



THE DEFENDER

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

Vol. 26 No. 10 Serving All Branches of The Uniformed Services OCTOBER 2020

Lunch Meeting & Discussion

When: Thur, 1 Oct 2020
Reservation Mandatory!
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Yacht Club
 180 Ferry Road, NE, FWB
Program: Ted Corcoran, President/CEO
 Greater FWB Chamber of Commerce

Please:
 • **RESERVATIONS ARE MANDATORY**
 • 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 and select the link where it says "Click here to make reservations", or email Fred Westfall at nwreservations@gmail.com, or call 850-609-8075 if you are attending.

Officers & Directors

- PRESIDENT**
 Nick Marotta 954-415-7230
 president@nwfmooa.org
- FIRST VICE PRESIDENT**
 Don Panzenhagen 420-1654
 dpanzenhagen@aol.com
- SECOND VICE PRESIDENT**
 George Hanks 850-279-3971
 gwhanks@aol.com
- SECRETARY**
 Fred Westfall 609-8075
 secretary@nwfmooa.org
- TREASURER**
 George Colton 651-4501
 treasurer@nwfmooa.org
- Directors**
- Bob Allen 682-7879
 allen@nwfmooa.org
- Dan Brown 651-0005
 brown@nwfmooa.org
- Elvira Chiccarelli 850-865-4848
 gntledoc75@hotmail.com
- Dave Parisot 613-6545
 parisot@nwfmooa.org
- Dick Solt 897-1814
 richdulce@aol.com
- Ken Zepp 321-474-1151
 zepp@nwfmooa.org
- DEFENDER EDITOR**
 Ken Zepp 321-474-1151
 zeppks@aol.com

Hear the President Here!

By Nick Marotta

Welcome one and all to the Northwest Florida Military Officers Association October 2020 issue of the Defender.

At our 3 Sept 2020 meeting of the NWFMOA, we were pleased to host Colonel Mike Borders, US Army retired. Mike is President of the MOAA's Florida Council of Chapters. He spoke on three main topics: (1) MOAA is our advocate to keep our military benefits and that regardless of your party affiliation as both sides of Congress are trying to make cuts. Therefore, support of MOAA is critical to keeping the benefits we were promised; (2) Membership in most organizations like MOAA and NWFMOA is dwindling and it is everyone's business to recruit new members; and (3) As an example, Col Borders said the words to Air Force song have been altered to be "gender neutral" and that has irritated many in the military. He reminded us that the NWFMOA, just like MOAA, cannot make a political statement nor endorse political candidates. He said to feel free to express our first amendment rights outside of our meetings but when we are meeting, we are apolitical.

At our October 1, 2020 meeting our guest speaker is Mr. Ted Corcoran, President/CEO of Greater Fort Walton Beach Chamber of Commerce. Mr. Corcoran will speak about the good



**Ted Corcoran, President/CEO
 Greater Fort Walton Beach
 Chamber of Commerce**

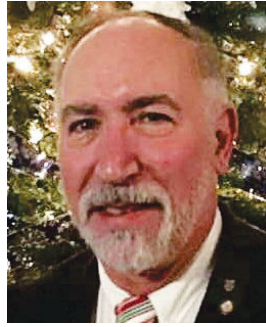
things happening in our community including the Brooks Bridge update and the November 3, 2020 referendum for the half cent sales tax for Okaloosa County schools.

Greater Fort Walton Beach Chamber of Commerce is the largest member based organization in Okaloosa County with over 2000 active members. Their members love to promote business and quality of life in Okaloosa County. A Chamber of Commerce is an association or network of business people designed to promote and protect the interests of its members. A Chamber of Commerce, sometimes known as a "board of trade," is often made up of a

From the President's Pen

By Nick Marotta

Welcome to the October, 2020 issue of the Defender. On September 3, 2020, after a six-month absence of meetings due to COVID-19, the Northwest Florida Military Officers Association held its most recent monthly meeting at the Fort Walton Beach Yacht Club. I can't tell you how delighted I was to finally preside over a meeting with people.



Nick Marotta

We had 31 members, spouses and guests, not too bad with all that is happening. Let's consider September our 'soft re-opening'.

I am certain I am the first president to preside over five non-meetings. Trust me, I am looking forward to the October 1, 2020 meeting, and I am hopeful the meeting will be better than ever. Florida is slowly opening, but let's do it safely. I will work with the Yacht Club manager to ensure the October meeting is held in a safe manner. I have member feedback from September and will ensure everything we can do to keep members safe will be done. Keep your face masks handy! Keep in mind, things can change because of COVID. We will keep members informed if there are any changes.

