



The Defender

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

Vol. 17 No. 2 Serving All Branches of The Uniformed Services FEBRUARY 2011

Breakfast Discussion

When: Wed. 2 Feb. 2011
Time: Open: 0700; Bkst: 0715;
 Meeting: 0800-0900
Place: Eglin AFB Enlisted Club
 (Not O Club)
Program: State Sen. Don Gaetz

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: clavalle@bridgeway.org if you are attending.

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Bill of Rights - Eighth Amendment

Eighth Amendment – Prohibition of excessive bail and cruel and unusual punishment. Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.

Come Meet Your State Senator!

by Dan Cobbs



Don Gaetz

Senator Don Gaetz will be our guest speaker at the February 2011 meeting. Senator Gaetz will update us on happenings in the Legislature. Senator Gaetz was chosen in 2010 to represent Northwest

Florida for another term in the Senate. In 2006, he became the first non-legislator in more than 50 years to be elected to the Senate without opposition.

Senator Gaetz is Chairman of the Reapportionment Committee as well as the Transportation, Tourism and Economic Development Appropriations Committee. In addition, he serves on several other Senate Committees including Health Regulation, Commerce and Tourism, Budget, Health and Human Services Appropriations, Rules, Rules Committee on Ethics and Elections and the Joint Legislative Budget Commission.

Before being elected to the Senate, Don Gaetz was the Superintendent of the Okaloosa County School District. During his term of office from 2000 to 2006 Okaloosa Schools became the highest

performing public school system in Florida and won numerous national awards for academic excellence.

Senator Gaetz is the recipient of many national and state honors, including:

- American Medical Association, Most Outstanding State Senator in the U.S.
- Florida Dental Association, Legislator of the Year
- Florida Cancer Society, Legislator of the Year
- Florida Medical Association, Legislator of the Year
- Florida Osteopathic Medical Association, Outstanding Senator of the Year
- American Association of Physician Specialists, Distinguished Service Award
- National Association of Workforce Boards, Most Outstanding Leadership in Career-Technical Education in the U.S.
- Florida Hospices, Inc., Outstanding Legislator Award
- Florida Council on Aging, Most Outstanding Senator
- Florida Health Care Association, Legislator of the Year
- Duke University, Donald J. Gaetz Endowed Professorship in Medicine and

Continued on page 3

ARE YOUR DUES OVERDUE?

Annual membership dues were due by the end of December. To confirm your membership expiration date look at the mailing label on this copy of The Defender. If the top line includes '2010' you are overdue. 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. Dues are \$20.00 for regular members or \$10.00 for auxiliary members. If your information is changed, or you are interested in discounts, please include the membership renewal form found in this issue. Prompt payment will save the club money by not requiring us to send out invoices.

SEMPER PARATUS

The first thing I must do is thank Lieutenant General LeRoy Manor for taking the time to swear in the new officers and directors. He is a great inspiration for our organization in giving us guidance and wisdom to succeed. Secondly, thanks to Bill Van Hoesen for accepting the leadership role of our organization for the last two years and continuing the great tradition we display in setting the example for many of our sister organizations around the country.



Ken Wright

We are off on a new year with a great bunch of officers and board of directors. We jumped out there immediately with a great presentation by Jim Breitenfeld of the Okaloosa County Economic Development Council, who gave us an update on the goings on with the military in our area. He also has volunteered to work together in addressing and supporting our national TOPS (The Officer Placement Service) Program for the benefit of our membership and future members. This will be a great opportunity to grow our membership and make a bigger difference in the lives of our military brothers and sisters.

Other orders of business we undertook were the selection of Eileen Arpke as a Liaison with our Auxiliary and the recommendation of **Gayle Norgaard as the Second Vice President by the Board of Directors, which will be put to a vote at the next Board Meeting.** These are two great women who will bring a lot of experience and leadership to our Board and I welcome them with great enthusiasm. We are also establishing a Facebook page to help inform local military officers of our presences with the help of Bob Garcia. Thanks Bob.

Another goal of mine will be to refocus our attention to Article III (PURPOSES) of our By Laws, which directs us to, (1) To promote the social welfare of the community, (2) To conduct programs for charitable, scientific, or educational purposes. (3) To sponsor or participate in activities of a patriotic nature, and (4) To provide social and recreational activities for its members. These goals can't be obtained without you, the leaders of this great organization. You have led many men and women and I am confident you still have a desire to not only voice your concerns for our military men and women but also you are ready to act. So please, support this organization when asked by not only helping but by using your leadership in the community to bring people together you know to meet our purposes.

