



# The Defender

A monthly publication of the Northwest Florida Military Officers Association  
[www.nwfmoa.org](http://www.nwfmoa.org)

Vol. 17 No. 5      Serving All Branches of The Uniformed Services      MAY 2011

## Breakfast Discussion

**When:** Wed. 4 May 2011  
**Time:** Open: 0700; Bkst: 0715;  
 Meeting: 0800-0900  
**Place:** Eglin AFB Officers Club  
**Program:** Colonel Sal M. Nodjomian, 96 ABW/CC

### Officers 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](mailto:clavalle@bridgeway.org) if you are attending.

## Officers & Directors

### PRESIDENT

Ken Wright ..... 582-6442  
[kmwrightjr@gmail.com](mailto:kmwrightjr@gmail.com)

### FIRST VICE PRESIDENT

Dan Cobbs ..... 685-9415  
[clavalle@bridgeway.org](mailto:clavalle@bridgeway.org)

### SECOND VICE PRESIDENT

Gayle Norgaard ..... 259-1155  
[gayleret@cox.net](mailto:gayleret@cox.net)

### TREASURER

Bill Ryan ..... 314-7862  
[nwfmoa.treasurer@cox.net](mailto:nwfmoa.treasurer@cox.net)

### SECRETARY

Minora Mixon ..... 651-9254  
[mixonps@cox.net](mailto:mixonps@cox.net)

### Directors

Eileen Arpke ..... 678-3446  
 Bob Garcia ..... 897-3605  
 Howard Hill ..... 678-2182  
 Bob Padden ..... 862-9837  
 Jim Summitt ..... 729-6945

### EDITOR

Scott Berry ..... 582-0839  
[defender.editor@cox.net](mailto:defender.editor@cox.net)  
 Art Saitta (Assistant-Editor) ..... 897-1716

## Eleventh Amendment

The Judicial power of the United States shall not be contrued to extend to any suit in law or equity, commenced or prosecuted against one of the United States by Citizens of another State, or by Citizens or Subjects of any Foreign State.

## Installation Commander Addresses Chapter Members

by Dan Cobbs

I am pleased to announce that this month's guest speaker will be Colonel Sal Nodjomian. Col Nodjomian is commander of the 96th Air Base Wing, Air Armament Center, Air Force Materiel



Col. Sal Nodjomian

Command, Eglin AFB, FL. He leads more than 5,400 men and women in providing all base operating support, infrastructure, and services support for the Department of Defense's largest installation (724 sq miles). Under the wing are four distinct groups and twenty squadrons and divisions; the Air Force's largest Civil Engineer war fighting unit and Explosive Ordnance Disposal flight; the Air Force's largest supply function; the Air Force's fifth largest hospital, and the Air Force's largest transportation function in the continental United States. The 96th ABW also supports the Air

Armament Center, five tenant wings, and 42 associate units to include the 33rd Fighter Wing (Joint Strike Fighter), Joint EOD Training Center, U.S. Army Ranger Training (6th Ranger Training Battalion) and the 20th Space Control Squadron. As Eglin Installation Commander, he interacts with local officials across a three-county, 11 city region with a military economic impact of \$2.5 billion annually.

Col Nodjomian is a native of Baltimore, MD. He was commissioned in 1989 from the University of Delaware as an Air Force ROTC distinguished graduate. He is a registered professional engineer in the state of Virginia and a Society of American Military Engineers Fellow. Col Nodjomian has served in a variety of positions at the installation, major command, and headquarters levels and has previously commanded at the flight, squadron, and group levels. His extensive contingency experience includes Operations PROVIDE HOPE I and II, SOUTHERN WATCH, and IRAQI FREEDOM.