Our guest speaker at the September 3 meeting was Colonel Mike Borders, US Army retired. Mike is president of the MOAA Florida Council of Chapters. Mike spoke to us on membership and MOAA advocacy as well as reminding us that MOAA as well as all State Councils and local chapter are nonpolitical. In short, we all have opinions and feelings regarding politics; however, during our MOAA meetings, activities and publications we are nonpolitical; we do not endorse parties, candidates or

political causes. However, we do advocate as part of the basics of MOAA, it's just we advocate causes for military and veterans, not politics.

Within our nonpolitical structure, one thing I can say for sure is vote! As we all know 2020 is an election year. The most important thing we, as citizens, can do is vote. We in Florida are fortunate we can vote in person on November 3, 2020, we can vote by mail (absentee), or lastly we can vote early. In Florida, you must register to vote. That deadline is October 5, 2020. Early voting begins October 19 in Okaloosa and Santa Rosa Counties and, October 24 in Walton County. Early voting ends October 31, 2020. If you need more information on voting you can call your county Supervisor of Elections or go to <http://myflorida.com>.

As everyone knows, we are experiencing a pandemic from the COVID-19 virus. Our world as we know it has changed! However, there is still something called the flu or influenza. In addition to COVID, you can still get the 'flu'. The flu is not totally preventable, but there is something called a flu shot and the 2020 flu shot is available. Not only is there a flu shot, but if you are over 65, they even have special flu shots. If you are a Veteran, the VA has the vaccine. If you are on TriCare, you can get the shot at almost any pharmacy. The Eglin AFB Hospital recording stated shots will be available in October. As an added bonus some local drug stores will give you a flu shot and a gift card!!

If you recall, back in March Congress passed the CARES Act to provide relief from the economic impact of COVID-19. Some of us even got a Stimulus Payment. For the over 9 out of 10 people who no longer itemize their charitable giving, the CARES Act will allow these individual taxpayers to deduct donations to charity of up to \$300 on their 2020 federal tax return, even though they take the standard deduction. Married-filing-jointly taxpayers will get an above-the-line deduction of up to \$600. As the end of the year draws near now is a good time to consider a charitable donation. FYI, the NW Florida Military Officers Association Scholarship Fund is a qualified charity.

We have a birthday to celebrate this month. On October 13, 2020, the United States Navy will celebrate its 245th birthday. We will celebrate at our meeting with the singing of Anchor Away.

As previously mentioned our next meeting is October 1, 2020 at the Yacht Club, and our guest speaker is Ted

PUBLIC RECORD

New Members:
None

In Memorium
Edwin Jenrich, Col, USAF (RET), 9/2/2020
Lewis C. Heckroth, Lt Col, USAF (RET), 9/8/2020

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Hear the President (cont.)

Continued from page 1

group of business owners that share a locale or interests, but can also be international in scope.

When you join a chamber, you can network with other member businesses. By networking, you get to know others in your community, develop partnerships, and support other businesses. If your business is ever in need, you'll have a community of business owners to turn to for help.

Each month, the Fort Walton Beach Chamber has three major networking events:

First Friday Coffee. The area's largest regular networking event occurs on the first Friday of each month, and brings together up to 300 business people for a fun and informative breakfast meeting. The topics vary according to the monthly sponsors, but it's always a mix of great networking, important information, a terrific meal, occasional entertainment, and some of the best door prizes you'll see anywhere! (\$10 for Chamber members; \$20 for non-members – no RSVP necessary.) Venue: Christian Life Center at First Baptist Church on First Street in FWB. Our NWFMOA is a chamber member.

Nothing But Networking. On the second Thursday of each month, Chamber members gather for a lunchtime event at one of our fine member restaurants (Venue changes each month). Attendees must register and pay in advance. The cost is \$15 for Chamber members and \$20 for non-members or guests. Please visit www.fwbchamber.com/NBN to view the calendar and make your reservation.

Business After Hours. On the third Thursday of each month, Chamber members get together for a relaxing soiree sponsored by a member restaurant or organization. The venue changes, but the goal remains the same – a chance to meet with Chamber colleagues in a relaxed and comfortable setting. No RSVP required.

Please don't forget to make your reservations for the October meeting. Meeting is October 1, 2020 at 1200 at the Fort Walton Yacht Club. Seating is limited to the first 50 members.

President's Pen (cont.)

