



# THE DEFENDER

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

Vol. 25 No. 10 Serving All Branches of The Uniformed Services OCTOBER 2019

## Lunch Meeting & Discussion

**When:** Thur, 3 Oct 2019  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** Lt Col Jim Tucker (Ret)  
 Though His Eyes

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:  
 \$14.00 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 Fred Westfall at [nwfreservations@gmail.com](mailto:nwfreservations@gmail.com), or call 850-609-8075 if you are attending.

## Officers & Directors

### PRESIDENT

Nick Marotta ..... 954-415-7230  
[president@nwfmooa.org](mailto:president@nwfmooa.org)

### FIRST VICE PRESIDENT

Don Panzenhagen.....420-1654  
[Dpanzenhagen@aol.com](mailto:Dpanzenhagen@aol.com)

### SECOND VICE PRESIDENT

George Hanks ..... 850-279-3971  
[gwhanks@aol.com](mailto:gwhanks@aol.com)

### SECRETARY

Fred Westfall .....609-8075  
[secretary@nwfmooa.org](mailto:secretary@nwfmooa.org)

### TREASURER

George Colton .....651-4501  
[treasurer@nwfmooa.org](mailto:treasurer@nwfmooa.org)

### Directors

Bob Allen ..... 682-7879  
[allen@nwfmooa.org](mailto:allen@nwfmooa.org)

Dan Brown ..... 651-0005  
[brown@nwfmooa.org](mailto:brown@nwfmooa.org)

Elvira Chiccarelli ..... 850-865-4848  
[gntledoc75@hotmail.com](mailto:gntledoc75@hotmail.com)

Dave Parisot.....613-6545  
[parisot@nwfmooa.org](mailto:parisot@nwfmooa.org)

Dick Solt .....897-1814  
[richdulce@aol.com](mailto:richdulce@aol.com)

Ken Zepp .....321-474-1151  
[zepp@nwfmooa.org](mailto:zepp@nwfmooa.org)

### DEFENDER EDITOR

Ken Zepp .....321-474-1151  
[zeppks@aol.com](mailto:zeppks@aol.com)

## Through The Eyes of Jim Tucker

By Nick Marotta

At our September 5, 2019 meeting of the Northwest Florida Military Officers Association, we were pleased to host Colonel Garry A. Haase, Commander and Director for the Munitions Directorate, Air Force Research Laboratory, Eglin Air Force Base, Florida. Colonel Haase presented an overview of AFRL and some key technologies being worked on at Eglin, including hypersonic weapons, networked/collaborative/autonomous technologies, precision effects, and others. He also highlighted some of their research facilities with a short overview video with some explosions and ended his presentation with a short question and answer session. At the conclusion of this presentation, I was proud to present Colonel Haase with a NWFMOA Challenge Coin.



Jim Tucker

3. Some of my thoughts, beliefs, opinions and anguishes over my Country's involvement in wars that go beyond protecting the US Constitution!
4. My deep care and devotion to those that protect our Constitution.

Our next meeting will be held on Thursday October 3, and we are pleased to announce our guest speaker will be retired US Army Lieutenant Colonel Jim Tucker.

Colonel Tucker will speak on the following topics as expressed in his own words:

1. Personal and professional relationship with the US Air Force.
2. Brief discussion of my Army career-successes and failures!

Lieutenant Colonel Tucker was born in Oxford, Mississippi on October 20, 1933. He attended and graduated from the Citadel in 1956.

Colonel Tucker was first and foremost a US Army Infantry Officer for 22 years. After retiring from the Army, he was an entrepreneur as owner of a Marina and boat sales. In addition, Jim Tucker was a City Councilman for Fort Walton Beach for 8 years.

Continued on page 7

# From the President's Pen

By Nick Marotta

Welcome to the October issue of the Defender. At noon, October 3, 2019, the Northwest Florida Military Officers Association will hold its monthly meeting at the Fort Walton Beach Yacht Club. As always, I urge everyone to make their reservations in a timely manner using the convenient form at [nwfmoa.org](http://nwfmoa.org); however, phone and email are also graciously accepted.