**DON'T FORGET!!! We're back at the newly renovated Eglin Officers Club!!**

## President's Corner... by Ken Wright

### SEMPER PARATUS

WOW! What a great meeting in April. If you missed it, you missed a great venue, great speakers, and you would have seen a great job by our membership in raising money for the Scholarship Fund. I continue to be proud to serve in this organization and be surrounded by great leaders of the community and I am thankful to you for allowing me to serve you. As outlined in our goals, I want to continue (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 our members. Our leadership welcomes your input in meeting these goals and your assistance in completing them. An item which comes to mind and recommend by one of our members is to remember the 9/11 tragedy on the 10<sup>th</sup> Anniversary. If you have ideas, please share them with us. As Gayle Norgaard noted in the last meeting, we are all ambassadors for this great organization and we hope you will take it upon yourselves to share the good word of the Northwest Florida Military Officers Association to potential members and invite them to participate and join. I also challenge you to invite influential members of our community to our meetings to help bring awareness of our local chapter to help recruit the members of tomorrow. Again, thanks for service in the past and your continued service for tomorrow. A reminder for a great opportunity to enjoy fellow veterans in the future is the upcoming 4<sup>th</sup> Annual Military Appreciation and Recognition Celebration in Crestview on May 21, 2011 from 11:00 A.M. to 4:00 P.M. at the Spanish Trail Fairgrounds. This has been a tremendous success in the past and a free meal is waiting for you along with some great entertainment. Gayle Norgaard, our 2<sup>nd</sup> Vice President and Chair of the Membership Committee, will be seeking a few folks to assist with a membership table at this event. So please consider helping on this date and give Gayle a call. Remember, our strength is our membership and with your help we will continue to make a difference in our country, our fellow military comrades' lives, and our local community. Thanks and God Bless.



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

## MEMBERSHIP

by Gayle Norgaard



I'm excited to see the fruits of our NWFMOA Chapter Ambassadors promoting awareness. We had eight guests at the last Breakfast Discussion who are potential new members. Please follow up with your guests to answer any questions they may have and encourage them to join. Remind them that when paying dues for only one year, they'll have membership through December of **2012**. It's almost two years for the price of one.

We plan on having extra Defenders available at the monthly Breakfast Meeting for **YOU** to place in work places, offices, and other public areas. Keep spreading the word.

Thank you to members who stepped up to join the Membership Committee. As Chair of the Membership Committee I look forward to hearing your comments and suggestions to help increase our membership. Welcome to new members Col Roger Smith, USAF, (Ret); Lt Col Larry W. Hines, USAF, (Ret); CW3 William H. Smith, USA, (Ret); and Mrs. Nannette M. Abney, AUX.

Ken Wright has arranged an opportunity for our chapter to participate at the 4<sup>th</sup> Annual Military Appreciation and Recognition Celebration in Crestview on May 21, 2011 from 1100-1600hrs. We'll need volunteers at the event to assist at the membership table. A free meal is waiting for you. So please contact me if you can help out.

Ph# 259-1155. Email: [gayleret@cox.net](mailto:gayleret@cox.net).

Ambassadors—thank you for your support.

### Eureka!!!—The Re\$ult\$

What: Last month's Gold Auction to benefit the Scholarship Fund

Profit: \$505

Cost to the Chapter: Not a single penny—nada, zilch, zero.

Benefit: **Priceless**

Thank you to all who contributed (and made some money to boot)!

## Public Record

**IN MEMORIAM:** Eleanor Dunn, spouse of Lt. Col. Guy Dunn, USAF, (Ret) 4/9/2011.

**NEW LIFE MEMEBER:** Maj. (Ch) Sarah Shirley, ANG

**NEW MEMBERS:** Col. Roger J. Smith, USAF, (Ret); Lt. Col. Larry W. Hines, USAF (Ret); CW3 William H. Smith, USA (Ret); and Mrs. Nannette M. Abney, AUX

# Editor's Etchings . . . by Scott Berry

Greetings!

Spring is finally here which means it's time for spring-cleaning. The Berry family has taken a novel approach to this annual tradition. After part of our kitchen got flooded due to a faulty part on a BRAND NEW dishwasher, we decided to renovate the kitchen which is its first since it was originally built by Noah. Instead of being present to watch the tear down, tolerate the mess, and otherwise get my blood pressure up in dealing with all the hassle, I opted to have daily root canals to keep my spirits up and get me out of the house. As of this writing, all is going well. I'm happy. My wife is happy. And my dentist is happy. By this time next month, our kitchen will be designated "*Iron Chef West*."

