



# THE DEFENDER

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

Vol. 23 No. 10 Serving All Branches of The Uniformed Services OCTOBER 2017

## Lunch Meeting & Discussion

**When:** Thur, 5 October 2017  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** Doris Day on  
 "Perspectives of a POW's Spouse"

- 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.nwfmooa.org](http://www.nwfmooa.org) and select the link where it says "Click here to make reservations", or email Dick Prater at [nwfreservations@gmail.com](mailto:nwfreservations@gmail.com), or call 850-613-6080 if you are attending.

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## Perspectives by a POW's Spouse

By Scott Berry



Doris Day

This month it's a pleasure to welcome Mrs Doris Day as our guest speaker. She's the widow of Medal of Honor recipient Col George "Bud" Day, USAF (Ret) and will share some of her insights gained as the wife of a Vietnam POW.

Patriotism and honor were as central to the lives of Bud and Doris Day as their faith in God and love for one another. Having been through tremendous trials, especially during Bud's time as a POW in North Vietnam for over five years, the Days remained humble about their accomplishments which have served as inspiration for so many throughout the years.

Doris has been the President of the Officers Wives Clubs in England; Niagara Falls, New York; and Eglin

AFB, FL. She started a scholarship program while acting as the Wives Club President at Niagara Falls. While her husband was a POW in Vietnam, she was attached to the Luke Officers Wives Club in Arizona and started a scholarship program there as well. She worked as a Red Cross volunteer for fifteen years as well as being active in Family Services. She served on the Red Cross Board in Phoenix, AZ, while her husband was a POW in Vietnam. She also served as Family Services Director at both Luke AFB, AZ, and Eglin AFB, FL. Eglin's Family Services was very active with one hundred volunteers. Doris was a major force in raising the awareness to the nation regarding the plight of the hundreds of POWs in Vietnam. Because of Doris' efforts the issue eventually became championed by President Nixon and resulted in the Christmas 1972 B-52 bombings over North Vietnam. This provided the means to the ceasefire and negotiated settlement of the war and the subsequent release of the POWs in 1973.

Since her husband retired in Shalimar, they became involved in the Republican Club. Doris is still a charter member of the first Republican Club in Okaloosa County. She was the American Business Women's Association past president and has worked on many committees. She

# From the President's Pen

By Scott Berry

Greetings!

Boy did we dodge a silver bullet! It was early October many years ago when Hurricane Opal devastated the area. I really thought this was going to be a repeat but instead we got some gusty winds and a sprinkling of rain. However, the Berry Family didn't go unscathed. Our son hunkered down for Hurricane Harvey in Houston and our daughter did the same for Irma in Gainesville. Fortunately, no damage to anyone or thing.



Scott Berry

Autumn brings on many activities for the chapter. In November we have the Homeless Veterans Stand Down which Dave Parisot addresses elsewhere in this issue. And there is Veterans Day. The board has already started working on the military ball and, like Dave, I encourage everyone to solicit raffle prizes from the local businesses they patronize. As a last minute gesture you can always bring a bottle of spirits to some luck raffle prize winner. The more the merrier and that doesn't exclude the spirits.

And then we're coming up on elections. For the past several years I've been both the president and 1st vice-president. The 1st VP works programs for the year and that has been a tremendous burden for me in addition to my ribbon-cutting and baby-kissing responsibilities as president. I encourage/plead/grovel/beg for SOMEONE to step forward and assume this responsibility because it's causing a serious condition of burn out for me. And better to replace a 1st VP rather than a 1st VP AND a president, right?

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## From our Trea\$urer...

Now is the time. Avoid the New Year rush. Look at your Defender and see when your membership expires. If it says 2017 you need to extend it by the end of the year.

We most certainly want to see all of you back with us next year. AND, if you have a friend who is not a member, try to talk them into also joining us. You will get a free lunch at our monthly meeting if you are successful.

