



# THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association  
[www.nwfmoa.org](http://www.nwfmoa.org)

Vol. 31 No 2

Serving All Branches of The Uniformed Services

February 2025

## Lunch Meeting & Discussion

**When:** Thursday **February 6th**  
**Time:** Gathering 1130, Lunch 1200, Program to follow  
**Place:** Fort Walton Yacht Club  
180 Ferry Road, NE, FWB  
**Program:** **Brig Gen Gwyn Armfield**

### MAKE A RESERVATION

- Reservations are Required
  - Wear a name tag
  - Bring proper change: \$16
- Reservation deadline is Saturday at noon prior to meeting. Go to <http://nwfmoa.org> and select the link "Click here to make reservations", or email [nwreservations@gmail.com](mailto:nwfreservations@gmail.com), or call Karl Eschmann at 850-621-7482 to make a reservation.

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## Our February Meeting Speaker R. Gwyn Armfield (BGen Ret)



Gwyn is the Founder and Managing Director of RGA Consulting Group, LLC, a national consulting business providing strategic planning services focused on growing profitability for its clients by applying ethical business approaches.

A 28-year Air Force veteran, Gwyn served around the world, rising through the ranks to retire as a Brigadier General. Throughout his career, Gwyn successfully led diverse organizations with complex financial budgets in demanding environments by establishing trust and creating a shared vision of success with stakeholders. From leading over 30,000 US, NATO and Afghan special operations personnel in Afghanistan to commanding small-teams engaged in some of our nation's most sensitive and complex missions, Gwyn's passion is building and leading diverse groups to accomplish their missions while solving their organizations' most pressing problems. For his exceptional leadership, the US Air Force recognized Gwyn with their highest leadership honor-- the Lance P. Sijan Leadership Award.

Gwyn is the co-author of *Lead to Serve and Serve to Lead: Leading Well in Turbulent Times* with Air Force Lieutenant General (ret) Bruce Fister and is a frequent speaker at corporate, non-profit and government events. A distinguished ROTC graduate from The Citadel, Gwyn has earned a Master's degree from the Air Command and Staff College and was a national security fellow at Harvard University's Kennedy School.

Gwyn's service to the northwest Florida community dates back to his time as Commander of Hurlburt Field's 24th Special Operations Wing. He is also the vice president of the Air Commando Heritage Foundation, is active in his local church and leads a non-profit mentoring and academic tutoring program for at-risk young men in his community.

Please join us for our February 6th Membership Meeting. Click [HERE](#) to make reservations.

# From the President's Pen

By Fran Hendricks

## Officers & Directors

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The new NWFMOA Board has been installed and is committed to building on prior year successes. 2025 marks 66 years we have served the community while embracing a mantra of *Comradery with Purpose*. The Board has approved its Goals and Tasks for 2025. A quick summary of the 2025 Goals and Tasks follows:

**Goal #1...Membership:** Increase Chapter membership by 10 new members. Utilizing our various categories of membership (Regular, Auxiliary, Associate, and Honorary), we are confident we can attain this goal with candidates who share the same sense of purpose our Chapter was built on. Also included in Goal #1...we will host Officer Calls every month there is a fifth Thursday. In fact, our first Officer Call will be Thursday, January 30 / 1700 hours at Cheers in Shalimar.

**Goal #2... Financial...**Be fiscally smart with the Chapter's funds, thereby finishing the year in the black. We will once again have a banner on our webpage that individuals, organizations, and businesses can post their picture or logo congratulating NWFMOA for their 66 years supporting the community. These funds will be used primarily to support our Community Outreach Programs.

**Goal #3...Military Ball...**Host our annual Military Ball in December.

**Goal #4...Community Outreach...**Continue to conduct Valentines for Veterans, Military Family Appreciation Day, Junior Enlisted Gift Cards, and Wreaths Across America, while also looking for new opportunities to support our local community. We will continue to partner with other likeminded organizations in support of our shared purposes.

