



# THE DEFENDER

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

Vol. 23 No. 09 Serving All Branches of The Uniformed Services SEPTEMBER 2017

## Lunch Meeting & Discussion

**When:** Thur, 7 September 2017  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** Dick Rynearson  
 Mayor of Ft. Walton Beach

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

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## Meet the Mayor

By Scott Berry

We're again fortunate to have a prominent civic leader as our guest speaker this month.

Mayor Dick Rynearson has been the mayor of Fort Walton Beach since April 1st of this year, succeeding Mayor Mike Anderson—and that's no joke. He's lived in Fort Walton Beach since 1981. A native of Ohio, he graduated from Kent State University in 1967 with a Bachelor's Degree in Aerospace Technology. Dick served 11 years in the United States Air Force as a pilot and missile test engineer. He served a tour in Vietnam as a C-7A aircraft commander/instructor pilot, and two tours on Guam as a B-52G aircraft commander flying missions over Southeast Asia. His combat service resulted in being awarded the Air Medal with seven oak leaf clusters, the Distinguished Flying Cross, and the Silver Star.

In 1978 Dick joined Hughes Aircraft Company/Raytheon as a missile systems test engineer. He also worked in new business development before being promoted to site manager of the company's Eglin AFB based air-to-air missile test team. I had the pleasure of working with Dick on several occasions while I was still on active duty.



Mayor Dick Rynearson

He earned a Master's Degree in Business from Troy University in 1995. He retired from Raytheon in 2005.

Dick's wife, Janey, is the owner of PS Gifts in Fort Walton Beach. They have 4 children and 11 grandchildren, and are members of the Trinity Methodist Church. In addition to his duties as mayor, he's served on the following boards and committees: Okaloosa County League of Cities, Okaloosa County Public Transit Board, Okaloosa-Walton Transportation Planning Organization (This group appointed him to the Northwest Regional Transportation Planning Organization), and West Florida Regional Planning Council.

Join us for another insightful presentation.

# Officers Call, details inside

# From the President's Pen

By Scott Berry

Greetings!

By the time you read this we will have all survived, hopefully, the total eclipse. I haven't heard anything or anybody predicting this will mean the end of the world. Having survived Y2K and Mayan calendars I guess a total eclipse will be fairly routine. I plan on experiencing it from the comfort of my back yard.



Scott Berry

For those of you who didn't attend the August meeting, we've again been awarded a Five Star Level of Excellence Award by Mother MOAA. This is our third consecutive one and is a REALLY big deal. Many are called but few are chosen (to get a five star award). As with any recognition of this importance, the necessary work was a group effort. I wrote the submission but all I had to do was document what's happened over the past year and many people are responsible for those achievements. Our scholarship fund and new memberships are both booming which provided a strong inertia in getting this award. Regrettably, MOAA is on a financial downsizing effort so they won't present these at the national convention (and pay for my hotel room and formal dinner). Instead, the Florida Council will present them at the Winter Leadership Forum. That is really only the icing on the cake. The "cake" portion is that we got the Five Star rating. We were the only chapter in northern Florida to earn that. (Did I say this is a REALLY big deal?)

In addition to our scholarships, we continue to be the driving force behind the Okaloosa/Walton County Homeless Veteran Stand Down that was started ten years

ago by one of our members, Judge T. Pat Maney. It's coming up in early November. Another chapter member, Bill Van Hoesen, is leading the committee and you'll probably be hearing more from him at our meetings. We also are providing financial support through partnering with USAA. It's regrettable there's a need for this event but we're taking a proactive approach to contribute in many ways from dollars to bicycles.

We still have a need for someone to chair our Personal Affairs committee. Not a big commitment of time at all but the rewards are very satisfying. If you're looking at a way to help the chapter help others, this is a golden opportunity. Let's talk.

Berry "OUT"

**OFFICERS CALL**  
**(FINALLY)**  
**September 20, 2017**  
**Dockside Cafe**  
**(the old Giuseppe's)**  
**821 Bayshore Dr, Niceville**  
**1730 - ???**

## PUBLIC RECORD

New Member

Maria A. Rutting, LCDR, USCG (Ret)

David A. Swan, CDR, USN (Ret)

## 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.

# 70th Birthday of the US Air Force

## September 18, 1947



The United States Air Force became a separate military service on September 18, 1947 with the implementation of the National Security Act of 1947.



