



THE DEFENDER

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

Vol. 31 No 3

Serving All Branches of The Uniformed Services

March 2025

Lunch Meeting & Discussion

When: Thursday **March 6th**
Time: Gathering 1130, Lunch 1200, Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: **Guest Speaker**
Col. Gib Ahl

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 nwfreservations@gmail.com, or call Karl Eschmann at 850-6217482 to make a reservation.

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GUEST SPEAKER COL. GIB AHL



Colonel Gilbert "Gib" Ahl began his 28-year Air Force career in August 1959 as an Aviation Cadet through the Navigator training program during a 6 period when the selection requirement of two years of college was suspended, and only satisfactory Air Force Officer Qualification Test (AFOQT) test scores were required. Although qualifying for pilot training, a devious recruiter convinced the naïve farm kid that entering Navigator training now was feasible with pilot training in

one year. He was commissioned a 2nd Lt and received his Navigator Wings in September 1960 and assigned to Strategic Air Command at Dow AFB as a KC-97 Navigator. He spent the next 6 years accumulating 1400 hours flying time and attending college classes at night. He received a Bachelor of Science Degree in Business Management from Southern New Hampshire University's first 4 year graduating class in 1966.

He was accepted for Pilot training in class 68-E at Moody AFB and awarded his pilot wings February 1968. He was selected to fly his boyhood dream of the F-100 Fighter and was assigned to Luke AFB. The next assignment was to the 612th TFS, 37th TFW at Phu Cat AB, South Vietnam in October 1968. After completing the minimum 100 combat missions he volunteered and was accepted as a member of the elite Forward Air Control unit of Operation Commando Sabre, commonly known by the now famous call sign Misty. Captain Ahl completed 80

missions as a Misty FAC for a total of 230 missions and 551.4 hours of combat during his one year combat tour of duty in Vietnam.

A series of operational and staff assignments followed to include Operations Officer of the 493rd TFS at RAF Lakenheath, and conversion to the F-4D, assignment to MacDill AFB in the 61st TFS as an Instructor

Pilot, assigned to the 314th AD Osan AB Korea as Chief of Operations Plans, back to MacDill as Operations Officer of the 63rd TFS and then 56th TFW Chief of Standardization and Evaluation. In 1981 he was assigned to the United States Military Training Mission (USMTM), Riyadh Saudi Arabia as Air Force Section

Deputy for Operations, followed by an assignment to United States Central Command (CENTCOM) Security Assistance Division. Colonel Ahl escaped CENTCOM after 2 years and was selected in 1984 as the 56th Tactical Fighter Training Wing Deputy Commander for Resources after which he retired in June 1987.

Colonel Ahl has combined 4400 hours of accident and incident free flight time as a Navigator in the KC-97, C-130, and as a Pilot/Instructor in the F-100 and F-4.

Decorations and awards include The Legion of Merit, Distinguished Flying Cross, Meritorious Service Medal with OLC, Air Medal with 10 OLC, Joint Service Commendation Medal, Commendation Medal with OLC, Presidential Unit Citation, National Defense Service, and Air Force Good Conduct Medal.

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

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.

From the President's Pen

By Fran Hendricks



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2025 – Celebrating 66 Years of Service to the Community

I recently had the pleasure to attend the Florida Council and Chapters (FCoC) Training Seminar and Florida MOAA State Convention. While there, I engaged presidents from other chapters across the state as well as presidents from neighboring states who were also attending. We openly shared best practices and lessons learned. I also attended numerous training sessions led by MOAA National and FCoC individuals. All in all, it was a great conference—learned a lot.

Also in attendance were the President of MOAA National, Lt Gen Brian Kelly and his wife. Both made it a point to thank NWFMOA for their visit in September. They openly shared with all how impressed they were with the chapter and our community. They made a point to recall some of the events we hosted, and they asked about specific people they met.

The highlight of the training seminar/state convention for me was hearing the names of three of our fellow chapter members being announced as

FCoC Leadership Award recipients. Those individuals were Bob Gramm, Ray Alexander, and Bob Allen - each is truly deserving of this recognition. It was my honor to receive the awards on their behalf from General Kelly and Colonel Steve Bond, US Army Retired, President FCoC.

Bob Allen and Ray Alexander were presented their certificates at the NWFMOA February luncheon. Bob Gramm, who is presently on travel, will receive his certificate at a future chapter luncheon. Please join me in congratulating them on their well deserved recognition.

Here to Serve,

Fran Hendricks, Brig Gen, USAF Retired

President, NWFMOA

1959 - 2025



Thank You

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

Watch for a new banner ad
on our website in 2025.

[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.

There was no drawing last month but there will be two in March.