Nick Marotta

Last Month we celebrated the 72nd birthday of the US Air Force. I have to say the membership outdid itself with the singing of the Air Force song; at least one or two people were on key for at least one line! We sounded great. On October 13, the US Navy will celebrate its 244th birthday. At the membership meeting, don't forget to bring your singing voices. This month, let's honor the US Navy with the singing of the US Navy song. I'll be looking for a volunteer from among our ranks to lead us in singing.

**SAVE THE DATE!** The NWFMOA is hosting the annual Military Ball on December 12, 2019 at the Yacht Club. A good time will be had by all. So dust off the Mess Dress, have the tuxedo pants expanded one more time and get ready to put on the dancing shoes. Details to follow after the October meeting.

In the past I have solicited (begged) from the chapter general membership for volunteers. Well my wishes have been granted. I'd like to extend a sincere welcome to George Hanks and Elvira Chiccarelli as the newest members of the NWFMOA leadership board. George will be the Second Vice President and Membership Officer and Elvira is our newest member of the Board of

Directors. Congratulations and thank you for caring and volunteering. At our November chapter meeting, we will be swearing in our newest Chapter Officers.

In November, there will be the annual Homeless Veterans Stand Down. Last year we solicited donations in kind. This year we will be asking for monetary donations for this cause. See Dave Parisot's write-up in Community Outreach Article.

The Stand Down concept goes back to the Vietnam War. At that time the military created secure base camps for troops to get clean uniforms, a hot meal, medical and dental care and letters. The first Homeless Veterans Stand Down, 2007, came to Fort Walton Beach through the efforts of our fellow chapter member and former Okaloosa County Judge Patt Maney and Cathy Magnuson. In addition to daily needs, representatives from numerous agencies will also be on hand to help find employment and permanent housing for homeless veterans.

This event also accepts non-veteran homeless. If you were wondering, I am sure volunteers will be readily accepted.

In 2018, this Chapter received a Community Outreach Grant for \$2,500 to use to partially fund the stand down. In 2019, the NWFMOA received a grant for \$3,750 for its support of One Hopeful Place.

Once again in 2020, MOAA will be giving Community Outreach Grants for up to \$5,000. We need inputs and ideas. The grants are offered to MOAA councils or chapters providing services to local military and veteran families either directly or through partnerships with other community organizations. These grants are given to help in one of eight areas of critical military and veteran family need: housing, food assistance, employment, health (including behavioral health), family strength, community reintegration, financial and legal assistance, and transportation. The Chapter will submit its' plan in February.

At each and every meeting, after our guest speaker, you have seen the Chapter President present a token of appreciation with our NWFMOA Challenge Coin. Have you ever wondered how you can get a Chapter Challenge Coin? Since our supply was dwindling, I've ordered a new supply of Coins and yes they will be available to

## PUBLIC RECORD

### In Memorium

Jack Harper, Col, USAF (RET), Sept 7, 2019

### New Members:

Frederick Schor, Lt Col, USAF (RET)

Continued on page 5

# THE NAVY SONG

## “Anchors Aweigh”

Stand Navy out to sea, fight our battle cry!  
We'll never change our course so vicious foes steer shy-y-y-y!  
Roll out the TNT, anchors aweigh!  
Sail on to victory, and sink their bones to Davy Jones, hooray!

Anchors Aweigh, my boys, Anchors Aweigh!  
Farewell to Foreign Shores, we sail at break of day-ay-ay-ay;  
Through our last night ashore, drink to the foam,  
Until we meet once more, here's wishing you a happy  
voyage home!

Blue of the mighty deep, Gold of God's great sun;  
Let these our colors be, Till All of time be done-n-n-ne;  
On seven seas we learn, Navy's stern call:  
Faith, courage, service true, With honor over, honor over all.



## Commissary and Exchange Merger

By: Cory Titus (*Condensed*)

Major changes to the commissary and exchange system are closer than ever. Without action by Congress, a four-way merger will occur between the Defense Commissary Agency and the three military exchanges: AAFES, NEX, and the Marine Corps Exchange MCX.

If the commissaries and exchanges are merged without the necessary protections for patrons and Morale, Welfare, and Recreation (MWR) funds, the results could be devastating for these programs and the businesses that are a core part of the military base community.

