



THE DEFENDER

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

Vol. 27 No. 03 Serving All Branches of The Uniformed Services MARCH 2021

Lunch Meeting & Discussion

When: Thur, 4 March 2021
Reservation Mandatory!
Time: Gathering 1130, Lunch 1200
Program to follow
Place: Ft. Walton Yacht Club
180 Ferry Road, NE, FWB
Program: "Veterans' Lament"
Dr. David Goetsch

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.nwfmoa.org and select the link where it says "Click here to make reservations", or email Fred Westfall at nwreservations@gmail.com, or call 850-609-8075 if you are attending.

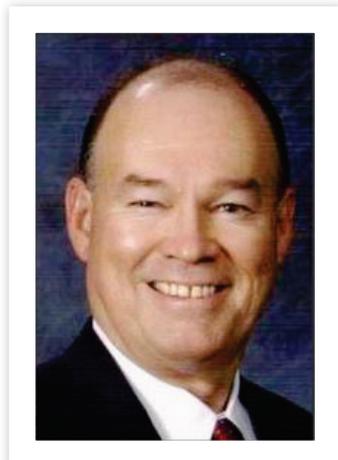
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Veterans' Lament

Welcome to March Defender. Our February speaker and member, Mike Griffith, gave us a good overview of the news media. He has been a longtime newsman and his well polished talk was quite eye opening. Many thanks Mike. I hope everyone is getting closer to getting their vaccine so that we can get our meetings with more people but last month was a good start.

Please join us for our March 4th NWFMOA meeting. Our guest speaker will be Dr. David Goetsch, former Marine and member of the Florida Veterans Hall of Fame (Class of 2016). While serving in the Marine Corps, he received the George Washington Medal of Freedom from the Freedoms Foundation in Valley Forge. Dr. Goetsch is a professor of business, Christian counselor, and author of seventy-six books. Several of his books are bestsellers that have been translated



Dr. David Goetsch

into various foreign languages. His latest book is "Veterans' Lament," co-authored with Oliver L. North. Based on interviews by the

authors, the book explains why many of our American heroes believed in and loved our nation enough to go into harm's way to defend it, and why so many of them now question if America is still the country they fought for. More importantly, it asks – is America still worth fighting for?

Please join us for what will be a fascinating and informative session.

Our meeting will still be under CDC and Fort Walton Yacht Club COVID-19 restrictions. This meeting will feature additional spacing at and between tables to ensure your safety. Other restrictions are:

- Social hour will have no self-serve drinks (coffee, tea, water, etc.) Bring a face mask for social hour, not required for dining
- Reservations are **mandatory** (no walk-ins)
- Seating is limited to 50 (**so be sure to sign up early**)
- No buffet. Meal will be served by staff members
- Meal menu will vary. Coffee, tea and water served. A non-meat salad is available upon request (select on reservation form).
- Seating will be 4 per table
- Hand sanitizer will be provided
- If you are showing symptoms or feeling ill or feverish, PLEASE do not attend

Continued on page 2

From the President's Pen

By Dr. Elvira Chiccarelli

Welcome to the NWFMOA Defender for March 2021. I am most honored that you have asked me to be our chapter President. I have a lot to learn and am most enthusiastic about the opportunity to serve the NWFMOA. It is important that we get together for a meal, and I will try not start the meeting until you have had time to enjoy camaraderie and the meal. Then we can enjoy a good speaker and discuss the great things our group is doing for the community during this difficult time. I have lost friends, family and veteran friends to the pandemic.



**Dr. Elvira Chiccarelli,
NWFMOA President**

I am most fortunate to have a great Board of long serving members to assist our chapter which, in spite of COVID, will continue to support some long standing programs. Nick, Scott and those before have put in place some great initiatives for us to build upon. We did not have a Board meeting after the February meeting, but the Board met at the Shalimar Library on 16 February. I will bring you all up to date about the meeting during our March luncheon. I do appreciate all the Board members for taking the time to get together during this difficult time.

Let us all tip our caps to Dave Parisot and his dedication to programs such as the JROTC Scholarship program that, as you all may know, awards scholarships to seniors that are part of their school's JROTC program and are exceptional students as well. Those applications are due by March 1st and are quite involved. I printed a set out of those well composed forms which identify the best of the best candidates. It is obvious to see how much work, dedication and time Dave puts into making this a great program. Scholarship donation forms are always available!

