



# THE DEFENDER

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

Vol. 25 No. 11 Serving All Branches of The Uniformed Services NOVEMBER 2019

## Lunch Meeting & Discussion

**When:** Thur, 7 Nov 2019  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** Bentley Fisher  
 Trust and Will Litigation

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:  
 \$14.00 for everyone

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

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## TRUST AND WILL LITIGATION

By Nick Marotta

At our October 3, 2019 meeting of the Northwest Florida Military Officers Association, we were pleased to host retired US Army Lieutenant Colonel Jim Tucker. Colonel Tucker was first and foremost a US Army Infantry Officer for 22 years including time as the Commandant of the Army Ranger School at Camp Rudder. A great presentation for sure.

Before introducing our November guest speaker, I'd like to give you a preview of things to come at future meetings.

On December 5, we once again will welcome Niceville High School Chorus Opus One. As you know, they put on quite a show and will surely help us get in the Christmas Spirit.

In January 2020, our chapter meeting will be on January 2. As usual we will have an initiation of the chapter officers and board of directors. The MOAA, Florida Council of Chapters NW Florida Regional Vice President, Michael Snodgrass, Major General, retired, will perform the initiation. Our January guest speaker will be Jimmy Patronis, Chief Financial Officer of the State of Florida.

On July 11, at our chapter meeting we had a presentation from J Mark Fisher on Trusts, Wills and Estate Planning Strategies. This presentation was very well received by our membership. You



**Bentley Fisher**

might say the November presentation is somewhat of a follow up. We are happy to host Bentley Fisher, son of Mark Fisher of Fisher and Fisher, Attorneys. Bentley will speak to us about Trust and Will Litigation.

Bentley M. Fisher was born in Orlando, Florida, and grew up in Fort Walton Beach. He received his undergraduate degree in political science from Florida State University in 2008. He then moved to Miami, to attend law school at St. Thomas University, graduating with his J.D. at the age of 24.

The son of an estate planning attorney, he spent his whole life hearing about the mishaps and pitfalls that can occur on death. Always excited about his father's business and how he helped people, Bentley Fisher decided he wanted to be a lawyer at an early age.

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# From the President's Pen

By Nick Marotta

Welcome to the November issue of the Defender. On November 7, 2019, at noon, the Northwest Florida Military Officers Association will hold its monthly meeting at the Fort Walton Beach Yacht Club. As always, I urge everyone to make their reservations in a timely manner using the convenient form at <http://nwfmoa.org>. However, phone and email are also graciously accepted.



Nick Marotta

Last Month we celebrated the 244th birthday of the US Navy. I have to say the membership outdid itself with the singing of the Navy song. At least one or two people were on key for at least one line! On 10 November the US Marines will celebrate its 244th birthday, so have your singing voices ready for the Marine Corp Hymn.

**SAVE THE DATE!** The NWFMOA is hosting our annual Military Ball on 12 December 2019 at the Yacht Club. A good time will be had by all. So dust off the Mess Dress, have the tuxedo pants expanded one more time, and put on your dancing shoes. The price this year will be \$55 per person. The menu will include your choice of Chicken Piccata or an 8 ounce filet cooked medium. The meal will include a spinach, mandarin, pecan salad with raspberry vinaigrette, twice baked potato, broccoli, and for dessert a New York Style cheesecake. There will also be coffee, tea, and water and a pay-as-you-go bar. In previous years entertainment was provided by Retrospect; however, the band duet has retired. So this year's entertainment will be provided by the Choctawhatchee River band from Freeport. The band will entertain us with easy listening, country and blues style music.

For your convenience a copy of the form to reserve your place at the Military Ball is provided in this issue of the Defender.

## PUBLIC RECORD

### In Memorium

Gayle Norgaard, Lt Col, USAF (RET), 10/2/2019

### New Members:

Frederick Schor, Lt Col, USAF (RET)

### New LIFE member:

Jim Tucker, LTC, USA (Retired)

Please make your reservations early. Please pay and submit your information at least one week before the ball, Thursday December 5, 2019.

