum Light Energy Therapy, and has taught it for the past three semesters for the UWF/Center for Life Long Learning. He has appeared on local radio and TV talk shows. In an effort to give back and help, in his spare time he provides inspiring leadership lectures to the elementary students of Okaloosa County.) Light Energy Therapy has been an extension of his lifelong advocacy and practice of natural health and healing practices. He is excited to share his passion with you.

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Are Your Dues Due? It's Your Last Defender!

President's Message

By Jeff Watson, Colonel, USAF (Ret.)

What a nice day we had today! Here it is a Saturday in February, the sun is shining and we aren't shoveling snow, ice or anything else – climate related.

I suspect we still have some cold days ahead of us but not like the ice storm that shut down our local bridges last week.

Isn't it amazing how quickly time flies? I am writing this before Mardi Gras and Valentine's Day but you will get the Defender around President's Day and we'll be anticipating the advent of spring!

Well I asked about your New Year resolutions last month. I am still working on mine but I see progress. I hope you do too.

You may know that the Westwood Retirement Center is now called "The Meridian" so we can all feel younger as we meet "halfway" at The Meridian from now on. Billie C. and her chef are presenting some wonderful breakfasts so if you like a hot breakfast, come join us next month. I am pleased to tell you that we had a captain and his wife join us in January and a lieutenant colonel from the 33rd Wing join us in February. Now if we can get them to bring their friends, you will see a whole new complexion to our program. I'll call it rejuvenation and I think it is wonderful!

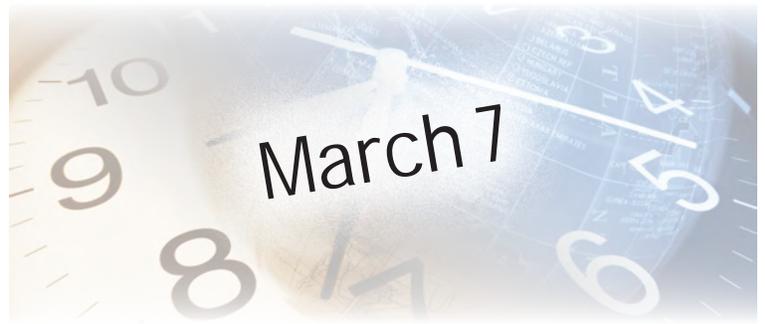
The trip to Ocala in January was very good as I met with other chapter officers and renewed acquaintances that I've met at previous gatherings. I even met "Buddy the Clydesdale" at the Ocala Hilton the last day that we were there. As for the business at hand, recruiting, retention and officer selection were the focus items of the conference.

Continued on page 5



Jeff Watson

Cutoff For April Defender



Oops!

By Scott Berry

My apologies to Rick Johnson, AKA "Rick Anderson" in last month's Defender Member Spotlight, for getting his last name incorrect. Ya think his name tag would be given me a hint? Not strong enough. Sorry again, Rick!

REALIZATIONS OF LIFE

From the bar, at age 27, a young fighter pilot boasted that he would rather live 50 years as a rooster than 100 years as a chicken.

From the golf course coffee shop, at age 73, he admitted that this chicken life was not too bad.

OFFICER'S CALL

PUBLIC RECORD

IN MEMORIAM: Col Vernon Jarrell, USAF (Ret), 1/23/2014; Lt Col Julius "Roger" Langley, USAF (Ret), 1/23/2014.

NEW LIFE MEMBER: Lt Col Weymer E. Liljedahl, USAF (Ret).

Join Us

Tuesday, February 25
5:15 pm - 7:15 PM
DOC'S BAR
at the
COMPASS ROSE

The authorization to sell ethanol free (pure) gasoline in Florida was signed into law and became effective on June 1, 2013. In the July/August 2013 time frame, my efforts to locate a pure gasoline retailer in the Crestview area were unsuccessful. State Senator Greg Evers' staff in Pensacola identified three locations in Okaloosa County selling pure gasoline at that time. Two of these were located in Fort Walton Beach and one was located in Destin. Senator Evers' staff also provided the website which identifies all pure gas stations in Florida (pure-gas.org). This website identifies, in most instances, the octane of the carried gasoline.

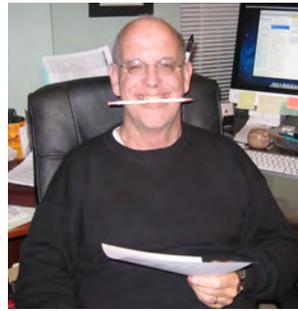
In September 2013, this website listed 436 pure gasoline stations in Florida; eight in Okaloosa. In January 2014, there were 453 pure gas stations listed in Florida; ten in Okaloosa. These ten are broken down by type as follows: three are brand named stations (Sunoco or Chevron). Four are marinas. Three are convenience stores, etc.

