



THE DEFENDER

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

Vol. 22 No. 09 Serving All Branches of The Uniformed Services SEPTEMBER 2016

Lunch Meeting & Discussion

When: Thur, 1 September 2016
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Mid Bay Bridge Authority Leadership

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:
\$13.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmoa.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwreservations@gmail.com, or call 850-613-6080 if you are attending.

Officers & Directors

PRESIDENT

Scott Berry 582-0839
president@nwfmoa.org

FIRST VICE PRESIDENT

SECOND VICE PRESIDENT

Dick Prater 613-6080
2ndvp@nwfmoa.org

SECRETARY

Fred Westfall 609-8075
secretary@nwfmoa.org

TREASURER

George Colton 651-4501
treasurer@nwfmoa.org
 Directors

Bob Allen 682-7879
allen@nwfmoa.org

Eileen Arpke 678-3446
arpke@nwfmoa.org

Dan Brown 651-0005
brown@nwfmoa.org

Earnestine Carswell 685-6711
carswell@nwfmoa.org

Dave Parisot 613-6545
parisot@nwfmoa.org

DEFENDER EDITOR

Larry Williamson 803-322-9515
defender@nwfmoa.org

For Whom the Toll Bell tolls.....

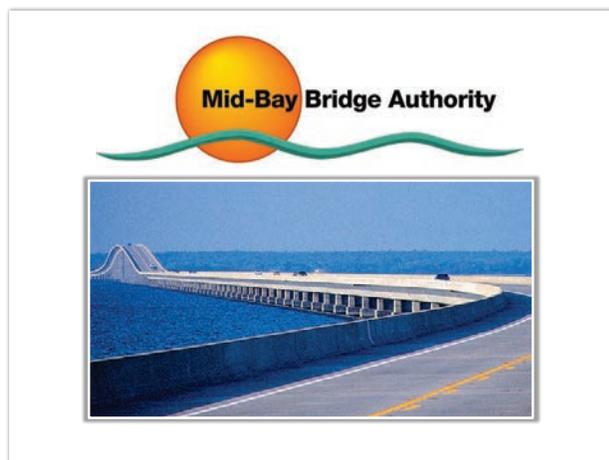
By Scott Berry

...it tolls for thee. Plagiarism is the finest form of flattery. My thanks to Messrs. Donne and Hemingway for what I hope was a catchy headline that will get you to read more.

School bells started ringing recently and the toll "bell" for the Mid Bay Bridge has also been in the news. We're fortunate to have two of its members join us for a presentation and hopefully lively question and answer session.

First a brief background for those of you who just arrived from Mars or haven't ventured outside your home in decades: The Mid-Bay Bridge Authority is a dependent special District of the State located in Okaloosa County, created in 1986 by the Florida Legislature to finance, build, and oversee a bridge across Choctawhatchee Bay along with roads connecting to it. The Authority has five voting members, appointed by the Governor and the District Three Secretary of the Florida Department of Transportation, or his/her designee, who serves as a non-voting member. Day-to-day administration of the Mid-Bay Bridge Authority is managed by an Executive Director and Administrative Assistant.

Lt Gen Gordy Fornell retired from active duty in the USAF in 1993 with over 35 years of service. He's currently



the Vice Chair of the bridge authority. He has been a private consultant since retiring and living in Niceville, FL. He is a member of the Defense Support Initiative of the Okaloosa County Economic Development Council, Chairman of the Air Force Armament Museum Foundation, and member of both the Niceville Chamber of Commerce and Emerald Coast Military Affairs Committee. He served in senior acquisition leadership positions in AF Systems Command and AF Materiel Command. He is a graduate of the AF Test Pilot School, holds an MBA from the Wharton School, and an engineering degree from Michigan State University.

Colonel Van Fuller, USAF (Ret) is the Executive Director of the Mid-Bay Bridge Authority. As such, he serves as the chief administrative and technical authority for the Mid-Bay Bridge System and is directly responsible to

Continued on page 2

From the President's Pen

By Scott Berry

Greetings!

