



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 November 2017
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Laurie Hood, Founder & President, Alaqua Animal Refuge

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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For the Love of Animals

Laurie Hood is the visionary behind Alaqua Animal Refuge, one of the largest no-kill animal shelters and sanctuaries in the country. A passionate animal lover since she was a child, Hood founded Alaqua Animal Refuge 10 years ago upon discovering that countless animals were being euthanized in five nearby counties, including her own, at a rate of nearly 100%, due to a lack of any animal shelter of any kind.

Located in Northwest Florida, Alaqua is the premier animal refuge and a recognized leader in animal welfare issues and animal cruelty prevention. As founder and president of Alaqua, Hood advocates daily for the general welfare and humane treatment of animals by providing shelter, adoption services, and lobbying on local and national levels.

Under Hood's leadership, Alaqua Animal Refuge has established a multitude of programs to help both

animals and humans alike. Alaqua's Unconditional Love Program which utilizes inmate labor to train and socialize dogs to be better suited for adoption, as well as provide companion dogs for individuals who cannot afford them. The Equine Interactions



Laurie Hood, Founder & President, Alaqua Animal Refuge

Program promotes personal growth and development for autistic and special needs individuals by partnering them with rescue horses and using Alaqua facilities as a sensory classroom. Educational outreach programs include teaching youth the basics of proper animal care to training law enforcement and

prosecutors on how to work animal cruelty cases.

Alaqua has been consistently honored with awards for best non-profit in Destin, on the Emerald Coast, and in South Walton. It has also been recognized as "one of the best overall organizations in the U.S." by The Humane Society of the United States,

From the President's Pen

By Scott Berry

Greetings!

I've recently been reminded how busy my "retired" life is compared to when I actually got paid for what I accomplished. All of a sudden, another month has gone by, I was behind the power curve to find a speaker, and the Defender editor is politely nagging at me for this article so he can go to press.



Scott Berry

My constant activity is in stark contrast to what I saw having just returned from a trip to California. We stayed at Vandenberg AFB which is an hour north of Santa Barbara. The place was a GHOST TOWN! This is DOD's western space launch site—a counterpart to Cape Canaveral. It is where all the ICBM crews (what's left of them) get initial training. You'd think things would be hopping—but they weren't. It was almost eerie. I got me to thinking about how much the military has truly scaled down and that the fears of a "hollow force" aren't just overreactions.

I do see the same at Eglin in comparison to when I retired about 15 years ago. It's also pretty quiet on the weekend but my trip out west made me grateful for the facilities and resources we have here. VAFB doesn't have a hospital—just a clinic. Their BX and commissary are very small—and dated—compared to what we have but their prices are off the chart compared to around here. That was another surprise.

Well, enough of my philosophical musings. On a more practical level, the scaled down activity I've seen translates to a greater need for us to get and/or stay involved in protecting not only our military benefits but in many cases the ideals

PUBLIC RECORD

In Memoriam

George J. Nicoloff, Lt Col, USAF (Ret) 9/17/2017

New Member

Eleanore Nicoloff, Surviving Spouse

and beliefs that we grew up with but which have appeared to gone south. Several of the legislative emails from MOAA recently gave me great cause for concern especially in the area of TRICARE fee hikes. I'm not on Medicare (yet) so it all sounded like (more expensive) gloom and doom. The only good news I've heard from MOAA is a COLA bump for our retired pay that they calculate as a \$20 increase for the \$1000 we get in retired pay. That might pay for one trip to the commissary!

Dave Parisot has been leading the charge to keep us informed and active in the legislative arena. I encourage you to read his column and take it one step further by expressing your thoughts/concerns/complaints to our DC legislators. I've found so many times that the squeaky wheel gets the oil—assuming there's any oil available.

Chapter elections are right around the corner. I encourage everyone to consider how they can be more active in the chapter. Some of us elected types are starting to burn out.

Happy Halloween!

Berry "OUT"

COLA HAS A SWEET FINISH

The final COLA for the 2017 fiscal year, meaning retired pay will be increased by 2 percent starting in January of 2018. In other words, you will see a \$20 increase for every \$1000 of retired pay received. The final COLA is determined by comparing the average CPI of the final three months of the fiscal year to the same quarter of the prior year.