As always, I welcome your ideas and suggestions to improve our organization and to move it forward. Thanks and God Bless.



Dan Cobbs

MEMBERSHIP

Dear Colleague:

As a military leader, you know making timely decisions is critical to success. This is why we are writing you to encourage you to make the decision now to **renew your membership** in the Northwest Florida Military Officers Association for 2011. We are continuing to support you in 2011. During this economically challenging time, we are pleased to be able to offer increasing value while maintaining the dues structure at 2010 levels. **This is a Call to Action to you for 2011 so you can:**

- **Stand as one powerful voice** for benefits.
- **Renew and Reconnect** with other military leaders.
- **Be included in the legislative voice for State and Federal level military benefits.**
- Meet others and **support the oath we took as officers** to defend and honor our country and support our profession through NW Florida Military Officers Association membership.
- Stay current on pressing issues with **program guest speakers presenting timely military and community information.**
- Enrich your membership **with camaraderie.**

Please complete and return the membership renewal form on the back page of *The DEFENDER* so we may continue to serve your needs for another year.

Respectfully,

Daniel Cobbs, MPA, FACHE

Public Record

IN MEMORIAM: Col. John P. Meade, USAF (ret) 12/18/10; Nancy Stanley, Aux Member

NEW MEMBERS: Col. David Pemberton, USAF (Ret); Maj. Shawn Casey, USAFR (Ret)

Editor's Etchings . . . by Scott Berry

Greetings!

For the men who read this: beware the Ides of February! This may confuse those familiar with ancient Roman history, for the oracle told Caesar to beware of the Ides of March (March 15th) when he was ultimately assassinated by his closest friends. But Valentine's Day is February 14th and men who ignore it could suffer a similar fate. There may be those who scoff at my warning because they have computers to advise them when such important dates near. All I can see is I have the same system but still have reminders that are 2 ½ months ago. Caesar didn't last that long and I doubt I would either. Enough said.

One of my New Year's resolutions is to include different articles in The

Defender. Bill Van Hoesen has volunteered to contribute a recap of legislative issues, which is an area that has been woefully ignored since John Feldmann. Jeff



Scott Berry

Thompson's departure means that we'll lose our very own insight into local restaurants and entertainment venues. We'll also lose a secretary and are desperately scrambling for a replacement. In any event, I will try and bring some "new blood" into the articles you see. If you have any ideas or submissions, don't hesitate to drop me a line.

Berry "Out"

Military Wisdom

"When one engine fails on a twin-engine airplane, you always have enough power left to get you to the scene of the crash."

~Multi-Engine Training Manual~

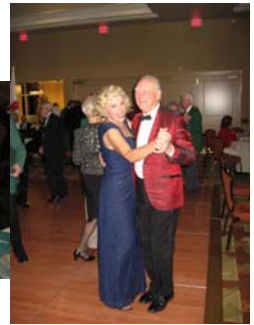
Say What?

* Bozone* (n.): The substance surrounding stupid people that stops bright ideas from penetrating. The bozone layer, unfortunately, shows little sign of breaking down in the near future.



Chapter Members

Enjoy Themselves at Annual Military Ball



Continued from page 1

Religion

- Florida's Education Trendsetter, Florida Trend Magazine
- Humanitarian of the Year, Florida Special Olympics
- William Heartwell Award, Champion of America's Workforce
- Duke University, Don Gaetz Professorship in Religion and Medicine
- Architect of the Medicare Hospice Benefit, National Hospice Foundation
- George Washington Honor Medal, Freedoms Foundation at Valley Forge
- Soli Deo Gloria Award, Concordia College, Moorhead, Minnesota

Senator Gaetz earned undergraduate degrees in religion and political science and a Masters in public administration. He is the retired Co-founder and Vice Chairman of VITAS Healthcare Corporation and former President of the National Hospice Organization. He is a member of St. Paul's Lutheran Church in Niceville. Senator Gaetz and his wife, Victoria, have two children. His son, Matt Gaetz, is State Representative for District 4 in Northwest Florida.