Continued on next panel

## Officers Call

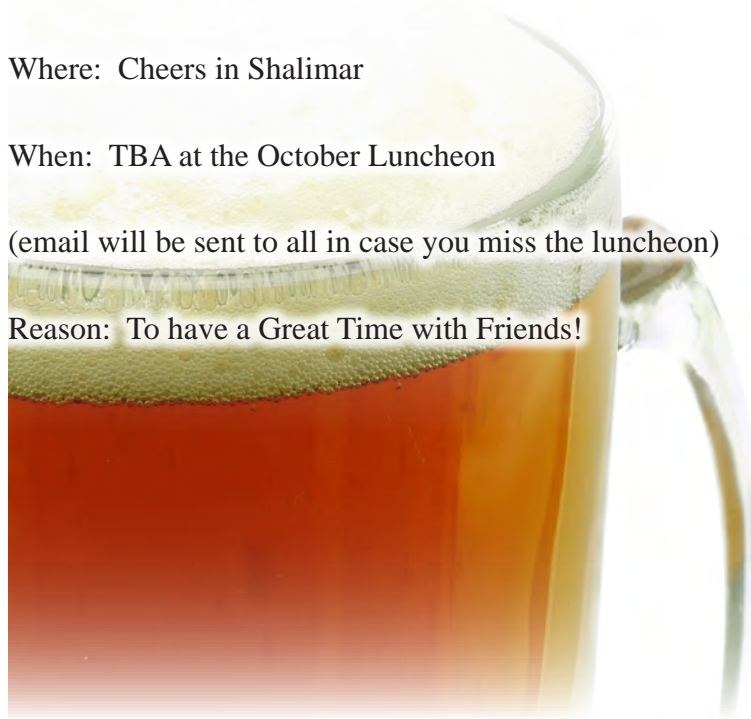
### October's Officer's Call

Where: Cheers in Shalimar

When: TBA at the October Luncheon

(email will be sent to all in case you miss the luncheon)

Reason: To have a Great Time with Friends!



Continued from previous panel

The National Defense Authorization Act for Fiscal Year 2019 prohibits using the fiscal year's funds for consolidation, but on Oct. 1, that ban is lifted. It is important to note that the exchanges are fully funded by revenue generated from sales while Commissaries are funded using appropriated defense funding.

If DeCA is merged with the exchanges, DoD could use exchange profits to offset commissary appropriations. If this occurs, MWR funds would be reduced as well, hurting servicemembers and families. Reductions in MWR could have unintended consequences on readiness, as these support services are critical to military operations. GAO's review of the DoD's business reform efforts and plans highlight concerns about the DoD's analysis. A recent report indicates "[GAO] could not validate DOD's claims of cost savings related to business reforms it has already made."

Without Congressional action, the DoD is free to start consolidation without taking into consideration the ongoing GAO study.

# Community Outreach

By Dave Parisot



## Homeless Veterans Stand Down; Estate Planning Day at NWFSC; Caroline Maney Inducted Into OCCSW Hall of Fame; Veterans Day 2019

**2019 Homeless Veterans Stand Down:** This year's Stand Down is scheduled for Friday, October 25th at the Striving for Perfections Ministries, 24 SW Bass Avenue, Fort Walton, FL. This year's event is for veterans only. I will be collecting monetary contributions at the October 3rd members' luncheon to be used to purchase toiletries and personal items for these veterans. There will be donation bags on each lunch table. I have a donor who wishes to remain anonymous who will match our monetary contribution (i.e., if we collect \$200 it will become \$400 with the matching contribution), so please be generous. If enough funds are collected, I may be able to purchase two or three bicycles in addition to the personal items.