## HAVE A BALL

**Ticket Order Form for the  
NWFMOA Annual Military Ball  
to benefit the Scholarship Fund**

**WHEN:** 14 December 2017

**WHERE:** Fort Walton Beach Yacht Club

**DRESS:** Mess Dress, Gown or cocktail dress, formal or business suit.

**SOCIAL HOUR:** 1800; Pay-as-you-go bars will be open.

**DINNER:** 1900; **DANCING:** 2000 until 2200 with "Retroactive."

**Dinner will include:**

**First Course:** Spinach, Mandarin, and pecan salad  
with raspberry vinaigrette

**Choice of Entrée:**

(1) 8 oz Beef Filet (medium)

(2) Chicken Picatta

**Sides:** Twice baked potato and Green beans almondine

**Dessert:** New York cheesecake

Dinners served with rolls, butter, iced tea, and coffee

**Ticket Purchaser's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE:** \_\_\_\_\_

Number of tickets: \_\_\_\_\_ times **\$45.00** = \$ \_\_\_\_\_ with check enclosed.  
(Price includes Meal & Gratuity)

**Spouse/Guest's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE** \_\_\_\_\_

When paying with cash, please provide full mailing address.

When ordering by mail include a **stamped self-addressed envelope**,  
a check payable to NWFMOA, and this form to:

**NWFMOA, PO Box 1213, Shalimar, FL 32579.**

Allow sufficient time to get your tickets returned by mail.

Ticket Order Form must be **RECEIVED** by

***Thursday, December 7, 2017.***

Table reservations may be made for groups of eight by contacting  
**Scott Berry at (850) 582-0839 or email: [swberry@cox.net](mailto:swberry@cox.net).**

List names of people at your table. If you are to be seated at someone's  
reserved table please coordinate with the reservation holder.

+++++

You are encouraged to make a charitable contribution to the  
Scholarship Fund by supplying an additional check made payable to:  
NWFMOA Scholarship Fund.

*All proceeds from raffle ticket sales go to providing scholarships for  
JROTC cadets.*

**Raffle tickets & Silent Auction are CASH or CHECKS only, please.**

## Why do.....?

Why do psychics have to ask you for your name?

## **Homeless Veterans' Stand Down: November 3, 2017**

This year's Veterans' Stand Down will be held on November 3 from 8:30AM to 1:30PM at Striving for Perfections Ministries, 24 Bass Avenue, Fort Walton Beach, FL 32548. This program was started in Okaloosa County by NWFMOA Chapter member Judge (BG, USAR, Ret.) T. Patt Maney in 2007. In this 10th year of Veterans' Stand Down, NWFMOA in partnership with USAA, will help to sponsor this event. The primary sponsor is the Association of the United States Army (AUSA), some of whose members also are members of NWFMOA.

**How can I help?** One of the greatest needs and most appreciated donations are BICYCLES. Many of these veterans do not have a car. They either walk or use a bicycle to get from place-to-place. The type of bicycle mostly desired are the standard single speed bicycles with a sturdy frame. There are usually 80 – 100 veterans in the line for these bicycles. To donate new or serviceable used bicycles, or monetary donations to purchase bicycles, please contact Caroline Dixon at (850) 659-1788 or by email at [caroline.dixon@gesgc.org](mailto:caroline.dixon@gesgc.org). Caroline will make arrangements to pick up donated bikes. For a monetary donation, make the check payable to AUSA-EC and mail to AUSA-EC, P.O. Box 425, Shalimar, FL 32579. Please note in the Memo block that your contribution is for the Stand Down.

The Mental Health Association of Okaloosa-Walton Counties is collecting toiletries and personal hygiene items, game books, individual snack items, wash cloths and soap, along with other personal items and cash donations. Contact them at 571 Mooney Road, NE, Fort Walton Beach, FL 32547 or (850)244-040. Ginny Barr and her small staff will let you know what they need for the individual veterans' packs.

If you would like to volunteer at the Veterans' Stand Down on November 3<sup>rd</sup>, please contact Bill Van Hoesen at (850) 225-2957.