**Goal #5...Model MOAA Chapter...**Be a recognized leader in the State (FCoC) and MOAA. We will submit our annual chapter LOA and Harris Communication Awards with the intent to earn 5-star awards for each. We will seek appropriate recognition for deserving Chapter members.

**Goal #6...Legislative Affairs...**Actively support MOAA and local legislative issues. Call to Action emails, coupled with the Legislative Minute at our monthly chapter meetings and the Legislative Corner in our monthly newsletter (*The Defender*) will be used again to define an ongoing issue and inspire action.

2025 is going to be another historic year for NWFMOA as we celebrate 66 years since our founding in 1959. We are already off to a great start thanks to the untiring efforts of many. For those looking for ways to become more involved, we welcome your involvement. Feel free to contact me or any Board member.

Here to Serve,

Fran Hendricks, Brig Gen, USAF Retired  
NWFMOA, President

**1959 - 2025**



# Thank You

for helping us celebrate over 66 years of  
Service to our Community.

[Click HERE to view the 2025 banner.](#)

[Click HERE now to donate and get your name on the 2025 banner.](#)



## Test Your Knowledge

Take the quiz for a chance to win a free lunch at our next meeting.



This month the quiz is about some important military history. When you click on the link below, you will see a single question and a place to give your answer and name. If your answer is correct, you will be entered into the drawing at the monthly meeting (you have to be present to win your free meal at the next meeting). You may answer the question multiple times but only the correct answer will count for the drawing (so answering the question correctly 5 times will not give you more chances to win). We don't tell anyone that they got it right or wrong until we disclose the winner at the meeting. At the meeting, we state the answer and how many got it right. Then we pull the one winning entry from the hat.

Last month the winner was Mel Claxton but he was not in attendance.

**Click the link below to get to the quiz.** The winner will be announced at the next meeting. The person must be present to win.

[CLICK HERE](#)

## Time To Pay Your Dues

**It is time to pay your 2025 dues.** And, if you haven't done so already, it is way past time to pay your **2024 dues.** Please make a check for the amount payable for the next year or beyond.

- Not sure if you owe dues? Click [HERE](#).
- If you owe dues, click [HERE](#) to fill form and send it along with your check to **Treasurer, PO Box 1213, Shalimar, FL 32579.**
- You can also now pay your dues by **credit card.** To do that, click [HERE](#).

# Chaplain's Corner

By: Chaplain Thomas Azar



## **SPIRITUAL & PHYSICAL INJECTIONS**

Mary and I have made so many new friends throughout the year and the one thing they all have in common is that their last name ends in 'MD'. So, 2024 "My Year of the Human Pincushion".

It all began in January with my annual GP. The nurse drew seven vials. The results led him to send me to internal medicine.

In February they drew more blood, and the specialist handed me a referral to the cardiologist who set me up for a nuclear stress test. Unable to eat or drink for 24 hours they had difficulty starting the IV. They tried both forearms and biceps. Unsuccessful, they tried wiggling the needle, trying to move the vein into it. Yikes! They called two RN's who put it in the back of my hand. There, is not much muscle there!

The April results led my cardiologist to make a referral to see a heart specialist off-base concerning my aging eight stents.

The May appointment was for a catheterization via my arm. As a back-up, they prepared the groin area. They poked me and inserted a port. Then a smiling anesthesiologist comes in; she generously gives me a sleep shot. It was so fast, I don't remember finishing my prayer for the medical staff.

After my GP receives the report, he recommends the oncologist because he is still concerned about my Reticulocyte and related blood work. They took eight more in-depth vials. He believes my blood loss might be caused by internal bleeding. He handed me a referral to the gastroenterologist.

Father's Day was unforgettable. Of course, you can't eat or drink for 24 hours except for that nice green gallon of slush. The staff stuck needles in my arm again. I wake up several hours later hungry and thirsty and unable to move because of the IV's and ports. My doctor got the report, and she concluded I'm borderline anemic and they graciously gave me a Vit B shot in the thigh. She gives me the go ahead to get the rooster comb injections in my two knees, and cortisone in my two shoulders so I can resume my swimming and hiking workouts again.

