



THE DEFENDER

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

Vol. 21 No. 05

Serving All Branches of The Uniformed Services

MAY 2015

Lunch Meeting & Discussion

When: Wed, 13 May 2015

Time: Gather: 1100; Lunch: 1130
Program to follow

Place: Holiday Inn Resort, 1299
Miracle Strip Pkwy SE, FWB

Program: MOAA's CAPT Bob Silah,
USN (Ret) and Much More!

Please:

• MAKE A RESERVATION BY MAIL

- Wear a name tag
- \$20 per person

Reservations must be RECEIVED by
5/9. Make your check to NWFMMA and
mail to PO Box 310, FWB, FL 32579.
Contact Tom Godbold or Dick Prater
(see below) if you have questions.

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CAPT Robert Silah Speaks at NWFMMA 50TH Anniversary

By Tom Godbold

Our guest speaker for May is MOAA Board Member Captain Robert Silah, USN (Ret). A member of the MOAA Membership Committee, CAPT Silah is keynoting for the NWFMMA 50th Anniversary celebration, which is in conjunction with the 7th anniversary of the end of WWII. Born in Fond du Lac, Wisconsin, CAPT Silah attended high school and graduated from St. Mary Springs Academy before going to Marquette University in Milwaukee, WI, where he received a B.S. Degree in Industrial Management. Shortly after graduation, he joined the United States Navy, and thus began a career lasting 27 years that included: 15 years of service on U.S. Navy ships; 2 tours

in Vietnam;
2 tours in the
Pentagon;
and his last
assignment
at Central
Command in
Tampa. During
this time, Bob
earned his

MBA from the
Naval War College. CAPT Silah is no
stranger when it comes to serving our
military families and the community
in which he lives. In 2004, he founded
Operation Helping Hand (Op HH)—a
special initiative of the Tampa Chapter
of Military Officers Association of



America (MOAA) Currently
he serves as chairman of this
group, which is dedicated
to providing support for
U.S. military active duty
personnel wounded/injured
abroad and being cared
for at the James A. Haley
VA Hospital in Tampa,
and their visiting families.
Since its inception, Op HH
has assisted more than 900



CAPT ROBERT SILAH WITH WOUNDED VETERAN
& OP HH MEMBER ROBERT SAWALLESH

Continued on page 6

Commemorative Glassware for ALL Lunch
Attendees. Happy B-Day NWFMMA!

From the President's Pen

By Scott Berry

So much going on! In my alternate life as an Okaloosa County Master Gardener, I performed a home visit to one of our members as a result of Larry Williams' presentation last month. Never a dull moment! Although I've heard Larry speak many times I always learn something new. Larry provided some information a little different from our normal fare which was intentional on our part. To continue that tradition, we're working with the Daily News' "It's Geek to Me" Jeff Werner for July. Nothing definite yet but be thinking about some cyberspace questions for him. More to follow.



Scott Berry

Some good news on the chapter officer front. George Colton has been elected our new treasurer and has dived into getting acquainted with chapter finances. I certainly appreciate that and have a vested interest in his success.

After this newsletter is published we also welcome a new Defender editor, Larry Williamson, USN (Ret). Thanks to Jeff for carrying the torch during the transition. Larry has some public affairs experience in his military background which should serve him well as editor. I look forward to his fresh insights on improving an already very good product. Thanks, Larry, and Welcome Aboard! (Are there supposed to be some gongs after that?)

Regrettably our secretary position is still vacant. An unglamorous duty which rarely gets the praise it deserves but the secretary is the oil that keeps the wheels turning smoothly in the chapter. If you're comfortable using computer spreadsheets such as Excel I'd welcome a call from you. More honestly, I beg you to call me.....

We welcomed a new member last month. That's six members in three months which is great movement towards our goal of 15 for the year. Several current members will get free meals

PUBLIC RECORD

IN MEMORIAM: Brig Gen Jerome R. Barnes, Jr., USAF (Ret); 3/31/2015.