At our November chapter meeting, we will be swearing in our newest Chapter Officers, George Hanks as Second Vice President in charge of Membership and Elvira Chiccarelli, Board of Directors member.

November 11 is Veterans Day. The annual Veterans Day Celebration Ceremony at Beal Memorial Cemetery, hosted by the Veterans Tribute Tower Committee, will be at 11 a.m. Monday. Everyone attending will have the opportunity to participate by helping to build the Community Floral Wreath at the base of the flagpole. Guests are asked to bring small floral bouquets that will help create the wreath. After the ceremony, the flowers will be presented to residents at Hawthorn House and the Air Force Enlisted Village.

Lt. Gen. Brad Webb, commander of Air Force Special Operations Command, will be the speaker. The event also will include recognition of the late Brig. Gen. George E. "Bud" Day, who was a prisoner of war in Vietnam, and Special Forces Sgt. Fred Gassman, Choctaw High School Class of 1966, who was listed as missing in action in 1971 in Vietnam.

Joining Gen. Webb will be military personnel and their families from Australia and the United Kingdom currently stationed at Eglin Air Force Base. Participating in the joint ceremony will be their commanding officer, Royal Navy Commander Gregory Smith.

For those of us in Walton County, a Tribute to Veterans is being sponsored by Point Washington United Methodist Church at 1290 N. County Highway 395, at 3 p.m. Monday. The church will offer a presentation of patriotic music before the play "My Father's War," the story of a World War II soldier.

Topsail Hill Preserve State Park, 7525 W. Scenic Highway 30A, will host a program titled "Honoring Veterans: Past, Present and Future" from 8:30 a.m. to noon Sunday. The observance will include a flag ceremony and vintage airplane flyover. Festivities will end with a parade of golf carts, bikes, strollers, pets and people through the campground. Admission to the park is free during the event.

Still looking for ideas as once again in 2020, MOAA will be giving Community Outreach Grants for up to \$5,000. We need inputs and ideas. The grants are offered to MOAA councils or chapters providing services to local military and veteran families — either directly or through partnerships with other community organizations — in one of eight areas of critical military and veteran family need: housing, food assistance, employment,

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## By Chaplain Tom Azar

Have you read “Five Presidents” by Clint Hill a senior agent the Secret Service? He protected Dwight D. Eisenhower, Robert F. Kennedy, Lyndon B. Johnson, Richard M. Nixon and Gerald R. Ford.

His experiences with these 5 families and the impact on his family reminded me of the many trials military families endure. Hill firmly held my attention. He took me behind the scenes into the personal life of the president and their spouse and children. He was apolitical. He totally focused on his mission—safeguarding those assigned to him.

Clint Hill highlighted the intensity of the Cold War, the travesty of the Bay of Pigs, the nail biting Cuban missile crisis, the shock of Watergate and the many known and unknown attempts on the president’s and their families physical life. The Selective Service members reminded me of our missions without vacations or not seeing our families for days and weeks because we were on the battlefield.

Hill and his peers faced overwhelming challenges, especially overseas. He was as close to the president as their shadow. He would at times encapsulate the general perspective on each president. For example, Eisenhower was our nation’s war hero who served his country exceptionally well after World War II by applying military education, training and experience to our nation’s emerging rise to power.

He was impressed by the family values of Kennedy and especially his wife. He stood on the back of JFK’s vehicle when he was shot and his wife reached back to pick up her husband’s fragments as they were splattered across the trunk of the car. That PTSD experience changed his entire life.

He found Johnson to be a spur of the moment decision maker at his Texas farm but had worked diligently to give poor Americans rights and privileges they deserved. Hill was assigned to VP Spiro Agnew who was forced to resign over legal issues. He was replaced by Ford.