The Consumer Price Index (CPI) is a measure of the average change over time in the prices paid by urban consumers from around the country for a market basket of consumer goods and services. The market basket includes the prices of food, clothing, shelter, and fuels, transportation fares, charges for doctors' dentists' services, drugs, and other things people buy for day-to-day living. Prices are collected from about 50,000 housing units and approximately 23,000 retail establishments - department stores, supermarkets, hospitals, filling stations, and other types of stores. All taxes directly associated with the purchase and use of items are included the index. Prices of most goods and services are obtained by personal visits or telephone calls of the Bureau of Labor and Statistics' (BLS) trained representatives.

Collectively, the CPI is also used to adjust annuities for other federal retirees, survivors, and Social Security recipients.

Hiring Professional Advisors for Estate Planning

By Micki Costello

No one ever wants to talk about death and dying, but it is a conversation that at some point everyone should have with their loved ones. Estate planning should start early and be reviewed periodically to make sure it accurately reflects one's wishes and needs.

Lawyers, financial planners, and certified public accountants (CPAs) should be a considered part of estate planning. All have distinct functions, some of which overlap, and depending on the situation, you might need one or all of them. Lawyers provide the necessary legal paperwork — wills, trusts, etcetera — in estate planning and, if necessary, can assist in probating an estate. Everyone should have a will; without one, the state decides what is done with your assets after death.

If you don't already have one, getting a reliable, trusted, and ethical certified financial planner (CFP) should be a priority, particularly in the aftermath of the death of a supporting spouse. Often, widows become the inheritors of an initial seeming windfall of cash due to the payout of insurance policies, combining IRAs, annuities, etcetera, and without careful planning, it can easily slip away. A CFP can make recommendations on how best to invest or grow the money, but it is imperative a client's best interests are the priority.

As the saying goes, the only sure things are "death and taxes." A CPA can assist in making sure taxes are computed correctly and paid on time. While computer programs are available to accomplish much the same thing, it often is beneficial to hire a competent CPA to assist with the computations and filings at least in the first year after a death.

The bottom line: When considering who to hire when dealing with finances, it is important to ensure these professionals are licensed and adhere to fiduciary rules.

SUPPORT MOAA

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.

Continued from front page

and as a "prime example of what a sanctuary should be" from the Global Federation of Animal Sanctuaries.

Currently, with Hood at the helm, Alaqua is undertaking a bold endeavor with its relocation and expansion campaign to build a one-of-kind facility and sanctuary—the first of its kind in the U.S.—on 100 acres of donated land in Freeport, Florida. The current facility will be relocated to this location, which will expand the refuge programs and serve as a teaching facility for individuals and organizations in the animal welfare field. The facility, designed like a small town and to be self-sustaining, will include a welcome center, medical clinic, covered arena, new animal enclosures, wildlife sanctuary, a chapel, and an Airstream food trailer. Concurrently, Hood is also filming a television series with Half Yard Productions to air on a major network in early 2018. The series is focused on the work that Hood and Alaqua does on a daily basis.

Born and raised in Louisiana, Hood graduated from Louisiana State University with a degree in Marketing. Her prior professional experience includes operating an international magazine in south Florida and serving as marketing director for the Gorlin Companies, a firm that launched medical and drug companies, including several that have become successful publicly traded ventures. Hood has drawn on her strong business background to create a non-profit in Alaqua that functions for success.

Hood is a founding board member of The E.O. Wilson Biophilia Center and Nokuse Education, Inc.; she currently serves as the District Leader in Northwest Florida for the Humane Society of the United States (HSUS); and serves on the Advisory Board for The Restore Act (BP Funds) for Walton County, Florida. In 2014, Hood received George W. Bush's "Point of Light Award," which recognizes the power of the individual to spark change and improve the world and received a key to the City of Destin, Florida for her work.

Hood is married and has two boys, ages 11 and 13. Her family is a big part of all activities at the Refuge. When not knee deep in animals, they all enjoy outdoor activities, such as paddle boarding, boating, horseback riding, and family time.

Veterans ID cards to be available starting this Month

WASHINGTON — Veterans Affairs officials will start issuing new veterans ID cards next month, giving recipients an easy way to provide their military service for business discounts and other promotions.

The move two years after Congress passed legislation for the cards. A VA spokesman said they'll be made available for no cost to any veteran who applies through the department's website.

The new cards won't replace VA medical cards or official defense retiree cards, and will not carry any force of law behind them.

But supporters have called a national veterans ID card a simple way to honor veterans' service and a way to help them prove their service status for non-federal activities. They have also argued that many veterans' practice of carrying around copies of their military discharge paperwork or other personal documents to get corporate discounts leaves them open to fraud and identity theft.

Several states — but not all 50 — give veterans the option to identify themselves on drivers licenses. But the national ID card through VA would give a more standard way to verify military service.