The orthopedic surgeon is in good spirits after the July 4 weekend. After a series of X-rays, they injected my supra spinous tendon and muscle from the back. My knees are punctured straight up; the only good thing about this procedure is I didn't need to fast, but I couldn't do much for a few days.

Concerned about my planter fasciitis, he gave me several exercises and medication to take to avoid surgery.

In September the podiatrist reviewed the x-rays. Both doctors recommend a cortisone injection in the heal

of my left foot. The RN preps me for an injection. Total disclosure- nothing hurt more in all my life. It was worse than the injections in the back of my hand. It was the longest needle and largest vial ever, plus he had to inject the liquid slowly. As you know there's not much space between the bone and the skin at the heel of your foot. They both heard me speak in tongues. I went home and iced my foot for a few days.

Suddenly my eyes started seeing foggy movement. I called the Tricare nurse and, that, set off a series of alarms. They told me to go right away to the emergency room. I showed my ID card and before I could sit down, they took me right upstairs to talk to several physicians who prodded, examined and questioned me. They recommended an MRI and a CAT-scan and a variety tests. Five hours later after more IVs and injections of color dyes, they finally decided that I had a veinous occlusion. (If it was an arterial occlusion that would've meant I had a stroke). We were all relieved, but they still didn't know what caused it. Overly concerned they sent me off to a teaching hospital a hundred miles away.

The leaves were changing in October as I entered the ophthalmologist's office. The three scans confirmed my vein was blocked. I asked, "what they could do?" The two specialists commenced my lifelong process of getting the shots every six weeks in my left eye.

Finally, I was home resting and enjoying our Thanksgiving family meal when I cracked the base of an old crown. My dentist numbed me up, poked and prodded, but couldn't remove it. She realized it was a task for the endodontist. His thick needles found their target in the base of my jaw. He excavated and cleaned out the broken tooth and roots. The procedure took longer than he anticipated so he gave me two more injections. I couldn't feel my eyes and cheeks. He added some cadaver bone and put some studs in to get ready for an implant.

Of course, in December I was getting more shots for the two crowns and bridge to be put in. That took three days, two hours each day. It was 12 months of feeling like a pincushion. (I will omit the urologist's exam, digging and poking procedures).

Through it all, while I was doing my morning devotions, I was grateful for modern medicine and the professionals who helped work on every part of my body.

But what about my spirit? What injections do I get for my invisible body?

The Great Physician provides and empowers those who humbly ask. He provides us with courage, wisdom and grace. Jesus said, "Ask and you shall receive."

There is no physical pain in His healing approach, only mental peace and heartfelt joy with a deeper understanding, and a closer feeling to God who made each of us. In fact, as God strengthens the spirit, it bolsters the body's recovery! God who "formed us in our mother's womb" knows us best.

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You see there's a lesson in everything if we spend time reflecting on it. No one likes to live in pain and suffering, but in the midst of it all, I could see God working as the great physician through all those doctors to keep me whole and healthy so that I could continue to serve Him as a chaplain, and care for my family.

In fact, over the many decades, I have always, prayed with patients before going to surgery. Now it was my turn to pray, laying on the gurney staring up, at my agreeing doctors.

When I look back on my life, I have no doubt that even when I was not getting physical shots, God was giving, me a daily dosage of truth in Bible study or uplifting my spirit at worship and touching me with the compassion from my brothers and sisters. St. James says, "If any are sick, let them call the elders and pray."

We all put our trust in our doctors when we are not feeling well. We experience the 'white coat syndrome'- just going to the doctor's office makes us feel better.

The same is true when we go to church- we feel so much comfort as we enter the sanctuary and move about in a fellowship group. We can feel the presence of God. These are the spiritual trinities- pastoral doctors, fellowship nurses and deacon technicians who provide immediate and long-term care, far into eternity, aiding and complimenting their earthly counterparts.

We have all been anxious, struggled with the fog and friction of life. As your chaplain, I want to make a referral-spend alone time with the Chief Physician and receive a daily infusion of God's miraculous grace and incomprehensible love and powerful truth. You don't need insurance because He has your best interests at heart. You won't need a second opinion because He is omniscient and omnipotent.