His chapter on Nixon uncovered what we know today about his impeachable activities but Clint had to look beyond and stay focused on protection. When Nixon resigned, Ford became president, and because Ford exonerated Nixon many attempts were made on Ford’s life. Hill took these personally.

## Veterans Day 2019; Homeless Veterans Stand Down Donations; 2020 COLA

**Veterans Day, 2019:** Veterans Day is on Monday, November 11th. As we are a military organization comprised primarily of military retirees and spouses, I encourage all who are able to attend one of the Veterans Day recognition services in our local communities. Please wear your MOAA or Chapter shirt or nametag to show our organizational support. Times and locations will be published in our local newspapers in early November. [The Fort Walton Beach service will be held at the Beal Cemetery starting at 11:00AM with Lt. Gen. Slife, AFSOC Commander, as the speaker. In the event of inclement weather, it will be held at the American Legion Post on Hollywood Blvd.]

The City of Mary Esther will have its 12th annual **Veterans Day Parade** on Monday, November 11th starting at 1:00PM. This year’s parade theme is “Thank You, Veterans”. The parade route is on the streets surrounding the Santa Rosa Mall. NWFMOA will have a float entry in this parade. Contact Dave Parisot at (850) 613-6545 or at [dparisot@cox.net](mailto:dparisot@cox.net) if you would like to participate.

**2019 Homeless Veterans Stand Down Donations:** This year’s Stand Down was held on October 25th. At our October luncheon, our members donated \$296 in cash plus I received a check in the mail for \$200 from John Feldman for a donation total of \$496. This amount was matched by an anonymous donor for a total of \$992 to purchase items for our homeless veterans. This resulted in assembling 101 ‘personal item bags’ with each bag containing 2 razors, shaving cream, wash cloth, bar of soap, deodorant, toothpaste, tooth brush, manicure set, note pad, and pen (see accompanying photo). In addition, I was able to purchase



2019 Homeless Veterans Stand Down Donations

## Trust And Will (cont.)

Continued from front page

Once this decision was made, he streamlined his life to meet this goal.

While J. Mark Fisher was an estate planning attorney, Bentley Fisher decided to enhance the practice by focusing primarily on estate litigation. Daily, he litigates cases which can range from advocating for a family member that has been cheated out of their inheritance, to defending a Trustee falsely accused of embezzlement. He will take depositions, attend hearings, and try cases before a judge or jury. He handled his first appellate case to successful conclusion in 2013.

Bentley Fisher handles the following types of litigation cases: Will and Trust contests, fraud, duress and undue influence, and fiduciary litigation. In addition, he also handles Medicaid Qualifying, new Trusts, Wills, and probate cases.

Estate Litigation encompasses a variety of legal actions related to the estate of a deceased person. The action may relate to real property or personal property, and may be initiated by a Personal Representative, a Trustee, a beneficiary, an interested party or a third party.

If you feel that you should have an interest in a decedent's estate and/or that the estate is not being properly administered, you should contact an experienced attorney. The attorney can review the documents and explain the process by which the estate will be administered. They will also review the facts of the case and advise if your rights have been violated or if the Personal Representative or Trustee is acting improperly pursuant to Florida Statutes.

If it is determined that you have a claim or a complaint to pursue, the attorney will determine the best course of action based on your specific circumstances. The attorney may contact the Personal Representative or Trustee to remedy the problem or they may file a complaint with the court to assert your rights or to request the Personal Representative or Trustee be removed.

### ***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.

## 244<sup>th</sup> Birthday of the US Marine Corps

### **Marine Corp Hymn**

From the Halls of Montezuma  
To the shores of Tripoli;  
We fight our country's battles  
In the air, on land, and sea;  
First to fight for right and freedom  
And to keep our honor clean;  
We are proud to claim the title  
Of United States Marine.

*Hear Ye Hear Ye.*

There are only two months left in the year. It is time to renew your membership for 2020. Many of you have already renewed your membership for 2020 and future years (those of you that have Life or 3 year memberships not expiring can skip the rest of this. Look at the mailing label on your Defender and it will give you the expiration date of your membership). I know you do not want to end your association with our great MOAA Chapter. Those of you who have not already renewed please do it now.