Continued from page 2

Corcoran, President and CEO of the Fort Walton Beach Chamber of Commerce. Ted will speak about good things happening in our community including an update of the Brooks Bridge replacement project and the proposed half-cent referendum for Okaloosa County Schools.




We are limiting attendance to 50 (Fifty) people. **Reservations are a must.** We cannot accommodate anyone at the door. Make your reservations early to ensure a seat. I will say again, **PLEASE MAKE YOUR RESERVATION BY SEPTEMBER 26!**

The meal will NOT be a buffet but a boxed chicken lunch with mashed potatoes, vegetable, a biscuit and a brownie served on a paper plate with disposable utensils. Seating will be 4 to a table. Drinks will be coffee, tea and water served by wait staff. If you want a meatless lunch, a salad is available, but please note on your reservation. There will still be social time beginning at 1130. Please wear a face covering and practice social distancing during social time. We will have the check-in table in the lobby for your convenience.

Make your reservations and look forward to seeing you.


Be Safe!!

Nick Marotta







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.


Chaplain's Corner

By: Chaplain Thomas Azar

Fall season is upon us and many have begun their annual clean up. As I walked to the back of our closet and looked at the cluster of military and first responder uniforms I once wore, they conjured up a multitude of rich memories. I refuse to throw them away because they are more than colorful cloth and sparkling insignias with fruit cocktail ribbons.

They represent the camaraderie with unselfish people, vital places and military missions we were all engaged in overseas or at home base, in war and peace, providing humanitarian needs, evacuating wounded or deceased troops, or attending a funeral or wedding.

Maybe you wore one of your uniform on October 23rd back in 1983 when the Beirut Marine Barracks was bombed or on the 25th during the Granada Invasion. Many of us donned them on October 7th 2001 when we commenced Operation Enduring Freedom. We marched on the parade grounds and acknowledged the Navy's birthday on the 13th.

We were involved in these critical events and saw unrelenting patriotism within our unified ranks and throughout the free USA. We never wavered in our trust of our commander in chief or immediate leaders because s/he wore our common beliefs within and without, and we were inspired by their behaviors.

Every uniform has a designated purpose. When we are out in public people get the message of who we are and what we do. It's a potent picture worth a million words.

However, even though there are half a dozen hanging in my closet I wouldn't wear mess dress to chemical warfare chamber or dress blues for combat deployment or a flight suit to a funeral. Our uniform must fit and represent the unique mission they were fabricated for.

Clothes are more than coverings or symbols—they represent our creed and character. I wear a clerical shirt when visiting hospitals, nursing homes or when in a confrontational hostage or suicide encounter. In the chaplaincy, DOD says “we are reminders of the GOD.”

In like fashion, we wear an internal, non-material uniform—our core values that each of us “puts on” daily depending on who we are with, what we are doing or where we are going.

Today during this worldwide epidemic we see many individuals suit up as they battle the pandemic corona virus—first responders, police, nurses, doctors, scientists, etc.

Internally and simultaneously they wear our constructive core values—integrity, sacrifice, excellence to name a few. These heroes want to move beyond their private purposes and serve the higher national good. Our American history is replete with unselfish visionaries who guided us through almost impossible hurdles. A hundred years ago our grandparents, friends, teachers, first responders, statesmen (not politicians) religious and social leaders navigated us through the Great Depression, Spanish Flu, Communism, Fascism, segregation, women's suffrage, presidential assassinations and two World Wars. They faced myriad personal attacks by deranged bigots and ignorant opportunists. History proves those with spiritual and moral principles persevered and brought us to the harbors of hope, peace and acceptance.

Yes, they wore the right ‘uniforms’! Our homes, churches, schools, military bases housed our relatives, friends, pastors and teachers.

2000 years ago the Apostle Paul and thousands of believers faced persecution and martyrdom. He likewise encourages us to wear the “Full Armor of God” in Ephesians Chapter 6: “Therefore put on every piece of God's armor so you will be able to resist the enemy in the time of evil. Then after the battle you will be still standing firm. Stand your ground, putting on the belt of truth and the body armor of God's righteousness. For shoes, put on the peace that comes from the Good News so that you will be fully prepared. In addition to all of these, hold up the shield of faith to stop the fiery arrows of the devil. Put on salvation as your helmet, and take the sword of the Spirit, which is the Word of God.”

Today as in the time of Paul and Christ, our nation once again faces complexities, confusion, uncertainties and hopelessness, but I firmly believe we can see through the fog and friction as we together in unity put on the correct uniform of truth, grace and love.