NEW MEMBER: MAJ Chris J. Beam, USAR.

because of their efforts. YOU could be one of them. Please help our chapter grow.

Gayle Norgaard, our Personal Affairs Committee Chair, and I are headed to St Augustine for the Florida Council's annual convention next month. You've seen my emails and there's still time to sign up. St Augustine is celebrating its 450th birthday so there'll be much to see and do in addition to the convention activities.

AND, speaking of birthdays, the chapter celebrates its 50th next month. We're actually a little older than that due to our TROA roots but MOAA says we're 50. The celebration events are spread out all over this newsletter. Join us. I've never complained about someone telling me I'm younger than I actually am. Have you? See you on the Island!

Berry "OUT"

Member Spotlight



Pete Kimple

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Auxiliary Corner: SBP-DIC Offset

By Kathy Prout, chair,
MOAA Auxiliary Member Advisory Committee

The Survivor Benefit Plan (SBP) provides eligible beneficiaries with a benefit called an annuity, a monthly payment for the beneficiary's lifetime. The amount of this benefit is typically 55 percent of the retiree's retired pay at the cost of 6.5 percent of monthly retired pay. SBP is paid by the Defense Finance and Accounting Service.

Dependency and Indemnity Compensation (DIC) is a benefit paid monthly to eligible survivors through the VA. To qualify for this benefit, you must be the spouse, child, or dependent parent of a veteran who died while serving on active military duty or as a result of a service-connected disability or who had a disability rating of totally disabled for a certain length of time before death. Guard members and reservists who were activated for federal military service and later separated are considered veterans.

Under current law, SBP is reduced dollar for dollar by the DIC awarded, currently \$1,254.19 a month, leaving the surviving spouse with the remainder of the SBP — or, in many cases, nothing. Approximately 62,000 surviving spouses are affected by the SBP/DIC offset, and 35,000 of these receive only DIC as their SBP is completely offset. This means a survivor receives an income of only \$1,254.19 a month from DIC instead of full SBP plus full DIC. The average SBP payment is \$988 a month.

These are two separate programs for two separate purposes. In the entire federal government, un-remarried military surviving spouses are the only insured entity to incur this offset. Service members and spouses purchase