Whether it was through my intellectual brilliance or just dumb luck (my wife emphatically contends it was the latter), we brought in the expertise of a professional decorator, Carol Stearns, who is the wife of one of our past presidents, Al Stearns. In doing so, we found a contractor who has kept within budget, on schedule, and met the requirements. I would have been happy for two out of three. But now that I'm

approaching the golden years, I've expunged the acronym DIY (do it yourself) from my vocabulary. Call me if you're thinking about doing this. I can also recommend a good dentist. . . . .



Scott Berry

Please make a point of congratulating our new officers—Minora Mixon and Gayle Norgaard. Gayle has already shaken the branches to rejuvenate the membership drive juices and Minora will soon assume the responsibilities of secretary. With no disrespect to Gayle, I participated excited to Minora on board and she will relieve me of my self-imposed "if I don't do no one else will" position of interim secretary. The pay as the interim is even worse than the elected position and you always have to sit at the end of the table during board meetings so the coffee urn is empty by the time it gets to you.

And last but certainly not least—don't forget Mother's Day!

Berry "OUT"

## Auxiliary Corner . . .

by Joyce Harte, MOAA

In February, council and chapter presidents and auxiliary liaisons received a package titled "Introduction to Cell Phones for Soldiers," which kicked off a MOAA effort to turn old cell phones into free air time for service members to use when calling home from overseas.

We are very pleased to report some chapters immediately jumped on board and launched Cell Phones for Soldiers (CPFS) as a chapter service project. Other chapters are in the midst of creating their customized plans for this service project introduction. But don't worry. If your chapter hasn't gotten on board yet, there's still time. Here's how to launch CPFS in your chapter:

1. Download and review the information package at [www.moaa.org/cellsforsoldiers](http://www.moaa.org/cellsforsoldiers).
2. Adopt CPFS as a service project.
3. Establish a chapter goal. Only 40 phones per MOAA chapter add up to 1 million prepaid minutes of calling time.
4. Reach out to your community because less than 10 percent of cell phones are recycled. Almost everyone has old phones they don't need.
5. Find competitive and creative ways to collect the 90 percent of old, no-longer-used phones in your community.
6. Send regular e-mails to [moaacellphones4soldiers@gmail.com](mailto:moaacellphones4soldiers@gmail.com) to report your success.

Help service members call home and avoid an average roaming cost of about \$4 a minute (from Afghanistan). To date, MOAA chapters have donated approximately 20,000 minutes to deployed service members. This is a great start to this national effort, but we can do more.

---

---

## This Day In History – 25 Years Ago

### The Bombing of Libya

The United States bombing of Libya (code-named Operation El Dorado Canyon) comprised the joint United States Air Force, Navy, and Marine Corps air-strikes against Libya on April 15, 1986. The attack was carried out in response to the 1986 Berlin discotheque bombing. For over a decade, Libyan dictator Muammar al-Gaddafi had been involved in terrorism in Europe and elsewhere. After December 1985 Rome and Vienna airport attacks, which killed 19 and wounded around 140, Gaddafi indicated that he would continue to support the Red Army Faction, the Red Brigades, and the Irish Republican Army as long as European countries support anti-Gaddafi Libyans. The Foreign Minister of Libya also called the massacres "heroic acts". After years of occasional skirmishes with Libya over Libyan territorial claims to the Gulf of Sidra, the United States contemplated a military attack to strike targets within the Libyan mainland. In March 1986, the United States, asserting the 12-nautical-mile (22 km; 14 mi) limit to territorial waters recognized by the international community, sent a carrier task force to the region. Libya responded with aggressive counter-maneuvers on March 24 that led to the Gulf of Sidra incident. (Source: Retiree Assistance Office)



## Meeting Mementos



*Past President Bill Van Hoesen administers the oath of office to new Secretary Minora Mixon and 2nd Vice President Gayle Norgaard*

*Frank Glunn congratulates Lt. Col. Jeff Sobel on winning a sizeable 50/50 drawing.*



*Vision Airlines VP Clay Meek presents raffle winner Bill Van Hoesen with two complimentary round trip tickets.*



*Vision Airlines VP Clay Meek presents two complimentary round trip tickets to auction winner Minora Mixon.*



*Airport Director Greg Donovan and guest speaker Vision Airlines VP Clay Meek.*



## Give Me A High 5: Part II

### The Lifesaving Numbers You Need to Know

**4. Cholesterol:** High cholesterol is a major risk factor for cardiovascular disease.

\* To test your cholesterol levels, you need to see a doctor or someone in the health care field who can administer a simple blood test.