We need to continue to constructively confront these challenging medical, social, educative, economic, political and racial times with a solid spiritual and moral perspective that can stand up against and disarm the divisiveness, intolerance, negativity and polarization. It's time to go back to our ‘prayer closet’ and look into our ‘uniformed hearts’ thanking God for what blessings and experiences we have, and seek God's wisdom and direction for others and a better America. Aim high, all the way to heaven and discover how we can humbly seek peace as we pursue positive growth for the soul of our beloved country.

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.



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.

TRICARE's Uncertain Future

By Karen Ruedisueli (Revised)

Military Health System (MHS) reform, directed by Congress via the FY 2017 National Defense Authorization Act (NDAA), touches almost every element of the system. While MOAA has most recently been fighting for increased reporting requirements and congressional oversight of military treatment facility (MTF) restructuring and medical billet cuts, we have also been monitoring potential changes to TRICARE since discussions on the next generation of TRICARE contracts, known as T-5, began last year. The current TRICARE T-2017 contracts run through Dec. 31, 2022.

The key takeaway: TRICARE reforms are intended to improve access and quality of care, as well as the Defense Health Agency's ability to address contractor performance issues; however, they must consider the impact on TRICARE program costs. Otherwise, beneficiaries could face inadequate TRICARE network availability in some areas, pressures for higher out-of-pocket costs, and a rocky transition to the new contractors.

The FY 2017 NDAA directed DoD to implement TRICARE reforms designed to improve access to health care, health outcomes, and health care quality; enhance the beneficiary's experience of care; lower per capita health care costs; incorporate innovative ideas and solutions; and develop and continuously refresh high-performing networks of health care providers at the national, regional, and local levels.

The Senate Armed Services Committee (SASC) report directed DoD to “review the legislative reforms enacted over the past several years and report to the committee on how the acquisition strategy for the next set of TRICARE managed care support contracts incorporates those reforms in a manner that increases competition and beneficiary choice.” The committee went on to say that keeping a two-region setup “will neither provide the DHA with options to swiftly address contractor performance issues or shortfalls nor will it incentivize contractors to comport with the most high quality, innovative, and cost-effective industry best practices to improve quality of care for TRICARE beneficiaries and to maximize returns on DHA investment.”

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Scholarship Fund

by Dave Parisot

It was great to finally have a Chapter luncheon on September 3rd at the Fort Walton Yacht Club. Attendance was lower than normal, most probably due to COVID-19 concerns. However, the tables were well spread out, seating limited to four per table, and the meal was delivered to the tables by Yacht Club staff. Just about everyone wore face coverings when not eating. From a COVID-19 viewpoint, I did feel “safe” with the precautions taken.

Current Scholarship Fund activities are primarily receiving the college enrollment letters from the colleges and ROTC units for our 2020 scholarship winners, upon which our Treasurer, **George Colton**, sends the scholarship checks to the college on behalf of the student.

Donations to the Scholarship Fund Century Club since my last article is **Doug Hardin** (in memory of Gen. Bill Kirk). The winner of the 50/50 drawing at our September luncheon was **Fran Hendricks** who graciously donated his winnings of \$39 back to the Scholarship Fund. Thanks, Fran, and also to those who purchased 50/50 tickets totaling \$78. This was our first 50/50 since the March 5th luncheon.

Please see the “**BG Frank Glunn Century Club**” donor list below to see who donated in the past twelve months. Of course, we are very much open to donations from those not currently in the Century Club. Will you be the next Century Club donor?

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 2019 and 2020 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets. [Note: (R) means Renewal of membership.]

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**

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TRICARE (cont.)

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In a report to the SASC, DoD recommended maintaining the two-region construct in T-5 but incorporating phased demonstration projects to test and evaluate multiple contract/network offerings, as well as other health care innovations.

The first phase will require the two managed care support contractors to conduct demonstrations designed to increase beneficiary choice and test health plan innovations.

In later demonstrations, DHA would award limited local or market-based contracts in each region directly to health care organizations, including plans or providers. First, DHA will need to compete a separate contract to satisfy TRICARE’s unique administrative needs related to eligibility, enrollment, and encounter data.

MOAA’s Position

MOAA’s top priority is protecting beneficiary access to high quality care and the value of the military health care benefit. We support congressionally directed TRICARE reforms aimed at better serving beneficiary needs, improving integration with MTF leadership, and facilitating a more agile, cost-effective approach. Reforms that provide DHA with options to swiftly address contractor performance issues are particularly important.