Continued on page 5

50TH Anniversary Luncheon

50th Anniversary Luncheon (1965 – 2015)
Northwest Florida Military Officers Association

~~~ Celebrating 50 Years as a Chapter ~~~  
Supporting the Objectives and Principles of the Military  
Officers Association of America (MOAA)

**May 13, 2015**  
**Holiday Inn Resort**  
**1299 Miracle Strip Parkway SE**  
**Fort Walton Beach, Florida**

\*\*\*\*\*

*Also commemorating the 70th Anniversary of the end of  
World War II*

\*\*\*\*\*

Time: Social Hour: (Gathering) – 1100 - 1130  
Dining Hour: 1145 - 1205

Awards and Recognition 1205 - 1230  
Program – 1205 – 1305

### **Special Guests:**

USN CAPT (Ret) Bob Silah, National MOAA  
Board Member (Guest Speaker)

Mrs. Dorie Day

USAF 1Lt (Ret) & Mrs. Nathan Nelson

Menu: 40 Clove Chicken, House Salad, Vegetable, Potato,  
Bread & Butter, Coffee, and Tea

RSVP Date: Paid Reservations NLT Friday, 8 May 2015

Cost: \$20 per person

Make checks payable to "NWFMOA",  
and mail to: P.O. Box 310,  
Fort Walton Beach, FL 32549-0310

~OR~

RSVP Contacts below:

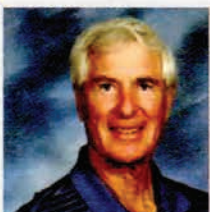
RSVP Person(s): Tom Godbold, 1st VP, 65 Hillcrest Drive,  
Shalimar, FL 32579;

Email: tgodbold47@cox.net; Tel: 850-582-5743

Dick or Nancy Prater, 54 Hillcrest Drive, Shalimar, FL 32579

Email: rhprater@cox.net; Tel: 850-613-6080

Dress: Business Casual



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## It's More Than Just A Birthday By Scott Berry

How did you celebrate when you turned 50? Or how do you plan do if it's still in the future?

Your chapter is celebrating its 50th in style for its May monthly meeting. The when and where are shown on the front page. Here are some other important details.

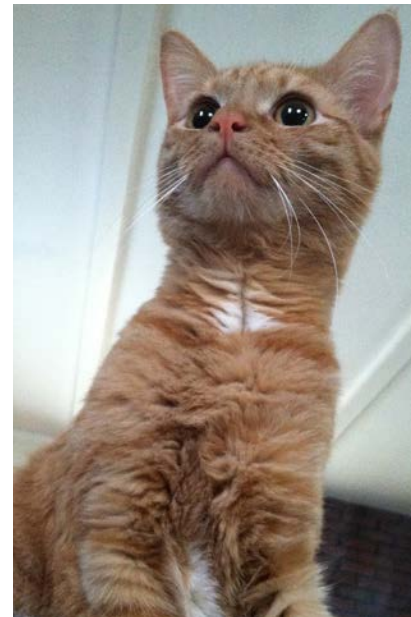
CAPT Bob Silah, USN (Ret), a MOAA National Director, will be our speaker. AND, there's more! The chapter's Scholarship Fund will be recognizing the JROTC scholarship winners from each high school. AND, we'll present a check to Dorie Day towards a paver for the Bud & Dorie Day Patriot Trail. AND, we'll have a raffle. AND, each attendee will receive a commemorative glass recognizing the chapter's birthday. AND, attendees can buy additional glasses to round out their set. AND, it'll be a great time.

How is all this possible? A lot of hard work by some chapter members. AND, equally important are the generous contributions from our four corporate sponsors shown below. Thank you!



## Lend a Hand to Save a Paw

In this issue there is an ad concerning Save Our Cats and Kittens (SOCKS). The shelter is located at 498 Carmel St in FWB. The Thrift Store is located behind the shelter. Most everything anyone would want or need to know about SOCKS can be obtained from their website [WWW.saveourcatsandkittens.com](http://WWW.saveourcatsandkittens.com). As a matter of our (MOAA and NW Florida Military Officers Assn. Chapter) interest in community service and those who are friends of pets and concerned about their well being, consider offering your assistance to SOCKS. Volunteers are always needed for a variety of tasks, i.e. Thrift Store help, take and pickup cats to vets office, foster care, clean up, visit with cats, office assistance, facility repairs, and light yard work. A volunteer application form can be obtained from the website or at the office on Carmel Street.



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## Auxiliary Corner (cont.)

Continued from page 3

SBP at retirement to ensure the surviving spouse will have income upon the retiree's death. DIC is purchased with service and sacrifice. The 100 percent disabled retirees receive disability compensation in addition to their retired pay, yet the benefit is not paid for the deceased retiree who was 100 percent disabled and who died because of service to the country. This is wrong!

