



# THE DEFENDER

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

Vol. 17 No. 12 Serving All Branches of The Uniformed Services DECEMBER 2011

## Breakfast Meeting & Discussion

**When:** Wed. 7 December 2011

**Time:** Open: 0700; Bkfst: 0715;  
Meeting: 0800-0900

**Place:** Eglin Bayview Club

**Program:** NHS Opus One Choir  
Eglin Bayview Breakfast

Please:

- Make a reservation
- Wear a name tag
- Bring proper change.

\$7.00 for 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: summittk@cox.net if you are attending.

## Officers & Directors

### PRESIDENT

Ken Wright..... 582-6442  
kmwrightjr@gmail.com

### FIRST VICE PRESIDENT

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1stVP@nwfmoa.org

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### DEFENDER EDITOR

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## Eighteenth Amendment

After one year from the ratification of this article the manufacture, sale, or transportation of intoxicating liquors within, the importation thereof into, or the exportation thereof from the United States and all territory subject to the jurisdiction thereof for beverage purposes is hereby prohibited.

## Spreading the Warmth of the Holiday Season

By Ken Wright

As our holiday season approaches, we will again have the music of the Niceville High School Opus One choir entertain us at the December breakfast. The choir is lead by Director Michael Dye. Michael Dye is in his 22nd year as choral director at Niceville HS and his 36th year as a choral music educator. A native of Arkansas, he received the Bachelor of Music Education Degree from Henderson State University and the Master of Music Education from Arkansas State University.

He conducts all six of the primary choruses at Niceville HS and is the director of the choral music program. Mr. Dye serves as the Vice-President of the Florida Vocal Association having completed his two-year term as President in June. His is married to Wanda Thomas Dye. They have two sons, Dr. Matthew Norton and Timothy Norton, an Opus One

alum and a graduate with a Bachelor of Music Degree in Musical Theater from Florida State University. For questions about the choral program you may e-mail Mr. Dye at dyem@mail.okaloosa.k12.fl.us or call the chorus room office at (850) 833-4262. This is also an opportunity for them to raise funds so they may entertain our community and bring joy to many faces. So please, bring a donation. It would be a shame for others not to be able to hear their wonderful voices.



Opus One in front of the Old Historical Capitol in Tallahassee

We will be conducting elections for next year's officers at the breakfast meeting. Please attend and make your vote count!

## President's Corner

### **"Semper Paratus"** By Ken Wright

Final count-down to the 2011 Northwest Florida Military Officers Association Annual Military Ball. As you might know, the Emerald Grande will be hosting this event with a great menu to choose from. If you don't have your tickets and wanting to attend, make your plan NOW. We have limited seating. You will have three entrée choices, some great music, a dance floor awaiting your moves, and of course a silent auction. As noted before, this is one of the biggest fundraisers for the Scholarship Fund and we will have some great prizes for you to bid on. So get those wallets out and start buying those tickets. Also, we need your help in soliciting sponsors for the event. With a \$150.00 donation, they will have their information displayed throughout the evening on the slide show, their name in the Military Ball's program, and of course a formal recognition from the podium by the president of the organization for their support. So, I hope December 8, 2011 is on your calendar and you get your Ticket Request Form mailed in soon. If we can assist you in getting your tickets to you in a timely manner, don't hesitate to give me a call at 850-582-6442. Let also not forget, the Emerald Grande is offering a Two Bedroom Suite at \$139.00 that night to all the Military Ball attendees. Call the Emerald Grande at 850-424-0669 for details. If you have questions about our Military Ball, give me a call at 850-582-6442 or Dan Cobbs at 850-685-9415.