Ethanol based gasoline, not exceeding 10% ethanol, should be safe for use in the newer automobile models, per the American Automobile Association (AAA) in Tampa. But they recommend owners follow the manufacturer's recommendation. AAA also advised that users of pure gasoline should realize better mileage per gallon of gas.

Currently, we have only one pure gas service station in Okaloosa County north of Niceville -- the Sunoco Station at 806 W. James Lee Blvd. (US Highway 90), Crestview. This station has four pure gasoline pumps, all pumping 87 octane pure gas. They do not sell any ethanol based gasoline at this location. The remainder of pumps at this location are dedicated to diesel fuel.

The most logical option for northern Okaloosa residents, prior to opening the Sunoco retail station in Crestview, was for consumers to cross the Alabama state line and purchase pure gas in Alabama. Some consumers were going to Fort Walton Beach, Milton or Pensacola. It appears that this pure gasoline availability void in parts of Okaloosa County creates a business opportunity for some of those convenience stores in our area that now are offering ethanol based gasoline services.

AAA suggested that customers searching for additional pure gasoline availability might be more successful by contacting their local convenience store(s). For your information,



Scott Berry

Greetings!

Let's start with the downside and end on a positive international note. As I write this in early February, we still have 52 members who haven't renewed their dues for 2014. While that's about half the number from last year at this time, there's still

work to be done. For those members that show a "2013" on your Defender mailing label, **PLEASE** take a moment and drop your renewal check in the mail. All the information you need is on the last page of the Defender. For those who went electronic, we've sent several emails and probably will send one more. If you have any questions, please don't hesitate to call or email me. My contact information is on the front page.

We're now moving to the upside. We've already started the groundwork for this year's military ball. No more toll road fees and HWY 98 traffic jams. We'll be at the FWB Yacht Club. Board members have already formed a committee. Got some ideas about a band or some lessons learned? Contact one of us. Now is the time before things get too firmed up.

I attended a state-wide MOAA conference last month in Ocala. Retention and recruitment were common themes. I liked one chapter's sound bite: "Every member is a member of the membership committee." Aside from the local advantages of increased membership, the Ocala meetings clearly showed how the individual voices of MOAA have a huge impact on educating and getting the attention of (not necessarily in that order) the lawmakers who are making critical decisions about retaining or cutting the benefits we've dearly earned. MOAA carries a big stick and the stick gets bigger as membership increases. So next time you're hobnobbing with your fellow military friends, ask them who's standing up for them in Washington and why aren't they part of that organization. A new member joining today will get almost two years of membership for the price of one. Not even the new Niceville Publix can beat that!

Speaking of Niceville and supermarkets, we regrettably lost one just as Publix opened and it was a good one known for its meat department. However, Niceville still has a much larger number of Mexican restaurants and pizza parlors per capita than probably any city in the respective countries of culinary origin. *Adios* and *ciao* for now!

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Berry "OUT"

Ethanol-Free (Pure) Gasoline (cont.)

Continued from page 3

Mr. Ned Bowman is executive director, Florida Petroleum Marketing and Convenience Stores Association. His website is ned@fpma.org

I am concerned with the adverse impact that ethanol based gasoline is having on our economy and our cost of living. I cannot place a dollar figure on this total impact, but it is very high. In this regard, I am quoting below part of a letter written to the editor of The Northwest Florida Daily News and published by this paper on November 6, 2013. In this letter titled A Vicious Circle, Mr. Tim Krueger of Destin is responding to a letter written to this same paper which was published on October 12, 2013. Mr. Krueger's letter in part is quoted below (The "He" in the quote below refers to the writer of the October 12, 2013 letter).

He says there are no subsidies. Apparently, the folks at Texas A&M University weren't told that. Texas A&M researchers have estimated that diverting corn to make ethanol forces Americans to pay \$40 billion a year in higher food prices. On top of that, it costs taxpayers \$1.78 in subsidies for each gallon of gasoline that corn-based ethanol replaces, according to the Congressional Budget Office.

Simply put, we're using half the nation's corn output to make ethanol. Were it apples instead of corn, the price of apples would go up dramatically, as has corn, which is up a whopping 60 percent since June. This translates into an uptick of 40 cents a gallon at the pump.