MOAA believes the approach outlined in DoD’s report to the SASC has merit. It is important to test and evaluate TRICARE changes before rolling them out program-wide. It is also critical to allow time to integrate TRICARE reforms with MTF restructuring and rightsizing efforts that could dramatically increase demand for TRICARE network care. Instability in the civilian medical system resulting from COVID-19 is also likely to impact TRICARE reform efforts and must be considered.



Scholarship Fund (cont.)

Continued from page 6

(August 2019); **Fred Boyer** (August, 2019). **Dr. Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); and **Kay Dent** (Nov. 2019) [Note: 22 total members]

BG Frank Glunn Century Club (past 12 months) (R=Renewal): October 2019: **Bob Garcia** (R); **George Colton** (R); **Doug Hardin** (R) (In memory of Gen. Bill Kirk), and **Dick Solt**; November 2019: **Keith Kulow** (R); **Al Bills** (R); **Kay Dent** (R) (In memory of Troy Dent, Larry Ketter, and Mark Berg); **Larry Tashlik** (R); **Joe Stevens** (R); **Dennis Phillips** (R); and, **Kathy and Jake Bush** (R); **Karl Eschmann** (R) (In memory of B/Gen Bud Day and Mrs. Kay Litke); **Jim Tucker**; **Jean Dutton** (R); **Howard Fisher** (R); **Bob Gramm** (R). December 2019: **Doris Day** (R) (In memory of B/Gen Bud Day); **Pete Peterzen** (R); **Les Matheson** (R); **Christine Hallion** (R); **B/Gen Patrick Boab**; **Dr. Roger Riggenbach** (R) (In memory of Jan Riggenbach); January 2020: **Fred Westfall** (R); **Nick Marotta** (R); **Dave Parisot** (R) (In memory of Chong Parisot); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); February 2020: **Rod Gerdes** (R); **Ginny Mills**. March 2020: **Joy Houck** (R) (In memory of Maj. Stanley Houck); April 2020: **Larry Bush** (R); **Carol Baker** (R) (In memory of Col. David Baker); **Mike Mitchell** (In memory of Frank Harrison); June 2020: **Dr. Keith Kulow** (R); **Dave Parisot** (R) (In memory of Mike Mitchell); **Michael Ramirez**; August 2020: **Janet (Ryan) Taylor** (R) (In honor of Major Bill Ryan); **Donald Litke** (R) (In memory of Kay Litke); and **Eileen Arpke** (R). September 2020: **Doug Hardin** (R) (In memory of Gen. Bill Kirk).

2019/2020 Business Platinum Donor (\$750 minimum donation): October 2019: **Shalimar Cheers Pub** (\$1,000) (R).

2019/2020 Business Gold Donor (\$500 - \$749): December 2019: **Eglin Federal Credit Union** (R); **Merrill Lynch (Chris Beam & Tess Bass, Senior Financial Advisors)** (R); **Silver Slipper Casino Hotel** (Bay St. Louis, MS) (In-Kind).

2019/2020 Business Silver Donors (\$250 - \$499): November 2019: **Indian Bayou Golf & Country Club** (In-kind, R); December 2019: **Rocky Bayou Golf Course** (In-kind, R).

2019/2020 Business Bronze Donors (\$100 - \$249): April 2019: **Eye MD of Niceville** (R); November 2019: **Gator Lakes Golf Course** (In-kind, R); **Mary's Kitchen**

(FWB & Destin) (In-kind, R); **Buffalo's Reef Restaurant** (FWB) (In-kind, R); **Shalimar Cheers Pub** (In-kind, R); **Shalimar Pointe Golf Course** (In-kind, R); December 2019: **Popeyes Louisiana Kitchen** (FWB) (In-kind, R); **Tammy's Journeys** (FWB) (In-kind, R); **Painting With A Twist** (FWB) (In-kind, R); **Destin Party Boat Fishing** (In-kind, R); **Slick Mick's Deli & Grille** (FWB/Niceville/VPS) (in-kind, R); **Connect with Flowers** (Shalimar) (In-kind, R); **Lee Nissan** (FWB) (In-kind, R)

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

NWFMOA Scholarship Fund: "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

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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.

N.W. Florida Military Officers Assn., Inc.
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***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 for the local to national levels.*

Today's Date _____

Last Name First Name Initial

Spouse Phone

Address City State & Zip Code

Email Address

Rank Service MOAA Member Number

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Surviving Spouse Other _____

Make Checks payable to NWFMOA or to Northwest Florida Military Officers Assn. Inc. Check here is you do not want your name, phone number, or email address listed in the 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
1 yr--\$25.00, 2 yr--\$48.00, 3 yr--\$65.00**

Life Membership Dues**

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

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

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