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PUBLIC RECORD

New Members:

Susan M. Curran, USAF, Lt Col (Retired)

In Memorium

None

ONE LAST REMINDER

It is now March 2021 and many people still have not paid their membership dues. Please check the address label on your Defender. On there you can find your dues expiration date. If it does not read 2021 or later **PLEASE** send your dues to NWFMOA P.O. Box 1213, Shalimar, FL 32579. Dues are 1 yr \$25, 2 yrs \$48 and 3 yrs \$ 65. For life membership check your Defender. Surviving spouse rates are ½ those of regular member.

Veterans' Lament (cont.)

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Our March 4th lunch will start with a social gathering at 1130 with lunch to be served at 1200. To make reservations go to the NWFMOA webpage and select the Online Reservations link. You may also call Fred at 850-609-8075 or email him at nwfredreservations@gmail.com.

Reservations are **REQUIRED** and must be made by no later than February 27th.

Please Note: Due to a recent change by the FWYC, if you make a reservation but are a no-show, you will be charged for your meal. You may cancel a reservation using the same sign-up form.

- Seating will be 4 per table
- Hand sanitizer will be provided
- If you are showing symptoms or feeling ill or feverish, **PLEASE** do not attend

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Chaplain's Corner

By: Chaplain Thomas Azar

The Corona virus continues to lessen my pastoral duties. I replaced sermon and lecture preparations with presidential and military biographies. I'm currently wading through Eisenhower by Caro D'Este and John Glenn's biography. They both give strong credit to their early family, church and school lives. These three building blocks contributed greatly to their successful leadership and long meaningful lives in the DoD and Washington, DC.

Last month we celebrated President's Day. I opened "Accidental Presidents" by Jared Cohen which included references to Lincoln. What an eye opener!

"Those who don't study history are doomed to repeat it."

Our nation had eight VP's who became POTUS because their superior died or resigned. John Tyler succeeded Harrison, Millard Fillmore followed Taylor, Andrew Johnson took over from Lincoln, Chester Arthur relieved Garfield, Teddy Roosevelt succeeded McKinley, Calvin Coolidge followed Harding, Harry Truman came after FDR and Lyndon Johnson was sworn in after JFK's death. (Bet you didn't know all eight)

Additionally, there were four attempts: Andrew Jackson by Richard Lawrence in 1835, Richard Pavlick on JFK, Oscar Collazo and Griselio Torresola against Truman, and John Hinckley who shot Reagan. Fortunately those assassins failed. These horrific and seditious acts are not just called murder but assassinations because they are far more grievous in their intention and scope.

Cohen underscores that there was continuous confusion as to who would become president when one dies in office and the importance of selecting a likeminded VP.

On the battlefields we hear of how a unit, squadron or base leader was removed or KIA. We often do not give enough thought to who will take over because we rarely think catastrophe is in the plans. (I've been asked by CC's for recommendations as I know you have).

In like manner, when I along with a casualty assistance officers visit a bereaved family, many did not know about the will, passwords, investments, burial desires etc of their spouse, sibling or family member. For unknown reasons, these topics were never broached beyond "Don't worry, nothing's going to happen, and everything is in the safe." A double nightmare-loss of loved one and no idea where to go to get critical information in order so one can move on.

I'm surprised how many senior neighbors do not include their partner in the essentials of their financial, property, passwords, etc let alone their final wishes.

Even as I am writing this article, the virus has taken over half a million lives and many never made plans for "What if...."

Chaplains today are often the last person to be with the dying in our hospitals, and as the mountain of grief and undignified separations continue in the ICU, it gets further compounded by "I wish we made better preparations."

Best route for confronting "Fear of the unknown" is to make known even the most sensitive issues. Prepare a binder of critical information and update your papers beginning at the base legal, finance and casualty affairs offices.

As the finest researchers grasped the essence of the variant corona viruses and responded with potent vaccines, remember there are no medical vaccine for the grief and pain for those left behind! For every deceased, there are a hundred more relatives grasping for straws in the quicksand of death.

My hope as a chaplain is in the Comforter who answers our deepest cries when we learn to lean on Him. There is Good News—beyond the tangible there is a spiritual dimension we can still prepare for. Fortunately for those who know, love, honor, trust and worship God there is assurance promised by our Redeemer. This is a choice, an act of the will, a point of faith. No one knows the minute when we breathe our last breath but we are all going to depart the world one day, no exceptions.

To deal with the fear, avoidance, nonchalance, distrust or ignorance, I encourage others to take some critical time and build a personal connection with God. Accidents do happen, that is why we have "Accidental Presidents." Jesus after His death and Resurrection promised and gave us the Holy Spirit to lead and guide us through our good and difficult times. To choose wisely yields a peaceful eternal choice destination; to choose poorly will be a life-long separation from the God who seeks after, embraces and provides grace and mercy now and forever.