## NWFMOA Community Outreach

by Dave Parisot

### HOMELESS VETERANS' STAND DOWN, NOVEMBER 3, 2017

This year's Homeless Veterans' Stand Down will be held on November 3 from 8:30 AM to 1:30 PM at Striving for Perfections Ministries, 24 Bass Avenue, Fort Walton Beach, FL 32548. This program was started in Okaloosa County by NWFMOA Chapter member Judge (B/Gen. USAR, Ret.) T. Patt Maney in 2007. In this 10th year of Homeless Veterans' Stand Down, NWFMOA in partnership with USAA, will help to sponsor this event. The primary sponsor is the Association of the United States Army (AUSA) Emerald Coast chapter, some of whose members also are members of NWFMOA. MAJ (US Army Ret.) Bill Van Hoesen, a former NWFMOA president, is the overall manager of the two-county Stand Down.

**Who are the beneficiaries of the Homeless Veterans' Stand Down?** Most of the veterans served by this annual event are from the Viet Nam era and the Gulf Wars in Southwest Asia. They are military veterans who are 'down on their luck', some for an extended time, some for more recent periods

### What does Homeless Veterans' Stand Down offer?

There are many aspects to this program, from providing a hot lunch, warm clothing, veterans' services (e.g., Okaloosa County Veterans Services and the local VA office), employment services, and dental and medical care to Judge Maney's "Veterans' Court". For the Veterans' Court, Judge Maney, is assisted by attorneys from the States Attorney Office (prosecutors) and attorneys working 'pro bono', i.e., for free, to represent the veterans (the defense) to conduct court cases. During Veterans' Stand Down, Judge Maney usually clears multiple misdemeanor cases that would otherwise tie-up the normal court dockets. This alone is a significant cost savings to our county court system. Approximately 175 homeless individuals are helped at the Stand Down.

**How can I help?** One of the greatest needs and most appreciated donations are BICYCLES. A bike is indispensable for providing the mobility the homeless vet needs to find employment and attend doctor and VA clinic appointments. The type of bicycle mostly desired are standard single speed bicycles with a coaster brake,

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**By Chaplain Tom Azar, USAF Retired**

## **THE TWO SIDES OF THE FRONT LINE (Part 2 of a 2 part article)**

On the foundation of these accomplishments, our Pastoral Ministry Teams deploy to the frontline in the Middle East, while the remaining staff take care of the home front of dependents and activated reservists who back fill. Responding meant being available and accessible. Our teams hone in on the mission needs and dependent families. Chaplains, chapel managers and the laity increased and intensified our meetings on a daily and weekly basis to assess and accomplish established and new goals. Our staff revamp meetings to plan goals and outline key actions to meet the ever changing needs. For example, when our deployed team call for Bibles, hymnbooks, literature and stationery to set up a desert chapel from scratch, the response was immediate and complete. When dependents need assistance with auto or home repairs, financial or medical concerns, staff members cheerfully attend to them or found someone who could.

Moreover the chapel was the first organization at base town meetings to provide thorough and appropriate handouts for spouses and their families on what to do about stress, children, finances and developing new skills in times of deployment. Chaplains began religious and cultural briefings on the Middle East in conjunction with Commander's Call and at town meetings. Thousands were briefed on this pre-emptive ministry. From this, briefings were written for all chapel staff to utilize at various meetings and mobility lines, as well as overseas to members from other bases. As the air war intensified and the ground war was preparing to commence, chaplains brief men and women on "the stages and process of stress and grief" at Commander's calls and Top 3 NCO meetings.

Chaplain presence with the deployed and their families, from getting on the plane, regardless of the day or hour, underscores our commitment to "making a difference" in the war. Regardless of the time or weather, chaplains are visible praying, consoling, giving beverage and donuts at Base Ops as well as at the rollaway on the departing aircraft. On the mobility processing line, men and women deploying received an "ecumenical survival kit" that

contains a large selection of interfaith literature that go like hot cakes. In addition, we secure and disseminate several thousand free desert-camouflage New Testaments.

The Chapel becomes the site of a newly created "Service of Hope." This daily interfaith noon prayer service for Operation Desert Shield and Desert Storm provides dependents and friends a forum to express their hopes and fears, and to call upon God together. On Wednesdays, all chaplains are key players at the Town Meetings of the Wing Commander. The Installation Staff Chaplain is on a panel with other base agencies that provides answers to questions from dependents. Often spouses engage in brief short-term counseling following the meetings.

When loneliness and stress swells among our adolescents, a weekly "Teen Night" addresses the issues of these young men and women who miss one of their parents. Longer hours on the weekdays and weekends are made available to meet the growing counseling and pastoral needs of spouses and their families, as well as reservists sent to back-fill manning requirements.

Furthermore, the Chapel serves as the key gathering point for packages and letters going and returning on our aircraft to and from the Middle East. Hundreds of parents and spouses passed through our offices to gain updated information on programs and activities. Our religious literature racks provide supportive material for all faith groups and on a variety of personal and work related issues.

Throughout the duration of Operation Desert Shield and Storm, the staff and laity set up dinners and special services in order to provide hope and care for dependents. The chapel takes initiative early on in advising the Wing and Base Commanders to form a crisis working group of key players to determine what actions should be initiated should a large-scale disaster occur related to Desert Storm. Faith based initiatives help ease the anxiety and pain of war.

