



The Defender

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

Vol. 16 No. 11

Serving All Branches of The Uniformed Services NOVEMBER 2010

Breakfast Discussion

When: Wed. 3 Nov, 2010

Time: Open: 0700; Bkst: 0715;

Meeting: 0800-0900

Place: Westwood Retirement
Resort

Program: County Commissioner
Wayne Harris

Please:

- Make a reservation
- Wear a name tag
- Westwood will host this breakfast.
There will be no charge. If you plan to attend, please be courteous and RSVP and then show up.

Reservation deadline is Friday at noon prior to the meeting. Call Dan Cobbs at 685-9415 or send an email to: dgosselin@bridgeway.org if you are attending.

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Bill of Rights - Fifth Amendment

Due process, double jeopardy, self-incrimination, eminent domain. No person shall be held to answer for any capital, or otherwise infamous crime, unless on a presentment or indictment of a Grand Jury, except in cases arising in the land or naval forces, or in the Militia, when in actual service in time of War or public danger; nor shall any person be subject for the same offence to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use, without just compensation.

What Does Okaloosa County Do For Veterans and Our Local Military Bases?

by Ken Wright

The Honorable Wayne Harris will be our guest speaker at the November Meeting. He will take this time to explain



Wayne Harris
County Commissioner

the County's relationship with our Veterans and local military. Wayne is the commissioner of District 1. He is also executive director of the Crestview Area Chamber of Commerce and is most proud of his 27 year career in the

United States Air Force. Wayne has lived in Okaloosa County since 1993. His liaisons on the Board of County Commissioners include: Florida Association of Counties; Transportation Planning Organization; Crestview Area Chamber of Commerce; League of Cities; Building Industry Association; West Florida Regional Planning Council; Okaloosa Coordinated Transit; Eglin Installation Growth Committee; Military Relations-

Eglin. Okaloosa County: Public Works; Extension Services; Tax Collector; Veterans Services.

Wayne originally hails from St Louis, Missouri and is an avid St Louis Cardinal and St Louis Rams fan. He has two associate of arts degrees from the Community College of The Air Force (CCAF). He is a graduate of Barry University with a Bachelor of Science Degree in Liberal Studies. He is a graduate of the United States Chamber of Commerce's Institute for Organizational Management earning him an IOM.

So take that pad and pencil out and start writing your questions down and don't let him get away without answering. Okaloosa County will have a lot of things on their plate these next couple years in getting ready for the massive amount of growth we will be experiencing and if not done right, it will affect our future.



Ken Wright

Attention: We will meet at the Westwood Retirement Resort in Fort Walton Beach

President's Corner... by Bill Van Hoesen

November is here and Thanksgiving is upon us again. At last! A time to take pause, reflect, and give thanks for the wonderful bounties and blessings bestowed upon our lives. This is a day to reunite with family, friends, saturated fat, and to usher in the holiday season and the culmination of another year. Now if only I could enjoy the feast.



Bill Van Hoesen

You see, I had relatives who lived on a "side-hill" farm in up-state New York, one of those farms where the main crop is rocks. Aunt Edna and Uncle Charley did their best to make a go of farming, but they never were too successful.

In addition to the usual crops and other things produced on a dairy farm, they raised turkeys. Now turkeys are not the brightest fowl in the world. In fact I don't know of any bird less smart, but they always managed to find a way to escape from their pens. After awhile, Uncle Charley decided he had more important things to do than try and keep those turkeys in their place so he pretty much let them have the run of the place.

During summer vacation, my brothers and I would visit my cousins, Bea-girl, Bobby, and Henry on their farm for a week. We spent the week riding horses, hiking in the hills (and I mean hills), and playing in the haymow. We didn't spend much time playing on the lawn around the house though. Remember I mentioned Uncle Charley let the turkeys run free? Well, they pretty much accumulated around the farm house and to say that turkeys needed to relieve themselves occasionally would be an understatement. Consequently, the whole area was pretty much "salted" with the turkeys' leavings to include the walkways and the back door stoop. I've got to tell you that stuff is one of the most slippery elements known to man and I know of no one in the family that hadn't wound up slipping and falling at some time trying to navigate the walkway. On top of that, the area was pretty fragrant what with all those turkeys moving about.