He's the antidote, to get us through the pain and suffering. In the end our eternal life will bring us to a place without any pain or suffering. There will be no doctors, policeman or politicians in heaven, just total peace and joy forever and ever. Jesus promised, "A new heaven and a new earth."

Now that's a good reason to be God's pincushion!

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## **Never Stop Serving**

# Officers Call

Our next officers call will be on January 30, 2025 starting at 1700,



At Cheers in Shalimar, not Doc's Oyster Bar

## PUBLIC RECORD

### In Memoriam

Doris Day, Wife of BGen George "Bud" Day,  
Jan 11, 2025

### New Members

Lt Col Scott Johnson, USAF (RET)

?  
? Got a Chapter question? ?  
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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.



# Never Stop Serving

## OUR MISSION

The mission of NWFMOA is to benefit the members of the uniformed services, their families and survivors and to advocate a strong national defense, while providing needed support to the community and its members.

## Little Known Facts

### 5 Little-Known Facts About D-Day

Not long after the United States entered World War II in December 1941, Allied leaders Winston Churchill and Franklin D. Roosevelt — along with commanding Allied general Dwight D. Eisenhower — began to plan an invasion of Nazi-occupied France. Opening a new front was vital to defeating the Nazis, so plans were set in place for Operation Overlord — the codename for the Normandy landings on June 6, 1944. The massive operation began the liberation of France and other parts of Western Europe, ultimately turning the tide of World War II and bringing about the end of Nazi Germany. Here are five facts about that fateful day, now commonly known as D-Day.

#### 1. D-Day Was Supposed to Happen a Day Earlier

Allied leaders originally set a date of June 5, 1944, for D-Day. But something very British managed to delay the invasion: the weather. Foul weather over the English Channel meant that it was too rough for ships to sail, so the invasion was postponed until the day after. It was a nervous, pensive wait for everyone involved, not least for the soldiers waiting to cross the Channel. Then came news from the meteorologists, who forecast a brief window of calmer weather for June 6. There were a limited number of dates with the right tidal conditions for an invasion, so if the operation didn't go forward during the break in the weather on June 6, it would have had to wait until June 19-21 (when, as it turned out, there was a storm that would have made invasion impossible). The green light was finally given, and D-Day took place on June 6.

#### 2. The Germans Weren't Expecting the Invasion to Be at Normandy

The Germans knew that an Allied invasion of Nazi-occupied France could turn the tide of war, and had planned to counter such an invasion. But they didn't consider Normandy as a particularly likely landing point. Instead, they believed the Allies would invade further north, at the French port city of Calais, which sat just a little more than 20 miles across the English Channel from Dover. The German army installed three massive gun batteries along the Calais coast in order to counter this threat. That's not to say that Normandy was an easy target. It was defended by the Atlantic Wall, a 2,000-mile-long chain of fortresses,

mines, gun emplacements, tank traps, and obstacles. It was an impressive piece of defensive engineering, but it wasn't enough to stop the Allied invasion.

### **3. Spies and Misinformation Played a Major Part in the Success of D-Day**

The Allies did all they could to convince the Nazis that an invasion would not take place at Normandy. Leading up to D-Day, nearly every German spy in England had been captured or turned into a double agent, and the double agents were told to inform their Nazi handlers that the invasion was indeed planned for Calais. At the same time, the Allies sent out fake radio traffic to further convince the Germans that Calais was the plan. This deception was all part of Operation Fortitude, which aimed to dupe the Nazis with misinformation, including creating an entirely fake army. This fictitious force, known as the First U.S. Army Group (FUSAG), was made up of thousands of fake tanks and airplanes, as well as decoy buildings, all placed on England's southeast coast and supposedly commanded by General George S. Patton. The Allies let German reconnaissance planes photograph the site of the dummy army, further convincing the enemy that a military buildup was being made for an invasion of Calais. What's more, the Allies by this time had cracked the Nazis' Enigma code, so they could monitor the success of their misinformation campaign by tapping into German communications.

