



The Defender

A monthly publication of the Northwest Florida Military Officers Association

Vol. 16 No. 9

Serving All Branches of The Uniformed Services

SEPT. 2010

Breakfast Discussion

When: Wed. 1 Sept, 2010
Time: Open: 0700; Bkst: 0715;
 Meeting: 0800-0900
Place: Eglin AFB Enlisted Club
 (Not O Club)
Program: Mr. Jim Moore on
 Military Humor

Enlisted Club Breakfast

Please:

- Make a reservation
- Wear a name tag
- Bring proper change
 \$7.00 for O'Club Members
 \$9.00 for Non-Members

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

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Bill of Rights - Third Amendment

Protection from quartering of troops. No Soldier shall, in time of peace be quartered in any house, without the consent of the Owner, nor in time of war, but in manner to be prescribed by law.

Mr. Jim Moore Finds Humor in the Military

by Ken Wright

We have had to do some last minute rearranging of our guest speakers this summer; however, I believe we have benefitted tremendously from it. Our September speaker is no stranger to our organization. He entertained us last year with a history lesson on the beginnings of Eglin AFB with a story many did not know. If you missed last year's story telling performance by Jim Moore on the history of Eglin AFB, you missed something special. The crowd was in stitches and couldn't control the tears of laughter. Mr. Jim Moore was in full character as he described how "Eglin" became what it is today.



Jim Moore

This year Jim Moore will be bring us "Humor in the Military". Jim Moore, a veteran in his own right and long time native of this area, is a well

respected gentlemen who has made serving his community a passion. Jim Moore is a yarn spinner by hobby, a local semi-retired attorney, a graduate of Walton High School, and has degrees from Florida State University and the University of Florida. His storyteller days started as a Scoutmaster years ago and have parlayed his performance for regular appearances at the Florida League of Arts and the Florida Chautauqua historical societies and civic clubs. He has authored several historical books on the history of Florida's panhandle, his latest being "Hotel DeFuniak".



Ken Wright

He resides near Poverty Creek community in Okaloosa County and is one of the owners of the Holiday Inn Express in Niceville. So don't miss this opportunity to be entertained and see the "Humorous" side of the military.

Attention: We will meet at the Enlisted Club across from the Shoppette near the Valp Gate!

President's Corner... by Bill Van Hoesen

HOMELESS VETS NEED A LITTLE HELP! NWFMOA has been asked to help homeless vets by repairing bicycles that are being donated by the Okaloosa Sheriff's Department. Can you spare a little time to help a homeless vet? If you can, please call or email me.

As summer comes to a close, it will soon be time for the annual Veteran's Homeless Stand Down Day in October. The Stand Down refers to a grassroots, community-based intervention program designed to help our area's homeless veterans "combat" life on the streets. Homeless veterans will be brought together at First Presbyterian Church of Fort Walton Beach for a day where they are provided access to community resources needed to address their individual problems and help rebuild their lives. In the military, Stand Down afforded battle-weary soldiers the opportunity to renew their spirit, health and overall sense of well-being. Today's Stand Down affords the same opportunity to homeless veterans.

Many homeless veterans have suffered years of chronic or recurring readjustment issues since ending their military service, issues often inadequately addressed by traditional services to assist veterans. This is due in part to a lack of structured and effective collaboration among agencies, forcing veterans to go from one agency to another in efforts to access the various resources they need.

Among the services to be offered are identification cards from the Florida Department of Motor Vehicles, dental screenings, diabetes kits, flu shots, tetanus shots and emergency food stamps. Free books and hygiene items will be provided as well as surplus military clothing, boots, sleeping bags and the previously mentioned bicycles. Last but certainly not least, our own Patt Maney, along with a defense attorney and a prosecutor, will volunteer their time to resolve misdemeanors for homeless veterans and others.

We're the fortunate ones, let's help the not so fortunate.



Bill Van Hoesen



Dan Cobbs

MEMBERSHIP

by Dan Cobbs

We like to know what you think! That's why we have created a short five (5) question survey. To access the survey online click the survey button on the www.nwfmoa.org home page and enter the password NWFMOA45. Please be assured that the information you share with us is confidential and will not be used for any other purpose. Please respond via the internet no later than August 31.

If you do not have internet access please complete the survey questions below and either bring your responses to the September breakfast meeting or mail the completed survey to: P.O. Box 310, Ft. Walton Beach, FL 32549-0310. Thank you for your feedback.