So what has this got to do with my Thanksgiving feast? It's because whenever I sit down to Thanksgiving dinner and I happen to look at that beautiful turkey, I start remembering those turkeys on the farm, their deliveries and the smell and I immediately lose my appetite. As long as I don't look at the bird I'm all right.

So please have a most satisfying, grateful, and "fulfilling" Thanksgiving this year and I hope to see you at Westwood for our next meeting.

Say What?

Arachnoleptic Fit(n): The frantic dance performed just after you've accidentally walked through a spider web.



Dan Cobbs

MEMBERSHIP

by Dan Cobbs

NWFMOA PARTICIPATES IN ARMED FORCES APPRECIATION DAY

Several members from the Northwest Florida Military Officers Association (NWFMOA) participated in the Armed Forces Appreciation Day celebration held at the 'Bull' Rigdon Fairgrounds in Ft. Walton Beach on May 14, 2010. Ken Wright, John Hall, Frank Glunn, Guy Dunn and Dan Cobbs represented NWFMOA in an effort to promote the organization and its activities.



(Left to Right) Guy Dunn, Frank Glunn, Dan Cobbs, John Hall.

(Not Pictured) Ken Wright and Erica.

Thank you to Wydonna Hall for taking the picture.

NWFMOA also participated in the Crestview Military Appreciation Day in Crestview on Saturday, May 14, 2010. Special thanks to NWFMOA members Karlynne Akos, Frank Glunn and Ken Wright for representing our chapter at this event.

NWFMOA MEMBERSHIP SURVEY RESULTS ARE IN!

Thank you to the 132 members who participated in the NWFMOA Membership Survey. Your feedback is important to us and helps us to continue to make our chapter one of the very best.

Here are the results!

Question 1: How did you first learn about NWFMOA?

Referral by Acquaintance	48.1% (63)
Direct Mail	9.2% (12)
Newspaper Advertisement	3.1% (4)
Location – Eglin AFB [Knew where it was]	39.7% (52)
(Answered Question: 131, Skipped Question: 1)	

Question 2: How often do you visit the NWFMOA website www.nwfmoa.org?

More than once a week	1.5% (2)
Weekly	13.6% (18)
Monthly	34.1% (45)
Quarterly	21.2% (28)
Never	29.5% (39)
(Answered Question: 132, Skipped Question: 0)	

Editor's Etchings

... by Scott Berry

Greetings!

Alas, no more shorts and flip flop weather, but also no more triple digit electric bills unless the kids move back in! Methinks that autumn is rushing itself way too much after such a blistering summer.

Columns have come and gone in the DEFENDER as people gone on to do different things and arrive to add something new. We're at that point now where we need a new column. Ideally, a person who enjoys tracking the legislative process would be great. We've been in need of such a person for some time and lack of one is a void in what we're supposed to be doing as a chapter. But there are many other areas as well. Gail Norgaard and John Feldmann were kind enough to provide the new VA information this month. Please give it some thought. You don't need to write like Ernest Hemingway. We can help you with that. Thanks.

I hope the rest of you are also being inundated with tons of unsolicited mail from people running for office that you don't know or don't like. Misery loves company. The Tea Party has discovered 1635 Parkside Circle and treats us like their best friend and assumes we have endless financial resources. On one of the return envelopes that had boxes to check on the outside for "Open

Immediately," "Urgent Message," and "The Earth Will Perish if You Don't Cash My Check," I checked one of the boxes and enclosed the donation form with my written

note that I didn't know you, I'm not in your district, and to take me off your mailing list. I should have told him to "man-up." I don't know if it's acceptable protocol for a man to tell that to another man.