Are you keeping dry? As I write this we've now enjoyed two days (mostly) without rain after a week of wondering about the route to Noah's ark. If you read my column last month, you'll remember we recently installed a new roof before the most frequent deluge, so while my outside activities have been curtailed I have been able to sit inside and now I'll stay dry and not be looking for stain marks on the ceiling. The bad news is that while the rain has subsided the water in the air remains and walking outside feels akin to getting splashed with a bucket of warm water. Ah, the problems we tolerate living in paradise!



Scott Berry

I've got several big news items. First, we AGAIN earned a Five Star award for the chapter Levels of Excellence program. Earning it last year was huge. Earning this year is HUGER (sp?). Many people contributed to this success story. As I've told several people recently, this is an indicator of where we're headed as a chapter—which is UP. I clearly see signs that a positive momentum is gaining strength. Increased attendance at monthly meetings and a constant influx of new members are just two examples. I'll proudly accept a five star streamer at the October national convention in Arlington. Tom Churan was kind enough to stand in for me last year because of surgery on my ankle.

Speaking of new members, a recent report from the state MOAA council shows we rank fifth for the most new members! Fifth out of 44 ain't bad at all considering where we were several years ago. And this number only reflects new members who have a national membership.

We've added several more so our numbers are even better than what's reported. Thank you!

The board has already started the election process for next year's officers. May sound a bit premature but only meeting once a month prompts that. So please don't be surprised if someone approaches you about serving on the board. While the pay is horrible, the benefits are great and contrary to what most people believe, it's not a 24/7 responsibility. Several hours a month is all that we ask. Please be prepared to say "Yes."

Berry "OUT"

For Whom the Toll Bell tolls (cont.)

Continued from the front page

the Mid-Bay Bridge Authority Board to provide safe, serviceable, convenient, and economical conveyance for travelers and commerce; within available resources and while planning for future improvements necessary to enhance transportation infrastructure in Okaloosa County. Van joined the Mid-Bay Bridge Authority subsequent to serving as the Deputy Secretary for Engineering, South Carolina Department of Transportation. He retired from the Air Force after serving 30-years as a career civil engineer officer. His last duty assignment was as the Director of Installations and Mission Support and Command Engineer for Air Force Special Operations Command, headquartered at Hurlburt Field, Fla.

'Nuf said. Come join us with an appetite for good food and good answers about the Mid Bay Bridge Authority.

PUBLIC RECORD

New Member:

Hugh T. Smith, CAPT, USN (Ret)

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.

Surviving Spouses Can Contribute

By Patricia Farnsworth,
Surviving Spouse Advisory Committee member

Surviving spouses of deceased military officers can serve MOAA chapters in many ways. Chapters should welcome these members and encourage them to become active in not only the chapter but also national MOAA. Here are four ways surviving spouses can contribute to MOAA chapters.

1. Recruiting. Having participated in activities on many military bases and within the community, surviving spouses might know others — both surviving spouses and couples — who have retired and are living in the chapter area and can help recruit them as new members. Welcoming these potential members and encouraging them to become active members serves national MOAA and local chapters as well as the new members themselves.
2. Leadership roles. Surviving spouses, formerly referred to as auxiliary members, are eligible to serve as chapter officers. Many chapters now have a surviving spouse in an office, sometimes even serving as president.
3. Event planning. Surviving spouses can help organize chapter luncheons or dinner meetings, a task for which they might be well prepared. Those who have been members of officers' wives' clubs wherever their spouses were stationed usually have helped with planning meetings and arranging for speakers or entertainment.
4. Social and personal affairs support. When a death occurs within the chapter membership, surviving spouses can assist the widow or widower with the sometimes complicated task of changing names on accounts, notifying insurance companies, stopping military retired pay, and applying for Social Security benefits as well

Continued on page 4

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.

By: Col. Steve Strobridge,
USAF (Ret)Vice President, Government

An Aug. 1 op-ed on Politico.com by Todd Harrison, a senior fellow at the Center for Strategic and International Studies, rightly took the Senate to task for proposing very large housing-allowance cuts for thousands of servicemembers.

It called the Senate initiative “perhaps the most misguided proposal with the greatest potential for unintended consequences.”

