



THE DEFENDER

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

Vol. 27 No. 02 Serving All Branches of The Uniformed Services FEBRUARY 2021

Lunch Meeting & Discussion

When: Thur, 4 Feb 2021
Reservation Mandatory!
Time: Gathering 1130, Lunch 1200
Program to follow
Place: Ft. Walton Yacht Club
180 Ferry Road, NE, FWB
Program: How to Spin the News & Manipulate the Media
Mike Griffith

Please:

- **RESERVATIONS ARE MANDATORY**
- Wear a name tag
- Bring proper change:
\$14.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmooa.org and select the link where it says "Click here to make reservations", or email Fred Westfall at [nwreservations@gmail.com](mailto:nwfreservations@gmail.com), or call 850-609-8075 if you are attending.

Officers & Directors

PRESIDENT

Dr. Elvira Chiccarelli..... 850-865-4848
gntledoc75@hotmail.com

FIRST VICE PRESIDENT

Michael Griffith.....830-8772
michaeldgriffith@cox.net

SECOND VICE PRESIDENT

George Hanks 850-279-3971
gwhanks@aol.com

SECRETARY

Fred Westfall609-8075
secretary@nwfmooa.org

TREASURER

George Colton651-4501
treasurer@nwfmooa.org

Directors

Dick Solt897-1814
richdulce@aol.com

Dan Brown 651-0005
brown@nwfmooa.org

Fran Hendricks 703-283-3587
fcashendricks@msn.com

Errol Hoberman939-5231
errol-1@att.net

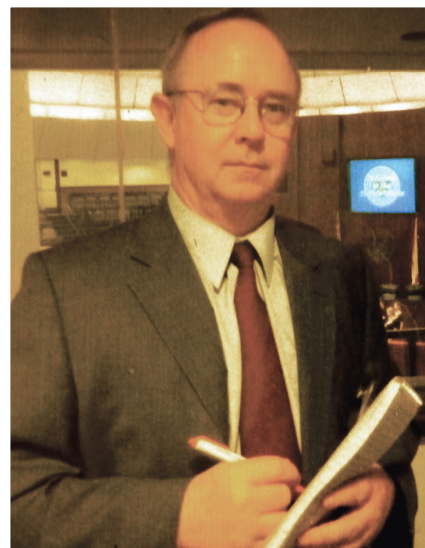
Karl Eschmann729-8581
phanfix@cox.net

DEFENDER EDITOR

Ken Zepp321-474-1151
zeppks@aol.com

How to Spin the News and Manipulate the Media

Welcome to the first issue of the Defender under the new leadership as sworn in at January's NWFMMA meeting. Hopefully everyone is receiving, or at least trying to get into the system to acquire the COVID-19 vaccine. Until the vaccine is more readily administered, infection rates drop, and restrictions are lifted we are unfortunately limited to the number of members that can participate in the monthly meetings. So get your reservations in early to guarantee a seat. We are looking for a great and active 2021, and can only do it with you. With that in mind, let me introduce you to our first speaker of the year, our one and only Mike Griffith.



Mike Griffith, NWFMMA 1st VP

Major Mike Griffith, USAF (Ret) is a 1973 graduate of the US Air Force Academy with a double major in International Affairs and Political Science. After commissioning, he served as a Security Police / Security Forces officer at Minot AFB, North Dakota, earned a Master's Degree in Systems Management at the Air Force Institute of Technology, and ran the security technology test program at Eglin AFB. He taught Air Force ROTC at Miami University of Ohio, he then led the design and procurement

of integrated security systems for all Space Transportation System (Space Shuttle) facilities at Cape Canaveral Air Force Station. He commanded the joint Air Force/Army/Marine US Forces Police in Kaiserslautern, Germany, where he was interviewed by news media concerning community policing, anti-terrorism programs, and such criminal cases as a serial bomber identified and caught by the USFP. He also served as emergency management officer at Ramstein Air Base, Germany, where he led the disaster response to

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From the President's Pen

By Dr. Elvira Chiccarelli

Welcome, my co-MOAA friends to the February Defender! So much dedication and patience on the part of the Editor, I cannot thank him enough! Thank you, Ken. Our February speaker (also our new 1st Vice President) is our own Michael Griffith. He will be talking about the "How to Spin the News & Manipulate the Media." For March, we have Dr. David Goetsch, Professor at NWFSC and member of the Okaloosa County Economic Development Council. Two great speakers to start off the year!