\* Don't worry about memorizing your total cholesterol number, which can be misleading. Instead, memorize the 2 forms it's carried in: HDL and LDL. Your HDL, the healthy cholesterol, needs to be 50 or better; your LDL, the unhealthy cholesterol, should be under 100. If your numbers do not fall in this range, discuss strategies for lowering your LDL and increasing your HDL with a health care professional.

**5. Fasting Blood Sugar:** Testing your fasting blood sugar (FBS) measures your risk for diabetes, a chronic disease that can lead to blindness, cardiac disease, kidney failure, nerve problems and an impaired immune system. Diabetes is particularly high in the African American community.

\* Your fasting blood sugar number must be measured after an 8-hour fast. Fasting is key since ingesting food—say, a banana an hour beforehand—would raise blood sugar levels and could create a false pre-diabetic or diabetic reading. Your FBS can be determined with a simple blood test or a finger stick test.

\* A fasting blood sugar number above 100 is considered pre-diabetic; treatment measures should be discussed with a physician.

(Source: DrOz.com)

### Military Wisdom

"If something hasn't broken on your helicopter, it's about it."

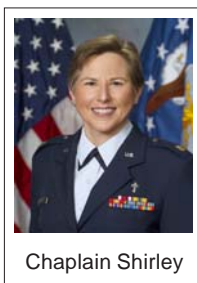
~Sign over Carrier Group Operations Desk~

### Say What?

\* Caterpallor\* (n.): The color you turn after finding half a worm in the fruit you're eating.

# Chaplain's Column

. . .by Chaplain Sarah Shirley



Chaplain Shirley

## Love and Compassion

As I write this I am observing a holy Lent in a combat zone in a Muslim country. In my faith tradition, we do this through “self-examination and repentance; by prayer, fasting, and self-denial; and by reading and meditating on God’s holy Word” (*Book of Common Prayer, 1979*). Repentance is a tricky deal. It means to turn away from trouble (most often that of our own making), and to return to a more correct path. It’s the moral equivalent of getting lost on a walk or a run and retracing your steps until you get to a familiar path so you can correct your route.

Most religious traditions have a tradition of repentance, and the opportunity to amend our path is certainly not limited to one particular religious holiday or season. Judaism has a great Day of Atonement in the fall, *Yom Kippur*. Repentance is highly valued in Islam, a most noble form of obedience and special manner of worship.

By the time you read this, Lent will be over and for most folks Easter day will be a vague memory. Spring will have fully sprung, and summer will be underway in Florida. We may have forgotten about repentance even if we were very interested. Repentance is one of those maintenance tasks that so many of us find distasteful, and sadly one that cannot be hired out or delegated. Sometimes we find ourselves repenting of the same malevolent thoughts or misadventures over and over.

How frustrating it can be when we make our way back to the place where we took the wrong turn, only to find ourselves straying from the preferred route again. It seems to be the human condition. We are fragile, imperfect, capable of great cruelty and insensitivity, and seem to repeat the same mistakes over and over again. And yet . . . here I am in a trauma hospital populated by a wide variety of national origins, cultures, and religions, and am reminded on a daily basis of our proclivity to friendship, charity, family ties, and caring. In a word, love.

Love requires repentance and renewal. We just can’t seem to help hurting people we love, and thankfully we can’t seem to stop loving one another! The wisdom of repentance is two-fold: first, it teaches us that it is normal to go astray; and second, it invites us to always seek reconciliation, goodness, and harmony. It is an ever-present reminder that life is renewable until the last, and that springtime, a season of rebirth and renewal, comes bidden or unbidden year after year. The need to repent breaks our hearts and our spirits, and the act of repentance mends them and fills them with hope.

