



# THE DEFENDER

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

Vol. 30 No 11

Serving All Branches of The Uniformed Services

November 2024

## Lunch Meeting & Discussion

**When:** Thursday **November 7th**  
**Time:** Gathering 1130, Lunch 1200, Program to follow  
**Place:** Fort Walton Yacht Club  
180 Ferry Road, NE, FWB  
**Program:** **Kim Jackson,**  
**Director EAFB Commissary.**

### 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](mailto:nwfreservations@gmail.com), or call Fred Westfall at 850-609-8075 to make a reservation.

### Table of Contents

(Click to go directly there)

President's Pen	----- 2
Test Your Knowledge Quiz	-- 6
Chaplain's Corner	----- 7
Officers Call	----- 10
Public Record	----- 10
Community Outreach	----- 14
Scholarship Fund	----- 20
Legislative Corner	----- 23
Surviving Spouses Corner	---- 23
Advertisers	----- 25
Renew/Join Membership	---- 26
Update Your Information	---- 27

## OUR NOVEMBER LUNCH WILL FEATURE KIM JACKSON DIRECTOR EGLIN AFB COMMISSARY

### Kim Jackson

Store Director, Eglin AFB, Florida



Kim D. Jackson is the Store Director at the Eglin AFB Commissary in Florida. She is responsible for store operations averaging \$40 million in annual sales with a stock assortment of 22,750-line items. She's been the Store Director since Feb 2024, having previously worked six years at the Hurlburt Field AFB Commissary and three years as Store Manager of the Naval Air Station Jacksonville Commissary, Florida.

Ms. Jackson began her commissary career in 1987 as a Cashier at the Tyndall Air Force Base Commissary, Florida, and has worked in four other commissaries, one of them overseas. Born into a military family in Spokane, Washington, she is a graduate of Niceville High School, Florida, and has a Bachelor's Degree in Business.

Please make reservations to join us on November 7th. To make reservations click [HERE](#) or call Fred Westfall at 850-609-8075.

# From the President's Pen

By Fran Hendricks



## Ring The Bell

### Officers & Directors

**PRESIDENT:** Fran Hendricks:

[president@nwfmoa.org](mailto:president@nwfmoa.org)

**1st VICE PRESIDENT:** Karl

Eschmann: [1stVP@nwfmoa.org](mailto:1stVP@nwfmoa.org)

**Membership Chairman:** Fran

Hendricks [president@nwfmoa.org](mailto:president@nwfmoa.org)

**TREASURER:** Doug Stauffer:

[treasurer@nwfmoa.org](mailto:treasurer@nwfmoa.org)

**SECRETARY:** Fred Westfall:

[secretary@nwfmoa.org](mailto:secretary@nwfmoa.org)

### BOARD OF DIRECTORS

Ray Alexander: [alexander@nwfmoa.org](mailto:alexander@nwfmoa.org)

Bob Allen: [allen@nwfmoa.org](mailto:allen@nwfmoa.org)

Bob Gramm: [gramm@nwfmoa.org](mailto:gramm@nwfmoa.org)

Kevin Kirby: [kirby@nwfmoa.org](mailto:kirby@nwfmoa.org)

Dick Solt: [solt@nwfmoa.org](mailto:solt@nwfmoa.org)

### DEFENDER EDITOR

Fred Westfall: [defender@nwfmoa.org](mailto:defender@nwfmoa.org)

### WEBMASTER

Fred Westfall: [info@nwfmoa.org](mailto:info@nwfmoa.org)

On Tuesday, September 16, 2024, the local Daughters of the American Revolution (DAR) gave me the great honor to speak at their annual Constitution Week Celebration and to participate in the ringing of the bells. This tradition of ringing the bells dates from 1788 when the US Constitution was ratified. The ringing of church bells was the method used by the delegates to inform the people about their new form of government. In 1955, President Eisenhower issued a proclamation designating September 17-23 as Constitution Week. A week to reflect on the following objectives:

- Emphasize citizen's responsibilities for protecting and defending the Constitution.
- Inform people that the Constitution is the basis for America's great heritage and the foundation for our way of life.
- Encourage the study of the historical events which led to the framing of the Constitution in September 1787.

As has been the case since December 15, 1788, and every four years thereafter, it is time to elect our next president and Commander in Chief. I encourage everyone to do their civic duty, do your own research regarding the candidates, and participate in this endeavor by voting. Our founding fathers established this process so each of us has a say in who will be our president and our elected representatives.

Neither MOAA nor NWFMOA endorses any candidate for public office at any level. We are by rule, focus, and action nonpartisan. We work with whomever is elected to safeguard the benefits promised or rightly earned through military service. Be part of the process and ring the bell.