**Dr. Elvira Chiccarelli,
NWFMoa President**

I looked back over the Defenders for 2020 and we certainly had a number of great speakers who were willing to GIVE us a couple of hours of their time. You know, time is one thing we cannot buy so as I look back at our speakers we were certainly lucky to have these multitasking individuals come speak to us, COVID and all.

Consider who was here: Florida CFO Jimmy Petronis, Maj Gen Rich Comer, Colonel Donald Plater, SES, Dr. Matthew Hanson, Colonel Mike Borders, and Colonel Terry Jensen. As I said, given the pandemic, the unrest in our country, and the election controversy, it is more amazing that they came to us. I think we have to be aware of the fact that other people hold us and what we represent in very high regard. I had to wonder why this was so and the best answer I could give was that these speakers thought our members were worthy of their valuable time. Hmmmmm.

We have to continue to show we are indeed worthy. And in this regard, I would like our organization to grow in numbers and in mission. I wish that every veteran and retiree would want to enjoy being part of the MOAA. I believe they would be a valuable and numerous asset. Of course, 2020 has been difficult and we all have had to deal with it in different ways based on our situations, health and needs. Often, controversial times bring isolation, sadness to us and people around us. So I am asking you to get your flu shots and COVID-vaccine to be protected. If you need the information I can give it to you, and if you are depressed please reach out to friends, family or counseling for help. For your information, most counseling is covered by our insurance and there are some great people in the area.

I am sending out a few thoughts for 2021. I do encourage that you walk through your neighborhood, drop off a box of dollar cookies to someone (stay outside and wear your mask). People are so grateful in this difficult time I think you will be surprised.

I just have a few thoughts on speakers:

1. Please try to be here for the speakers, pack the house!
2. If you don't want the lunch, fine! My thought (that was nixed at the meeting) was that we could have some outdoor meetings when we bring our lunch and put that money in the scholarship fund or a donation to our MOAA.
3. Offer the speaker a \$100 honorarium or they can give it to our fund. I know it is only \$100, but I think it shows respect for their time.
4. I thought that perhaps once a year, we could go around the room and introduce ourselves, talk 3-5 minutes about our jobs, family, and any special interests or hobbies that we/you may have. I feel this could enhance our membership numbers, and what we are trying to accomplish, not only scholarship money to deserving students but also as advocates for the military and veterans and their needs.

Take care and see you in February.

Elvira Chiccarelli

PUBLIC RECORD

New Members:

Clark B. Taylor, USA, LTC (Retired)

In Memorium

None

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.

Chaplain's Corner

By: Chaplain Thomas Azar

A New Year's Message to our Troops and Families 2021

This Florida holiday season there is no heavy snowfall, forest fires, earthquakes or drought. True many of us will be absent from the ones we love. Today reminds me of my military deployments-called from our home base/fort, friends and family, to serve in a far off location, and to accomplish a mission few would undertake without complaining.

Those in uniform are called to be altruistic ambassadors, bridging distinct peoples, cultures and countries while simultaneously protecting our nation, democratic principles and especially our families and shoulder to shoulder comrades.

God however always finds a way to send us a message with encouragement. The door may close, but he always opens the window. Everyone during the pandemic is performing a special high gear task; it breeds a greater spiritual, political and military meaning to those on both sides of the frontline.

Just as we are separated from the ones we love, and sent to serve those forced to flee, Jesus left his heavenly abode to embrace those separated from his father. He's our ambassador, who set up for us the kingdom of heaven on earth. He is the bridge between our old and new self, bringing us into a deeper relationship with God. His mission is not more stuff, but to restore our brokenness and refill our emptiness with a relationship of true peace and joy, on earth and eternally.

As we support each other this New Year, have hope by recommitting ourselves to prayer, study and worship. It is a time when we reflect over our life and weigh what has eternal meaning in a short-sighted and overcast world. So go serve those less fortunate—it will remind us how blessed we are. What better way to gain strength than to run toward and go through our external struggles by obeying our eternal savior.

Finally, my teenage son wanted some three figure sneakers instead of the BX-brand we gave him for Christmas. As hospital chaplain I took him to the rehab room where a vet was getting fit for two prosthesis. His epiphany made him appreciate his blessings compared to the less fortunate, poor, and broken hearted.

So let's be little Christ's this New Year—it gives a deeper reason in the face of our challenges. May god bless you with continued courage, strength, love and faith as you 1% protect the 99% of Americans.