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.

Advocacy in Action: MOAA's Spring Campaign *By Dan Merry (Revised)*

We all miss the opportunity for in-person meetings on Capitol Hill with our legislators and their staffs. This annual event has been popular with our Chapters and Councils, as well as our Board of Directors and the MOAA staff.

The big event this year is Advocacy in Action, the new name for our annual legislative push on Capitol Hill.

Last year, due to the pandemic, we were forced to pivot our engagement to virtual platforms — this gave us an opportunity to include others in these meetings over the month of May. Not quite a bright silver lining, but it did give many others the opportunity to be part of our advocacy mission from home and helped generate over 19,000 letters spread out over every congressional office — all 535! Our members conducted 253 meetings in virtual platforms — on top of those letters and phone calls — to ensure 100% contact.

Based on too many unknowns this year, MOAA will repeat the virtual meetings, again targeting the month of May. Check your MOAA Newsletter and MOAA's Advocacy News page for updates.

Our topics this year address those who are currently serving, veterans and recent retirees, and members of the National Guard and Reserve forces.

Topic 1: Comprehensive Toxic Exposure Reform

This focus on comprehensive toxic exposure reform highlights those currently serving, veterans, those recently retired from active duty, and the Guard and Reserves. When most people hear about toxic exposure, they think of Agent Orange and Vietnam, and we work that, too. However, there is a significant lack of awareness of the current toxic exposures for those in uniform today and since 9/11.

Among one of the more notable and impactful exposures are from the burn pits and other fires during the Gulf War in Afghanistan and Iraq. Additionally, there are exposure risks from firefighting chemicals and contaminated drinking water, to name a few.

We seek the basics: expanded health care for those who were exposed, the creation of an advisory council, and to reauthorize the Agent Orange authorities which expired in 2015. This issue hits more than the servicemembers — it is a direct impact to the families who are or will be the caregivers.

Topic 2: TRICARE Young Adult Parity

There is a glaring disparity between commercial health care plans that cover adult children to age 26 and TRICARE, which requires a separate premium for young adult coverage. In 2013, TYA monthly premiums were \$152 for Standard and \$176 for Prime; today, those monthly fees are \$257 and \$459 respectively, which is an unsustainable curve, charting a course for TYA plan failure.

The Health Care Fairness for Military Families Act of 2021 (H.R. 475), sponsored by Reps. Elaine Luria (D-Va.) and Michael Waltz (R-Fla.), expand TRICARE eligibility to young adult dependents up to age 26. Learn more about the legislation at this link.

Military kids face unique challenges — the average military kid will move six to nine times during their school years and experience repeated family separations. Yet, current law leaves military kids transitioning to adulthood without the same health care protections afforded to families with commercial plans. Ensuring health care access and affordability is particularly important during the current pandemic.

As COVID-19 impacts higher education pathways and makes it more difficult for young adults to find jobs, we must ensure military families who have sacrificed so much in support of our nation have the same health care protections for their young adult children as their civilian counterparts covered by commercial plans.

Topic 3: Basic Needs Allowance

This proposed allowance would address our servicemembers and their families who are most vulnerable to food insecurity and are finding it difficult to make ends meet. The subsistence allowance would be provided automatically to servicemembers whose gross household income (not including their Basic Allowance for Housing, or BAH) is below 130% of the federal poverty line. This recurring struggle was exacerbated by COVID-19 layoffs.

While a small number of servicemembers qualify for the Supplemental Nutrition Assistance Program (SNAP), many do not because their BAH is considered income. These families turn to food pantries instead: The Armed Services YMCA reported a 400% increase in grocery demand at their food pantries on and near military installations during the pandemic.

Why Do I Need to Worry About Estate Planning?

By MOAA Staff (Revised)

Estate planning, at its core, involves situations most people would rather not discuss, and many people avoid this uncomfortable yet necessary exercise the way we all avoid unpleasantness – by making excuses.

‘My Family Knows What I Want’

If you’ve made your wishes known to your spouse and/or oldest child, that should be the end of it, right? Not exactly. Consider the following before you consider the matter closed.

First, they may know the “what,” but do they know the “how”? Consider whether all of your important documents have been filled out and are available to those who might need them, to include specific instructions for end-of-life care or other sensitive topics.

Second, have you filled in everyone who may need to know? One example: Have your plans changed with a new spouse, and if so, have you notified your children from a previous marriage?

‘I Did This Already. Twenty Years Ago’

All situations are different, but most have changed significantly over the past few years, if not decades. And even if your situation hasn’t, the inheritance laws in your state may be different than they were when your affairs were first put in order.