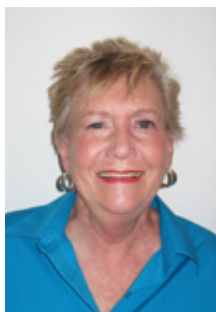
I would like to take this time to express some words from one of our greatest military leaders to all who take the

Continued on page 5



Ken Wright

## MEMBERSHIP By Gayle Norgaard



Gayle Norgaard

**Ambassadors: Recruit a new member and receive a free breakfast.**

Upcoming event  
**SENIOR LIVING CHOICES**  
Jan 19, 2012 - Lunch: 11:00 to 11:30AM - Symposium: 11:30AM to 1:00PM  
Westwood Retirement Resort  
1001 Mar Walt Dr. Ft Walton Beach, FL  
(Across from FWB Medical Center)

Program: Independent Living, Assistant Living, Nursing Home Services, and Assistance with Moving including finances and levels of care.

Sponsored by: Brookdale Senior Living Communities and Cinch Moving

To sign up notify Gayle Norgaard by Fri, Jan 13, 2012, PH# 850-259-1155, Email: [gayleret@cox.net](mailto:gayleret@cox.net). Sign up sheets will be available at the December and January Breakfast Meeting.

In October several members toured the Okaloosa County Emergency Operation Center which was very informative. Do you have concerns about not receiving notification in time to take action if you are in danger of tornados, floods, or other emergencies? We found out you can go online and register to be notified by phone if your area is in danger. Log onto [Okaloosacounty.com](http://Okaloosacounty.com), then to Okaloosa County Government offices, Officials, then Public Safety, to Code Red to register for this service. If you don't have computer access call 866-419-5000 to register.

Welcome New Members: LTC Jim Wood, USA (Ret); Maj Karen Roganov, USAFR; Maj Ray DeBolt, USAF (Ret); and Capt Kim Snider, USMCR. We look forward to your involvement in our chapter.

## PUBLIC RECORD

IN MEMORIAM: Col Arthur Ousley, USAF (Ret), 10/26/2011; Rosemary Armbruster, spouse of Edward Armbruster, USAF (Ret), 11/8/2011.

NEW MEMBERS: LTC James T. Wood, USA (Ret); Maj Ray DeBolt, USAF (Ret); Maj Karen Roganov, USAFR; Capt Kim E. Snider, USMCR

## MEMORIALIZATION

Lt Col & Mrs. Fred Boyer, USAF (Ret) have made a donation to our Scholarship Fund in honor of:

Bryan Morris, USAF (Ret)

## Getting “stuck” Can Be a Good Thing

Seasonal flu vaccine is available to all eligible and enrolled veterans at any of the Department of Veterans Affairs Gulf Coast Veterans Health Care System (VAGCHCS) facilities. Veterans seeking a flu shot should visit one of the VAGCVHCS facilities along the Gulf Coast in Biloxi, Mobile, Pensacola, Eglin Air Force Base, and Panama City between the hours of 8:30 a.m. and 3:30 p.m., Monday through Friday, but not on federal holidays. Veterans who receive care from the VAGCVHCS are encouraged to get their flu shot from their local VA medical facility, and veterans who have received their shot elsewhere should let their Patient Aligned Care Team know. Veterans who have not yet enrolled to receive VA health care should bring their DD Form 214, Certificate of Release or Discharge from Active Duty, or other proof of honorable military service. (Source: Gulf Coast Veterans Advocacy Council Veterans Advocacy Council)



## AUXILIARY CORNER

### Part 2

By Patricia Bergquist, Auxiliary Member Advisory Committee, MOAA

Remarriage after the loss of a spouse involves many considerations, especially the effect it will have on the surviving spouse's Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC). Remember these points when deciding to remarry:

- 1) Remarriage before age 55 results in suspension of SBP.
- 2) Remarriage before age 57 results in suspension of DIC.
- 3) Remarriage before age 55 results in suspension of both SBP and DIC. When remarriage occurs after age 55 but before age 57, resulting in the loss of DIC, a surviving spouse may have SBP reinstated to the full amount by repaying DoD the SBP premium amount refunded when DIC initially was awarded. Repayments may be made in a lump sum without interest or in installments with interest based on the interest rate in effect at that time. If the remarriage at any age ends in death or divorce, the surviving spouse may apply for reinstatement of the SBP and DIC.
- 4) Remarriage after age 57 allows receipt of both SBP and DIC. Recently, several survivors won a court case to restore full SBP and DIC upon remarriage after the age of 57. Be aware DoD requires full repayment of SBP premiums plus interest. (Original refunds of SBP premiums were without interest and fully taxable to the surviving spouse.)