Rather than highlighting, as MOAA did, the devastating financial impact of the plan for various types of servicemembers, the op-ed cited other downsides, including potential effects on local housing markets and the possibility of raising DoD housing costs.

Unlike MOAA, again, it didn't take issue with making significant cuts in personnel accounts. Indeed, it cited bogus arguments to the effect “rising personnel costs are squeezing out investments in new technologies and weapon systems.”

In fact: (a) personnel costs are no longer growing, (b) the growth in the first decade of the century was a necessary correction for more than a decade of previous cutbacks that caused retention and readiness problems in the late 1990s, and (c) personnel costs have remained steady at a little over 30 percent of the DoD budget for the past 30 years. (What's actually squeezing new technologies and weapon systems is exploding cost overruns in both acquisition and operations and maintenance accounts.)

But the author's main argument against cutting housing allowances is that “immediate cash compensation is what employees value most — more than noncash forms of compensation (like health care) and deferred benefits (like retirement pensions).”

So the author's recommended alternative is to cut “benefits many servicemembers don't even know they have and therefore do not value, like the Medicare-Eligible Retiree Health Care benefit [TRICARE For Life (TFL)].”

In effect, this is the old argument that we could gut retirement benefits and give the troops a pickup truck and they'd be happier.

If we only checked first-termers, this might prove true. But the longer people serve, the more value they place on those

Continued on page 4

TRICARE For Life (cont.)

Continued from page 3

longer-term benefits — and the stronger the benefits get as retention incentives.

Twenty years ago, Congress and DoD went down the “let’s cut future benefits” path by cutting retired pay value 20 percent (remember the “Redux” retirement change?), closing large numbers of military hospitals and clinics, and effectively locking Medicare-eligible retirees out of any military health care.

In the ensuing years, declining career retention and exit surveys indicating the main difference was Redux led the Joint Chiefs to urge its repeal. Concerned that angry retirees were influencing younger friends and family members not to enlist/reenlist over broken promises of “lifetime health care,” the Chiefs also urged a health care fix for Medicare-eligibles. These were major factors in Congress’ repeal of Redux and subsequent enactment of TFL.

So op-ed authors can make all the assertions they please that troops don’t know or care about retirement and health care.

History shows those who pursue a military career care about them — a lot.

Surviving Spouse Corner (cont.)

Continued from page 3

as military survivor entitlements. Help with planning a funeral and burial arrangements also can be very useful. A surviving spouse who already has dealt with these tasks can offer support during a time when the recently bereaved member might be feeling overwhelmed and confused. The ability to provide the social support needed to accomplish the necessary adjustments can make the newly bereaved spouse feel more confident and comfortable. Surviving spouses also can help a new widow or widower regain a social life through friendships and organized social events. MOAA meetings and other occasions can provide this for those spouses. Becoming active in a local chapter is a good way to take advantage of this benefit. National membership is a wonderful source of help when questions arise about anything related to the military career of the deceased.



The End of Summer

By Chaplain Tom Azar, USAF Retired

Labor Day marks the summer’s end, a return to school, harvesting and the cleaning up and shelving our vacation belongings. It is the last big weekend for the non retired to relax and celebrate all who labor in this great country. It signals great pride for all who contributed to America’s prominence; and yes the Olympics coincides and reminds us about investing in our achievements.

However, labor is more than physical toil; many do their utmost with their minds conducting research, performing medical procedures, teaching or counseling. Others exert themselves with their hearts-caring for the house bound, performing spiritual work as missionaries, chaplains, pastors, or with those in hospice. All of these combined levels of labor are visible in our multi gifted and industrious military men and women on a daily basis. They know working together accomplishes higher goals and strategic ends.

Olympiads invest great number of hours per day of training, coaching and competition and often for an event of less than 57 seconds. That is what gold is worth.

Moreover, MOAA strives individually and as a team to care for each other as friends and recipients of America’s trust and peacemakers. We too are all golden.

How can we better prepare for a more meaningful Labor Day 2016? After you get your important papers in order, look at relationships you can reinvest in. Make peace, forgive others, be generous to loved ones and favorite charities and write a love letter to those who mean the most to you; nothing makes others and yourself feel better than speaking the language of gratitude.