Having vented my spleen, I still didn't have a solution about what to do with all this junk mail. Much of it went into the recycle bin, but I wanted to put SOME of it to good use. Well, our son has a ferret in a cage, and the cage needs paper on the bottom. Do you see where I'm going with this? So now, when I check on the ferret, I see the faces of those smiling people looking up at me after the ferret has used the paper for its intended purpose. I really get a chuckle out of that.

I really am taking this election seriously, but we have to include a little levity to keep our perspective. And last but NOT least—get out and vote. You can't complain unless you do.

Berry "OUT"



Scott Berry

Continued from page 2

Question 3: On your computer does the "Click Here" breakfast reservation link work properly for you in the monthly email reminder?

Yes	91.1% (102)
No	8.9% (10)
(Answered Question: 112, Skipped Question: 20)	

Question 4: Your approximate drive time to NWFMOA monthly breakfast at Eglin AFB is?

15 minutes or less	20.5% (26)
16-20 minutes	37.0% (47)
21-40 minutes	33.9% (43)
41-60 minutes	6.3% (8)
60 plus minutes	2.4% (3)

(Answered Question: 127, Skipped Question: 5)

Question 5: How satisfied are you with your NWFMOA membership experience?

Highly Satisfactory	36.2% (47)
Above Satisfactory	31.5% (41)
Satisfactory	26.2% (34)
Somewhat Unsatisfactory	6.2% (8)
Unsatisfactory	0.0% (0)

(Answered Question: 130, Skipped Question: 2)

Question 6: If your response for Question #5 was Somewhat Unsatisfactory or Unsatisfactory, please explain in the comment box below how can we improve.

(Answered Question: 14, Skipped Question: 118)

Comments from question 6 will appear in the December issue of *The DEFENDER*.

Thank you again to all those that participated!

Daniel Cotts, MPA FACHE

2nd Vice President/Membership

Northwest Florida Military Officers Association (NWFMOA)

850-685-9415

www.nwfmoa.org

Public Record

IN MEMORIAM: Maj. Gen W.B. (Benny) Putnam, USAF (Ret) 12 Oct 2010, Gen Putnam was our chapter's second president from 1976-1977.

CW4 Dean M. Fletcher, USA (Ret) 9 Sept 2010

NEW MEMBERS: Lt. Col. Alan Barys, USAF, Ret; Maj. Derek Fox, USAFR; Lt. Col. Morris Blumenthal, USAF, Ret; Maj. Terrance Linn, USAF, Ret; Capt. Lee McKee, USAF, Ret; CDR, John Patten, USN, Ret; Lt. Col. Franklin Roberts, USAF, Ret.

Secretary's Pen

... by Jeff Thompson

Election Day is approaching, don't forget you can go and vote early; as soon as you get this newsletter really.

We were in the dark for the meeting in October. The power went out but we pressed on! The property appraiser's office couldn't send Mr. Smith to talk to us but they sent a representative who explained the tax certificate sale, the appeals (petition) process, and how 153 appeals were whittled down to only 6 which met the value adjusted board. But I thought the highlight was his explaining the recapture and home valuation increase rules. Someone asked how the VA, DOD and SSA can have a zero consumer price index or no COLA increase. The state of Florida had a 2.7% recapture since the state calculated a 2.7% CPI. The state can have an increase in property taxable value of 3% or the CPI whichever is less. Last year, people who were not



Jeff Thompson

taxed at their properties' market value had an increase in their taxable value of 2.7%, which will continue until their market value equals their taxable value. Now that it has been announced that the VA, SSA and DOD will use the 2010 CPI of 0% (and I predict another zero COLA year), it will be interesting to see if the Florida CPI goes up again next year.

Other announcements of events that will happen after this arrives to you; the Coast Guard memorial will be unveiled 12 Nov at the CG station.

