



THE DEFENDER

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

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Lunch Meeting & Discussion

When: Thur, 2 March 2017
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Insights from a
 Community Leader, Featuring
 Jerry Williams

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 nwreservations@gmail.com, or call 850-613-6080 if you are attending.

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Insights from a Community Leader

Seldom do we have a speaker who has their fingers into so many things in the local community as this month's speaker, Jerry Williams. Having talked to him on several occasions, I know that he'll draw on those experiences to educate us on many different topics.

He was born and raised in Northwest Florida. He attended Okaloosa Walton Junior College (now Northwest Florida State College) and the University of Northwest Florida and was an honors graduate earning a bachelor's degree in mathematics in 1978.

He started his career at Pratt & Whitney Aircraft in West Palm Beach Florida where he worked as a scientific programmer on a team that developed digital engine controls for the F100 Turbofan engine. The F100 engine is used to power F15 and F16 fighter jets.

He moved back to Northwest Florida to continue his technical career and worked a defense contractor at Eglin AFB in the AMRAAM seeker development program.

After working in the scientific arena for several years, Jerry returned to UWF to

complete several business courses. This move eventually led to his selection as Vice President of Data Processing at Eglin Federal Credit Union.



Jerry Williams

Jerry served as the head of technology at EFCU for twenty years. In that capacity, he was involved in nearly every aspect of credit union operations and strategy. The combination of technical and business skills positioned him to be selected as President and CEO in November 2014. As President and CEO, he is responsible for planning, coordinating

and directing actions of approximately 325 employees at nine full-service branch locations in Northwest Florida. Eglin Federal Credit Union manages \$1.7 billion in assets and serves 115,000 members worldwide.

In addition to his position at EFCU, Jerry is involved in several civic activities:

Treasurer, Board of Directors
 for Fisher House of the Emerald Coast
 Advisor to Emerald Coast
 Fitness Foundation
 Member of FWB Chamber Military
 Affairs Committee

From the President's Pen

By Scott Berry

Greetings!

So much to say and so little room to do it! Well, I'll give a shot at covering as much as possible then perhaps include more next month. Don't want to peak too early.



Scott Berry

Went to a Florida Council leadership forum in Orlando late last month and it was the best one I've attended. The new president, Lt Gen Dana Atkins, has hit the ground running and is very much a "hands on" leader. While I might describe some of the other insights I got, there are two which stand at the forefront.

#1: Sequestration must be repealed before ANYTHING else can be meaningfully accomplished. That is not only the opinion of the MOAA staff, but Senator John McCain was very direct in telling his MOAA visitors the same thing. So where does that leave us? Write letters/ emails or call our representatives! We're the buckshot for the MOAA shot gun so MOAA needs our ammunition. In this month's MOAA magazine there are pre-printed letters to the leaders of the House and Senate asking for sequestration repeal. So at a minimum, all it takes is a quick signature and a stamp. That doesn't prevent you from writing your own letter but it's an easy and quick option. Additionally, you can do the same by going to the MOAA website and send an email to Washington. These letters, emails, and phone calls really count. Did I get my message across?

PUBLIC RECORD

New Members:

Henley (Bear) Crawford, Maj USA

In Memoriam:

Fern Trambley
Spouse of Lt Col Joseph Trambley.

#2: MOAA is doing MUCH more for us behind the scenes than I ever imagined. There are the big issues that hit the papers such as keeping the measly COLA (instead of marking it below the rate of inflation) and protecting the commissaries, but the MOAA staff has many more initiatives that they're working on. Along with that comes credibility that regrettably the service-unique organizations don't enjoy. Gen Atkins repeatedly gave examples of where MOAA was brought in or questioned about an issue because the answer we provide is objective and backed up with facts.

Hq MOAA was recently re-organized right since Gen Atkins has taken over. They're a leaner organization. In addition, most of the principals are new faces. I got to meet several of them at Orlando and I'm impressed.

More to follow.....