The bottom line: No plan is permanent. Consult your professional advisers routinely to ensure everything is up to date.

‘The Military Documents Have Me Covered’

You may have received advice or forms from various DoD programs, and while Pentagon-provided estate-planning resources (found at <https://www.militaryonesource.mil/financial-legal/legal/estate-planning/estate-planning/>) are

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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.

President’s Pen (cont.)

Continued from page 2

Dave has also applied for a MOAA Grant again to get gift cards for enlisted E3 and below for use in the commissaries. Hopefully this grant comes through again as I am so glad we can do something for our active duty enlisted people.

After mentioning some thoughts on venue, since limitations are in effect with the present venue, Dave Parisot made an inquiry for our group to potentially use the American Legion Facility. The kitchen manager, Nickie Everidge, was kind enough to provide all the requisite charges for use of the hall. So that is another possibility allowing for 90 people. Thank you Dave!

I met with Tom Garner of the FWB Yacht Club who apologized about missing our meeting the week before. The dining area is available for us to have an evening meeting on the first Tuesday or the second Thursday of the month. Perhaps one or two a year in the evening with heavy appetizers might be a nice change. Tom will also provide us with box lunches if we want to have a picnic. Sorry guys, I like being outside once in a while. I reserved the FWB Yacht Club for December 9th for our Military Ball. I have a good friend, Dr. Doug Bowers who plays with a great band “Duchess”. We will look into booking them as I think everyone would enjoy their sound.

I met a young lady who was helping her Dad at the Hanger Clinic in FWB. We got talking a bit and she is taking courses out at NWFSC toward her AA. Her Dad was an enlisted veteran and she works, lives at home, and goes to school as she can afford a course or so at a time. Good kid. I wish we could do something for her and other kids of enlisted active duty soldiers. Maybe a gift card for books or school supplies at the college book store? HMMMMM.

Please give me some input on when you would like to start to get together again at Slick Micks, Cheers, or any other place (suggestions?). Many of us, including myself, have been hesitant about getting together inside. I recently got my second vaccine but will still be careful wearing mask and distancing.

Take care all,

DR CHIC

Scholarship Fund

by Dave Parisot

I hope all of you are doing well and staying safe as we continue to battle COVID-19. I am aware that many of our members and spouses have begun receiving their COVID vaccinations and some have completed the two-shot series. I got my second vaccine on February 16th via the Publix pharmacy.

Scholarship applications for 2021 are due in by March 1st for the eight scholarships totaling \$21,500 we will be awarding this year. After receipt, each Scholarship Board member will individually score each application to select winners from each of our seven schools JROTC programs. We will then meet in person to have each school's top selectee answer questions to select the winner of the \$4,000 scholarship in **Memory of James (Jim) and Una Heavener**. We hope to return to having our normal scholarship luncheon in May to award this year's scholarships.

Member donations to the Scholarship Fund Century Club since my last article are **Fred Westfall, Janet (Ryan) Taylor, Chris Beam** and **Rod Gerdes**. 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? The 50/50 raffle at the February luncheon was won by **Chris Hallion** who donated her winnings of \$39 back to the Scholarship Fund. Thanks, Chris.

You might have noted that the list of our Business Donors seems a bit out-dated. I am showing their most recent donations to the Scholarship Fund, and most donate goods or services in conjunction with the Scholarship Raffle at our annual Military Ball. Many of these businesses have struggled in the recent past due to COVID-19; as a result, I opted to not ask them for donations in late 2020. Most of our Business Donors have supported our program for many years and I am sure they will continue to do so as their economic status improves. Please continue to support these businesses, especially the restaurants and thank them for their past support of our Scholarship Program.

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 Marottet** 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): 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** (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**. January 2021: **Fred Westfall** (R); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); February 2021: **Rod Gerdes** (R); and **Chris Beam** (R).

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

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Scholarship Fund (cont.)

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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: Popeye's 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.

Estate Planning (cont.)

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a good first step for those in uniform, they may not cover everything. Consider:

- If you've been separated for several years, have you kept the forms updated?
- Does the one-size-fits-all form approach suit the specific needs of you and your family?
- Have you made allowances for specific state laws concerning estate or inheritance taxes?

It's likely you'll need more than this initial assistance from your service branch, and a do-it-yourself to updating these documents could prove costly.

?
Got a Chapter question?
Change in personal info?
Comment?
Don't know who to ask?
Email: info@nwfmoa.org
We'll get an answer for you.

N.W. Florida Military Officers Assn., Inc.
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Shalimar, FL 32579

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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.

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

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 is 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