### **4. D-Day Was the Largest Amphibious Invasion in History**

The Allied invasion of Normandy was the largest single-day amphibious invasion in history. The scale of the assault is hard to even imagine, as the numbers are mind-boggling. In the months and days leading up to the invasion, 7 million tons of supplies, including 450,000 tons of ammunition, were brought into Britain from the United States, and war planners created around 17 million maps to support the operation. In the hours prior to the beach landings, 11,590 Allied aircraft flew 14,674 sorties to support the invasion, and 15,500 American and 7,900 British airborne troops parachuted into France behind enemy lines. Then came the beach assault by 132,715 Allied troops, consisting of 75,215 British and Canadian forces and 57,500 Americans. Between them, they stormed the beaches of Normandy, the Americans fighting their way ashore at Utah Beach and Omaha Beach, the British at Gold and Sword beaches, and the Canadians at Juno Beach.

### **5. Eisenhower Wrote a Secret "In Case of Failure" Message**

The success of D-Day was in no way assured. In the days before the invasion, General Eisenhower secretly wrote a statement now known as the "In Case of Failure" message, to be released if the invasion failed. In the letter, Eisenhower took full blame for any such failure. "My decision to attack at this time and place was based upon the best information available," he wrote. "The troops, the air, and the Navy did all that bravery and devotion to duty could do."

But D-Day was a military success that paved the way for a German surrender less than a year later. The invasion, however, came at a terrible cost. Historians are still investigating the actual number of deaths that resulted from the chaos of D-Day, but we know that at least 4,414 Allied soldiers, sailors, airmen, and coast guardsmen lost their lives, with at least 10,000 total casualties. On the German side, meanwhile, estimates suggest between 4,000 and 9,000 killed, wounded, or missing, with around 200,000 Germans captured as prisoners of war. Today, just a few thousand D-Day veterans may still be alive, the youngest now in their late 90s. On June 6, 2023, around 40 World War II veterans gathered at Normandy to mark the 79th anniversary of D-Day and pay tribute to the lives lost that day.

Source: <https://historyfacts.com/world-history/article/5-little-known-facts-about-d-day>



Click the link below to sign up for the MOAA Newsletter

[https://bit.ly/moaa\\_newsletter](https://bit.ly/moaa_newsletter)

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**Here is another option...**

Looking for a NWFMOA Chapter shirt. In addition to ordering a shirt, you can also buy your own polo shirt (short or long sleeve) and take it to [American Athletic Uniforms, Inc](http://www.americanathleticuniforms.com) (90 Eastview Ave, Valparaiso, FL) to have it embroidered with our patch and your name. Cost of embroidery (Patch + Name) is \$15.



### **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.



## Never Stop Serving

**If You Belong to the NWFMOA, You ARE  
Part Of The Solution**

[Click here to join the NWFMOA](#)



## The Council Communiqué

Florida Council of Chapters  
Military Officers Association of America

[Click to read the FCoC Communiqué](#)

# Scholarship Fund

by Dave Parisot



## It's 2025 already; 2025 Scholarship Fund Board of Directors; New scholarship award amounts for 2025.

Wow, can you believe it, almost a whole year has passed and we are almost into 2025! Happy and Prosperous New Year to everyone, especially the donors to our Scholarship Fund.

In January we will hold our annual Scholarship Fund Board of Directors meeting. The 2025 Board members are: **Dave Parisot**, President; **Kevin Kirby**, Vice-President; **George Colton**, Secretary-Treasurer; **Bob Allen**, **Fred Westfall**; **Karl Eschmann**; and, **Charles Farmer** (Niceville JROTC). Our Financial Adviser remains **Tess McLaughlin Bass** of Bass, Byrd, and Associates at Merrill Lynch.

When the Board met in September 2023, we decided to offer 2-year scholarships to JROTC cadets of the seven local high schools we support, with the objective to retain them in college ROTC classes for a longer period and eventually leading to commissions in our armed forces. At their Junior or senior year in ROTC they become eligible to apply for one of our ROTC scholarships of \$4,000 each. The number of scholarships to be awarded in 2025 will depend on the number of applications we receive by March 1<sup>st</sup>. The JROTC scholarships will be valued at \$3,000 for each of two years (i.e., \$6,000 total for each cadet selected.) More info to come after our January Board meeting.