**Looking Ahead:** In November, our major holiday is **Veterans Day** on Saturday, November 11th. Most of the local Veterans Day services will be held on the Saturday, along with the parades in Crestview and Mary Esther. Watch local newspapers for local events and times. Please plan your weekend activities to include at least one event honoring our Veterans, both living and deceased.

## **The SBP/DIC Offset: A Military Problem for the Spouse AND the Military Member**

**By Patricia Bergquist,  
Surviving Spouse Advisory Committee member**

The Survivor Benefit Plan (SBP) was enacted into law in 1972. It includes a dollar-for-dollar offset of Dependency and Indemnity Compensation (DIC) from SBP, called the SBP/DIC offset, for surviving spouses of retired service members who voluntarily participated in the insurance annuity program, paid premiums, and then died of a service-connected issue. Post-9/11 active duty surviving spouses also are impacted. The offset affects over 63,000 military surviving spouses.

Rep. Joe Wilson (R-S.C.) and Sen. Bill Nelson (D-Fla.) introduced legislation (H.R. 846 and S. 339) to repeal provisions that require offset of SBP by the amount of DIC awarded for surviving spouses entitled to both benefits. SBP is an employment benefit purchased by the military retiree as an income supplement for surviving spouses. DIC, on the other hand, was created to compensate for economic losses suffered as a result of the veteran's death. Military surviving spouses are the only ones subject to this offset in the entire government, which is unjust and unfair.

If you are a military retiree with a VA disability rating who is paying premiums for SBP or die of service-connected causes or if you are currently serving on active duty and die in the line of duty, this offset will affect your spouse. Most military retirees and active duty service members have never heard of SBP, DIC, the offset, or

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By Chaplain Tom Azar, USAF Retired

## Deeper Unity in Our Diversity

The Olympics draw together athletes and spectators from all nations. Do cultural events and institutions build a deeper respect and concern for others living in our global village? Can military leaders who command culturally diverse groups build a deeper bond with their members and avoid ethnocentrism? Between events and institutions, leadership plays the major role in overcoming prejudice and superficial respect.

Our interconnected world continues to provide for culturally enriching encounters, yet at times fails to rise above superficial unity. The military chaplain plays an important role in building and working in a religious and cultural melting pot. I believe the military can provide a deeper bridge-building understanding of our nation's diversity right within its own ranks.

No one knows cultural differences better than military members who live, work and travel overseas and for extended periods of time. They have the rich opportunity to engage individuals and families of diverse cultural backgrounds.

## WHAT'S HAPPENING – RANK RANKS

Ignorance and nonchalant prejudice leads to conflict and low morale. This in turn directly creates an unsafe work environment. Ethnocentric attitudes reduce the respect for each God created person, and prevent one from becoming more sensitive to the unique character of others on the war fighting team.

Today, many naturalized immigrants and children of cross-cultural marriages are enlisting. They tell me their reception is cool. Many feel they are not understood or accepted. They are treated like a small tossed salad that wasn't ordered!

## **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.

Airmen from other cultures shared about the subtle prejudice they experienced in working unwanted details, receiving no awards and slower promotions. For those who have felt the support of their supervisor, the adjustment was easier. Many airmen point to the attitude and interaction with the unit commander who was sensitive to the pluralistic environment of today's military and attentive to their needs. Acceptance starts from the top down. The chapel supports individuals and families and we succeed because we emphasize the "Family of God."

## RESTRUCTURING ATTITUDES AND BEHAVIORS

Leadership needs to move beyond superficial and ceremonial engagement and graduate to deeper levels of understanding and guidance of this growing population within the ranks. America will lose the vast array of gifts and talents many immigrants bring. Furthermore, we cut off valuable resources that can provide insightful information on their home region and retard their assimilation process into society at large.