Many of these initiatives succeed because the democratic forum of the Chapel family and its councils allow individuals to voice, own, and act on their ideas. Participation leads to action. A sincere and active involvement in the life of the military family always kept the door of invitation open for the entire staff. The past few years are filled with strong interfaith networking and outreach to families and singles. Just as God's champions did not limit themselves to teaching in the Temple, but rather went out to wherever there were needs, so too the

**Continued on page 5**

# Surviving Spouse Corner

## Do's and Don'ts of Talking to a Surviving Spouse

By Kathy Prout,  
former Surviving Spouse Advisory Committee chair

When a death occurs after a sudden or long illness during a short or long marriage, the surviving spouse has suffered a huge loss. It is never easy. Out of sympathy and good intentions, family and friends sometimes say the darnedest things. Here are examples of what not say — all comments I heard as a surviving spouse — and some suggestions for what to do and say instead:

- “I understand exactly how you feel because my [substitute any noun other than spouse, including cat, dog, etcetera] died.” Nobody knows how another person is feeling. Every relationship is different. Instead, say one of the following: “I can’t imagine how you must be feeling,” “You must be so sad,” or even, “I don’t know what to say.”
- “If you need anything, let me know.” A recent widow(er) doesn’t know what he or she needs and won’t call. Do say, “May I take you out for coffee?” “May I run errands for you?” “May I bring you a meal or babysit?” or “May I stop by and visit?”
- “He/she is at peace now” or “At least you were prepared,” in the case of a terminal illness. It is never easy. When death is sudden and unexpected, do not say “At least he/she didn’t suffer.” The surviving spouse thinks, *Maybe he/she didn’t suffer, but I am suffering.*
- To a younger survivor, people say, “You are young, and you will move on and find somebody else.” Naturally, the surviving spouse cannot imagine life with anybody other than the deceased spouse.

- Asking any survivor about dating is just as tactless. Do not ask, “When are you going to start dating?” or “Will you remarry?”
- To an older widow, people say, “You were so fortunate to have had such a long marriage or to have known each other so long.” It is never long enough.
- “Did he/she leave you a hefty life insurance policy?” Unless you are a very close family member, the family financial advisor, or an attorney, *do not* ask.
- “It has been a while now. Aren’t you over it yet?”

Don’t be afraid to talk about the deceased, as memories are with survivors constantly. It is comforting to survivors to know others have not forgot them. Tell them, “I remember.” Everybody grieves differently and on a different time line. It can take six months to several years. Accept where a survivor is in the process. Do not assume a survivor is no longer interested in couple’s activities. Your invitation might be declined, but it will be appreciated.

No matter what, remember to be there for a surviving spouse and stay connected.



Continued from page 4

chapel staff and laity continue to triage the evolving needs of the Wing, and respond with clarity, courage and care. We go the extra mile to meet the needs of all who call upon us, both on the front lines of the Middle East and at our home base. No matter what military engagement we are involved in chaplains play a vital part in the multifaceted approach to leading, guiding and sustaining our troops and their families. We have and will continue to make a difference because life has taught us that it is hard to go to war without faith, hope and love.

Now and Always  
We'll be There.



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# Scholarship Fund

By Dave Parisot, Chairman

The new school year has started and Treasurer **George Colton** is sending the scholarship checks to the winners' respective colleges once they provide their letters of enrollment from the college registrars and ROTC units. This policy assures the scholarship funds are used for their intended purpose.

The Fall season starts this month, and it will soon be December. December 14th is the date of this year's Military Ball. Our most popular and lively raffle of the year for the Scholarship Fund at the Ball is the "Cooler of Christmas Cheer", especially when one of our clergy members wins it! It's not too early to start making your donations of wine and spirits for this raffle. Just bring your sealed bottles to the Chapter luncheons and/or the Officers' Call and I will collect them in the cooler. With enough donations we can raffle multiple coolers and have a LOT of holiday cheer! Please support.

Our 50/50 raffle at the July luncheon had \$170 in ticket sales, with \$85 to the raffle winner, **Janet Berry**, and \$85 to the Scholarship Fund. Thank you to all who bought tickets for this scholarship fundraiser, and my thanks to **Fred Westfall** for doing the August raffle in my absence. Special thanks to **Bob Garcia** for his Gold Century Club donation in July (way to go, Marine!). Thanks, also to WWII Vet **Sam Lombardo** (renewal) and **Dr. Roger Rigenbach** for their Century Club donations in August. Will you be the next to write that check to support our local JROTC cadets?