Sara Teasdale wrote several poems entitled *Wisdom*, including this one that beckons us to keep living fully, reaching for the newness of spring:

It was a night of early spring,  
The winter-sleep was scarcely broken;  
Around us shadows and the wind  
Listened for what was never spoken.

Though half a score of years are gone,  
Spring comes as sharply now as then—  
But if we had it all to do  
It would be done the same again.

It was a spring that never came;  
But we have lived enough to know  
That what we never have, remains;  
It is the things we have that go.

Blessed springtime to you all.

### PASS THE WORD

Veteran Physical Disability Designations Under Review

The Department of Defense (DoD) Physical Disability Board of Review (PDBR) - operated by Secretary of The Air Force - has been in existence since Jan 2009, reviewing disability cases for Veterans (discharged between 9/11/01 and 12/31/09, with a 0, 10, or 20% combined disability) in order to determine if the individual should have been awarded a disability retirement (30% combined disability level or higher). Of the roughly 70,000 eligible Veterans just over 2,100 have applied to the PDBR as of March 2011. Of those who’ve applied, about 56% of cases have been recommended for re-characterization as permanent disability retirement. DoD is actively engaged in an outreach campaign to get the word out about the existence of the PDBR to those eligible for review. To apply for review use the attached a link to DD form 294: the required application document which a Veteran must complete and send to the PDBR in order to initiate this review. <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0294.pdf>

In addition, the PDBR has a website where you can find more information: [http://www.health.mil/About\\_MHS/Organizations/MHS\\_Offices\\_and\\_Programs/PDBR](http://www.health.mil/About_MHS/Organizations/MHS_Offices_and_Programs/PDBR).

Again, the purpose is to inform you about this Board of Review with the hope that you would help and spread the word to assist Veterans in which this program is meant. (Source: Veterans Service Organizations Liaison, Office of the Secretary U.S. Department of Veterans Affairs)

*(Editor’s note: Edited for length)*

There is a new tool for communicating with our members of Congress. In January, Congress changed its rules to allow iPads on the House Floor. In 2010 an enterprising group of Washington insiders were already at work on a project to give members of Congress instant feedback from constituents. Now, the two are about to come together. While still being developed, an app for the new "POPVOX" website portends to let our representatives test the mood of people in their districts on a real time basis.



Bill Van Hoesen

How to use POPVOX — Go to: <https://www.popvox.com>. In order to post your comment, you have to register as a user first, but it is a fairly quick and relatively painless process. Your comment will be delivered directly to your Congressman. Notice what happens when you mouse over the color coded dots on the map of the states. It displays stats for *individual Congressional districts*. Scroll down further and POPVOX displays two columns, "Supporting Comments" and "Opposing Comments" for the issue in question.

Please share this new tool with your family and friends. Let your voice be heard.

---

---

## TRICARE Cancer Screenings

The beginning stages of colorectal cancer often have no symptoms. Because of this, early screening saves lives. For TRICARE Prime and Standard beneficiaries, there are no cost shares or co-pays for colorectal cancer screenings, as well as many other important preventive care services. For Medicare-11 eligible beneficiaries covered by TRICARE For Life, Medicare covers colorectal cancer screening tests and TRICARE generally pays the remainder of any costs not paid by Medicare. To learn more about colorectal screening, visit the CDC's Screen for Life campaign webpage <http://www.cdc.gov/cancer/colorectal/sf>. For more information about TRICARE's coverage of colorectal cancer screenings, visit the TRICARE website <http://www.TRICARE.mil>. Military.com surveys have found that most service members and their families are confused by TRICARE. You can get the facts and latest news on TRICARE at <http://www.military.com/benefits/TRICARE/understanding-your-TRICARE-benefits>. (Source: Mil.com 7 Mar 2011 ++)