Shingles Vaccine and Your TRICARE Coverage

By Shane Ostrom (Revised)

How coverage of the shingles shot works under TRICARE is a common question among retirees. TRICARE covers the shingles vaccine two different ways – under your medical coverage, or under your pharmacy coverage. The guidance below can help you understand which one you want to use and take the appropriate action.

Age 64 and Under, and Not on TRICARE for Life (TFL)

All TRICARE Prime plans, U.S. Family Health Plans (USFHP), and TRICARE Select plans cover the full cost of the shot, at no cost to you, whether administered by a pharmacy under the pharmacy coverage or at a doctor's office under the medical coverage.

Beneficiaries using any TRICARE Prime plan can go to any TRICARE network pharmacy, primary care manager, or network provider. USFHP members must use their USFHP pharmacy or primary care manager. Those using a TRICARE Select plan can go to any TRICARE network pharmacy or any TRICARE-authorized provider.

On TRICARE for Life (Normally Age 65 and Over)

Medicare is your primary health coverage under Parts A and B. Medicare covers the shingles shot *but* does so as a pharmacy issue under the pharmacy Part D insurance, not under Parts A or B. Most military retirees do not have Part D coverage because we use our TRICARE pharmacy plan. In this case, Medicare will not cover the shot; the

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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.

Legislative Affairs

By Dave Parisot

MOAA Sets New Priorities for the New Congress

In the January 2021 issue of Military Officer, beginning on page 14, MOAA described the organizational goals and priorities for the 117th Congress. MOAA listed 13 Objectives as listed below (for more information, please read Military Officer, pages 14 – 21).

Objective 1: Recognize the COVID-19 pandemic has changed the landscape for many of our priorities.

Objective 2: Protect the value of the military health care benefit.

Objective 3: Protect the military health system (MHS) pharmacy benefit and achieve flexibility in TRICARE pharmacy copays.

Objective 4: Address barriers to accessing care within the MHS, including TRICARE coverage gaps and mental health care access challenges.

Objective 5: Achieve concurrent receipt of service-earned retirement pay and VA disability pay.

Objective 6: Protect family support programs, and ensure military-provided services(housing, PCS, child care) are affordable, readily available, and meet quality standards.

Objective 7: Reform the presumptive process to support veterans claiming service-connected disabilities for toxic exposures.

Objective 8: Achieve equity of benefits, protections, and administrative support for Guard/Reserve members consistent with their active duty counterparts.

Objective 9: Sustain Veterans Health Administration (VHA) foundational missions and services.

Objective 10: Protect Arlington National Cemetery as an option for those currently eligible to receive full military honors, through expansion of our national cemetery.

Objective 11: Sustain pay raises for servicemembers and COLA raises for retirees.

Objective 12: Improve survivor benefits.

Objective 13: Ensure the Coast Guard receives pay during a government shutdown.

Additional information on MOAA's goals and progress throughout the year can be found on the MOAA website at www.moaa.org/2021goals.

2021 ANNUAL DUES NOW PAST DUE

If you have not already paid your membership dues for 2021, please do so as soon as possible. Check your Defender if you do not know if your membership is expired. The expiration date is given in the address section.

You may pay by check or cash; however, I prefer check as that also gives you a receipt. You can mail the payment to NWFMOA, PO Box 1213, Shalimar FL 32579 or pay me at the February Chapter luncheon on 4 February 2021.

The payment fee schedule and application form are provided on the back page of this Defender. Please note there are savings to be had by extending your membership for multiple years. Also note that surviving spouses only pay ½ of the member fee.

Shingles Vaccine (cont.)

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entire cost falls to TRICARE for Life as your Medicare supplement.

For those of you still under the USFHP, stay within your USFHP plan pharmacy or primary care managers for your coverage.

Having another pharmacy program besides our TRICARE pharmacy plan disqualifies us from the TRICARE home delivery program and can cause us to file manual claims to TRICARE pharmacy for reimbursement. So, *we do not want a Part D plan*.

Based on the above, TRICARE becomes your shingles shot insurance. You have two TRICARE options to get the shot.

1. The easiest and cheapest option: Use your TRICARE *pharmacy benefit coverage* by going to a TRICARE network pharmacy for the shot. You can get the shingles vaccine for free at a participating TRICARE network pharmacy. That's it.

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How to Spin (cont.)

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the Flugtag '88 airshow crash, involving mass casualties. Returning to the US, he became emergency management officer for the 33rd Fighter Wing, and deployed to Saudi Arabia during Operation Desert Shield, hardening a Saudi air base against potential Scud missile attacks, chemical and WMD warfare, and terrorism.