Berry "OUT"

Legislative Liaison By Dave Parisot

Proposed Florida Sales Tax Holiday for Veterans

There are currently three proposed bills in the Florida legislative session (which runs from March 7 to May 5) which would provide for **exemption of state sales taxes for veterans of the United States Armed Forces**. Senate Bill (SB) 768 by Senator Powell and House Bill (HB) 0025 by Representative McGhee are written identically and will, if approved, provide sales tax exemptions from November 1 through December 31. Items such as clothing and footwear under \$100, personal computers under \$1,500, books under \$50, sports, fitness, and recreational equipment under \$100, televisions under \$1,000, and game and billiard tables under \$500.

HB 0263 by our local District 4 Representative Mel Ponder will, if passed, provide more restrictive sales tax exemptions both in the time period (only Nov. 10 – 12) and in the items to be exempted (only clothing and footwear under \$60).

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NWFMOA Community Outreach

By Dave Parisot

Several members of our Chapter attended the dedication of the Air Traffic Control Tower at the Destin Executive Airport in honor of **Lt Gen Leroy Manor** on January 27th. Several flag rank retired officers as well as State Representative Mel Ponder and four of the five Okaloosa County Commissioners were in attendance. General Manor was most appreciative and humbled by this dedication. He related a story of how the air traffic controllers at Eglin AFB helped save his life when he had a total instrument failure in an F-105 on a foggy night flight.



Lt Gen Leroy Manor unveiled the plaque on the Destin Air Traffic Control Tower honoring his military service.

We had an information booth at the Greater FWB Chamber's "Business After Hours" on January 19th. This event highlighted many non-profit organizations which are members of the Chamber. **Dave Parisot** provided information on our NWFMOA Chapter and Scholarship Programs.



Dave Parisot tended the NWFMOA booth at the Greater FWB Chamber 'Business After Hours on Jan. 19th.

Two events are coming up in April which NWFMOA will participate. On April 7th, the Greater FWB Chamber will host a dinner honoring local WWII Veterans at the Emerald Coast Convention Center on Okaloosa Island. 2017 is the 75th anniversary of the start of WWII. Several nationally recognized WWII Veterans, including **Lt Col Dick Cole**, the sole surviving member of the Doolittle Raiders, are expected to attend. WWII Veterans in our Chapter include **Lt Gen Leroy Manor, Lt Gen Kelly Burke, Col Melvin Bryant, and Lt Col Samuel Lombardo**. WWII widows with our Chapter include **Doris Day** (Col Bud Day) and **Kay Dent** (Col Troy Dent). If you know of any other WWII Vets, please contact the FWB Chamber at (850) 244-8191 by March 15th. More info to come on this event.

The second event is the **Military Family and Veterans Appreciation Day** on Saturday, April 8th, at The Landing in Fort Walton Beach. A special tent will be set up for World War II Veterans for a "meet & greet". We will have an information booth and, perhaps, have some of our Chapter WWII Veterans available. This event starts at 10:00AM. We will need six volunteers for our booth to cover three 2-hour shifts (10AM-noon; noon-2PM; and 2-4PM). Please contact me at dparisot@con.net or by phone at (850) 613-6545 if you can help out.

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.

Editor's Note

The Surviving Spouse Corner published in the February edition of the Defender has not been updated by the national MOAA affiliate as of press time for the March edition.



By Chaplain Tom Azar, USAF Retired

CHAPLAINS DURING WORLD WAR II

“Military power wins battles, but spiritual power wins wars.” These famous words of General Marshall emphasize the decisive role chaplains played during World War II. As we celebrate the 60 plus year anniversary of the War, one of the unsung heroes was the military chaplain. Many commanders echo the words of Gen. Marshall because war changes lives, challenges one’s tolerance, shakes up families, and rattles the foundations of one’s beliefs, values and behavior. The pivotal role of the chaplain is to be present for others during these expected and unexpected events, and with compassionate training and the help of God and peers, be able to sustain, heal, and give hope to those dedicated to the Constitution, and fighting for the principles of freedom and justice for all peoples.

This article will help describe the impact of the chaplain on the people and mission in the European and Pacific regions, and to highlight several duties and stories that underscore the critical roles the chaplain played.