Secretary's Pen

... by Jeff Thompson

Our Jan. meeting was at the Eglin NCO club, where we'll be for at least the next month and then we might move to the "Two Trees" restaurant at the golf course. We had 54 members present. These is the fewest number we have had in my year of attending meetings. Where is everybody? We don't move to lunch meetings for fear of losing the members who attend the breakfast.

Bill Van Hoesen opened his last meeting as president and introduced Lt Gen Manor who inducted the new slate of officers. The new president, Ken Wright, introduced our guest speaker, Jim Breitenfeld. He told us about the economic impact of the military and contractors in the state, the 5 big panhandle counties and our local towns. He brought Vince Hedrick and Tim Kelly



Jeff Thompson

from the Jobs Plus of Walton and Okaloosa counties. They are ready to work with our new TOPS program to help employ the local former officers.

Everyone is invited to the Florida Council of Chapters winter meeting at the Emerald Grande 28-29 Jan. The first event is the board meeting at 1500 on Friday the 28th.

Other announcements: Gayle Norgaard donated a very nice lanyard and apron for the 50/50 scholarship, come to the next breakfast to see them.

In our Executive meeting we had a hotwash of the Military Gala. Ken is searching for a secretary. We are looking at having the March or April meeting at the Two Trees restaurant at the FWB golf course, tell us what you think about that idea at the next meeting 2 Feb 11. Also, there will be a greater emphasis on the TOPS to help area officers find jobs. We need a liaison to work as a go between with the local Jobs Plus and like organizations and the membership.

Auxiliary Corner ... by Joyce Harte, MOAA

A blitz of media stories about the new national health care plan, the FY 2011 Defense Authorization Bill, and the National Commission on Fiscal Responsibility and Reform recommendations are making the rounds, leaving surviving military spouses with concerns about their benefits. Put your mind at ease. Little will change for you in 2011, but there are some things you should know.

With no Social Security COLA increase expected in 2010 or 2011, Medicare Part B premiums will increase, and your total monthly benefit will be lower because the premium is deducted before you receive the benefit. Premiums will increase by about 4 percent, but with the current income tax brackets, only those entering the Medicare system in 2010 or 2011 or those military spouses whose annual income exceeds \$85,000 will be affected.

Specifically, if you were enrolled in Medicare before 2010, you will continue to pay a \$96.40 monthly premium; if you entered Medicare in 2010, you will pay \$110.50 monthly; and if you enter Medicare in 2011, you will pay \$115.40 a month. Should you be fortunate enough to have an annual income that exceeds \$85,000, your monthly premium will be \$154 if you were enrolled in Medicare before 2010. These income tax brackets are frozen until 2019, unless you have a change in income that puts you in a different tax bracket.

Qualifying surviving military spouses will continue their current level of prescription drug coverage. Despite what you hear, you don't need to participate in Medicare Part D. Your

TRICARE For Life (TFL) benefit provides full prescription drug coverage. In fact, if you are Medicare eligible and are enrolled in TFL, participation in another medical or drug supplemental program could complicate your claims resulting in payment delays. MOAA recommends TRICARE Mail Order Pharmacy to keep your drug copayments as low as possible.

MOAA will need your grassroots efforts more than ever in 2011 to maintain future benefits for military spouses and survivors. Keep your senators' and representatives' e-mail addresses, phone numbers, and mailing addresses in a place where you quickly can access them - and use them often. Remember, quantity does count. With the FY 2011 Defense Authorization Bill yet to pass, plus the proposals to come from the National Commission on Fiscal Responsibility and Reform, MOAA will be asking for your strong and timely support on numerous benefits issues throughout the coming year. Be ready.

Auxiliary Members: Come "YOLK" It Up!

Patsy Batchelder has arranged a meeting for auxiliary members to meet at the Another Broken Egg Café, 979 Highway 98, Ste #4 (inland side near Target—don't go to its old location on the gulf side). The Auxiliary Coordinator from the Florida State Council will be attending. DATE: January 28, 2011. TIME: 10 AM. You can order off the menu. Please call Patsy at 651-2852 if you plan to attend as seating is limited.

Treasurer's Summary for 2010/2011

by Bill Ryan

Round numbers are used in this report on the financial health of our association. We ended 2010 with a positive \$900 cash flow and an unencumbered net worth of \$20,780. Annual dues, interest, and dividends collected for 2011 will be added to this amount bringing the projected cash availability to \$26,100. Depending on membership fluctuation and recruiting efforts, 2011's net cash flow is estimated to be plus or minus \$1,000.