- 1. How did you first learn about NWFMOA?**
 - Referral by Acquaintance
 - Direct Mail
 - Newspaper Advertisement
 - Location – Eglin AFB [Knew where it was]
- 2. How satisfied are you with your NWFMOA membership experience?**
 - Highly
 - High
 - Moderate
 - Below Average
 - Low
- 3. How often do you visit the NWFMOA website www.nwfmoa.org?**
 - More than once a week
 - Weekly
 - Monthly
 - Quarterly
 - None
- 4. On your computer does the "Click Here" breakfast reservation link work properly for you in the monthly email reminder?**
 - Yes
 - No
- 5. Your approximate drive time to NWFMOA monthly breakfast at Eglin AFB is**
 - 15 minutes or less
 - 16-20 minutes
 - 21-40 minutes
 - 41-60 minutes
 - 60 plus minutes

We really appreciate your feedback and your thoughts.
We're moving forward!

Daniel Cobbs, MPA, FACHE

2nd Vice President
Northwest Florida Military Officers Association (NWFMOA)
850-685-9415 www.nwfmoa.org

Public Record

IN MEMORIAM: Lt Col. (Ch) Paul S. Mixon, Sr. USAF (Ret) 7 Aug , 2010; Maj. Herman F. Weiss, USAF (Ret) 10 July, 2010



Editor's Etchings . . . by Scott Berry

Greetings!

Whew! Is it hot enough? Not hot enough to stop the arguments between my daughter and me about leaving the air conditioning on 24/7, which has driven our (to be more precise, **MY**) electricity bill up by 250%. But that's another story. Even my son's ferret is complaining that the tap water for her water bottle isn't cold enough. And my other son now has a job so I have to mow the lawn. I've delayed that long enough and now afraid the association lawn nazis will assess a penalty for me trying a lawn looking like farm acreage in the middle of a gated community.

Speaking on saving electricity, there are other ways to offset the trigger finger on the a/c button. I've done the research and found the Sam's Club offers the best deal on energy saving light bulbs, used them to replace my traditional 60 and 75 watts bulbs, and noted the replacement date. While my data wouldn't withstand a review from the Journal of the American Medical Association, I've found that the new light bulbs pay for themselves over time. The outdoor porch light hasn't been

changed in 15 months—we used to change it every 90 days.

The new ones do look kind of funky in decorative bulb holders like those in ceiling fans, but I'll change them out before *Architectural Digest* decides to do a spread on our interior décor.

And now about saving money. It was mentioned that Home Depot and K-Mart give discounts to customers who display their military ID cards. This isn't widely advertised. Another good reason to attend the monthly breakfast. Anyone know of other merchants who offer military discounts?

Just before we're going to press, we learned that our Chapter Chaplain, Paul Mixon, passed away on Saturday, August 7th. Our condolences go out to Minora and the entire Mixon family. We will miss his gentle spirit, warm smile, calming voice, and the many contributions he made to our chapter.

Berry "Out"



Scott Berry

Photos from August Breakfast



BP Rep. Randy Seward



Congressman Jeff Miller

Preamble to the Bill of Rights

Congress of the United States begun and held at the City of New-York, on Wednesday the fourth of March, one thousand seven hundred and eighty nine

THE Conventions of a number of the States, having at the time of their adopting the Constitution, expressed a desire, in order to prevent misconstruction or abuse of its powers, that further declaratory and restrictive clauses should be added: And as extending the ground of public confidence in the Government, will best ensure the beneficent starts of its institution.

RESOLVED by the Senate and House of Representatives of the United States of America, in Congress assembled, two thirds of both Houses concurring, that the following Articles be proposed to the Legislatures of the several States, as amendments to the Constitution of the United States, all, or any of which Articles, when ratified by three fourths of the said Legislatures, to be valid to all intents and purposes, as part of the said Constitution; viz.

ARTICLES in addition to, and Amendment of the Constitution of the United States of America, proposed by Congress, and ratified by the Legislatures of the several States, pursuant to the fifth Article of the original Constitution.

(Editor's note: This is being published once in advance of the ten amendments.)



Guestspeaker USCG CDR. LaGuardia

Military Wisdom

The three most useless things in aviation are: Fuel in the depot; Runway behind you; and Air above you.

~Basic Flight Training Manual~

Secretary's Pen

... by Jeff Thompson

Election Day is approaching and we have had several opportunities to have breakfasts with our elected officials and they have been kind enough to give us a feel for what they are doing on our behalf.