H2S (Here to Serve),

Fran Hendricks, Brig Gen, USAF Retired  
President, NWFMOA

## REMINDER

### Bring your Booze to the October and November NWFMOA Luncheons



If you would like to contribute to the booze raffle for the Military Ball on December 12, bring what you have to the membership meetings on 3 October and 7 November. You are also encouraged to bring any items that you wish to donate to the raffle. If you haven't purchased your tickets to the Ball, click [HERE](#) to fill out the ticket request.

**Read more about the Military Ball later in this issue.**

To sign up for the ball, click here







## **SPECIAL THANK YOU**



We received several proclamations and letters congratulating NWFMOA on its 65<sup>th</sup> Anniversary. They came from:

1. Governor DeSantis
2. Senator Scott
3. Representative Maney
4. Okaloosa County Commissioners
5. Mayor Rynearson, Fort Walton Beach
6. Mayor Stein, Mary Esther
7. Mayor Whitten, Crestview

The following organizations and individuals aided or made donations to help defray the cost of the Community Reception:

1. Eglin Federal Credit Union
2. Destin Area Chamber of Commerce
3. Greater Fort Walton Beach Chamber of Commerce
4. Emerald Coast Military Affairs Council
5. Air Force Armament Museum Foundation
6. Tricia Brunson
7. Dave Whalen
8. Sam's Club
9. NWFMOA members

We will finish this year out as we have the previous 64 years...laser focused on serving those who are serving or have served. For the fifth consecutive year we will purchase Commissary Gift Cards for Junior Enlisted Families at Thanksgiving. In December, we will participate in Wreaths Across America and lay the wreaths we purchased on the graves of fallen Veterans.

# **Never Stop Serving**

We cordially invite you to join us  
in celebrating our 65th year of  
Service to our Community

**1959 - 2024**



How can you join our celebration?

If you donate you will to be placed on the marquee (above)  
and listed in the *Defender* for up to **12 months**

Individuals...minimum \$25

Businesses...minimum \$50

Each donor will also receive a commemorative, numbered RMO!



Click here to donate to our  
65th Anniversary Celebration

**Below is an example of the banner. Click it to see it on our webpage.**



### Donors so far include:

- Air Force Armament Museum
- 919 SOW First Sergeants Council
- The Mistys
- Zaxby's Chicken
- Fort Walton Beach Chamber of Commerce
- L J Schooners' Restaurant and Oyster Bar
- Doc's Oyster Bar & Grill
- Merrill – Tess Bass & Associates
- Faith Independent Baptist Church
- Hurlburt First Sergeants Council
- Cut-Off Barber Shop
- Advanced Fire Protection Services, Inc
- Melinda Wickham
- Ron "Westy" Westenbarger
- Marcus D. Chambers
- Lt Col Bert Everhart
- Marian K. McBryde
- Major General Don Litke
- Dr. (Col) Teresa Skojac
- Doug and Judy Stauffer
- Rod and Sue Gerdes
- David Jeffcoat
- David Hadzima
- Pat and Mary Kluever
- Bob Allen
- Jeff and Judy Watson
- Al and Carol Stearns
- Howard and Irene Fisher
- Karl and Charlotte Eschmann
- Steve Bond
- John Murphy
- Ron and Nancy Birchall
- Scott Berry
- RADM Richard Buchanan
- Paul Chlebo
- Dick and Dulce Solt
- Chris Beam
- Bob and Karen Gramm
- Kevin Kirby and Victoria Hansen
- Chris and Richard Hallion
- Fred Westfall
- Dave Parisot
- Fran Hendricks
- Hopefully, many more

**Click on the link above to donate and get your name on the 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 we had no meeting so we will have two drawings at the August meeting.

**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 almost 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



## **It's the phone call no parent wants to receive.**

My daughter Rachel called, frantic that her brother Daniel was spewing blood before beginning his chemo for his newly discovered cancer. "Daniel's being helicoptered to Pensacola hospital to undergo emergency bronchoscope surgery. Come quickly Dad!"

There are no words; I say again, there are no words, only groaning amidst the fog, and the loneliest tears when your child is taken before you. My life training and chaplain experience has comforted many brokenhearted parents who lost their military child in war and peace. However, this is profoundly personal and shakes one's deepest foundations. You never want to receive or believe the Incomprehensible, Uncontrollable, and Overwhelming. It felt like a giant excavator cut through my rib cage and tore out my bleeding heart and crushed soul.

It's like trying to swim in a Florida riptide; my mind, heart, spirit and body were being pulled in several directions as I was bobbing in the current. I was searching for air.

Finally, I reached for my anchor — my living faith in our Heavenly Father. He provided the next 15 days of deepest conversation with my children. Never did we speak such tear-drenched words and emotions. Concepts were replaced with contrition. Gestures with tearful touches; reflections with distraught moaning. We always shared our feelings with honest sentences, but now these phrases were more pregnant with meaning.