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



CRUISING THROUGH LIFE

What would you rather do than go on a cruise? My wife thinks they are the ultimate. She doesn't have to create a meal menu, shop, cook or clean the table or dishes! She doesn't have to vacuum, dust or sanitize the home. She doesn't even have to do laundry! Not to mention being served 3 five course meals, great entertainment and enjoyable events all day long, plus a library, gym and saltwater pool. However, equally rewarding are the worldwide port cities you visit. Every cruiser gets excited about their future cruise, even if it's 2 years away.

So here is my article's parallel approach.

Firstly, you have to pick the geographic area you wish to visit: Europe, Asia, South America etc. Secondly, you narrow down which countries you wish to visit- for example England, Scotland, Wales, etc. Thirdly, you look at specific cities: Paris, Rome, Barcelona, Gibraltar, Istanbul etc. and make choices as to what exciting and informative excursions each city offers. It's a trifecta win.

We walked exhilaratingly through European cities and ports we read about or saw in travel movies. We wanted a first hand, shoes on the ground look.

Maybe you were stationed there once or in the general area, and you wanted to get back and see it again decades later or maybe for the first time.

The excursions are plentiful from laid-back bus rides with a lunch to adventurous ones like zip lines, four wheelers or horse riding.

As we look back in our travel albums from the past years, we can reflect on and conjure up the memories of the cities and the places we went. We even have pictures of the friends we made, and we still today keep in touch with.

Well, here is the second half of the parallel approach-Believe it or not we are on a “Life Cruise” and Almighty God is our CEO.

Firstly, we are all traveling from our birthplace to our burial place. We had no choice where we were born; we can pencil in where we want to be interred, physically, but must prepare for our eternal resting place. Which area of eternity you wish to reside - heaven or hell.

Secondly, we prepare and make some major stops within and outside from our native homes, schools, churches and workplaces. We want to get the lay of the land.

Thirdly, when we get to the above locations, we make choices as to where and what excursions we will take. These, are the big emotional experiences. And just like the cruise ships we first dock at a place and then go on a “chosen excursion.”

We might have stopped off at the church or temple to fulfill our respective sacraments and get married.

We later visited the hospital for the birth of our children or where we went on deployments and war on foreign lands.

These were the personally unique roads less travelled. Maybe it was a small church food pantry where we helped out the poor. Maybe it was a school building where we offered to serve meals for veterans and the homeless. Maybe it was a private beach where we spend time alone with God.

When we get to that final harbor, we will take all our belongings and pass through church customs and spiritual immigration.

Our motives will be scanned and opened, our passports of accomplishments will be reviewed and our ‘soul face’ will look into a scanner that will tell us if we’re on a list for either heaven or hell.

In each of those main harbors- school, church, home and work- you try to make meaningful choices so that it benefits those important people in your life, or those less fortunate.

We ask the question “was my life meaningful and worth living? Did I make a difference in the life of others?”

God can review your life in a nano second. Did I love, the Trinity, with all my heart, mind, soul and strength and did I love my neighbor better than myself?

Did I believe and live according to the Holy Scriptures, and believe in his son, Jesus Christ, and did I obey the Ten Commandments and live as a ‘Beatitude Christian’?

Hopefully we planned meaningful excursions at each location we lived at. There are many options but in the end we are defined and judged by the critical choices we made in this earthly life. We all reap what we have sown.

Was I impressed with myself or was I humbled by the gifts and talents God gave me? Did I envy what others had or did I share part of my gifts? Did I act lustfully and slothfully when others gathered together,

or did I practice chastity and perseverance? Was I angry and greedy in my attitude and actions or was I kind and generous?

We cannot live this life and not be held accountable. Our body will rot, but your soul will live on! The question remains now for the living (since you are reading this article you must still be alive). Where do you wish to disembark? Did you trust wholeheartedly the captain of your ship, and did you surrender and obey HIS orders.

I hope you have your ticket for heaven and just waiting to get your boarding pass for the new heaven and earth. Can't wait to hear your stories and see your travel albums.

Safe travels....

Officers Call

Not this Month



PUBLIC RECORD

In Memoriam

None ☹️

New Members

Jeffrey Fanto

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? Got a Chapter question? ?
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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.



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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.



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



In January we held 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 1st. The JROTC scholarships will be valued at \$3,000 for each of two years (i.e., \$6,000 total for each cadet selected.) scholarship applications for 2025 are due on March 1st.

Thanks to NWFMOA member and Gold Club member **Larry Bush**, we have a new endowed scholarship, the “The Joan Bush Memorial Scholarship”. Thank you, Larry for remembering your wife with this annual scholarship for local JROTC cadets

On March 1st, the Fort Walton Beach High School AFJROTC will be hosting a **drill competition** for four local high school JROTC units, i.e., Niceville, Walton, Gulf Breeze, and FWB. The drill competition will be held at Hurlburt Field in the commando Hangar (726 Cruz Avenue) with opening ceremonies starting at 8:00AM. The NWFMOA Scholarship Fund is a donor sponsor of this event and will have an information booth. The drill competition should end at approximately 1:30PM.