There are many excellent events during the year where we gather to enjoy each other's company and to hear entertaining and educational speakers. Every monthly meeting features an outstanding speaker. I would not think that you would want to miss any of these. Where else can you meet "The Geek" and get to ask him questions in person. Or hear a great speech from General Horner or General Manor or Laurie Hood from Alaqua Animal Refuge. Think how much fun we have when you gather with your fellow officers for the periodic Officer's Call at outstanding local establishments.

**Membership Renewal** 1yr—\$25.00, 2 yr—\$48.00, 3 yr—\$65.00 If you want to pay a life membership, look on the back of your Defender for the schedule.

Get your membership renewed now and **avoid the year end rush**. Mail to NWFMOA, PO Box 1213, Shalimar, FL 32579-1213

# A Refreshing Officers Call



Picture from Oct Officer's Call

## President's Pen (cont.)

Continued from page 2

health (including behavioral health), family strength, community reintegration, financial and legal assistance, and transportation. We will submit our plan in February.

With that in mind, MOAA's greatest mission is to improve the lives of those who serve and their families. We are part of that greater organization and doing our part. Let's keep the NWFMOA a five-star chapter.

Don't forget, next meeting 7 November, Fort Walton Beach Yacht Club, noon. Get your reservation in a timely manner. Be safe, be alert.

Nick Marotta



Continued from page 3

These five presidents were our Commander-in-Chief. Their decisions impacted each of us; we all sacrificed time with our spouse, children and often at the cost of our physical health.

In his epilogue Clint Hill explains what a great privilege it was to protect the men who held the highest office in USA. They all worked long hours, attended church, partied, valued family time, and played lots of golf. However he concluded they all had humongous egos. They craved adulation. They would stop the Presidential vehicle when they heard the roar of the crowds and wanted to touch and be touched. They sought affirmation even though they had a public appearance of humility.

There are two sides to all of us-the public and the private. When we put our uniform on we follow the direction of our leaders; when we were home and took off our uniform we became family centered and hopefully relaxed and maintained our core values of love, respect, integrity.

Hill's book made me look in the mirror, with my palms together and my knees on the ground, asking God to continue showing me my strengths and weaknesses so I can be a better husband, father, grandfather and wise public servant in retirement.

Jesus said, "To whom much is given, much is required." We are still alive and have the time to reflect, make amends and rededicate ourselves to the high standards our Judeo-Christian Scriptures teach us.. May this Thanksgiving be another opportunity to give thanks to a God who forgives and generously bestows grace on those who ask.

**GET YOUR NWFMOA CHALLENGE COIN!**

Fresh, and hot off the presses! Get your very own NWFMOA Challenge Coin for only \$10! See Nick at the 7 November Meeting or pick one up at the register as you pay for your meal.

# Scholarship Fund

by Dave Parisot

It's getting to be that time of the year when we start asking the membership for **donations of bottles of wine and spirits and gift cards** for the popular raffles at the Annual Military Ball. This year's Ball will be held on Thursday, December 12th at the Fort Walton Yacht Club. Watch the sales and coupons at the base Class VI stores to get some good deals on wine and spirits. Gift certificates from local restaurants or other businesses are also popular. **Please bring your donations to the November 7<sup>th</sup> chapter luncheon or contact me at (850) 613-6545.**

We held a Scholarship Fund Board on October 16th and have added Mrs. Una Heavener's name to the \$4,000 scholarship which will now be titled the "Lt. Col James and Mrs. Una Heavener Memorial Scholarship" which is funded by designated funds from the Heavener estate. Una passed away in August 2019. We also voted unanimously to increase the amount of the current \$2,000 scholarships to \$2,500 each for 2020. We were able to do this largely to the generosity of our Chapter members in support of the Century and Gold Century Clubs and support of the 50/50 raffles at our monthly luncheons. **Thank you, Members!** Our JROTC cadets will also appreciate the increased value of their scholarships.