VA officials have not yet said how long it will take to issue cards after a veteran has requested them.

Legislation authorizing the cards was sponsored by Rep. Vern Buchanan, R-Fla., and passed through Congress without objection. About 21 million Americans are veterans, with another 1.3 million individuals currently serving in the military.



By Chaplain Tom Azar, USAF Retired

LEAVING THE CLASSROOM FOR THE TRENCHES

Roof top preachers proclaim public acts of sacrifice
Politicians perfume their inexperienced briefings
Counselors trip over disconnected testimonies
Neighbors struggle to share their distant concerns

Teachers posit post war principles with banality.
Deacons place their veils over Sunday school lessons
While daughters sons receive the folded flag and slow salute.
I peer on the warped pier of post traumatic stress and say
“Stand down you who say you absolutely understand!”
You are trespassing on holy ground before granite markers

Red clay from a miner's daughter's mother just came home
Stiffly in her un-breathable suitcase, up to the steep chapel
A major loss for her little ones, an unfulfilled and incomplete love
Her grand aspirations and airway stolen by a petit piece of metal

Who is right, truthful, moral, honorable, graced or to blame?
Leaders need veteran's eyes and wrinkled ears to understand
Humanity softly assuages the loss of respected innocence
With acts of kindness, words of meekness, a heart of embrace
For warriors who rendered a sacrifice are at God's front door



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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.

Birthday of the United States Marine Corps -- November 10, 1775



General Robert B. Neller

Each year on or around 10 November, Marines gather in groups large and small to celebrate our history, honor the memory of those who have gone before us, and rekindle the bond that unites all generations of Marines. This year, we mark the 241st anniversary of our Corps—241 years of uncommon valor,

innovation, and combat excellence.

Marines, we are part of something bigger than any of us could imagine. Whether you fought in the battles of World War I, in the Pacific during World War II, in Korea or Vietnam, in Desert Shield or Desert Storm, or in the streets of Iraq and Afghanistan—or you are just starting out on your Marine Corps journey—we are all part of an elite family of warriors. For the rest of your life, the first term people use to describe you will be “Marine.”

When the Continental Congress stood up two battalions of Marines in 1775, a culture of discipline, vigilance, professionalism, and military excellence was born that has

characterized our Corps for nearly two and a half centuries. As Marines, we have a profound respect for our traditions and heritage, and for taking care of each other. We know we’re strongest when we’re together as a team. Wherever you are celebrating our Corps’ birthday this year, look around at the Marines beside you and remember the bonds forged in training, in garrison, and in combat. Take this time to reconnect.

We are Marines for life. It’s our responsibility, our duty, to maintain and build upon the legacy of those who have gone before us. What we do today, guided by what we’ve learned from past generations, will determine the future of our Corps. So as we celebrate this 241st anniversary of our Corps, we also look ahead and prepare for our next success. Take pride in carrying our legacy forward.

Happy Birthday, Marines!

Semper Fidelis,

Robert B. Neller

General, U.S. Marine Corps

Commandant of the Marine Corps

HEAR YEA HEAR YEA.

The end of the year is rapidly approaching; there are less than 60 days left when you read this. For most of us that means that it is time to renew our Chapter membership. (those of you that have Life or 3 year memberships not expiring can skip the rest of this. Look at the mailing label on your Defender and it will give you the expiration date of your membership.) I know that you do not want to end your association with our great MOAA Chapter.

There are many excellent events during the year where we gather to enjoy each other’s company and to hear entertaining and educational speakers. Every monthly meeting features an outstanding speaker. I would not think that you would want to miss any of these. Where else can you meet “The Geek” and get to ask him questions in person. Or hear a great speech from General

Horner. Where else can you gather with your fellow officers for the periodic **Officers Call** at Shalimar Cheers.

And, as you know, our monthly meetings are now held at moon at the Ft Walton Beach Yacht Club. If you have not eaten one on their meals you have missed some great food.

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

Get your membership renewed now and **avoid the year end rush**. Mail to NWFMOA, PO Box 1213, Shalimar, FL 32579-1213

Scholarship Fund

By Dave Parisot, Chairman

Is 2017 going by fast to you? Here we are into November and making preparations for our annual **Military Ball** on December 14th. The **Scholarship Fund** holds raffles to raise funds for our five annual scholarships at this Ball. **WE NEED YOUR HELP** to get gift certificates (especially restaurants), merchandise, or other donations from local businesses for raffle prizes. A most popular raffle is the **Cooler of Christmas Cheer**, a cooler filled with bottles of spirits and wine. We have a cooler, but we need your help with the ‘fillings’, i.e., the booze and wine. **PLEASE BRING A BOTTLE OR TWO with you to the November luncheon to donate.** I give you my thanks in advance. All donors, businesses and individuals, will be recognized on our Scholarship raffle program. To date, we have a total of only six bottles donated by Karl Eschmann, Fred Westfall, and Dave Parisot. And, don't forget to make your reservations for the Ball!