**Estate Planning Day at NWFSC:** This event will be held on Wednesday, October 23rd from 9:00AM to 2:00PM at NWFSC in Niceville in the Costa Leadership Institute, Bldg. 400. This educational and estate planning event will be conducted by the Estate Planning Council of the Emerald Coast. It will provide many panel discussions (with Q & A time) of information needed to properly plan your estate. There is no cost to attend and there are no 'sales pitches' for specific companies or products. The various panels are comprised of local CPAs, certified financial planners, estate attorneys, trust specialists, and more. You may also discuss your specific questions with these local experts during the breaks between panels (and at no cost!). If you liked Mark Fisher's presentation at our July luncheon, you will love this event. I attended their Estate Planning Day last October, and, as a result, I was able to make my estate virtually 'tax-proof' upon my death. I will be attending again this year. For more information on this event, you may contact Denise Harris at (251) 401-7936 or at [denise.harris1313@gmail.com](mailto:denise.harris1313@gmail.com).

Continued on page 5

## 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.

## Your Health is Your Wealth

By Chaplain Tom Azar

Phil was 51-years-old and in the prime of his work and family life. He was TDY overseas to repair hi-tech equipment. He flew 3000 miles and worked 10-12 hours a day.

One evening he went to dinner with his two coworkers and then to the fitness center to play basketball. They had a good workout, 'letting go' of a week of job stress. When they all went to take a shower Phil suddenly collapsed to the floor. One friend tried to give him CPR, while the other called 911.

The paramedics were unable to revive him. They transported him to the base hospital, but further efforts were futile. I was on the casualty notification team to inform his wife and three children that the father and husband they kissed good-bye 5 days ago had a massive heart attack. You may have served on a notification team and it's a team no one wants to be on.

I later visited Phil's two returning friends who were still in shock and disbelief. "We were shooting hoops, cutting up and having a good time; I still feel it's all surreal." The other airman was very angry: "How could this happen to my good friend so dedicated to his family, church and country?"

It is easy to believe we are all in the best of shape and need little preparation before embarking on each new day. Medical science can observe your physical health to a limited degree; counselors your mental well being yet many ignore the critical dimensions of spiritual and emotional health.

From the beginning of time religions have coexisted because they believe there is more to life than what we see with our physical eyes. So I ask both young and old— "Are you involved in a vibrant religious worship and fellowship church; do you practice spiritual disciplines that deepen your vertical and horizontal relationships; are you ready to meet God when the unexpected time comes?"

Continued on page 5

Continued from page 4

Chaplains spend much time with people on the final frontier—the equalizer, death. Phil’s passing caused a great world of pain for the surviving spouse, children and siblings. Tomorrow is never promised. No one is invincible or indestructible. Preparing for the unexpected requires that we pay great attention daily to the important relationships in our life--family, friends and God. This solitary life is no dress rehearsal, and there are no do-overs! Take time this fall to enjoy the critical relationships and be in the best shape you can--spiritually, emotionally, mentally, physically and socially. Remember, your health is your wealth, in both the temporal and eternal worlds.

## President’s Pen (cont.)

Continued from page 2

the general membership for the low, low price of \$10 per coin. Stay tuned for more information.

With that in mind, MOAA’s greatest mission is to improve the lives of those who serve and their families. We are part of that greater organization and doing our part. Let’s keep the NWFMOA a five-star chapter.

Don’t forget, next meeting October 3rd, Fort Walton Beach Yacht Club, noon. Get your reservations made in a timely manner. Be safe, be alert.

Nick Marotta

## Comedy Corner (In honor of the Navy’s Birthday)

1. Why does the Swedish navy put barcodes on the side of their ships?
2. What grades do you need to get in the Navy?
3. Why did the millennial join the Navy out of spite?

Answers on page 7

Continued from page 4



**Caroline Maney**

**Caroline Maney** Inducted into Hall of Fame by the Okaloosa County Commission on the Status of Women: On the evening of August 26, 2019, Caroline Maney, a community leader and spouse of Brig Gen Patt Maney, USAR, Ret., was inducted into the Hall of Fame as this year’s Community Service Inductee. Among her many opportunities of community service over the years are President of the Junior

League of the Emerald Coast and a founder of the Emerald Coast Science Center; the Girl Scouts and serving on the NW Florida Girl Scout Council Board and as a national delegate; spearheaded development of the Choctawhatchee Bay Chapter of the ‘Daughters of the American Revolution’ and serving as state and national delegate; and Catholic Charities NWF. Caroline has also received the Outstanding Civilian Service Medal and Commander’s Award for Public Service from the U.S. Army Reserves. Caroline Maney is a wife, mother, grandmother, businesswoman, and community leader. Our heartiest congratulations to Caroline for being bestowed with this award.