Legislation (H.R. 178 and S. 260) has been introduced to eliminate the SBP/DIC offset and recoupment of refunded SBP

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Nov Breakfast At Westwood

## Young and Old Pay Their Respects



Veterans Day 2011 at Beal Cemetery

## Your PIN is My PIN...Unless You Do Something

By Scott Berry

If you're a Cox subscriber, the PIN for your account is shown on each monthly statement. If you shred these statements as I do that's not a big deal. But if you throw them in the trash someone can have a ton of information about you to include access to your account for starters. The solution? Go online and access your Cox account and have your PIN masked or give them a call. I don't know if this issue is true with other cable subscribers but it's worth checking.

Your country is my country but your PIN doesn't have to be.

## ARE YOUR DUES DUE?

By Bill Ryan

Annual membership dues are due by the end of December. To confirm your membership expiration date look at the mailing label on this copy of The Defender, if one of the top lines include 2011 your dues are due. If your membership information (address, phone, email, etc.) hasn't changed simply send a check, made out to NWFMoa, to NWFMoa, PO Box 310, Fort Walton Beach, FL 32549-0310. Annual dues are \$34.00 for regular members or \$17.00 for auxiliary members. If your information is changed, or you are interested in discounts, please refer to the membership renewal form found in this issue. Prompt payment will save the club money by not requiring us to send out invoices.

### Ticket Order Form for the NWFMoa Annual Military Ball To benefit the Scholarship Fund

- 8 December, 2011, at the Emerald Grande at HarborWalk Village
- Dress: Gowns or cocktail dress, formal or business suits.
- Social hour 1800. Pay as you go bar(s) will be open.
- Dinner 1900
- Dancing from 2000 until 2200 with the Tall Cotton Band

Dinner will include:

**First Course** – Classic Caesar Salad - Rosemary Olive Oil  
Croutons, Cracked Black Peppercorn and Parmesan Cheese

#### Choice of Entrée:

- (1) Grilled Flank Steak w/Portobello Mushroom Sauce with  
Brie Mashed Potatoes, & Medley of Fresh Vegetables
- (2) Macadamia Nut Crusted Grouper Filet sautéed with  
Hawaiian Fried Rice and Pineapple Buerre Blanc
- (3) Vegetarian – Vegetable Stuffed Zucchini with Parmesan,  
Broiled Tomato, Brie Mashed Potatoes, & Medley of  
Fresh Vegetables.

**Dessert:** Key Lime Pie

“Dinners served with rolls, butter, iced tea and coffee”

Ticket Purchaser's name: \_\_\_\_\_

CHOICE OF ENTRÉE: \_\_\_\_\_

If purchasing via mail: Address: \_\_\_\_\_

City: \_\_\_\_\_, FL Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Number of tickets: \_\_\_\_\_ times **\$42.00** = \$\_\_\_\_\_ check enclosed.

(Price includes Meal & Gratuity)

Spouse/Guest's name: \_\_\_\_\_

**CHOICE OF ENTREE:** \_\_\_\_\_

You are encouraged to make a charitable contribution to the Scholarship Fund by supplying an additional check made payable to NWFMoa Scholarship Fund.

Seating location is on a first come basis except at reserved tables.