These newfound communications were enhanced by Daniel's blessed assurance that he wanted to meet his Redeemer. His faith allowed him to see his future hope. Peace slowly oozed across and filled Daniel, Rachel and my inner heart and mind, making slow sense and mitigating the profound pain and loss.

Added to this upward feeling was the trust and beautiful love between Daniel and Rachel. Their years of closeness have shown the seeds that now bore fruit. Their early years of Air Force chapel, worship and Bible study, community outreach and fellowship, and acts of kindness to feed the poor and hungry, and to travel with the military around the world have been their building blocks. God transferred enough funds in their spiritual bank accounts to help face this approaching loss.

When your loved one's life is meaningful to God, family and friends, it's a little easier see them leave this world. I have no remorse, but I have an enormous hole in my heart that will never be filled till I see him again. Daniel gave his all. And the frosting on the cake was to see my son and daughter so closely united.

We were overjoyed to see the hospice chaplain anoint Daniel. He said "I believe and trust in Jesus' sacrifice and love and I want to go to heaven. I'm sorry for my sins. I want to meet grandma and my uncle." He was happy and so were we.

He was still in a world of overwhelming pain from the cancer that riddled his organs. He never denied his physical reality; it was his spiritual attitude that determined his altitude and got him through.

Over the next few days, his visiting friends gave testimony about his super generous life (that's why he could never save money because he gave it to others). His Christian kindness, always thinking of others, and his ability to make friends laugh uplifted our spirits. Many told stories of how he made them feel valued, literally giving his shirt off his own back. He loved the Lord and he loved people. Their words of light dispelled the darkening clouds. Rather than sulk or be angry he made them laugh. He was the strongest person in the room.

The final days seemed longer. We were riding an emotional and psychological roller coaster. Part of the day he was cognizant and whispering strained words; then he began the death rattle. Sucking air. Short breaths. Eyes rolling and hands swaying. Muttering. Fading.

Now I understand what those parents felt like who received the telegram or a visit from an officer and chaplain telling them that their son or daughter died in Vietnam, Somalia, Kosovo, Afghanistan, and Iraq, and many other locations where our selfless airmen served. They felt cheated.

No child wants their parents in the front pew looking at their coffin, but it's a painful reality that only those with the lived experience can deeply, I mean, deeply understand and show compassion. That's why our nation honors those who raised their right hand to take a solemn oath, not knowing where or when they would die on active duty.

Then I understood what God the Father felt when he gave His Son. He turned away when he heard Jesus say "Into thy hands I commit my Spirit".

But Jesus, thinking of us and full of love whispered, "Father forgive them for they know not what they do". Then He told the thief on his right, "This day you will be with me in Paradise."— another gesture of love. There was no death rattle in his voice. He conquered sin and death spiritually, physically, mentally and emotionally.

That's why many chapel funeral bulletins quote the Scripture "Greater love than this no man has than he lay down his life for another." Our uniformed men and woman do this!

This is what got me through- my faith and belief that my son entrusted his immortal soul to gracious God and will spend eternity in a world of peace, joy, glory and love.

Like many of you we have lost a brother or sister, our father and a mother, son or daughter. Life is fragile and incomprehensible. So how do individuals manage to get through such a personal loss without God and a community of supportive believers. My wife and sisters bolstered our resolve. They know this universal truth for sure- 'no one gets out of this world alive!'

It's been a few months since Daniel went home to be with the Lord. I still "see through a glass darkly" but this suffering situation has caused me to reach within and pray deeper prayers, meditate more



thoughtfully on Scripture and devotionals, and contemplate more realistically on what God needs me to do. I'm evolving into a hurting healer who now can better meet people at their point of need

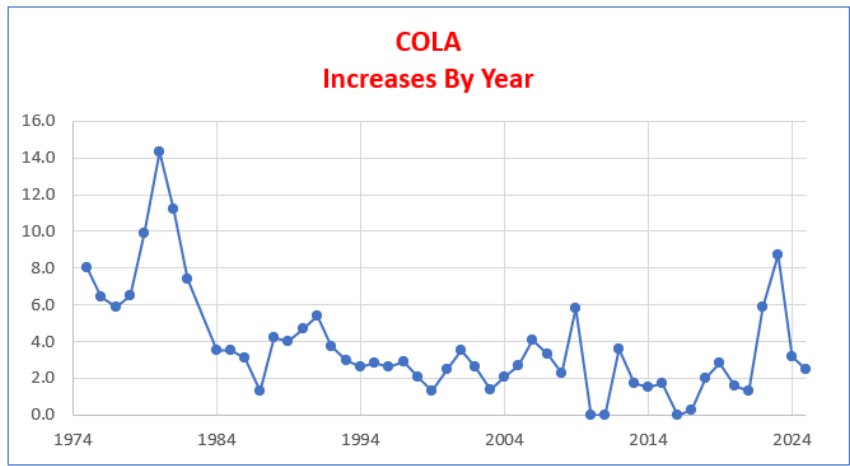
Life is a mystery, but God is a certainty. I'm not looking for an answer on why those we love are taken away. My prayer is to have the strength and trust to support others, and the courage and wisdom to comprehend their plight better, to walk beside them as they go through the loss.