After retiring from active duty, Major Griffith taught Air Force Junior ROTC classes for three years at a high school in New York City, before returning to Florida and becoming a reporter for the Bay Beacon, a weekly newspaper serving Niceville, Valparaiso, and nearby communities. He is a Certified Florida Educator, and has taught classes in science and social studies at nearly every middle and high school in Okaloosa County, as well as designing and teaching classes and summer science programs at the Emerald Coast Science Center. He teaches science and math for a local tutoring firm, preparing high school students for college entrance exams.

He has been interviewed by newspaper, radio, and television reporters. As a reporter, he has interviewed numerous military, civilian, political and community leaders, including Pat Maney, Matt Gaetz, Mike Huckabee, Janet Reno, Jeb Bush, and Crocodile Hunter Steve Irwin. He is currently writing a book; "How to Spin the News and Manipulate the Media," on the topic of press relations for local community leaders and organizations. He is married to Capt. Deborah Griffith, USAF (Ret), with a grown daughter and two grandsons.

I look forward to seeing you all there, and anticipate a lively discussion on today's media.



Shingles Vaccine (cont.)

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2. Go to your doctor for the shot. This isn't the best option, because Medicare will not be picking up any of the cost for retirees. Under this option, TFL covers the shingles shot as a medical coverage, not pharmacy coverage. So, the process goes like this:

- You get the shingles shot at the doctor's office.
- Medicare won't cover the shot because you do not have Part D Medicare, so the total cost falls to TFL.
- TFL covers the shot as a medical cost not covered by Medicare Parts A nor B.
- When medical costs are not covered by Medicare, TFL deductibles and cost shares apply. The deductible is \$150 for individual coverage (\$300 for families), and you may face a 20% co-pay after the deductible. Bottom line: You pay for the shot.

Here's How to Avoid COVID-19 Vaccine Scams

By Shane Ostrom (Revised)

Now that the COVID-19 vaccine is being deployed to the public, you will need reliable sources of information to stay up to speed on the relevant issues. It's too much to cover in one article, so this article includes links to the most comprehensive information regarding insurance coverage as well as vaccine procedures and timelines.

And remember, scams are rampant — beware of criminals. Medicare and TRICARE cover the vaccine at no cost to you, so if anyone asks you to share your private health care information or pay for access to the vaccine, it's a scam.

Things to know about scams:

- You can't pay to put your name on a list to get the vaccine.
- You can't pay to get early access to a vaccine.
- Don't share your personal or financial information with anyone who calls, texts, or emails you promising anything related to the vaccine or health care.

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Scholarship Fund

by Dave Parisot

I hope all of you are doing well and staying safe as we continue to battle COVID-19. COVID vaccinations for those aged 65 and above have started in Okaloosa County and some of our members have received their first shot. Most of our chapter members qualify by age and I encourage you to continue your efforts to get scheduled for the vaccine. I got my first vaccine on January 19th via the Publix Pharmacy.

Our Scholarship Fund was made a little 'healthier' in December due to donations from 15 members totaling \$4,900. That brought the total of member donations for calendar year 2020 to \$8,500 from 32 members. My sincerest thanks to all of you who opened your wallets to support our scholarships to local JROTC cadets.

Member donations to the Scholarship Fund Century Club since my last article are **Kay Dent, Bob Garcia, Karl & Charlotte Eschmann, Chris Beam, Les Matheson, Dave Parisot, and Patt & Caroline Maney**. Please see the "BG Frank Glunn Century Club" donor list below to see who donated in the past twelve months. Of course, we are very much open to donations from those not currently in the Century Club. Will you be the next Century Club donor?

Here is 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 2019 and 2020 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets. [Note: (R) means Renewal of membership.] NOTE: **COVID-19 has had significant impacts on the local businesses who contribute regularly to the Scholarship Fund, particularly the restaurants. If you are going to eat out or get carry-out, I encourage you to support the restaurants listed below.**

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); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (Apr 2018); **Clyde Locke** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (July 2018); **Dennis Phillips** (Aug 2018); **Karl & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019). **Dr. Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Nick**

Marotta (Oct 2020); **Pete Peterzen** (Dec. 2020); **Kathy & Jesse Bush** (Dec. 2020); and, **Patt & Caroline Maney** (Dec. 2020). [Note: 26 total members]