The end of year membership stood at 436 including 4-honorary, 345-regular and 87-auxiliary members. 105 of those members are life members. Life members' dues are held in reserve and generate interest income which goes into the general fund to cover their portion of expenses. Life membership dues are not included in the unencumbered net worth quoted above.

In short, we are in good shape financially and should end 2011 with an unencumbered net worth exceeding \$19,780.

The NWFMOA treasurer needs an assistant willing to move up in the future, perhaps next election. In addition, the NWFMOA Scholarship Fund is short a Secretary/Treasurer and could use a volunteer now. Contact Bill Ryan for more information. 314-7862 or treasurer@nwfmoa.org.

Bob's Computer Tips . . . by Bob Garcia

Santa was good to me. I got one of those "Droid" phones (a Samsung). I am still learning and setting up the device. I remain amazed at the rate at which technology continues to accelerate in providing such a variety of applications, which seemed science fiction less than a generation ago. These droids are very capable computers and communication devices, with speech recognition, video capable and so many more features. Just learning to turn the blasted thing on and off required the assistance of my grandson, who is 11. Like most kids that age (and younger) he is so use to the technology that he finds the devices intuitive to use. What will the next five years bring???



Bob Garcia

I continue to find the "Cloud" concept for computing very interesting. At first glance the "cloud" seems to be what most of us remember from the early uses of computers. There were no desktops, only huge monoliths called Mainframes to which we communicated via a "dumb" monitor at very low data transmission speeds; no voice, no graphics, only text. The military led in the use and development of the technology, but at significant cost for platform procurement, software development (no Microsoft-like applications) and sharing data and information through communications (Arpanet to Internet). Any expansion of requirements and function usually resulted in more hardware procurement and software changes (\$\$\$\$). The concept of a Computer Utility approach seemed like a solution, but early attempts proved to have limited success at best.

The "Cloud" is a giant step forward and promises to provide the infrastructure, software, platform and security for our Information Technology needs. Think of the advantages that our electrical utilities provide. Capital investments by users are easy to predict based on the rate structure and usage of the utility. We do not need to buy generating equipment to meet expanding usage; the utility company does that.

I see the use of the "Cloud" expanding even at the personal level. Google, Microsoft and others make available software and storage for home users, usually at little or no cost. The future seems headed toward a similar approach as the corporate and government environment. See you on the "Cloud"

Don't forget your spouse on Valentine's Day.

Semper Fi

Bob



MEMORIALIZATION

Jack & Bonnie Gardner made a donation to our Scholarship Fund in memory of:

Col. William J. Hord, USA (Ret)

Gates Pushes TRICARE Fee Hikes

On January 6, Secretary of Defense Robert Gates outlined an ambitious plan of cuts and efficiencies to squeeze more than \$78 billion in savings from the defense budget over five years. The proposal included a wide range of changes that would affect all facets of defense spending including civilian and uniformed personnel, command structures, weapons systems, intelligence, and benefits.

As he has done repeatedly in recent months, Gates told reporters that health costs are "eating the Department alive", in part because working-age retirees who have access to civilian health coverage are foregoing that coverage to use TRICARE. Gates said the FY2012 defense budget will propose "modest" increases in fees for retirees under 65 and propose adjusting those fees every year at the rate of medical inflation.

MOAA will reserve judgment on what constitutes "modest" increases until we see the numbers. But back in 2007 and 2008, he proposed increasing fees by \$1,000 to \$2,000 per year, which we think falls well outside the accepted meaning of that term. Gates also noted that military retirees pay significantly lower fees than federal civilians do for their health care. MOAA believes any such comparison is bogus if it doesn't explicitly acknowledge that career military members and families pre-pay far greater premiums for their future health coverage than any civilian ever has or ever will, through decades of arduous service and sacrifice for their country. In recognition of those extraordinary pre-paid premiums, MOAA believes the percentage growth in military health fees shouldn't exceed the percentage growth in retired pay.