We did not have a 50/50 drawing at the October luncheon, but the Scholarship fund received \$71 in "tip jar" donations from the 'cocktail bar' provided by our luncheon speaker, Lt Col **Jim Tucker**. Thank you, Jim, for your generosity. **Dick Solt** is a new member of the Century Club, and **Bob Garcia**, **George Colton**, and **Doug Hardin** have each renewed their Century Club memberships this month. Thank you.

At the Officers' Call on October 16th at the **Shalimar Cheers Pub**, George Colton was handed an envelope on his way out. Inside was a check to the Scholarship Fund for \$1,000 from Jeb, the Cheers Pub owner. This is the second consecutive year **Shalimar Cheers Pub** has donated \$1,000, making them a **Business Platinum Donor** again. Please support this local business.

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 2018 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

Continued on next panel

## Scholarship Fund Continued

**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 Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019).

**BG Frank Glunn Century Club** (past 12 months):  
November 2018: **Pete Peterzen** (Renewal); **Dr. Howard Fisher** (Renewal); **Bob Secrest**; December 2018: **Kathleen Bush**; **Jean Dutton** (Renewal); **Larry Bush** (Renewal); and **Dave Parisot** (Renewal) (In memory of Chong Parisot); **Kay Dent** (In memory of Troy Dent and Larry Ketter); January 2019: **Dick Prater** (Renewal); **Clyde Locke** (Renewal); **Charlie Brown** (Renewal); and **Dennis Phillips** (Renewal); **Wayne (Dave) Davis** (In honor of Doris Day); **Janet Taylor** (Renewal) (In honor of Maj Bill Ryan); **Carol Baker** (Renewal) (In memory of Col. David Baker). February 2019: **Dr. Roger Riggenschach** (Renewal) (In memory of Ashlyn Rhodes); **Ann Adelsperger** (In memory of Lt Col R. Wayne Adelsperger); **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Dann Mattiza** (Renewal); March 2019: **Nick Marotta** (Renewal); **Les Matheson** (Renewal); **Rod Gerdes** (Renewal); **Al Bills** (Renewal); **Bob Gramm** (Renewal) and **Ken Zepp**; April 2019: **Jake Bush**, and **Fred Westfall** (Renewal); May 2019: **Chuck Merkel** (in honor of Sam Lombardo); **George Hanks**; June 2019: **Joy Houck** (Renewal) (In memory of Major Stanley Houck); July 2019: **Larry Bush** (Renewal) and **Don Litke** (Renewal) (In memory of Kay Litke); August 2019: **Scott Berry** (Renewal); **Janet Taylor** (Renewal) (In honor of Bill Ryan); and **Fred Boyer** (In honor of Paul L. High, Jr.); October 2019: **Bob Garcia** (Renewal); **George Colton** (Renewal); **Doug Hardin** (Renewal) (In memory of Gen. Bill Kirk), and **Dick Solt**.

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

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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.

# Scholarship Fund (cont.)

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**2018/2019 Business Gold Donor** (\$500 - \$749): December 2018: Eglin Federal Credit Union (Renewal); April 2019: Merrill Lynch (Chris Beam, Senior Financial Advisor) (Renewal).

**2018/2019 Business Silver Donors** (\$250 - \$499): November 2018: (Renewal); Indian Bayou Golf & Country Club (In-kind, Renewal); December 2018: Rocky Bayou Golf Course (In-kind, Renewal).