## You Are What You Eat (???)

**Produce and Pesticides: What You Need to Know:** Disturbingly, many farmers are using pesticides to prolong the lives of their crops and enable foods to travel long distances. They also can cause major harm to your body when you consume them. Among the dirtiest fruits and vegetables: **Strawberries** are mostly imported from countries that have less stringent regulations for pesticide use. Try soaking them for about 2 minutes in water before rinsing to help loosen the dirt and chemicals; **Apples** are typically sprayed with poisons to kill a variety of pests, from fungi to insects. Be sure to avoid apples that look too shiny or smell waxy instead of fresh; **Spinach** has been found laced with as many as 48 different pesticides. A safer and more economical option is to buy frozen spinach. It's cheap and the washing and blanching it undergoes before freezing can remove as much as 90% of the pesticide residue; **Peaches** grown in conventional orchards have revealed as many as 62 pesticides on their fuzzy, delicate skin, which absorbs pesticides like a sponge. Try using a disinfecting produce spray.

Some of the cleanest produce: **Onions'** thick outer layers act as a barrier from pesticides and protect the vegetable on the inside; **Corn** husks are very strong and help protect the kernels. Their stalks are also very tall, giving it some distance from soil, where pesticide can seep; **Kiwi** has a fuzzy outer skin that protects the fleshy fruit as it grows, creating an impermeable layer against pesticides. (Source: droz.com)

## SYMPOSIUM

### WHAT YOUR FAMILY SHOULD KNOW

(What they DON'T know WILL hurt them)

**ATTENTION: Couples, widows, widowers, singles, and family members**

**Wednesday, 11 May, 2011 at  
Eglin Officers Club**

**Time: Lunch on your own 12:00 to 1:00PM,  
Symposium: 1:00 to 2:30 PM**

Guest speakers will be a Lawyer, Military Casualty Assistance and Funeral Home representatives

Ask yourself this question

Do my loved ones know my wishes?

It **cannot** be stressed enough the importance of getting your affairs in order. Taking time now to plan and record information for your loved ones will be the most unselfish gifts of love you can give.

Reservations by Monday, May 9<sup>th</sup>. Call  
Gayle Norgaard, 259-1155, email: [gayleret@cox.net](mailto:gayleret@cox.net)  
or Patsy Batchelder, 651-2852





*Thank you, Mom, for making us  
Happy, well, and good.  
All we are depends on you:  
Not what you say, but what you do.  
Kids know what they should,  
Yet need your hands for shaping us,  
Opening and waking us,  
Unveiling our view.*

Courtesy of Nicholas Gordon

## DONATION FORM

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

Donor Information (if not printed on check):

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST ZIP \_\_\_\_\_

Your gift is tax deductible to the extent allowable by  
law.

This gift is a memorial in honor of: \_\_\_\_\_

Please inform the following of this gift:

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST ZIP \_\_\_\_\_

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



**Got a Chapter question?  
Change in personal info?  
Comment?  
Don't know who to ask?  
Email: [info@nwfmoe.org](mailto:info@nwfmoe.org)  
We'll get an answer for you.**



# 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.

  
**WESTWOOD  
RETIREMENT RESORT**  
— FORT WALTON BEACH —  
BROOKDALE SENIOR LIVING

Independent Living  
Skilled Nursing  
1001 Marwalt Drive  
Fort Walton Beach, FL 32547  
(850) 863-5174  
[www.brookdaleliving.com](http://www.brookdaleliving.com)



N.W. Florida Military Officers Assn., Inc.  
P.O. Box 310  
Fort Walton Beach, FL 32549-0310

NON-PROFIT ORG.  
U.S. POSTAGE PAID  
PERMIT NO. 48  
FT. WALTON BEACH  
FLORIDA, 32548

*Dated Material - Please deliver promptly*



**Northwest Florida Military Officers Assn., Inc.**  
PO Box 310, Fort Walton Beach, FL 32549-0310

\_\_\_\_\_  
Last Name                      First Name                      Initial                      Spouse

\_\_\_\_\_  
Address                      City                      State & Zip                      Phone

\_\_\_\_\_  
Rank              Service              MOAA mbr. no.              Email address  
 Regular               Reserve               National Guard               Active Duty               Retired

**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