VOCATION AND VISION

In both the Atlantic and Pacific theaters, the chaplain was called upon to lead religious services and studies, to sustain morale, and to be a soldier’s advocate to the commander on a multitude of personal and public issues. Over 1,930 chaplains served the highly mobile Army, Air Corps, Marines and Navy. Their stronghold was their faith in God and their unselfish love for every soldier.

Chaplains were assigned to units and therefore were available and accessible to conduct worship services, Mass, and funerals -- anywhere, anytime, indoors or outdoors for the men and women they were serving. Commanders in both theaters called upon their chaplains to pray at pre-bombing missions for the crews heading out. As one aircraft commander put it - “being up there with anti- aircraft blowing up all around you, and seeing many fellow crews go down, I knew I needed the help of my chaplain. I wanted God up there with me.” Some called this “spiritual insurance” but in the depths of their soul, the chaplain was their link to the Transcendent and the tomorrow that was never promised. Some chaplains went on bombing runs, and were quickly known as “flying

chaplains.” Even though this jeopardized their noncombatant status, the unit applauded their courageous concern.

The chaplain was the commander’s religious and moral educator. He was called upon to teach and counsel our soldiers concerning the values and principles that kept America great. They taught classes on morality, venereal diseases, alcoholism, citizenship, leadership and religion. Another important activity chaplains performed to enhance morale and team spirit was to set up worship and recreational activities on national or religious holidays.

They worked beyond denominationalism to combat problems that commanders knew had a direct impact on a unit’s cohesion and war fighting capability. Furthermore, they strove to embody moral and family values, especially during the war-imposed separation.

Chaplains did plenty of counseling - 40 to 60 cases per day! This afforded the chaplain an additional insight concerning the heartbeat of a unit. As the war continued, many psychosocial issues surfaced. The chaplain had privileged communication status; he was able to deal with private problems in a confidential and professional way. It is healthy for the human soul under stress to confess. Therefore the chaplain’s office was a busy location.

Chaplains worked day and night visiting troops at sites where many never expected to see any leader. In many cases, units knew their squadron chaplain than their commander. There were things you could tell a priest, minister or rabbi that you could not tell your superiors. Many “Dear John” letters, news of death and loss at home, devastated one’s self-confidence, which directly impacted productivity and morale. To get it off one’s chest, one went to their chaplain. As one corpsman summarized, “ we all wrestled with the ultimate questions of life and death, heaven and hell-- one person you could spill your guts to and know it won’t go any further was our padre.”

Flyers would go to a chaplain and ask how to pray --” up there, with so much going on, I needed to say more than ‘Oh God Oh God.’” Prisoners pondered suicide. To deal with their fears, they confided to their chaplain. To help with this heavy caseload, chaplains often had lay assistants who set up the chapel for services, appointments and programs; they also wrote and distributed literature, and kept the chaplain’s office open while the chaplain was out visiting.

8 Things Savvy Investors Understand

By: Lt. Col. Shane Ostrom, USAF (Ret), CFP®

To some of you regular readers, I may sound like a scratched record but these points bear repeating. After conducting financial classes and presentations on benefits, there are reoccurring threads of thought regarding what people think about investment management. A good chunk of time in one-on-one moments after a class is spent breaking down public misconceptions about managing strategic money. Breaking down misconceptions requires constant effort. The following points address specific reoccurring threads of thought.

Is the following all you need to know to be a savvy investor; of course not. Please comment to share your thoughts of investment wisdom. The world of experience can be valuable to people seeking knowledge in the complicated financial arena.

To be a good investor, add these insights to your mental quiver of wisdom. Other articles on the MOAA financial pages go into the details and help supplement the information below. Let's go...

- There is no need to trade within your portfolio as a normal course of events. Buying and selling investments is the way everyone portrays the investing world. Movies, TV, internet, radio, publications, you name it. Buy low, sell high, watch the markets, time the markets, what's the latest trend, what sectors are up or down, what's the next hot stock tip... It's exhausting trying to keep up. Relax. You can stop trying to keep up because trading is unnecessary and a losing proposition over time.
- The trading mentality leads people to think investing is a short-term game but it's not. Short-term means you have to be ready to pounce when opportunity knocks. How do we know when opportunity knocks? We don't. Investing is actually a long-term game. It's based on a lifetime of work, having a plan, being

thrifty, patient and disciplined. There are no shortcuts or get-rich-quick schemes.