**2018/2019 Business Bronze Donors** (\$100 - \$249): November 2018: Gator Lakes Golf Course (In-kind, Renewal); Mary's Kitchen (FWB & Destin) (In-kind, Renewal); Buffalo's Reef Restaurant (FWB) (In-kind, Renewal); Shalimar Cheers Pub (In-kind, Renewal); Shalimar Pointe Golf Course (In-kind, Renewal); December 2018: Popeye's Louisiana Kitchen (FWB) (In-kind, Renewal); Tammy's Journeys (FWB) (In-kind, Renewal); Painting With A Twist (FWB) (In-kind, Renewal); Destin Party Boat Fishing (In-kind, Renewal); Slick Mick's Deli & Grille (FWB); Connect with Flowers (Shalimar) (In-kind, Renewal); April 2019: Eye MD of Niceville (Renewal)

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

**NWFMOA Scholarship Fund, Inc.:** "Helping to build future military officers and leaders."

# Community Outreach cont.)

Continued from page 3

85 reusable rain ponchos and 96 packages of snack crackers. THANK YOU to all who donated funds to assist our local homeless.

**2020 COLA:** From an article in the MOAA Newsletter on October 17th, 2019, the cost of living adjustment (COLA) for social security, military retired pay, VA disability pay, federal retirees and survivors benefit recipients will be 1.6%. 1.6% equates to \$16 per \$1,000 of benefits received.

## HAVE A BALL

**Ticket Order Form for the  
NWFMOA Annual Military Ball  
to benefit the Scholarship Fund**

**WHEN:** 12 December 2019

**WHERE:** Fort Walton Beach Yacht Club

**DRESS:** Mess Dress, Gown or cocktail dress, formal or business suit.

**SOCIAL HOUR:** 1800; Pay-as-you-go bars will be open.

**DINNER:** 1900; **DANCING:** 2000 until 2200 with  
"Choctawhatchee River Band."

**Dinner will include:**

**First Course:** Spinach, Mandarin, and Pecan Salad  
with Raspberry Vinaigrette

**Choice of Entrée:**

(1) 8 oz Beef Filet (medium)

(2) Chicken Picatta

**Sides:** Twice baked potato and Broccoli

**Dessert:** New York Cheesecake

Dinners served with rolls, butter, iced tea, and coffee

**Ticket Purchaser's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE:** \_\_\_\_\_

Number of tickets: \_\_\_\_\_ times \$55.00 = \$ \_\_\_\_\_ with check enclosed.

(Price includes Meal & Gratuity)

**Spouse/Guest's name:** \_\_\_\_\_

**CHOICE OF ENTRÉE** \_\_\_\_\_

When ordering by mail include a check payable to  
NWFMOA

and send this form to:

NWFMOA, PO Box 1213, Shalimar, FL 32579.

Ticket Order Form must be **RECEIVED** by

***Thursday, December 5, 2019.***

Table reservations may be made for groups of eight by contacting

**Nick Marotta at (954) 415-7230 or email: [lnick@msn.com](mailto:lnick@msn.com).**

List names of people at your table. If you are to be seated at someone's reserved table please coordinate with the reservation holder.

+++++

You are encouraged to make a charitable contribution to the Scholarship Fund by supplying an additional check made payable to:  
NWFMOA Scholarship Fund.

*All proceeds from raffle ticket sales go to providing scholarships for  
JROTC cadets.*

**Raffle tickets & Silent Auction are CASH or CHECKS only, please.**

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

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 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 from the local to national levels*

\_\_\_\_\_

Last Name                      First Name                      Initial

\_\_\_\_\_

Spouse                                      Phone

\_\_\_\_\_

Address                                      City                                      State & Zip

\_\_\_\_\_

Email Address

\_\_\_\_\_

Rank                      Service                                      MOAA Mbr. No

Regular       Reserve       National Guard       Active Duty       Retired

**This application is for:**

Life Member     New Member     Renewal     Surviving Spouse     Other (specify) \_\_\_\_\_

**Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc.** Check here if you do not want your  name,  phone number or  email address listed in printed chapter directories. **Membership includes a subscription to *The DEFENDER* for the dues period.** We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

\*\*The spouse of a deceased life member 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**  
 1yr—\$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

Join Us Today