BG Frank Glunn Century Club (past 12 months) (R=Renewal): January 2020: **Fred Westfall** (R); **Nick Marotta** (R); **Dave Parisot** (R) (In memory of Chong Parisot); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); February 2020: **Rod Gerdes** (R); **Ginny Mills**. March 2020: **Joy Houck** (R) (In memory of Maj. Stanley Houck); April 2020: **Larry Bush** (R); **Carol Baker** (R) (In memory of Col. David Baker); **Mike Mitchell** (In memory of Frank Harrison); June 2020: **Dr. Keith Kulow** (R); **Dave Parisot** (R) (In memory of Mike Mitchell); **Michael Ramirez**; August 2020: **Janet (Ryan) Taylor** (R) (In honor of Major Bill Ryan); **Donald Litke** (R) (In memory of Kay Litke); and **Eileen Arpke** (R). September 2020: **Doug Hardin** (R) (In memory of Gen. Bill Kirk); October 2020: WWII Vet **Sam Lombardo** (R) (In memory of Jean Lombardo); **Nick Marotta** (R); **George Colton**

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Vaccine Scams (cont.)

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- Hang up the phone or delete any emails or texts that ask you to do anything. Do not click on any attachments or links in emails or texts. Nothing is as it seems. Scam attempts look very real.

Use only reliable sources to get information about the vaccine, like:

- Medicare
- TRICARE For TRICARE information specifically regarding vaccines, go to <https://tricare.mil/HealthWellness/HealthyLiving/Coronavirus/Coronavirus-Articles>
- Centers for Disease Control and Prevention
- National Institutes of Health
- MOAA

Stay in touch with your doctors about the future availability of your vaccine

Scholarship Fund (cont.)

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(R); November 2020: **Bob Gramm (R); Larry Tashlik (R); Howard Fisher (R); and Janet (Ryan) Taylor (R);** December 2020: **Robert “Pete” Peterzen (R); Dennis Phillips (R); Craig Miller; Jesse & Kathy Bush (R); Larry Bush (R); Scott & Janet Berry (R); Patrick Boab (R); and, Jeffrey Watson; Kay Dent (R)** (In memory of Troy Dent and Larry Ketter); **Bob Garcia (R); Karl & Charlotte Eschmann (R)** (In memory of B/Gen Bud Day and Mrs. Kay Litke); **Chris Beam (R); Les Matheson (R); Dave Parisot (R)** (In memory of Mrs. Chong Parisot); and, **Patt & Caroline Maney.**

2019/2020 Business Platinum Donor (\$750 minimum donation): October 2019: **Shalimar Cheers Pub (\$1,000) (R).**

2019/2020 Business Gold Donor (\$500 - \$749): December 2019: **Eglin Federal Credit Union (R); Merrill Lynch (Chris Beam & Tess Bass, Senior Financial Advisors) (R); Silver Slipper Casino Hotel (Bay St. Louis, MS) (In-Kind).**

2019/2020 Business Silver Donors (\$250 - \$499): November 2019: **Indian Bayou Golf & Country Club (In-kind, R);** December 2019: **Rocky Bayou Golf Course (In-kind, R).**

2019/2020 Business Bronze Donors (\$100 - \$249): April 2019: **Eye MD of Niceville (R);** November 2019: **Gator Lakes Golf Course (In-kind, R); Mary’s Kitchen (FWB & Destin) (In-kind, R); Buffalo’s Reef Restaurant (FWB) (In-kind, R); Shalimar Cheers Pub (In-kind, R); Shalimar Pointe Golf Course (In-kind, R);** December 2019: **Popeyes Louisiana Kitchen (FWB) (In-kind, R); Tammy’s Journeys (FWB) (In-kind, R); Painting With A Twist (FWB) (In-kind, R); Destin Party Boat Fishing (In-kind, R); Slick Mick’s Deli & Grille (FWB/Niceville/ VPS) (in-kind, R); Connect with Flowers (Shalimar) (In-kind, R); Lee Nissan (FWB) (In-kind, R)**

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

NWFMOA Scholarship Fund: “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.



***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.***



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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 for the local to national levels.

Today's Date _____

Last Name _____ First Name _____ Initial _____

Spouse _____ Phone _____

Address _____ City _____ State & Zip Code _____

Email Address _____

Rank _____ Service _____ MOAA Member Number _____

☐ Regular ☐ Reserve ☐ National Guard ☐ Active Duty ☐ Retired

This application is for:

☐ Life Member ☐ New Member ☐ Renewal ☐ Surviving Spouse ☐ Other _____

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 the 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
1 yr--\$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

Surviving Spouses
Pay half of the above rates

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