- The knowledge and processes required behind success in investing are not that complicated. The financial service firms and media would have to believe it is because they need you to think that. Successful investing does not have to be complicated. In fact, the more complicated investing gets the greater likelihood that you will fail. Find articles on this site about averaging down, portfolio allocation and rebalancing to build a strong base of knowledge and start an action plan. A good adviser can help build a solid a plan for you and help maintain your discipline when you feel emotionally weak in the knees.
- You can't always stick with a good mutual fund manager. This would be great but good fund managers eventually leave or retire. Some are great during a period but their strategy falters when the environment changes. You can't count on their replacements keeping the same success level. Some management oversight on your part is always required to ensure your original game plan is still on track.
- Most financial advisers are sales people not advisers. Real advisers have no agenda and no specific products ready to pitch when you walk in. Real advisors can't begin to know a strategy or investments until they get to know you; your current situation, your needs, your desires and your objectives. Real advisers don't have their organization pushing them to pitch preferred products. Most people need simple, efficient, and effective financial plans. When the product/solution gets complicated, it gets expensive and probably not what you need. If you can't fully understand the strategy and the product, you have reason to question the help and possibly walk away. Generally, if you need insurance, get insurance; savings get savings; investments get investments. Combining all in one product, be on guard.
- The markets are not stacked against us. People whose strategy is based on speculation or "playing" the markets or flying by the seat of their pants may think so. It's their misguided strategy dragging them down;

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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.

Insights (cont.)

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Honorary Commander for the 24th Special Operations Wing, Hurlburt Field, FL
Civic Leader to Lt. Gen. Darryl L. Roberson, Commander, AETC, Joint Base San Antonio-Randolph, Texas

Jerry and his wife Jean reside in Shalimar, FL, with their three Tibetan Spaniels.

Based on Jerry's personality and broad experience, no one has an excuse to be bored at his presentation. So please make and reservation (and then attend) at our March meeting

8 Things (cont.)

Continued from page 5

not a rigged market. A person whose strategy is based on long-term market history and discipline in their actions will succeed with no problem.

- The world and political stages are not causing your investments to fail. These worldly and political events have always been around. Look around. We're still here and better than ever for the most part. Investing is about understanding that people instinctually want freedom and to be better than they were the day before. Knowledge and wisdom don't happen overnight in the world's societies. In the long term things work out.
- Your plan should expect ups and downs in the short terms because ups and downs are guaranteed. How many guarantees do you get in investments? If you know ups and downs will happen, your strategy has to exploit those ups and downs for your benefit. You don't need to know when we are up or down to be successful only that ups and downs are a natural state of affairs in investing. Plan accordingly.

All of these points are delivered in the context of a lifespan and by understanding some of the principals explained in other articles throughout this financial site.

Warren Buffett has stated that risk is what results when we don't know what we are doing. Based on the reoccurring

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Scholarship Fund

By Dave Parisot, Chairman

We're "off and running" with our 2017 Scholarship Program. Information has been provided to the Senior JROTC Instructors at our five county high schools. Scholarship applications are due by April 1st. The winners will be selected in April by the Scholarship Committee and the scholarships presented at our May 4th NWFMOA luncheon. Our luncheon speaker will be Lt Col (USA, Ret) Mike Ramirez of Baker High School. To read details of our Scholarship Program, go to the Scholarship Fund pages of our website at www.NWFMOA.org.

We have room for **two more Board members on Board of the NWFMOA Scholarship Fund, Inc.** This is a separate 501c(3) non-profit corporation from the NWFMOA Chapter. This allows donations to the Scholarship Fund to be tax deductible within the limits of federal law. Please contact me at dparisot@cox.net or (850) 613-6545 if you would like to serve.