My Jeff's list entry this month is any college game or high school game in the south on Friday night or Saturday afternoon. If you have chosen to live here in the south you owe it to yourself to experience the Friday night lights and the roar of the crowd when Renegade or another school mascot leads the team onto the field on a brisk clear fall evening or afternoon. Again, if you would like to not receive the Defender snail-mail and get it via the web or e-mail please e-mail me at nwfmoasecretary@cox.net.

AUXILIARY CORNER

Just as the Dec. 7, 1941, attack on America thrust the country into World War II, the Sept. 11, 2001, attack catapulted this nation into a global war on terrorism. On Oct. 7, 2001, OPERATION Enduring Freedom began in Afghanistan, followed by OPERATION Iraqi Freedom March 20, 2003. Nine years later, the U.S. remains a country at war.

Every war has its own unique challenges. In the war on terrorism, National Guard and Reserve forces, hand-in-hand with the active duty component, have served multiple combat deployments. Although combat missions in Iraq ended in late August, additional combat missions in Afghanistan likely will continue for war-weary service members.

As members of a community that honorably has served — in uniform and on the home front — we are proud to help those who are currently serving and the families who remain vigilant, awaiting their safe return. Here's how we can help, in large and small ways, even if we live far away from a military installation.

Every state has deployed sons and daughters, husbands and wives, and mothers and fathers in the Guard, Reserve, and active duty forces. The chances are high you live near the family of a deployed service member. Find an opportunity to talk with a family member of a deployed service member. Ask about the service member and how the family is doing. Be prepared to just listen.

Check out DoD's Community Relations website, www.ourmilitary.mil, for links to military, government, and home front groups that provide support and services to service members and their families. Here you'll also find ways to match your skills with the needs of military families. From providing foster care for a deployed service member's pet to home repair (because something inevitably breaks down at home during a deployment), there's a way to help that's right for you.

Save your old cell phones. MOAA's Auxiliary Member Advisory Committee will be launching a national project to turn old cell phones into calling minutes so a service member can call home. Stay tuned for the details.

Joanne Steen,
Auxiliary Member Advisory Committee



Fall Forward

It's almost that time of year again. November 7th, to be exact, is when we move our clocks forward and lose an hour of sleep. Some people also change batteries in the smoke alarms and/or water filters in their refrigerators. I change my socks. Forearmed is forewarned.



Key VA Phone Numbers

Bereavement Counseling	1-202-461-6530
Civilian Health and Medical Program	
(CHAMPVA)	1-800-733-8387
Education	1-888-442-4551
Federal Recovery Coordination Program	
.....	1-877-732-4456
Foreign Medical Program	1-888-820-1756
Headstones and Markers	1-800-697-6947
Health Care	1-877-222-8387
Homeless Veterans	1-877-424-3838
Home Loans	1-888-244-6711
Life Insurance	1-800-669-8477
National Cemetery Scheduling Office	
.....	1-800-535-1117
National Suicide Prevention Lifeline	
.....	1-800-273-8255
Pension Management Center	
.....	1-877-294-6380
Presidential Memorial Certificate Program	
.....	1-202-565-4964
Special Health Issues	1-800-749-8387
Spina Bifida/Children of Women Vietnam	
Veterans	1-888-820-1756
Telecommunication Device for the Deaf	
(TDD).....	1-800-829-4833
VA Benefits	1-800-827-1000
Women Veterans	1-202-461-1070