Since my last article we have had a few Chapter members make donations to the Scholarship Fund as follows: **Bob Gramm**, **Howard Fisher**, and **Dave Parisot**.

Below is the complete list of our **Endowed Scholarships**, our **Gold Century Club** members (\$500 cumulative minimum donation) and our **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months, along with our **Business Donors**. Your support is greatly appreciated. All of these donations are used to fund our scholarships. [Note: (D) means deceased and (R) means Renewal of membership.]

**Endowed Scholarships**: Lt Col Jim and Mrs Una Heavener Memorial Scholarship (D) (via their estate, effective 2018); Dave Parisot in memory of his wife, Chong Cha (Kim) Parisot) (effective 2017); Dr (Lt Col, USAF, Ret.) Howard and Mrs. Irene Fisher Scholarship (effective 2022); Dr. (Lt. Col., USAF, Ret.) Fred and Mrs. Jan Westfall Scholarship (effective 2023); and, Col. (USAF, Ret.) Karl and Mrs. Charlotte Eschmann Scholarship (effective 2024).

**Gold Century Club**: Bill Ryan (Feb 2016); Ruth Cullen, (D) (Oct 2016); Dave Parisot (Feb 2017); Janet Taylor (Mar 2017); Chris Beam (Mar 2017); Bob Garcia (D) (July 2017); Rod Gerdes (Nov 2017); Larry Bush (Nov 2017); Dr. Howard & Irene Fisher (Nov 2017); Eileen Arpke (D) (Feb 2018); Fred & Jan Westfall (Apr 2018); Clyde Locke (D) (Apr 2018); WWII, Korea, and Vietnam Veteran Sam Lombardo (D) (July 2018); Dennis Phillips (Aug 2018); Karl & Charlotte Eschmann

(Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (Aug 2019); **Fred Boyer** (D) (Aug 2019).**Dr. Keith & Elizabeth Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Dr. Roger Riggerbach** (Dec 2019); **Robert “Pete” Peterzen** (Dec 2019); **Nick Marotta** (Oct 2020); **Kathy & Jesse Bush** (Dec 2020); **Patt & Caroline Maney** (Dec 2020); **Kevin Kirby** (Apr 2021); **Scott & Janet Berry** (May 2021); **Douglas Hardin** (D) (Sept 2021); **Patrick & Mosla Boab** (Dec. 2021); **Bob Allen** (Feb 2022); **Bobbi Hanson Garcia** (Mar 2022); **Joy Houck** (Mar 2022); **George Colton** (May 2022); **Bob Secrest** (May 2022); **Brig. Gen Fran & Mrs Connie Hendricks** (Oct 2022); **Les Matheson** (Feb 2023); **Dan Brown** (April 2023); **Tess Bass** (August 2023); **Bob Gramm** (Dec 2023); **Larry Tashlik** (Dec 2023); **Jean Dutton** (D) (Oct 2024) and **Jeff Watson** (Oct 2024) [Note: 44 total members]

**BG Frank Glunn Century Club** (past 12 months) (R=Renewal): December 2023: **Les Matheson** (R); **Jeff Watson** (R) (In memory of Maj. John Besten, USAF, Ret.); **Karl and Charlotte Eschmann** (R); **Bob Gramm** (R); **Brig. Gen. Fran & Connie Hendricks** (R); **Larry Tashlik** (R); **Kay Dent** (In memory of Troy Dent and Larry Kettter); and, **Janet Ryan Taylor** (R) (In honor of Major Bill Ryan); February 2024: **Rod Gerdes** (R); March 2024: **Don Litke** (R); **Kevin Kirby** (R); April 2024: **Fred Westfall** (R); **Dennis Phillips** (R); and **Dr. Keith Kulow** (R); May 2024: **Bob Secrest** (R); **Al Bills** (R); **Bob Cluskey**; and **Dave Parisot** (R) (In memory of Phil Krajeck); **George Colton** (R); August 2024: **Bob Cluskey** (R); **Scott & Janet Berry** (R); **Chuck Merkel** (R); and **Dave Parisot** (R) (In memory of Eileen Arpke); October 2024: **Dave Parisot** (In memory of Jean Dutton); **Jeff Watson** (R); November 2024: **Kay Dent** (R); **Pete Peterzen** (R); and **Karl and Charlotte Eschmann** (R); **Fred and Jan Westfall** (R); **Bob Gramm** (R); **Howard Fisher** (R); and **Dave Parisot** (R) (In memory of Chong Parisot)