Since my last article we have had a few Chapter members make donations to the Scholarship Fund as follows: **Dr. Keith and Elizabeth Kulow**, **Rod Gerdes**, **Al Bills**, **Janet Taylor** (in honor of Bill Ryan), and **Dave Parisot** (in memory of Lydia O’Connor and Doris Day).

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); **Lt.Col. (USAF, Ret.) Larry Bush** in memory of **Mrs. Joan Bush**.

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 Riggensbach** (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): 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); January 2025: **Dr. Keith and Elizabeth Kulow (R)**; **Janet Taylor (R)** (in honor of Bill Ryan).and, **Dave Parisot (R)**(in memory of Lydia O’Connor). February 2025: **Rod Gerdes (R)**, **Al Bills (R)**, and **Dave Parisot (R)** (in memory of Doris Day).

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



(Bass, Byrd, & Associates)



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): May 2024: 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 OFFICERS AND LEADERS"

MILITARY

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

Legislative Corner



In place of addressing a targeted bill MOAA is supporting on Capitol Hill, I am choosing this month to focus on a local effort to bring an awareness to the significant contributions made to the nation by the Air Force Special Operations community. At our February luncheon we had the great fortune to receive an advanced viewing of a briefing that is scheduled to be given to the senior leadership of Air Force Special Operations in the coming weeks. The briefing was given by Brig Gen Gwyn Armfield, USAF Retired and covers the ongoing efforts to field a Commando Museum at Hurlburt Field. I invite you to review the slides and to stay engaged as this project to educate and inspire the public moves forward. The slides can be reviewed on our webpage. Just hit the Community Outreach tab.

H2S,

Fran Hendricks, Brig Gen, USAF Retired

President, NWFMOA

Update

THE CONGRESSIONAL BUDGET OFFICE PROPOSES CHANGES TO TRICARE FOR LIFE

By: Karen Ruedisueli, dated 1/15/2025. Taken in part from the MOAA website

TFL enrollment is automatic once a beneficiary starts paying Medicare Part B premiums. There is no enrollment fee or monthly premium for TFL coverage.

A CBO proposal would require Medicare-eligible beneficiaries who choose to enroll in TFL to pay *an annual enrollment fee of \$610 for individual coverage or \$1,220 for family coverage*.

The enrollment fees would be indexed to grow at the same rate as average Medicare costs in later years.

TFL Cost Sharing

The other CBO measure affecting TFL would introduce minimum out-of-pocket requirements, including an \$850 deductible – TFL would not cover any of the first \$850 of a beneficiary’s Medicare cost-sharing. For the first \$4,250 in total medical expenses each year, Medicare would pay its 80% (or \$3,400) while the TFL beneficiary would be responsible for the full \$850 not covered by Medicare.

After the deductible was satisfied, TFL would cover only 50% of the next \$7,650 in Medicare cost-sharing. This means TFL beneficiaries could face *up to \$4,675 in cost-sharing per year*. Similar to the enrollment fee proposal, cost-sharing requirements would increase annually at the rate of Medicare cost increases.

Protecting Your Earned Benefit

The options outlined in the CBO report come from various sources including past proposed legislation or budget proposals, congressional offices, federal agencies, and the private sector. “As a collection, the options are intended to reflect a range of possibilities, not a ranking of priorities or an exhaustive list,” the report states. “Inclusion or exclusion of any particular option does not imply approval or disapproval by CBO, and the report makes no recommendations.”

MOAA appreciates the importance of addressing the deficit, but our nation must fulfill obligations to those who serve a full career in uniform. We will fight any proposal that increases costs to seniors who rely on TFL for their health care. The TFL benefit was a key component of the compensation and benefits package that sustained the all-volunteer force throughout two decades of war – MOAA will also protect the future of TFL for current working-age retirees and career servicemembers who are counting on TFL as a critical part of their future retirement plans.

We will be monitoring for any signs that CBO’s concepts have gotten traction. The administration budget request, due in February but sometimes delayed during the first year of a new administration, will likely give us our first glimpse at any potential proposals to increase TRICARE fees. Look for updates on these and other legislative issues in *The MOAA Newsletter* and at MOAA.org, and register at our [Legislative Action Center](#) so you can take part in upcoming grassroots efforts designed to preserve service-earned benefits.

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](#)



The Council Communiqué

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9:30A BLENDED
11:07A CONTEMPORARY

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Northwest Florida Military Officers Assn., Inc.
P.O. Box 1213, Shalimar, FL 32579

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 Auxiliary Associate

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

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
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Important Things To Remember

What

What to Click

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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

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

Go to http://nwfmoa.org/info_update.html

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