Here's the complete list of Gold Century Club members (\$500 cumulative minimum donation since 2015) and BG Frank Glunn Century Club members (\$100 minimum donation) for the most previous 12 months of 2016/2017 along with our Business Donors. Your support is greatly appreciated.

**Gold Century Club:** **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017).

BG Frank Glunn Century Club: August 2016: **Tom Churan** (Renewal); October 2016: **Ruth Cullen** (in memory of William Cullen) (Renewal); **John Feldman** (Renewal); November 2016: **Pete Peterzen**; **Jean Dutton**; **Howard Fisher** (Renewal); December

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# Community Outreach (cont.)

Continued from page 3

however any adult-size bike in good working order is greatly appreciated. There are usually 60 -- 75 veterans in line for these bicycles. To donate new or serviceable used bicycles, or monetary donations to purchase bicycles, please contact Caroline Dixon at (850) 659-1788 or by email at [caroline.dixon@gesgc.org](mailto:caroline.dixon@gesgc.org). Caroline will make arrangements to pick up donated bikes. For monetary donations, make checks payable to AUSA-EC and mail to AUSA-EC, P.O. Box 425, Shalimar, FL 32579.

If you would like to volunteer at the Veterans' Stand Down on November 3rd, please contact Bill Van Hoesen at (850) 225-2957 or [bvh.ausa@cox.net](mailto:bvh.ausa@cox.net).

## New Income Tiers for Medicare Part B Premiums in 2018

By: Lt. Col. Shane Ostrom, USAF (Ret), CFP®

You may remember some years ago, Medicare had to fix the payment system used to pay doctors. A permanent fix was passed in 2015. The permanent fix established new income tiers for Part B premiums to pay for the doctor payment fix. The new income tiers start in 2018.

Below you can compare the current income tiers against the 2018 income tiers. You will see how the higher income tiers have smaller amounts thereby making more people pay higher premiums in the future. The 2018 Part B premiums are not known at this time.

Tax Filing Status	2017	2017 Part B Premiums	2018
Single	Less than \$85,001	\$134mo	Less than \$85,001
Married	Less than \$170,001		Less than \$170,001
Single	\$85,001 - \$107,000	\$187.50	\$85,001 - \$107,000
Married	\$170,001 - \$214,000		\$170,001 - \$214,000
Single	\$107,001 - \$160,000	\$267.90	\$107,001 - \$133,500
Married	\$214,001 - \$320,000		\$214,001 - \$267,000
Single	\$160,001 - \$214,000	\$348.30	\$133,501 - \$160,000
Married	\$320,001 - \$428,000		\$267,001 - \$320,000
Single	More than \$241,000	\$428.60	More than \$160,000
Married	More than \$428,000		More than \$320,000

# Scholarship Fund (cont.)

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**2016: Karl Eschmann** (in memory of Col. Bud Day) (Renewal); **Frederick Rall** (Renewal); **Chris Beam** (Renewal); **January 2017: Clyde Locke** (Renewal); **WWII Vet Mel Bryant** (Renewal); **Dick Prater** (Renewal); **February 2017: Carol Baker** (in memory of David Baker) (Renewal); **Larry Bush** (Renewal); **Al Bills; Dave Parisot** (in memory of Chong Parisot) (Renewal); **Charlie Brown** (Renewal); **March 2017: Fred Westfall** (Renewal); **Rod Gerdes; Nick Marotta; Janet Taylor** (In honor of Bill Ryan); **April 2017: Eileen Arpke** (Renewal); **Don Litke** (in memory of Kay Litke); **Bob Gramm; Scott Berry.** **May 2017: WWII Vet Bill Colgan** (Renewal); **August 2017: WWII Vet Sam Lombardo** (In memory of Jean Lombardo) (Renewal); **Dr. Roger Riggensch** (In memory of Janice Riggensch).

**2016/2017 Business Platinum Donor** (\$750 minimum donation): **December 2016: Wyndham Vacation Resorts** (In-kind).

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

**2016/2017 Business Silver Donors** (\$250 - \$499): **November 2016: Eglin Federal Credit Union; December 2016: Shalimar Pointe Golf Club** (In-kind); **Indian Bayou Golf & Country Club** (In-kind).

**2016/2017 Business Bronze Donors** (\$100 - \$249): **November 2016: Gator Lakes Golf Course; December 2016: Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind).

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

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

## 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 DONATION FORM

Please accept this gift of \$\_\_\_\_\_ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

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This gift is a memorial in honor of: \_\_\_\_\_

Please inform the following of this gift:

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST ZIP \_\_\_\_\_

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

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law. Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of [www.800helpfla.com](http://www.800helpfla.com). Registration does not imply endorsement, approval, or recommendation by the State.



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---

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Spouse    Phone

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Rank                      Service    MOAA Mbr. No

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

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

**Membership Application/Renewal**

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

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

**Life Membership Dues\*\***

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

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