Yes, a drought exacerbated this, but that's the point -- you shouldn't put food in fuel. Especially food that feeds livestock, which we pay more for at the grocery store. Talk about a vicious circle.

In conclusion, the Florida Legislature and the Governor have given the citizens of Florida the legal option to purchase pure gasoline, if we so desire. The ball is now in the consumers' court. Gasoline suppliers are not obligated to take any action unless the gasoline users make known their pure gas requirements. There is no question that we should be using pure gasoline in small gasoline burning engines (boats, lawn mowers, chain saws, etc.), and in older vehicle engines. The only question remaining is what type of gasoline we should be using in the newer gasoline burning vehicles; answer -- follow the manufacturer's recommendation and your conscience. In

my situation it should be safe to use ethanol based gasoline, not to exceed 10% ethanol, in both of my cars. This would reduce my mileage per gallon consumed. However, it is because I am highly concerned about the adverse impact corn based ethanol production has on the tax payers' pocketbooks, that I made the decision to switch to pure gasoline in both my cars when ethanol free gasoline became available at the Crestview Sunoco station. Every gallon of pure gas I buy reduces the demand for ethanol based gasoline which helps reduce the adverse impact of ethanol based gasoline on the economy. I also plan to add this issue to my voting bucket list of major items to consider when selecting future candidates to represent my interests in Washington, D.C.

As a consumer you are free to make a decision of which gasoline, ethanol based or ethanol free (pure), meets your needs. If required, consider making your needs known to your gasoline supplier.

Clyde Locke
Life Member, NWFMOA

March Program: Quantum Light Energy Therapy (cont.)

Continued from page 1

This past month we heard part two of the presentation by Col (Ret.) John Voss as he told our chapter members how to live to be 100. He gave a quick recap of what he covered last month followed by an in depth look at four areas of our life that will help us reach the centenarian goal. Col Voss referred to it as D.A.R.E. which is the acronym for: diet, attitude, rejuvenation and exercise. If you eat right (a Mediterranean diet - my description), have a positive attitude, do things to keep you young, and exercise, you may extend your longevity. The breakfast meeting was well-attended but we would like more of you to come out and visit, so make plans to join us on March 5th to listen to Buddy Bowman.

Until then, Cheers!

Paul Singleton

First Vice President

Live to 100

If you missed the presentation by Col John Voss at the 5 Feb meeting, following is a summary of the key points:

Medically, our bodies are capable of living for 120 years

30% of longevity is dictated by heredity

70% by what we do

From a survey of key world areas with longevity, the common thread was exercise

Key elements of longevity --- DARE

Diet -- eat well

Attitude -- positive outlook

Rejuvenation -- adequate sleep

Exercise -- be active



**Col Voss exiting the
Eglin Commissary**

Many Thanks.

In response to a request I sent to all members for whom I have an email address, the following folks have stepped forward and volunteered to serve on the NWFMOA Scholarship Fund Board of Directors: Bob Allen, Norm Blakely, Tammy Karamarinov, Don Litke, Les Matheson, Jerry Moore, Bob Secrist and Al Stearns. I look forward to serving with you all in the upcoming months.

Bill Van Hoesen.

President's Message (cont.)

Continued from page 2

A key to retention is making the program relevant to what members (and prospective members) want. Guess what? That is where you can help us forge our path. Tell us what you want from the chapter. If you like what we are doing – tell us. If you want us to try something else or add something, let us know. The officers have their contact information on the front of the Defender so give it some thought and let us know.

Here is where I remind you of two things. One, our February Officers Call is on 25 February from 5:15 – 7:15 p.m. at Doc's Bar (behind Compass Rose). Write it down and be there. I might even buy you a beverage – or vice versa. Second, our March meeting is on 5 March at the Meridian, so call or go on line right now to make reservations. Finish reading the Defender after you make your reservations. ☺

We have already started making plans for the 2014 Military Ball. You'll like it! We are taking the good from the last Ball and making it better. If you want to help, let any of the officers know.

On a different note, guess what? I received an email recently from Senator Marco Rubio responding to one of my contact letters of concern on the budget. I appreciate very much Senator Rubio letting me know his position and what he is doing for the military, the retiree and the veteran. Similarly, I received a very nice email from Senator Bill Nelson's assistant informing me that she reads our Defender newsletter and enjoys it! If you want to join in the fun, right an article for us.