**2023/2024 Business Platinum Donors** (\$1,000+): Dec. 2023: **Bass, Byrd & Associates at Merrill Lynch of FWB** (R); March 2024: **Florida Power & Light**



**2024 Business Gold Donors** (\$500 - \$749): April 2024: **Eglin Federal Credit Union** (R); **GSS Gear FWB, LLC**; May 2024: **Step One Automotive Group** (R)

**2024 Business Silver Donors** (\$250 - \$499): April 2024: **Lisa Jo Spencer, PA** (R).

**2024 Business Bronze Donors** (\$100 - \$249): **Eye M.D. of Niceville, LLC**.

[Please support our local businesses that have contributed to our scholarship program.](#)

**NWFMOA Scholarship Fund: “HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS”**

THE 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 (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. IRS FEIN is 59-3434498

**To make a contribution to the NWFMOA Scholarship Fund Click Here.**

## Legislative Corner



### **Fix the TRICARE Coverage Gap for an FDA-Approved Alzheimer’s Treatment**

For the Legislative Minute at our January monthly meeting, I urged your support of Senate Sec. 5744, which would address TRICARE’s non-coverage of Leqembi, an FDA-approved treatment for Alzheimer’s disease.

TRICARE’s outdated policy excludes coverage of monoclonal antibodies, including Leqembi, even though the drug has had full FDA approval since July 6, 2023. Medicare has covered Leqembi for more than a year. The BlueCross BlueShield Federal Employee Program, a key benchmark plan for TRICARE, also covers Leqembi.

**TRICARE policy leaves Prime and Select beneficiaries with no coverage for Leqembi. TRICARE for Life beneficiaries have partial coverage through Medicare but face approximately \$365 per month in cost sharing that does not accrue to TRICARE’S annual out-of-pocket cap.**

Treatment for Alzheimer’s disease is most effective when administered early – delays can result in irreversible disease progression – making this prolonged TRICARE coverage gap unacceptable.

Please join me and ask our two Senators to support this legislation and its inclusion in the final bill. I invite you to visit the NWFMOA Webpage and hit the “Take Action” button. That will take you to the MOAA’s Active Legislative Campaigns. There you will find all the legislative actions MOAA is working. With a few clicks, you can voice your support for this specific bill, as well as all legislative actions MOAA is working. Thank you for taking the time to make this happen.

H2S,  
Fran Hendricks, Brig Gen, USAF Retired  
President, NWFMOA

## Surviving Spouse Corner

Chaplains Ray Alexander and Tom Azar have created a number of excellent resources for Surviving Spouses and it is on our website. Be sure to check it out by clicking on the link below. Or visit our [website](#) and click on the Member area.

**[Click here for Surviving Spouse Information](#)**



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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 \_\_\_\_\_

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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 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

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## Important Things To Remember

### What

### What to Click

Make a reservation for our monthly luncheon.	<a href="http://nwfmoa.org/reservations.html">http://nwfmoa.org/reservations.html</a>
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## Update Your Contact Information

### Is Your Personal Information Up to Date?

If any of your vital information has changed, like if you've moved and have a new mailing address, or a new phone number or email address, please use the Update Your Information link on our NWFMOA website.

The link is [http://nwfmoa.org/info\\_update.html](http://nwfmoa.org/info_update.html)

The information you provide helps us keep in touch with you and is ONLY used by the NWFMOA

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