**Veterans Day, 2019:** Veterans Day is on Monday, November 11th. As we are a military organization comprised primarily of military retirees and spouses, I encourage all who are able to attend one of the Veterans Day recognition services in our local communities. Times and locations will be published in our local newspapers in early November. The City of Mary Esther will have its 12th annual Veterans Day Parade on Monday, November 11th starting at 1:00PM. This year’s parade theme is “Thank You, Veterans”. The parade route is on the streets surrounding the Santa Rosa Mall. NWFMOA will have a float entry in this parade. Contact Dave Parisot at (850) 613-6545 or at [dparisot@cox.net](mailto:dparisot@cox.net) if you would like to participate.



# Scholarship Fund

by Dave Parisot

It's getting to be that time of the year when we start asking the membership for donations of bottles of wine and spirits for the popular raffles at the Annual Military Ball. This year's Ball will be held on Thursday, December 12th at the Fort Walton Yacht Club. Watch the sales and coupons at the base Class VI stores to get some good deals. Gift certificates from local restaurants or other businesses are also popular. You may bring your donations to the October 3rd or November 7th chapter luncheons.

The 50/50 drawing at the September luncheon was won by **Larry Bush** who received winnings of \$86 but donated back \$46; thus the Scholarship fund netted \$132, Thanks, Larry, and to all who purchased raffle tickets, and to **Fred Westfall** for doing the raffle while I was traveling in Scandinavia. Since my last article, **Fred Boyer** has donated funds in honor of **Paul L. High, Jr.** With his most recent donation, **Fred Boyer** is the newest member of the Gold Century Club.

Here is 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 2018 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

**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); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (Apr 2018); **Clyde Locke** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (July 2018); **Dennis Phillips** (Aug 2018); **Karl Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019).

**BG Frank Glunn Century Club** (past 12 months): October 2018: **Bob Garcia** (Renewal); **Karl Eschmann** (Renewal) (In memory of B/Gen Bud Day and Kay Litke); **Chris Beam** (Renewal); **Douglas Hardin** (Renewal) (In memory of Gen. Bill Kirk). November 2018: **Pete Peterzen** (Renewal); **Dr. Howard Fisher** (Renewal); **Bob Secrest**; December 2018: **Kathleen Bush**; **Jean Dutton** (Renewal); **Larry Bush** (Renewal); and **Dave Parisot**

Continued on next panel

## Scholarship Fund Continued

(Renewal) (In memory of Chong Parisot); **Kay Dent** (In memory of Troy Dent and Larry Ketter); January 2019: **Dick Prater** (Renewal); **Clyde Locke** (Renewal); **Charlie Brown** (Renewal); and **Dennis Phillips** (Renewal); **Wayne (Dave) Davis** (In honor of Doris Day); **Janet Taylor** (Renewal) (In honor of Maj Bill Ryan); **Carol Baker** (Renewal) (In memory of Col. David Baker). February 2019: **Dr. Roger Rigenbach** (Renewal) (In memory of Ashlyn Rhodes); **Ann Adelsperger** (In memory of Lt Col R. Wayne Adelsperger); **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Dann Mattiza** (Renewal); March 2019: **Nick Marotta** (Renewal); **Les Matheson** (Renewal); **Rod Gerdes** (Renewal); **Al Bills** (Renewal); **Bob Gramm** (Renewal) and **Ken Zepp**; April 2019: **Jake Bush**, and **Fred Westfall** (Renewal); May 2019: **Chuck Merkel** (in honor of Sam Lombardo); **George Hanks**; June 2019: **Joy Houck** (Renewal) (In memory of Major Stanley Houck); July 2019: **Larry Bush** (Renewal) and **Don Litke** (Renewal) (In memory of Kay Litke); August 2019: **Scott Berry** (Renewal); **Janet Taylor** (Renewal) (In honor of Bill Ryan); and **Fred Boyer** (In honor of Paul L. High, Jr.).