During the past 13 years, bills have been introduced in Congress to change the law and eliminate this unjust offset. So far, these bills have not been passed into law. Entering our 14th year, Sen. Bill Nelson (D-Fla.) and Rep. Joe Wilson (R-S.C.) are slated to introduce new legislation.

MOAA supports elimination of the SBP/DIC offset. It affects our members who purchased SBP upon retirement and now suffer a disability. If they should die of their service-connected disabilities, their spouses could be impacted by the offset.

Read MOAA's *Vow of Honor* publication to learn more about this unjust offset.

## Scholarship Program

By Dave Parisot, Chairman

There are many changes to the Scholarship Program this year as approved by the NWFMOA Scholarship Board of Directors. Your Scholarship Board consists of Dave Parisot, President; George Colton, Secretary-Treasurer; and Directors Allan Stearns, Dan Brown, Bob Allen, Don Litke, and Les Matheson.

I, along with Directors Stearns, Brown and Allen, met with all of the high school JrROTC Instructors on March 5th to go over the new scholarship applications and selection criteria. This year we will give five scholarships totaling \$9,000 to graduating senior JrROTC cadets of Baker, Choctawhatchee, Crestview, Fort Walton Beach, and Niceville high schools. There will be four scholarships of \$1,500 and one for \$3,000. These amounts are more in line with scholarships awarded by many other non-profit organizations. Scholarship checks will be issued to the winning students' colleges after confirmation of enrollment both at the college and in the college-level ROTC programs.

Cadets have submitted their applications and the Scholarship Committee is in the process of making its selections. We will announce the winners at the May 13th luncheon meeting for our 50th Anniversary as a MOAA Chapter. It will be held at the Holiday Inn Resort on Okaloosa Island. The winning cadets and their JrROTC Instructors will be invited to attend.

If you were at the March breakfast, you are aware we are again doing the 50/50 raffle to raise scholarship funds. We sold \$113 in tickets in March and the 50/50 winner was Janet Berry getting \$57 with \$56 to scholarships. In April we sold \$100 in tickets with \$50 to Bill Ryan and \$50 to scholarships. Bill graciously donated his winnings back in memory of his wife, Dottie. We also have brought back the program to recognize contributors of \$100 or more, but have renamed it the B/Gen Frank Glunn Century Club. All contributors during 2015 will be charter members. The first five are Fred Boyer, Mel Bryant, Fred Westfall, Dan Brown, and Dave Parisot with \$100 contributions each in March. So far in April Century Club donations

Jeff Watson, Colonel (Ret.), USAF

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Continued on page 6



## Scholarship Program (cont.)

Continued from page 5

of \$100 each have come from John Feldman, Eileen Arpke, Clyde Locke and Larry Bush. Thanks to all for your support. Our sincerest condolences go to the former Treasurer of the Scholarship Fund, Bill Ryan, and his family at the passing of Bill's wife, Dottie, on March 10th. Bill designated the NWFMOA Scholarship Fund for memorials of Dottie. As of this writing the Fund has received \$740 in her memory.

At the 50th Anniversary luncheon, I plan to have some silent auction packages for attendees to bid on, so be sure to bring your checkbooks. The Holiday Inn Resort has donated a 2-night stay at their beachfront hotel. At the luncheon, each attendee will be given a commemorative glass of our 50th Anniversary. If you would like to purchase additional glasses, they will be available at a cost of \$5 each until sold out with the sales going to the Scholarship Fund. These will make great bar glasses. I will purchase a set of four.