Finally the Bible tells us a story that tomorrow is never promised. Jesus highlights a man who was so consumed with accumulating goods that he had to tear down his old storage sheds and build larger ones. Unfortunately God was calling him home that night. I call all who labor unselfishly for God and country true American Olympians, and great will be your golden reward in heaven.

To rent or To own— That is the Question?

By Scott Berry

Periodically, when in a fit of boredom and suffering from a bout of insomnia, I'll dig into the specifics of a recurring monthly bill. This month was my Cox bill for which I have internet and cable TV. I receive my bill electronically so I had to go to my Cox account via the internet. After opening my account, I clicked on MY ACCOUNT, then VIEW/PAY BILL. I then scrolled down to below the "Bill Summary" and clicked on the plus sign (+) next to Internet. That showed all my internet-related charges. I noticed a \$6.99 charge for "Wi-Fi Modem/Rental." That pays for the vertical box that connects my computer to the internet. The one supplied by Cox is a Netgear CG3000. If you google that device you'll find ratings from average to good. So, unless you have extraordinary internet needs such as gaming or downloading huge files, the CG3000 is probably, in my humble opinion, sufficient for your needs. But is there a cheaper alternative? Yes, 7 bucks per month ain't much but multiply it by the number of years you've had a Cox account and it's a tidy sum.

Some time ago I asked a friend of mine about this who is in the IT business and very knowledgeable about such things. His response was to keep the Cox-provided device because if it ever fails you get a new one at no cost. (Of course, you have to travel to your nearest Cox store which is an experience unto itself but that's another story). That's a valid point until the total rental cost exceeds the purchase of my own equipment.

So.....I did some research and found a device that is rated as significantly better and will pay for itself in



ROUTER



MODEM

16 months. Most of that 16 months it's under warranty unless I want to buy an extended warranty, which I believe is akin to dumping money down a toilet, so my risk is fairly small.

I've been accused of being as tight with money as bark on a tree. Guilty as charged. But every little bit helps. Some time ago I did the same analysis with my homeowner's insurance policy and SIGNIFICANTLY decreased my bill.

NOTE: Modems and routers serve different functions, so if you're looking for a replacement, you need to get them separately (more expensive) or one unit that combines both functions.

It all adds up. Just sayin'.

HEF Howard E. Fisher, D.D.S.
ORAL AND MAXILLOFACIAL SURGERY

1755 LEWIS TURNER BLVD.
FT. WALTON BEACH, FL 32547
(850) 863-1182 - Office
(850) 863-8899 - Fax
molarroller@gmail.com - E-mail



Got a Chapter question?
Change in personal info?
Comment?
Don't know who to ask?
Email: info@nwfmoe.org
We'll get an answer for you.

Protect Yourself from Phishing and Pharming on the Internet

Two of the most common fraudulent Internet schemes are "phishing" and "pharming". Do you know the difference, and how to protect yourself?

Phishing uses technical subterfuge to send you to a Web site that looks authentic but whose address is just a little bit off from the real thing. For example, the fraudulent address might be www.yourbank-services.com instead of www.yourbank.com.

The Web sites of banks and other financial institutions are most commonly counterfeited, but others include eBay and PayPal. When you go to a fraudulent site, you typically are asked to provide personal information, such as your password, log-on, and Social Security number, which criminals then can use to access your account.

Phishing scammers often rely on fear to motivate their victims, telling them via e-mail that some kind of discrepancy has been discovered regarding their account and that the account will be frozen or made inactive unless they immediately verify certain information. Keep in mind that such notices are almost always scams - reputable companies and organizations never ask for personal information via e-mail.

Pharming misdirects users to fraudulent sites or proxy servers, even when you enter the correct address, typically by hijacking or "poisoning" domain name servers, note security experts. It also can involve counterfeit pop-ups that appear as legitimate Web sites. Like phishing, the goal of pharming is to trick you into revealing sensitive information that can be used to access accounts or enable other forms of identity theft.

Internet phishing and pharming have become ubiquitous in recent years, and it's the rare computer owner who does not see such attempts on a fairly regular basis. In fact, according to one study, an estimated 43 percent of computer users have been the target

of a phishing scam, and 5 percent have unknowingly given up personal information.