Now on the matter of the one percent COLA reduction, Congress has learned how unpopular it is among those most affected by it and is considering repealing it before it becomes law. Smart move. While I was at the mid-winter FCOC meeting, I met a retired Marine who told me that his son and his buddies who are all deployed right now were disheartened by this penalty on faithful service. For all of you who have gotten involved – thank you.

I mentioned rejuvenation earlier and one way I am rejuvenated is by watching the outstanding work by the junior ROTC when they post the colors. As I told the Choctawhatchee High School cadets that performed this month, I was only a cadet for one

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Support The Organization That Supports You

RENEW YOUR MEMBERSHIPS TODAY

By Tom Churan

NATIONALLY – MOAA

- DC based
- Effectively reaches Congress in our behalf
- Large numbers count.... increases level of influence

LOCALLY - NWFMOA

- Grass roots level
- Feeds National organization
- Important spokesman/ lobby for Eglin (70% of local economy)
- Again, numbers count
- Provides basis for social interaction with fellow officers



Tom Churan

Auxiliary Corner

By Kathy Prout, vice chair, Auxiliary Member Advisory Committee

It is now the law that every American has to have health insurance coverage. How will the Affordable Care Act (ACA), commonly known as “Obamacare,” affect service members and military retirees and their families and survivors?

The vast majority of active duty service members and their families will see no change in their coverage as a result of the ACA. The only changes will be fee increases, which occur by law. TRICARE fees may not increase by more than the annual COLA. Military retirees under the age of 65 will see a COLA in their TRICARE fees. Annual TRICARE Prime fees will be \$273.84 for individuals and \$547.68 for families. TRICARE Young Adult monthly fees will increase from \$176 to \$180 for the TRICARE Prime option, while the fees for the TRICARE Standard option will increase from \$152 to \$156 a month.

Those who are on the Civilian Health and Medical Program for the Department of Veterans Affairs, or CHAMPVA, also are covered completely under the ACA.

TRICARE For Life (TFL) meets the minimum standards under the ACA, however, the requirement that all TFL beneficiaries enroll in TRICARE Pharmacy Home Delivery begins Feb. 14. Part of the 2013 National Defense Authorization Act, this was a compromise to avoid tripling pharmacy copayments. All TFL beneficiaries must enroll in home delivery through Express Scripts for maintenance medications and remain in the program for a year, after which beneficiaries may opt out of the program. Express Scripts might issue individual waivers on a case-by-case basis. Nursing home patients and those who use a military treatment facility are exempt. Enroll online or by calling Express Scripts at (877) 363-1303.

However, Congress and DoD have proposed fee increases for TRICARE and TFL. MOAA is against these proposed fee increases and is fighting the issue by educating Congress that claims that military health care costs are spiraling out of control are untrue. We all must remain vigilant to protect the health care benefits that have been earned through military service.

President’s Message (cont.)

Continued from page 5

year (9th grade) but I was on the Drill Team, so I appreciate their performances very much.

I would like to see more of you at our Military Ball this December 4th. Please put us on your calendar and consider joining the planning committee. We need more donations to make the raffle more fun. You probably know the right source for that fun whatever. You just need to step up and help. That’s pretty low pressure, right? So, have a great February, stay warm, think baseball and we’ll see you in March!

Until then, we are ADJOURNED!

Jeff Watson

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ISSUES WITH USAA?

By Tom Churan

At our February meeting, member Rick Johnson reported claim issues and rising rates. Others chimed in with similar issues such as dropped coverage. As an action organization, we would like to compile a list of problems from our members who have been long term clients of USAA. (1964 for me.)

Please respond by email to Scott Berry or me or in writing mailed to our mail box.

Auxiliary Corner (cont.)

Continued from page 6

To keep abreast of this, visit MOAA's Web Base. You can take action by emailing a MOAA-prepared message to your senators and representatives. For those without Internet access, you may call MOAA's Member Service Center at (800) 234-MOAA (6622) for help with any of your concerns.

DONATION FORM

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

Donor Information (if not printed on check):

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This gift is a memorial in honor of:

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

*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).
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New Members joining in 2014 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**							
<u>Age</u>	<u>Dues</u>	<u>Age</u>	<u>Dues</u>				
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							
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<hr/> Address City State & Zip Phone							
<hr/> Rank Service MOAA mbr. no. Email address							
<input type="checkbox"/> Regular <input type="checkbox"/> Reserve <input type="checkbox"/> National Guard <input type="checkbox"/> Active Duty <input type="checkbox"/> Retired							
Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you <u>do not</u> want your <input type="checkbox"/> name, <input type="checkbox"/> phone number or <input type="checkbox"/> 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.							