We were given a treat at the August meeting as we had several guest speakers. It was the Coast Guard's birthday and we were able to host **CDR Martha LaGuardia-Kotite**, the Unified Command Liaison to Walton County and a local. She was accompanied by Randy Seward of the BP Corporation. We also were honored to have Congressman Jeff Miller and the Air Armament Center Commander, Maj Gen Davis.

CDR LaGuardia had the floor first and she told us of the local efforts to react to the oil spill and how she came to have the job. The day the oil spill started she was blogging for the Coast Guard Commander as his press assistant. From that day on she has been involved with the cleanup efforts along the 750 mile coastline. She did say that the cleanup has moved to daytime operations and the crews and fleet have "Right Sized" to alert teams. She did answer two concerns that the membership presented; the dispersant is no more toxic than the oil and there is no oil from the spill in Choctawhatchee Bay.

Mr Seward spoke to the concern that long term effects will not be taken care of and he stated there will be \$500 million



Jeff Thompson

given to research to keep an eye on the ecology of our area. He also talked about ensuring locals get preference to keep the jobs as the operation is right sized.

Our Congressman, Jeff Miller, then was able to tell us about his Gulf Opportunity Zone Bill that is not yet law but he hopes to get it passed in September. He explained his idea to allow funds to be made available locally for loans/investment in small businesses. Rep. Miller also talked about his recent breakfast with the SecDef where he asked why the DoD is always hit first and hardest with budget cuts. He didn't get an answer but he did mention that he is on the Armed Services Committee and hopes to have a military related chairmanship after the November election. He answered several questions to include saying the proposed 35 bed VA facility is on the radar screen just not close to the center.

The program went by too fast for me and the speakers were forthcoming and well informed, being close to the action. You missed another great breakfast if you were not one of the 80 or so members who attended.

My Jeff's list entry this month is Biker Burgers, 661 S. Beal, is a family run burger joint. They have a website and while it sounds "Ruff" is it a clean little place to get a made to order burger/chicken/salmon (all with great names) and tires or spark-plugs (onion-rings or fries). Again, if you would like to not receive the Defender snail-mail and get it via the web or e-mail please e-mail me at nwfmoasecretary@cox.net.

AUXILIARY CORNER . . . by Pat Shecter

The cost of long term care (LTC) services is a large financial threat to many retired service members and their spouses. The National Association of Insurance Commissioners estimated in 2009 about 44 percent of individuals who reach age 65 will require a stay in a nursing home sometime in their life. Of those who do enter a nursing home, about 53 percent will stay for a year or more. On a national average, nursing home care costs more than \$51,000 a year. Neither Medicare nor TRICARE For Life cover LTC services, which can include help with activities of daily living, home-health care, respite care, adult day care, nursing-home care, or assisted-living-facility care.

LTC insurance is available, but it can be costly depending on your age. If you are 68, the average annual cost is \$2,100, provided you purchased it before you turned 60. Annual rates can climb after that. Before you purchase a LTC insurance policy, consider whether it has an affordable CPI inflation rider and a defined daily benefit reimbursement for a definite period of time. Because current costs will rise, your LTC policy clearly should spell out how monthly premium increases will be calculated. Check the policy provider's financial history to ensure they'll be around for at least 30 years. Be sure to outline your benefits and how you will receive them.

So do you really need LTC insurance? If you have a substantial income, you can self-insure. If you are in the middle-income bracket and can afford the premiums, decide if you want to protect your assets or set aside money for health care. If you have a lower income, you probably will rely on spending down your assets to be eligible for state Medicaid-sponsored LTC benefits. Keep in mind Medicaid can look back for five years to see how much you have given away and charge your Medicaid account for those amounts.

These are a few of the factors you must consider before you decide to buy — or not buy — LTC insurance. You have hard choices to make. Do your research now so you will be prepared to make the best choice when the time comes.

MOAA's LTC insurance buying service, Long Term Care Resources (www.ltc-resources.com) offers products from several top-rated insurance companies. Long Term Care Resources has representatives available nationwide to work one-on-one with MOAA members to match them up with the company and the LTC insurance plan that best fits their needs. To learn more, call (800) 698-7943.

The kinks Are Back!

Note that “kinks” is not capitalized. Unfortunately, we’re not talking about the famous band coming back for a free concert on Okaloosa Island.