Our 50/50 raffle at the October luncheon had a record \$221 in ticket sales (and a record attendance), with \$111 to the raffle winner, Bob Allen. Bob graciously donated back \$50 of his winnings, so the Scholarship Fund netted \$160. Thank you, Bob, and all who bought tickets for this scholarship fundraiser. Our thanks to Col. **Doug Hardin** for his Century Club donation (in memory of Gen. Bill Kirk) and to **Eye MD of Niceville** for their donation of \$100 as a new Business Bronze Donor. Will you be the next to write that check to support our local JROTC cadet scholarships?

Here's the complete list of Gold Century Club members (\$500 cumulative minimum donation since 2015) and BG Frank Glunn Century Club members (\$100 minimum donation) for the most previous 12 months of 2016/2017 along with our Business Donors. Your support is greatly appreciated.

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017).

BG Frank Glunn Century Club: October 2016: **Ruth Cullen** (in memory of William Cullen) (Renewal); **John Feldman** (Renewal); November 2016: **Pete Peterzen**; **Jean Dutton**; **Howard Fisher** (Renewal); December 2016: **Karl Eschmann** (in memory of Col. Bud Day)

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NWFMOA Community Outreach

by Dave Parisot, Defender, Nov., 2017

At the October 5th Chapter luncheon, we saw the results of our efforts to donate bicycles for the 2017 Homeless Veterans Stand Down. At the front of the room were nine shiny new bicycles donated by NWFMOA in conjunction with USAA (4 bikes), Walmart of Fort Walton Beach (2 bikes), and one bike each by George Colton, Carol Baker, and Dave Parisot. In addition, used bicycles were donated by Larry Tashlik and Jean Rief, for a total of 12 bikes to be given to homeless Veterans to help with their transportation needs on November 4th at the 10th annual Stand Down at Striving for Perfections Ministry. The bikes were presented to Okaloosa County Judge (and NWFMOA member) T. Patt Maney and Major Bill Van Hoesen of the Association of the United States Army (AUSA) (and also a NWFMOA member). Judge Maney founded the Okaloosa-Walton Veterans Stand Down in 2008 with the assistance of the First Circuit State Attorneys office and the Public Defender's office. Bill Van Hoesen and the AUSA have been the primary coordinators of this event for the past few years. A huge THANK YOU to all who donated bikes for use by our fellow Veterans who happen to be without permanent housing at this time.

Saturday, November 11th is Veterans Day. Most of our local communities will be holding recognition and memorial services for all our living and deceased Veterans of the Armed Services. Please take the time to honor and remember our Veterans. NWFMOA will have an entry in the Mary Esther Veterans Day parade around the Santa Rosa Mall starting at 1:00PM on November 11th.



Dave Parisot, Bill Van Hoesen, Okaloosa County Judge T. Patt Maney, and NWFMOA President Scott Berry at the presentation of nine new bicycles for the 2017 Homeless Veterans Stand Down

Scholarship Fund (cont.)

Continued from page 6

(Renewal); **Frederick Rall** (Renewal); **Chris Beam** (Renewal); January 2017: **Clyde Locke** (Renewal); WWII Vet **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); **Charlie Brown** (Renewal); March 2017: **Fred Westfall** (Renewal); **Rod Gerdes**; **Nick Marotta**; **Janet Taylor** (In honor of Bill Ryan); April 2017: **Eileen Arpke** (Renewal); **Don Litke** (in memory of Kay Litke); **Bob Gramm**; **Scott Berry**. May 2017: WWII Vet **Bill Colgan** (Renewal); August 2017: WWII Vet **Sam Lombardo** (In memory of Jean Lombardo) (Renewal); **Dr. Roger Riegenbach** (In memory of Janice Riegenbach). September 2017: **Beryl Brenner** (In memory of George Brenner); October 2017: **Doug Hardin** (In memory of Gen. Bill Kirk).

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** (In-kind); December 2016: **Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind). October 2017: **Eye MD of Niceville** (check).

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

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

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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NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law.

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Last Name First Name Initial

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This application is for:

Life Member New Member Renewal Surviving Spouse Other (specify) _____

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

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