**2018/2019 Business Platinum Donor** (\$750 minimum donation): July 2018: **Shalimar Cheers Pub**.

**2018/2019 Business Gold Donor** (\$500 - \$749): December 2018: **Eglin Federal Credit Union** (Renewal); April 2019: **Merrill Lynch (Chris Beam, Senior Financial Advisor)** (Renewal).

**2018/2019 Business Silver Donors** (\$250 - \$499): November 2018: (Renewal); **Indian Bayou Golf & Country Club** (In-kind, Renewal); December 2018: **Rocky Bayou Golf Course** (In-kind, Renewal).

**2018/2019 Business Bronze Donors** (\$100 - \$249): November 2018: **Gator Lakes Golf Course** (In-kind, Renewal); **Mary's Kitchen** (FWB & Destin) (In-kind, Renewal); **Buffalo's Reef Restaurant** (FWB) (In-kind,

Continued on page 7

## 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.

# Scholarship Fund (cont.)

Continued from page 6

Renewal); **Shalimar Cheers Pub** (In-kind, Renewal); **Shalimar Pointe Golf Course** (In-kind, Renewal); **December 2018: Popeye’s Louisiana Kitchen** (FWB) (In-kind, Renewal); **Tammy’s Journeys** (FWB) (In-kind, Renewal); **Painting With A Twist** (FWB) (In-kind, Renewal); **Destin Party Boat Fishing** (In-kind, Renewal); **Slick Mick’s Deli & Grille** (FWB); **Connect with Flowers** (Shalimar) (In-kind, Renewal); **Destin Party Boat Fishing** (In-kind, Renewal); **April 2019: Eye MD of Niceville** (Renewal)

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).

Donor Information (if not printed on check):

Name \_\_\_\_\_

Address \_\_\_\_\_

Gift is tax deductible to the extent allowed 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**, 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.

# Jim Tucker (cont.)

Continued from the front page

1. So when they come back to port, they can Scandinavian!
2. 7 C’s
3. He wanted to become a Petty Officer

Lieutenant Colonel Tucker is best known in the Army for commanding rifle platoons, an infantry rifle company, and infantry rifle battalion, commander of the US Army Ranger Camp at Eglin AFB, and an instructor at the Air Ground School at Hurlburt Field, Florida. Among his highest awards and decorations are the Silver Star, Distinguished Flying Cross, Soldiers’ Medal, Bronze Star, Air Medal, and Purple Heart.

Colonel Tucker lives in Fort Walton Beach and is married to Lorraine Kaye Tucker. Lieutenant Colonel Tucker retired in February, 2016 and in his words, “Currently, Loving life and totally useless!”

On July 14, 2016, Colonel Tucker was inducted into the 2016 Ranger Hall of Fame Class at Fort Benning, Georgia. Tucker’s elevation to “Legendary Ranger” status is due in large part to his service as the commander of the Florida Ranger Camp from 1969 to 1971. It’s not difficult to find former Ranger instructors and students who have stories to tell about Tucker’s reign.

# Now and Always We’ll be There.



1-800-247-2192 • [www.moaainsurance.com](http://www.moaainsurance.com)

N.W. Florida Military Officers Assn., Inc.  
P. O. Box 1213  
Shalimar, FL 32579

PRSR STD  
U.S. POSTAGE PAID  
PERMIT NO. 126  
FT. WALTON BEACH  
FLORIDA, 32548



*Dated Material - Please deliver promptly*



**Northwest Florida Military Officers Assn., Inc.**  
P.O. Box 1213, Shalimar, FL 32579

*AN INVITATION TO YOU: The membership of NWFMOA extends a sincere invitation to join us in our social, cultural, professional and service activities that extend from the local to national levels*

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

\_\_\_\_\_  
Spouse    Phone

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

\_\_\_\_\_  
Email Address

Rank                      Service                                      MOAA Mbr. No

Regular       Reserve       National Guard       Active Duty       Retired

**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

<b>Life Membership Dues**</b>			
<b>Age</b>	<b>Dues</b>	<b>Age</b>	<b>Dues</b>
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

**Surviving Spouses**  
Pay half of the above rates

Join Us Today