Among other initiatives, the FY2012 budget will propose:

- Reducing future Army and Marine Corps active duty forces — by 27,000 and 20,000-25,000, respectively, starting in FY2015
- Dramatic reductions in the number of DOD contractors (nearly 800 in TRICARE alone)
- Elimination/downgrade of more than 100 general officer billets and 200 senior civilians
- Cancellation of the Marine Corps expeditionary fighting vehicle
- Consolidation of intelligence and information technology programs

Final details on the budget proposals may not be known until the President formally submits the FY2012 budget to Congress on Feb. 14.

New Bills of Interest

House champions of the military and veterans' communities have wasted no time in reintroducing several MOAA-supported bills in the new 112th session of Congress - including a number offered by new Military Personnel Subcommittee Chairman Joe Wilson (R-SC).

- H.R. 115 (Rep. Bob Filner, D-CA) would increase the maximum age for dependent children to be covered by the CHAMPVA program.
 - H.R. 178 (Rep. Wilson) would repeal the SBP/DIC offset for military survivors.
 - H.R. 179 (Rep. Wilson) would restore TRICARE eligibility for Guard/Reserve members whose active service earns them early retirement (under current law, they start retired pay early, but must wait until age 60 for TRICARE coverage).
 - H.R. 181 (Rep. Wilson) would authorize early Guard/Reserve retirement credit for all active service performed since 9/11/01 (under current law, only service after 1/28/08 qualifies).
 - H.R. 186 (Rep. Wilson) would phase out the VA disability offset for all chapter 61 (disability) retirees, regardless of years of service.
- (MOAA Legislative Update)



Bill Van Hoesen

Great New\$ for the Scholarship Fund!

By Frank Glunn

Following, in random order, is a list of prize contributors for our 2010 Christmas Gala raffle. Please help us make sure they know we appreciate them.

- | | |
|---|-------------------------------------|
| Sam Taylor Buick – Cadillac | Emerald Grande |
| Curves of Ocean City | Aegean Restaurant |
| Seascape Resort | Olive Garden |
| Emerald Bay Golf Club | Cracker Barrel |
| Special Touch Gallery – Judy Shillingburg | |
| Joe & Eddie’s Restaurant | Gary Smith Honda |
| Front Porch Restaurant | Bluewater Bay Resort Golf Club |
| Fokker’s Sports Pub | Vandegriff Jewelers |
| Mulhollow’s Bistro | Newman – Dailey Resorts |
| Bonefish Grill | Seascape Resort Golf Club |
| Ed’s Steak & Seafood | Dan Cobbs – (Serenity Spa prize) |
| Sam’s Club | White-Wilson Medical Center |
| Staff’s Restaurant | Indian Bayou Country Club |
| The Boathouse Landing | Mary Nied – (Laura Bush tablecloth) |
| Hampton Inn on the Island | Bay Area Awards |
| Mary Kay – Erica Knapp | Uniquely Chic |
| Fort Walton Beach Golf Course | Bayou Books |
| Southern Resorts | Scentsy Spa |
| Destin Dockside | |

In addition, we received very welcome cash contributions from **Eglin Federal Credit Union, Sam’s Club** and **Bryan Pest Control**. Thank you all very much!



Frank Glunn, Bill Van Hoesen, and Dan Cobbs received \$500.00 on behalf of the NWFMOA Scholarship Fund from the Fort Walton Beach Sam’s Club store’s management team.

Getting a new ID card at MY age? Why?

Should you get a new military ID card at age 65 or not? We recommend yes. Technically, it's not required but it may save you some grief down the line.

ID cards for retired military members have an "indefinite" expiration date on the front of the card. On the back of the card is an expiration date for medical benefits that expires the month prior to you turning age 65. While your entitlement and access to medical benefits do not end after the expiration date, it could cause problems if you don't update your card.

We recently received an email from a member who told us of his trip to the base pharmacy. He still used his original retired ID card with an expired medical date on the back. His card was confiscated by the pharmacy. Turns out, the base hospital implemented a local policy to confiscate cards in an effort to get cards updated for those over 65 years old.

In this fast paced, ever changing world, military ID cards have undergone several updates over the years, photos get old, and some service providers won't understand the date on the back doesn't render the card expired. People aren't ID card experts. An expired date means one thing to most—game over. Save yourself the potential grief and get a new card." (MOAA News Exchange)



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.



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 _____

Address _____

City, ST ZIP _____

Mail payable to: NWFMOA Scholarship Fund,
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."

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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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, next year 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