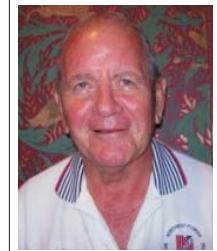
Key VA Web Sites

Burial and Memorial Benefits	www.cem.va.gov
CHAMPVA	www.va.gov/hac/forbeneficiaries forbeneficiaries.asp
Education Benefits	www.gibill.va.gov
Federal Jobs	www.usajobs.opm.gov
Health Care Eligibility	www.va.gov/healtheligibility
Home Loan Guaranty	www.homeloans.va.gov
Life Insurance	www.insurance.va.gov
Memorial Certificate Program	
.....	www.cem.va.gov/pmc.asp
Mental Health	www.mentalhealth.va.gov
My HealtheVet	www.myhealth.va.gov
National Resource Directory	
.....	www.nationalresourcedirectory.gov
Prosthetics	www.prosthetics.va.gov
Record	www.archives.gov/st-louis/military-personnel
Returning Servicemembers .	www.oeifoif.va.gov
Women Veterans	www.publichealth.va.gov/womenshealth
VA Vet Centers	www.vetcenter.va.gov
VA Home Page	www.va.gov
VA Benefit Payment Rates ...	www.vba.va.gov/bln/21/rates
VA Forms	www.va.gov/vaform
Veterans Employment and Training	
.....	www.dol.gov/vets

Bob's Computer Tips ... by Bob Garcia

Fall is in the air. Beautiful weather in Paradise!

This month is a hodge-podge of different topics that I found in my browsing in the cyber world.



Bob Garcia

Do you have a slow log on when you start your computer? Most of us do. Much of the problem lies in an area called "BIOS," an integral part of all PCs that has changed little since the early machines of the 1970-80s. When you power on, Windows (or other operating systems) the BIOS has a program in "firmware" that provides the Operating System with information on how to continue. It was also referred to as "boot strap." Firmware is updated very infrequently. As your computer gets older, the firmware seems to slow down in handling the startup process.

The next generation of processor chips will use a new technology called *Unified Extensible Firmware Interface* or UEFI, a specification that defines a software interface between an operating system and platform firmware. UEFI is a replacement for the older BIOS firmware interface present in all IBM PC-compatible personal computers.

I got the following information from the Kim Komando web site : Komando.com. I enjoy this site and visit it frequently.

A good program to burn CDs Remember the days when CD burners first appeared? They were expensive, slow and had complicated software. Now they're fast and cost almost nothing; but most of the software still isn't great.

You can buy good CD-burning programs, but even those are missing support for some file formats, or they don't support advanced features. Some try to take over your computer outright. Use this link: www.burrn.net, for free software that supports most of the advanced features. It's not complex but supports almost every audio format available. It includes advanced features like ReplayGain. What's ReplayGain? It is especially handy for mix albums. It evens out volume levels for audio tracks. This prevents sharp volume changes between songs from different albums. Try it if you are into CD-burning. Works with Windows XP, Vista and 7.

Free e-books? E-books are the coming thing. Both Amazon and Sony are selling popular readers. Plenty of titles are available for them, too. But you don't have to pay for titles. This site has thousands of free ones: www.gutenberg.org. Don't need e-books? How about audio books? This site has plenty of free, legal, audio files. You can download audio books to listen to on your music player or computer. Many of the books are read by humans; others are read by a computer-generated voice. You can choose books in many languages. There is more for you on Project Gutenberg's site, too. You'll find sheet music, videos and pictures. There are even music files for music fans. Have fun downloading guiltlessly from the site!

Happy 235th MARINES!

Semper Fi, Bob

Military Wisdom

Any ship can be a
minesweeper. Once.

~Maritime Ops Manual~

Chaplain's Column

. . . by Chaplain Sarah Shirley

On Romance: Does everyone Have a "Soul Mate?"

When you fall in love it will last forever, right? Especially if you find your "soul mate," the one person God designed for you, the twin flame of your heart. Well, maybe not. Contemporary marriage experts, notably Mark Gungor, CEO of *Laugh Your Way America*, and Scott Stanley, author of *The Power of Commitment: A Guide to Active, Lifelong Love*, assert that the idea of "Soul Mates" is a myth that does not lead to happiness. Yet recent research reveals that two-thirds of Americans believe in this concept, and think that there is one perfect person out there for each one of us (<http://www.virginia.edu/marriageproject/>).