As these men and women raise their right hand high and take the oath of allegiance to defend our constitution and go to war, many arms are keeping them at bay because of ignorance. Righteous leadership can break down these walls and exemplify to subordinates their egalitarian outreach. Friendliness should replace fear, and empathy replace ignorance. Military members work together seven days a week, and deploy to frontline and in harm's way. There is little room for prejudice when your buddy could be the one who might save your life.

Our nation more than ever has become polarized on myriad levels. Watching the news breaks my heart as people fan the fires of division rather than have a higher vision for human life. What DOD and GOD have taught me is to respect every person.

I hope commanders and NCOs, active and retired, will begin listening and acting on these multicultural issues. This strength will contribute greatly to our military posture, inclusiveness, and cohesion, and when individuals retire they can infuse our divided society with a healthy dose of respect

## **The Physicists' Dilemma**

If your car could travel at the speed of light,  
would your headlights work?

# Surviving Spouse (cont.)

Continued from page 3

how it financially could affect their own spouses. Your survivor will receive 55 percent of the base retired pay selected based on the rate of compensation at the time of retirement. For active duty deaths, SBP is 55 percent of the amount of final base pay at one's rank on the date of one's death times 75 percent. Of the survivors affected, 65 percent receive zero in SBP and only \$15,095 a year in income, instead of SBP plus DIC. Could you survive on DIC alone?

In 2008, as a first step toward phasing out the offset, Congress passed the Special Survivor Indemnity Allowance (SSIA), which provides incremental increases over a 10-year period with a sunset date of October 2017. SSIA was extended only until May 2018 at \$310 a month in the FY 2017 National Defense Authorization Act (NDAA). If the SSIA is not extended in the FY 2018 defense bill, the impacted surviving spouses will lose \$3,720 a year in survivor benefits.

The sense of Congress is that the offset should be eliminated but the costs are high. The Senate Armed Services Committee voted for a permanent SSIA extension at \$310 a month with COLA increases beginning in 2018. The House did not include SSIA in its version of the FY 2018 NDAA.

To date, H.R. 846 has 165 cosponsors, and we need 220. S. 339 has 33 cosponsors with 60 needed. Without enough

cosponsors, this issue will continue to go unfunded. Please join our advocacy efforts on this issue by contacting (via phone, email, or office visits) members of Congress to garner their cosponsorship/vote to eliminate the SBP/DIC offset. Use the MOAA toll-free number (1-866-272-6622) to call the Capitol Switchboard, and ask to be connected to your representative and senators. Then, speak with the military legislative assistant to seek cosponsorship for the legislation. Voices are needed to end the injustice!



## ***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.

# Happy Birthday Navy!

## 13 OCT 1775



## **242 YEARS YOUNG!**

# Scholarship Fund

By Dave Parisot, Chairman

Happy Fall season! George Colton has sent out three of the four scholarship checks for this school year, so it's time to 'replenish' the Scholarship Fund checking account to get ready for next year. You can help by writing a check to the NWFMOA Scholarship Fund. Donations of \$100 or higher will get you membership in the BG Frank Glunn Century Club for a year; \$500 or more will get you in the Gold Century Club. Donation forms are in the Defender and on the website of [www.NWFMOA.org](http://www.NWFMOA.org) website on the Scholarship pages.

We are taking donations for the upcoming scholarship fund raffles at the December Military Ball. Gift certificates or a merchandise certificate from your favorite restaurant or businesses are always popular and welcome. Please bring a bottle of wine or spirits to our Chapter luncheon to donate to the "Cooler of Christmas Cheer" to be raffled at the Military Ball on December 14th.

Our 50/50 raffle at the September luncheon had \$170 in ticket sales, with \$85 to the raffle winner, Jeanne Rief, and \$85 to the Scholarship Fund. Thank you to all who bought tickets for this scholarship fundraiser. Our thanks to Beryl Brenner for her renewal of her Century Club membership in September. 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 Feldmann** (Renewal); November 2016: **Pete Peterzen**; **Jean Dutton**; **Howard Fisher** (Renewal); December 2016: **Karl Eschmann** (in memory of Col. Bud Day) (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

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# Perspectives (cont.)