Table reservations may be made for groups of eight by contacting Ken Wright at (850) 582-6442 or Dan Cobbs at 850-685-9415. If you are to be seated at someone's reserved table please coordinate with the reservation holder, but tell us their name here too:

When ordering by mail please include a stamped self-addressed envelope, a check payable to NWFMoa and this form to: NWFMoa, PO Box 310, Fort Walton Beach, FL 32549-0310. Allow sufficient time to get your tickets returned by mail. Ticket Order Form must be received by November 30, 2011.

## Military Wisdom

As the test pilot climbs out of the experimental aircraft, having torn off the wings and tail in the crash landing, the crash truck arrives. The rescuer sees a bloodied pilot and asks, 'What happened?' The pilot's reply: 'I don't know, I just got here myself!'

# Chaplain's Column

By Sarah A. Shirley, Ch, Maj, FLANG

## Life, Death, and Winter Blues

A Florida association newspaper column is hardly the place to be contemplating the changing of the seasons, yet something compels this writer to imagine a blustery day in New England with fall colors given way to bare branches and drifts of snow. Perhaps it's that it is getting cold in the Tennessee town I'm calling home. I am flying to chilly DC this evening and I still have not gathered my winter clothes from storage in Virginia and Maryland. So, I am cold, and longing for Summer when truly it is, to be honest, still Fall. Winter and Spring simply must arrive and run their varied courses before I will be warm again. I realize, though, that it is not really warm weather I am missing . . . I simply wanting the world, even the weather, to stop for a minute and let me catch up!

Yesterday I took my poodle, Sidney, to his Tennessee veterinarian. We handed over medical records from Virginia, Louisiana, Illinois, Delaware, and Florida. The doctor asked, "Are you in the military?" Seems she had some experience with poodle-sitting for deployed service members and recognized the geographic jumble of Sidney's life. Sidney is anxious as he adjusts to life here . . . wondering, I think, how long this place and my presence in his day to day life will last. I collected him and my mother from Illinois and three days later started packing to leave town. When my suitcases were ready, I called Sidney to go to bed. Sidney is a small poodle, usually underfoot, and that evening he was nowhere in sight. My mother thought he must have left the apartment because he just wasn't responding to our calls. Even promises of a "treat" wouldn't bring him running! I finally found him under the bed trying to be so silent and motionless that he wouldn't be part of another upheaval in his home life. While I will do my very best to return home next week as planned, Sidney has no way of knowing that and I cannot with certainty guarantee my return. Life is, at best, uncertain.

There is one exception and that is change. Change will certainly come to us and happen around us. Seasons, people, economic times, employment, affections. We



Chaplain Shirley

# President's Corner (cont.)

Continued from page 2

time to volunteer for the number of duties asked by our membership, who "At Least Fail While Daring Greatly".

"It is not the critic who counts, not the man who points out how the strong man stumbled or where the doer of deeds could have done them better."

"The credit belongs to the man who is actually in the arena, whose face is marred by sweat and dust and blood, who strives valiantly, who errs and comes short again and again, who knows the great enthusiasms, the great devotion, who spends himself in a worthy cause, who at best knows that triumph of high achievement and who at worst, if he fails, at least fails while daring greatly."

~ Ted Roosevelt

With these words said, I want to continue to thank our membership who step up and make the sacrifice in our organization and the many others of you who serve to improve the lives of our men and women, who serve in our military past, present, and future through the sacrifices they have made for our country.

**BRAVU ZULU:** Special thanks to Bill Van Hoesen for his efforts in putting together the "White Table" for our fallen servicemen and women at the new 7th Special Forces Group Cantonment Center where it will receive the honor and respect this setting will deserve.

## Member Spotlight



Guy Dunn

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## You Missed A Good One at Officers Call!

## Santa's Scholarship Stocking Stuffer\$

by Frank Glunn

I'm writing this on November 7th and I've just returned from a meeting of the Scholarship Fund. I want to let you know that our Christmas Elves are busily gathering prizes for the Scholarship raffle at the Christmas gala and it looks to me like we'll have the best prize list ever!. The Elves' Christmas bag is going to be chock full of vacation resort stays, gift baskets, restaurant samplers, gift certificates, auto repair coupons, and all sorts of other good things! I think you'll be impressed.