We’ve been noticing a high number of breakfast attendees that we don’t have reservations for. This causes a lot of logistics problems with having enough food, silverware, and potentially room size. Now before anyone decides to kill the messenger (note the absence of a by-line) or write a Spout Off letter, please understand that we’re not sure if the “kink” is on the sending end or the receiving end, so please safe and holster your weapons.

We’re taking a look at the process from our end. Please do the same at yours. If you are planning to attend, please let us know by phone or email using the instructions on the front of the DEFENDER. If replying by email, please include your name and ensure the email gets sent.

Thanks so much!

New Option for Marking Veterans’ Graves in Private Cemeteries

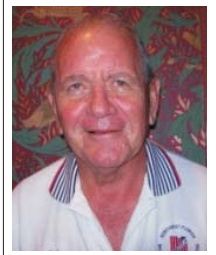
The U.S. Department of Veterans Affairs is offering bronze medallions to attach to existing, privately purchased headstones or markers, signifying a deceased’s status as a veteran. The new item can be furnished instead of a traditional government headstone or marker for veterans whose death occurred on or after Nov. 1, 1990, and whose grave in a private cemetery is marked with a privately purchased

headstone or marker. For information on VA-furnished headstones, markers and medallions, call toll free 1-800-827-1000 or visit <http://www.cem.va.gov/cem/hm/hmtype.asp>.

Bob’s Computer Tips ... by Bob Garcia

Can you believe the string of days over 90 degrees we’ve had? What a scorcher. Hurry in Fall!

I’ve been trying some new things this month. Most of you have a box or two of old LP records or tapes I’m sure. I certainly do and they sit and gather dust for the most part. It’s possible to transfer your old tapes and records to CD and play them on your computer or CD player, including your car CD player. The tapes and records can also be converted to store and play on your I-Pod, I-Pad, MP2 player...you get the idea. All you need is some hardware, some software and some time.



Bob Garcia

There are some record and tape players which will connect directly to your computer. You’ll have to check that out and see what it sounds like when you record the input on your computer. There are also USB/Audio interface devices that take input from tape and record turntables and amplify and convert the input so that it is suitable for a recording on your computer. The input to the computer from such a device is either USB or Firewire.

The software I have been using is called Audacity, and is a free download from the internet. Audacity is a very powerful tool, but takes some experimenting to get the hang of it. That said, Audacity is able to edit your old audio, especially to eliminate or reduce the hiss and cracks from old vinyl records. You are able to do a lot of other edits and refinements to ensure you have a good recording on your computer before you burn it to CD. Audacity uses a proprietary encoding for its files, but these files can be converted easily to WAV, MP3 and other formats.

Remember I said Hardware, Software and Time are needed. As you import the audio to convert it to digital, you get to listen to it all play again. Bummer! I don’t know of a way to speed it up. Guess it’s a good project to have when you’re going to stay inside.

Nancy and I like to listen to audio books and run across audio tapes at garage sales. I have converted a couple to use on our trips. Don’t forget you need some device that will play the old tape or record. You don’t need to buy a new turn table (referred to as a USB turntable) if you have a turntable and get one of those interface devices I mentioned in a previous paragraph.

Check out Google or other search engines for “recording tape and records”. There’s a lot of information out there.

Happy Computing. Send me any topics you’d like to see covered.

Semper Fi,

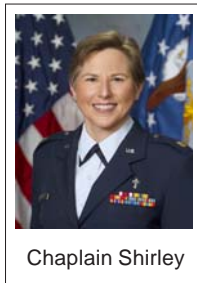
Bob Garcia

PS: Be sure to take advantage of the excellent educational opportunities at the Center for Lifelong Learning (www.cll-fwb.org) and Prime Time at NWFSC (www.nwfsc.edu/ContEd/PRIMETime.cfm). Registration and classes start in September.

Chaplain's Column

. . .by Chaplain Sarah Shirley

Human Labor, A Torrid Love Affair



Chaplain Shirley

Labor Day is fast approaching, and I am fortunate to be working and living in the midst of people who, in the main, love their work. I am chaplain for the medics, support staff, and patients of the Craig Joint Theater Hospital at Bagram Air Field, Afghanistan. The men and women I serve are passionate about their work and wouldn't want to be anywhere else, except, of course, when they'd rather be anywhere but here.