SSgt Thomas (AF Medic) and Chaplain Shirley in Afghanistan

The concept of soul mates is, in fact, rooted in mythology. In Plato's *Symposium*, various characters present ideas on love. Aristophanes' speech on love introduced the myth that God had created humans whole, and then because of our wickedness had split us down the middle, dooming us to spend our lives looking for our other half, "our own true loves." Aristophanes said this union of true loves is extremely rare in this life, and can only happen when "we are friends of God and at peace with him." Instead, the best we can do is to work toward attaining "a congenial love" (in *Collected Works of Plato*, 4th edition, Oxford University Press, 1953, page 525).

Back those two-thirds of Americans surveyed who disagree with Aristophanes and believe our true loves are in this world for the finding. University of Virginia's Marriage Project found that people who believe in the soul mate concept are one-and-a-half times more likely to divorce than are those who believe in working toward Plato's "congenial love."



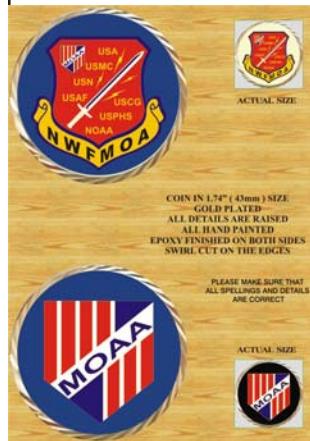
Chaplain Shirley

Does that mean you'll never find your true love, or that if your marriage to your one and only isn't always blissful that your spouse isn't your soul mate after all? Not at all! *Soul mates are made, not born*. Couples come together because they have shared values, interests and goals, and build from there. Communication is practiced. Understanding is developed. And the joy of being with each other grows and fades, fades and grows with each day that two people live life together.

Couples who view marriage as a commitment not only to love, but to family, community, faithfulness, and marriage itself are most likely to be happy together. As they shoulder responsibilities gladly, work through conflicts faithfully, create fun and romance purposefully, they find they have attained that congenial love Aristophanes offered up as the best case scenario given our human limitations.

Couples of this variety stick together through thick and thin, and are able to fall in love with each other over and over again. Their love deepens and matures, and they seem to fit together as if they were made that way. In other words, Soul Mates!

Be The First One On Your Block



functions while supporting a very worth-while cause. Is there anything wrong with that picture? Everybody wins, except your friend who has to buy the drinks!

If you choose not to carry this colorful symbol of your chapter with you, it will stand out with your collection of other challenge coins.

Stay tuned for details. Here are photos of what the coin looks like. You get a much better picture by viewing it via the on-line DEFENDER at www.nwfmoa.org.

MEMORIALIZATION

State Senator Don Gaetz made a \$500 donation to our Scholarship Fund in memory of:

Lt. Col. Jack M. Dale, USAF, (Ret)
Col. Michael C. Horgan, USAF, (Ret)

Looking for a Good Read? (Three suggestions from AFA)

Rules to Live By: 52 Principles for a Better Life by Jerry White. This is a short book – approximately 170 pages – that is filled with practical suggestions on living a full and meaningful life.

Exceeding Expectations: Reflections on Leadership by Bill Looney. To quote retired Chairman, Joint Chiefs of Staff, Gen Richard Myers, "Over the years, I've learned that people at every level of experience and responsibility learn about leadership best from stories which resonate with their own lives. Through a variety of stories, Bill Looney has captured the importance leaders play in creating the right environment to allow organizations to exceed expectations."

The DNA of Leadership by Dick Abel. This book is also short – a little more than 100 pages that, in Gen (Ret) Ron Fogelman's words, "... has given us a concise but meaningful discussion of the attributes, challenges, and rewards of being a principled and effective leader."

Got a Chapter question?

Change in personal info?

Comment?

Don't know who to ask?

Email: info@nwfmoa.org

We'll get an answer for you.



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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.


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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 in 2010
receive membership through
December 31, 2011 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