To avoid the problem of cutting into your dance time, we're going to follow last year's procedure of calling off the winning numbers for all prizes in sequence, and simultaneously posting the winning ticket numbers on the screen. Then, after the drawings have all taken place, the winners can come up and claim their prizes by presenting their winning tickets at the prize table anytime for the rest of the evening, while the non-winners can continue partying and dancing the night away! To reiterate, there will be no prizes issued until all the winning numbers have been posted.

If you're not attending the gala but would like to participate in the raffle, we've also got you covered! We'll have all the prizes identified, and the ticket bags available at the regular December meeting. All we ask is that if you buy tickets at the meeting you print your name on the back of them. That way we can protect your winnings but we won't be looking for you to come up and collect your prize at the gala.

Should you have any questions, you're welcome to give me a call at (850) 582-2764.

Merry Christmas and Happy Holidays

## Auxiliary Corner(cont.)

Continued from page 3

premiums upon the surviving spouse's remarriage. Present law penalizes surviving spouses if they remarry before or after age 57. TRICARE, commissary, and burial rights are lost upon remarriage at any age. While most benefits can be reinstated when the remarriage ends in death or divorce, TRICARE, once lost, cannot be reinstated.

MOAA encourages surviving spouses to consider these facts when considering remarriage. If you have any questions, call MOAA's Member Service Department at (800) 234-MOAA (6622).



NWFMOA President Ken Wright assists chapter's youngest member draw winning ticket for raffle prize.



Inn On Destin Harbor owner Charles Noonan chats with chapter members.

## Chaplain's Column (cont.)

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want progress, look forward to the next adventure, and yet resist change.

December is a wonderful time to contemplate transitions and changes and to consider our own relationships with that aspect of life. It is the last month of what will soon be a bygone year; it is the beginning of the depth of winter; it is a month that includes or leads up to a religious festival in just about every corner of the world. It is a time to remember that absolutely nothing stays exactly the same and that appreciating the present moment is a good way to enjoy life, be a blessing to others, and prepare for what comes next.

The poet wrote, "If Winter comes, can Spring be far behind?" (Percy Bysshe Shelley, August 4, 1792 – July 8, 1822). Don't let this Winter pass without blessing the changes that are coming in your life, in your family, in your community, in our country. Ask your Source of love and spirituality to be with you not only in transitions and whatever comes next, but in the present season, in this very moment. May your Winter be more than the herald of Spring . . . may it be one of the finest seasons of your life.

## DONATION FORM

Please accept this gift of \$\_\_\_\_\_ to support the NWF-MOA Scholarship Fund.\*

Donor Information (if not printed on check):

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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 \_\_\_\_\_

Mail payable to: NWFMOA Scholarship Fund,  
P.O. Box 310, Fort Walton Beach, FL 32549-0310

\*TAX EXEMPT UNDER IRS CODE SECTION 501(c)(3).  
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## 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."

And should the time come that you wish to make the move to a retirement community, it would be our honor to serve you. At Westwood Retirement Resort you can enjoy the best years of your life and have access to our on-campus Healthcare Center for short-term rehab or long-term care.



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Rank Service MOAA mbr. no. Email address  
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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 this year  
receive membership through  
December 31<sup>st</sup> of next year for \$34.00.**

**Membership Renewal**

1 yr - \$34.00, 2 yr - \$65.00, 3 yr - \$85.00

**Life Membership Dues\*\***

Age	Dues	Age	Dues
101+	Free	71-75	342.00
96 - 99	57.00	66-70	398.00
91 - 95	94.00	61-65	448.00
86 - 90	152.00	56-60	489.00
81 - 85	214.00	51-55	519.00
76 - 80	281.00	-50	549.00

**Auxiliary Members**

Pay one half of the above rates