The first Labor Day holiday was celebrated on Tuesday, September 5, 1882, in New York City, in accordance with the plans of the Central Labor Union. A short 12 years later, Labor Day became a Federal holiday celebrated on the first Monday of the month. For most of us it's a three-day weekend (probably not for those of us working in Afghanistan!), and we give little thought to the idea of giving the worker and his or her family a day of rest and recreation. The Department of Labor tells us that Labor Day "is dedicated to the social and economic achievements of American workers . . . [and] constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of our country."

So our work benefits society and gives us paychecks so we can survive and support others, usually spouses, children, and sometimes parents. Sounds like an all around good deal, right? Why then do we so look forward to retirement?

We humans have always had a mixed relationship with our own labor. The same toil that breaks our backs (Genesis 3:17-19) is the work God gives us for our happiness (Ecclesiastes 5:19-20). Our identities are tied up in what we do for a living; many of our surnames are derivatives of our ancestors' professions. If your name is Baker, a search back a few generations will doubtless turn up a great-great to 12th power relative who turned out loaves for a living. If your name is Shoemaker, you likely had a cobbler in the family.

Yet many of us view work as something we *have* to do rather than something we *get* to do. As a rule I am excited to do my work, and wouldn't change much about my work life if I didn't need the paycheck. But occasionally I hear myself saying, "Oh, I've got to go to work," with a little groan, and wonder what's up. This is usually when I am thinking of what my work does for me (pay the mortgage, etc) rather than what it does for others and possibly even for the glory of God.

In his 1981 encyclical, *Laborem exercens*, Pope John Paul II beseeches us to comprehend that our work sets us apart from other creatures because our work contributes to human and social progress, and it participates in the development of the Kingdom of God. The literature of Alcoholics Anonymous puts it more simply and in a way that reminds us why we do what we do . . . when we look at our work as a means to our own enrichment rather than as an opportunity for service, we get off-balance.

Labor Day, 2010. A time to celebrate human achievement. A time to celebrate the uniqueness of human activity. A time, above all, to remember that all work is a chance to serve others. When we remember that, we can be joyful in our work no matter how difficult or tedious. When we remember that our work is to benefit others, then our work becomes holy.

(Editor's note: You can contact Rev Shirley by email at revsarah@me.com)



Rev. Shirley under ER Overhang in Afghanistan

BOWLERS WANTED!!!

Want to do something fun this fall and winter in a friendly environment with a great bunch of people? The Emerald Coast **Officer's Mixed Doubles** (ECOMD) Bowling League is looking for more bowlers—either active-duty or retired officers and their spouses or friends. Each team is comprised of two men and two women. ECOMD is a "bowling-for-fun" handicap league; so you don't have to be a super bowler—just willing to bowl each Tuesday night at 1800 hours starting September 7th through early May at White Sands Bowling Alley, which is located on Beal Parkway. You can join the league as a 4-person team, single, or couple. If one of the latter, the league secretary will find partners for you. Concerned those out-of-town trips would interfere with being on a team? Not to worry—league by-laws make provisions for absent team members. The league also needs people to substitute for absent team members. For more information contact Joe Altieri at 689-0047 or Larry Shingler at 651-6124. Teams will be formed soon, so don't hesitate—call right away.

Attention: We will meet at the Enlisted Club across from the Shoppette near the Valp Gate!

MEMORIALIZATION

The following people made a donation to our Scholarship Fund in Memory of Chuck Arpke.

Bill & Margie Mann

The following people made a donation to our Scholarship Fund in Memory of Chad W. Averitte.

Fred & Judy Boyer

What Your Family Should Know

Attention members: If you weren't able to attend our breakfast in August and receive a detailed checklist that can help your family take care of affairs after your death or in the event of a serious illness, it can be received by email. Contact Gayle Norgaard (gayleret@cox.net).

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.

DONATION FORM

Please accept this gift of \$ _____ to support the NWFMOA Scholarship Fund.

Donor Information (if not printed on check):

Name _____

Address _____

City, ST ZIP _____

Your 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 _____

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P.O. Box 310, Fort Walton Beach, FL 32549-0310

WE SALUTE YOUR SERVICE.

Now it's our turn to serve you! Come Live With Us!

Those of us at Westwood Retirement Resort would like to say to all our veterans, "Thank you for your service. Thank you for protecting our freedom."

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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 automatically becomes an auxiliary life member.

Membership Application/Renewal

New Members joining in 2010
 receive membership through
December 31, 2011 for \$20.00.

Membership Renewal
 1 yr - \$20.00, 2 yr - \$38.00, 3 yr - \$50.00
Life Membership Dues**

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

Auxiliary Members
 Pay one half of the above rates