At our annual meeting of the Scholarship Fund Board of Directors in January, we unanimously adopted a new recognition program for our BG Frank Glunn Century Club members. It will be called the "**Gold Century Club**" and will recognize those who have donated \$500 or more cumulatively since we reactivated the Century Club in 2015. I keep a 'running tally' of Century Club donations since March 2015. Members who have qualified to date are **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016) and **Dave Parisot** (Feb 2017). We are very grateful to all of our Century Club members for their donations to the Scholarship Fund.

Here's the complete list of Century Club members (\$100 minimum donation) for the most previous 12 months of 2016/2017 along with our Business Donors:

BG Frank Glunn Century Club: February 2016: **Mel Bryant** (Renewal); **Charlie Brown; John Holt; Bill Ryan.** March 2016: **Fred Westfall** (Renewal); **William Colgan; Dave Parisot** (Renewal). May 2016: **Kristine Sams.** June 2016: **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Larry Bush** (Renewal). July 2016: **Beryl Brenner** (Renewal); August 2016: **Tom Churan** (Renewal); October 2016: **Ruth Cullen** (in memory of William Cullen) (Renewal); **John Feldman** (Renewal); November 2016: **Pete Peterzen; Jean Dutton; Howard Fisher** (Renewal);

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Scholarship Fund (cont.)

Continued from page 6

December 2016: **Karl Eschmann** (in memory of Col. Bud Day) (Renewal); **Frederick Rall** (Renewal); **Chris Beam** (Renewal); January 2017: **Clyde Locke** (Renewal); **Mel Bryant** (Renewal); **Dick Prater** (Renewal); February 2017: **Carol Baker** (in memory of David Baker) (Renewal); **Larry Bush** (Renewal); **Al Bills**; **Dave Parisot** (in memory of Chong Parisot) (Renewal).

2016/2017 Business Platinum Donor (\$750 minimum donation): December 2016: **Wyndham Vacation Resorts** (In-kind).

2017 Business Gold Donor (\$500 - \$749): January 2017: **Merrill Lynch (Beam, McLaughlin & Associates)**

2016/2017 Business Silver Donors (\$250 - \$499): November 2016: **Eglin Federal Credit Union**; December 2016: **Shalimar Pointe Golf Club** (In-kind); **Indian Bayou Golf & Country Club** (In-kind).

2016/2017 Business Bronze Donors (\$100 - \$249): November 2016: **Gator Lakes Golf Course**; December 2016: **Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind).

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

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

8 Things (concluded)

Continued from page 6

comments I hear, there is a lot of risk built into people's investments as people do things they don't understand. These are smart, highly skilled individuals. But they are wrongly led into actions that are not in their best interest because they are not able to identify the questionable guidance. Primarily because the questionable guidance has been presented to the public as the way things are done.

Want help? An adviser with fiduciary responsibilities can be a trusted agent to guide you on a path to success. A good adviser can provide knowledge, experience, define an objective, develop a strategy, and add the discipline and support to achieve the objective.

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).

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Make payable to: **NWFMOA Scholarship Fund**, and mail to: David Parisot, President; 56th 11th St, Shalimar, FL 32579

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law. Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of www.800helpfla.com. Registration does not imply endorsement, approval, or recommendation by the State.

Legislative Liaison (cont.)

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Since Florida has only a 60-day legislative session, actions on bills move rather quickly. Each bill must be passed by three separate committees in the Senate and House to be moved to the floor for votes by the entire Senate and House of Representatives.

My best guess is that if **SB 768** and **HB 0025** get passed, the sales tax exemption period will be shortened and the list of exempt items will be reduced. With the projected state revenues expected in the next year by the Speaker of the House, Representative Ponder's **HB 0263** has a better chance of passing. You may follow activities on these bills at www.flsenate.gov (click on 'Session' then 'Bills' and at www.flhouse.gov, (click on 'Bills').

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Rank Service MOAA Mbr. No

Regular Reserve National Guard Active Duty Retired

This application is for:

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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 is automatically an auxiliary life member.

Membership Application/Renewal

New Members joining this year receive membership through December 31 next year for \$25.00.

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

Life Membership Dues**

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91-95	75.00	61-65	295.00
86-90	110.00	56-60	335.00
81-85	150.00	51-55	360.00
76-80	195.00	-50	395.00

Auxiliary Members
Pay half of the above rates