The criminals involved in phishing and pharming span the globe. Until recently the United States was the most exploited phish Web site host, but that title is now held by China by a small margin, reports the Anti-Phishing Working Group. Other nations that host numerous phish sites include Japan, Thailand, Russia, and Germany.

Internet fraud also can result from computer viruses, which are malicious programs that embed themselves into other programs on your computer, and spyware, which are malicious programs that can give criminals remote access to your computer system or personal information.

Viruses can infect your computer in a variety of ways, including through e-mail attachments, CDs, Web sites, and downloaded files. Spyware is typically installed on your computer when you click on so-called "Trojan" e-mails that contain links or attachments that end with ".exe" or ".dll". Because of this risk, you should immediately delete suspicious e-mail from individuals you don't know without opening accompanying attachments.

Common signs that your computer has been infected with a virus or spyware include a high volume of pop-up ads, a sudden change in your browser's home page, sudden sluggishness or difficulty when opening a program or saving a file, and the sudden appearance of new toolbars on your browser



Scholarship Fund

By Dave Parisot, Chairman

Fund-raising to support our Scholarship Program is a constant undertaking by the Scholarship Committee. One of our programs is the BG Frank Glunn Century Club. We currently have 20 chapter members contributing to this program (see the Century Club members below). Their contributions have resulted in \$2,000 in the past year towards scholarships. This will fund less than two of the five scholarships we award each year to the JROTC cadets of Okaloosa County high schools. I would like to see the Century Club participation increase to at least 30 by the end of 2016. That participation level at \$100 each will fund two of the \$1,500 scholarships. That's just 10 new members. Will you be the one who steps up?

This is kind of a slow period for Scholarship Fund activities, but it won't be long until our efforts will turn toward fund-raising events for our annual Military Ball on December 6th at the Fort Walton Yacht Club. We will need volunteers to solicit and gather raffle items as well as to help with the planning. The raffles of the baskets of booze and wine at last year's Ball seemed popular and will be done again this year. Donations of spirits and wine can be brought to any of our upcoming meetings to be placed in the 'holding pattern'. If you want to 'down-size' your liquor inventory, let me know [(850) 613-6545] and I will do a pick-up.

The 50/50 raffle at the August luncheon was won by Wayne Pullen with \$100 going to the Scholarship Fund. This was our largest 50/50 since the program was restarted in March 2015. Thank you to all who bought raffle tickets.

Here's the complete list of Century Club members (\$100 minimum donation) for the most previous 12 months of 2015/2016 along with our Business Donors:

BG Frank Glunn Century Club: August 2015: **Dr. Howard Fisher; Tom Churan.** October 2015: **Frederick Rall.** November 2015: **Dick Prater.** December 2015: **Carol Baker; Karl Eschmann.** January 2016: **Clyde Locke (Renewal); Dan Brown (Renewal).** February 2016: **Mel Bryant (Renewal); Charlie Brown; John Holt; Bill Ryan.** March 2016: **Fred Westfall (Renewal); William Colgan; Dave Parisot (Renewal).** May 2016: **Kristine Sams.** June 2016: **Fred Boyer (Renewal); Eileen Arpke (Renewal); Larry Bush (Renewal).**

July 2016: **Beryl Brenner (Renewal).** August 2016: **Tom Churan (Renewal).**

2015 Business Platinum Donor (\$750 minimum donation):
April/November 2015: **Eglin Federal Credit Union**

2015 Business Silver Donor (\$250 - \$499):
May/December 2015: **Shalimar Pointe Golf Club (In-kind);**
December 2015: **Indian Bayou Golf & Country Club (In-kind).**

2015 Business Bronze Donor (\$100 - \$249): November 2015: **Merrill Lynch Wealth Management;** May/December 2015: **Tommy Mattonie's Coastal Café (In-kind);** December 2015: **Tammy's Journeys (In-kind); Mary's Kitchen (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."

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

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

NON-PROFIT ORG.
U.S. POSTAGE PAID
PERMIT NO. 48
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 Auxiliary Other (specify) _____

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

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

Membership Application/Renewal

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

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

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

Auxiliary Members
Pay half of the above rates