Continued from front page

was one of the Top Ten Woman of the Year in 1996 and Woman of the Year in 1998. In 2010 she was inducted into the Okaloosa County "Women's Hall of Fame."

She is active in the General Federation of Women's Clubs, Florida Federation of Woman's Club. She has been the president twice and the District One Director for the over eight clubs in Northwest Florida. She's been the Florida State Safety Chairman of the Florida Federation Woman Clubs, District 1 Talent Scout, and a Legislative and Public Policy Chairman for Florida. As a Legislative and Public Policy Chairman she applied for equal pay for women and better treatment for breast cancer patients. The Mary B. Hooks Act/Breast Cancer Treatment passed in 2009 and took effect July 1, 2010, which provided that inpatient hospital coverage may not be limited by insurance companies and follow-up care must be provided as deemed medically necessary by the patient's treating physician. The Lilly Ledbetter Act took effect in January 2009 and provided a remedy for women and men seeking fair pay. Presently, Doris is a State chairman of Community Improvement and a Board Director at Good Shepherd Lutheran Church as Chairman of Health/Human Care, Alter Guild, and Funeral Receptions.

She is a Past Director of the Air Warrior Courage Foundation with the Red River Valley Fighter Pilots Association, working with scholarships and helping with Veteran needs. She helped during the hurricane at Kessler AFB with supplies and money.

At the time of Bud's death in 2013, they had been married for over 64 years. They attributed their great marriage to good communication, which Doris says developed early in their marriage. Doris says, "I think it helped that we were poor when we first got married because we enjoyed simple things together like swimming, tennis, and just talking to one another."

## A Conundrum....

What was the best thing before sliced bread?

# Scholarship Fund (cont.)

Continued from page 6

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 Riggensch** (In memory of Janice Riggensch). September 2017: **Beryl Brenner** (In memory of George Brenner).

## 2016/2017 Business Platinum Donor

(\$750 minimum donation): December 2016: **Wyndham Vacation Resorts** (In-kind).

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

## 2016/2017 Business Silver Donors (\$250 - \$499):

November 2016: **Eglin Federal Credit Union**; December 2016: **Shalimar Pointe Golf Club** (In-kind); **Indian Bayou Golf & Country Club** (In-kind).

## 2016/2017 Business Bronze Donors (\$100 - \$249):

November 2016: **Gator Lakes Golf Course**; December 2016: **Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind).

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

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

? **Got a Chapter question?**

? **Change in personal info?**

? **Comment?**

? **Don't know who to ask?**

? **Email: [info@nwfmoa.org](mailto:info@nwfmoa.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):

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Address \_\_\_\_\_

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 \_\_\_\_\_

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

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

Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of [www.800helpfla.com](http://www.800helpfla.com).

Registration does not imply endorsement, approval, or recommendation by the State.

## President's Message (cont.)

Continued from page 2

The one event that WON'T be happening this fall is the annual MOAA convention. They have made it bi-annual (every two years) as a cost-saving measure. There is HUGE pushback on that. For example, when do we get our (additional) five star streamer presented? Dunno. At least within the Florida Council, there's unanimous agreement and strong words being pushed up the chain to correct this. We'll see.

We're still looking for a Personal Affairs committee chair. It's a rewarding job that really doesn't take much time. Please give it some consideration.

Finally, I want to thank all of you who've suggested speakers. It looks like we'll get through 2017 without me doing a song and dance for 20 minutes.

Berry "OUT"

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---

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Rank                      Service    MOAA Mbr. No

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**Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc.** Check here if you do not want your  name,  phone number or  email address listed in printed chapter directories. **Membership includes a subscription to *The DEFENDER* for the dues period.** We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

\*\*The spouse of a deceased life member is automatically an auxiliary life member.

**Membership Application/Renewal**

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

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

**Life Membership Dues\*\***

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

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