I have started and am working to formalize a recognition program for businesses that contribute to our Scholarship Fund. Increasing donations from our local businesses will allow us to give out more and higher scholarships to our graduating JrROTC cadets. Four local businesses have recently contributed \$500 each and will be known as Gold Business Donors. They are: Eglin Federal Credit Union; Michles & Booth Accident & Injury Lawyers; ZT Motors of Fort Walton Beach; and Resort Quest Vacation Rentals. Part of their donations will help defray the costs of our Chapter's 50th Anniversary celebration. Thank you to each of you. Please support our Business Donors.

As your new Scholarship Fund President, I am still reviewing past records and compiling a list of previous donors. Your Scholarship Committee is very thankful for your past contributions and we encourage all to contribute in the future. The main source of funds for our scholarships is member contributions. No amount is too large or too small.

It may seem that most of my comments address raising funds for scholarships, and it's true. After all, that is the primary mission of the NWFMOA Scholarship Fund, Inc. All scholarship donations to NWFMOA Scholarship Fund are used for LOCAL scholarships. Our program is separate from the national MOAA scholarship program.

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## CAPT Robert Silah (cont.)

Continued from page 1

wounded/injured patients and a countless number of family members.

CAPT Silah also founded and is President of SKY Sportswear, Inc. In 2012, he was elected to the MOAA National Board of Directors, which oversees the 400,000 national MOAA members. He and his wife Kathryn (Kathy) have two sons, Mike and Jason.

CAPT Silah has just recently returned from the Council Presidents Seminar and the "Storming the Hill," roundtable discussions, both held in Washington, DC. At our 50th Anniversary luncheon celebration, he will present MOAA activities and advocacy positions on a number of current issues facing both the active and retired military.

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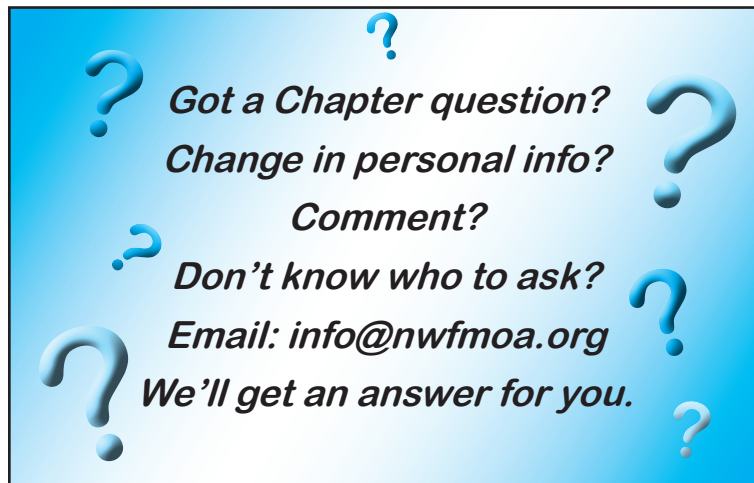
# Scholarship Program (cont.)

Continued from page 6

Hope to see you all at the May 13th Golden Anniversary luncheon at the Holiday Inn Resort.

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

Dave Parisot,  
President, NWFMOA Scholarship Fund, Inc



*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.*

## 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).

Donor Information (if not printed on check):

Name \_\_\_\_\_  
Address \_\_\_\_\_

Gift is tax deductible to the extent allowable by law.

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Make payable to: **NWFMOA Scholarship Fund**, and mail to:  
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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](http://www.800helpfla.com). Registration does not imply endorsement, approval, or recommendation by the State.

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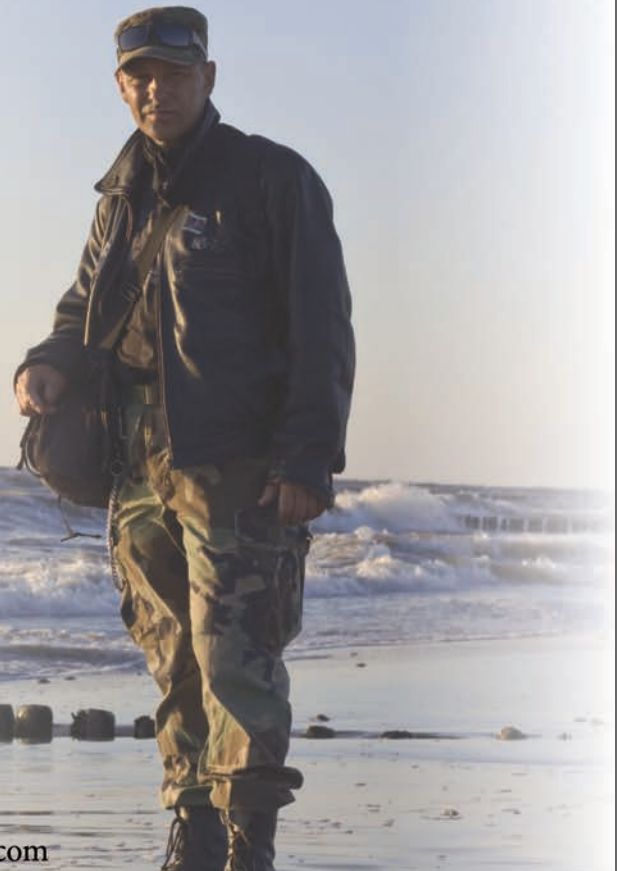


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| Rank                             | Service                          | MOAA mbr. no.                           | Email address                                                         |
|----------------------------------|----------------------------------|-----------------------------------------|-----------------------------------------------------------------------|
| <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 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 2015**  
**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