I choose to focus on the forty years Daniel and I shared together, rather than be despondent about the years we cannot have. This has made me appreciate those who I presently have in my life, and build cherished memories.

## MOAA Announces COLA Raise For 2024 – 2.5%

Below shows the year and COLA for that year.

Year	COLA	Year	COLA	Year	COLA
1975	8.0	1993	3.0	2010	0.0
1976	6.4	1994	2.6	2011	0.0
1977	5.9	1995	2.8	2012	3.6
1978	6.5	1996	2.6	2013	1.7
1979	9.9	1997	2.9	2014	1.5
1980	14.3	1998	2.1	2015	1.7
1981	11.2	1999	1.3	2016	0.0
1982	7.4	2000	2.5	2017	0.3
1984*	3.5	2001	3.5	2018	2.0
1985	3.5	2002	2.6	2019	2.8
1986	3.1	2003	1.4	2020	1.6
1987	1.3	2004	2.1	2021	1.3
1988	4.2	2005	2.7	2022	5.9
1989	4.0	2006	4.1	2023	8.7
1990	4.7	2007	3.3	2024	3.2
1991	5.4	2008	2.3	2025	2.5
1992	3.7	2009	5.8		



\* From 1975 to 1982, COLAs were based on inflation in the 2nd quarter of a year and applied to Social Security payments in July of that year. Since 1983, the COLA has been based on 3rd quarter inflation and takes effect in January of the following year.

## Interesting (?) Fact of the Day

### It's Illegal To Let Your Chickens Cross the Road in Quitman, Georgia

The Southern hamlet of Quitman bills itself as “Georgia’s Camellia City,” and apparently it’s also the place where old jokes go to die. According to section 8-1 of the city codes, “It shall be unlawful for any person owning or controlling chickens, ducks, geese or any other domestic fowl to allow the same to run at large upon the streets or alleys of the city.” In other words, it’s illegal for chickens to cross the road!

# Officers Call

Our next officers call will be on **October 31** starting at **1700**,  
[Doc's Oyster Bar, 303 Glen Ave, Valparaiso, FL](#)  
(behind the Compass Rose).



## PUBLIC RECORD

### In Memoriam

Anthony Holland, Lt Col, USAF (RET), 10/8/2024

Richard Secord, Maj Gen, USAF (RET) 10/17/2024

### New Members

None

?

? *Got a Chapter question?* ?

*Change in personal info?* ?

? *Comment?*

*Don't know who to ask?* ?

? *Email: [info@nwfmoa.org](mailto:info@nwfmoa.org)* ?

? *We'll get an answer for you.* ?



**Standing with you  
at every stage.**

1-800-247-2192  
[www.moaainsurance.com/plans](http://www.moaainsurance.com/plans)

100392

## 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.

# Save the date

## Annual MOAA Military Ball Reminder, 12 December 2024

Our annual Military Ball will resume this year again and is scheduled to be on Thursday, 12 December 2024 at the FWB Yacht Club. The dinner menu will be similar to the last Ball in December 2023. This year we will again be charging our members and guests \$60 per person. The ticket order form will be in the digital Defender starting in September. Just a reminder: the dress for the men at the Ball is Mess Dress (if it still fits), formal, tuxedo or business suit. For the ladies it is Gown or Cocktail Dress.

The Band at our Ball will be the Brighton Street Band. They are led by Doug Chambers and are composed of three Band Members. They have agreed to perform again for four hours from the start of the social hour, through dinner, and after dinner dancing. They play all types of music, not real loud, some Christmas music, and also patriotic songs. A good fit for our crowd. So if anyone has any specific questions about the Ball, please email either Karl Eschmann, [phanfix@cox.net](mailto:phanfix@cox.net)) or Dick Solt at [richdulce@aol.com](mailto:richdulce@aol.com) .

Just to refresh everyone's memory on the Ball Night's program, it will look like this:

- 1800: Social Begins; Pay as you go Bar; Soft Band music (Raffle begins)
- 1845: Call to Dinner
- 1900: Opening Remarks by the MC, Invocation, presentation of colors, Pledge of Allegiance, President's Remarks and toasts
- 1920: Dinner is served (soft music by the band)
- 2000: Break
- 2015: Dancing to Brighton Street Band music
- 2100: Raffle winning tickets announced
- 2115-2200: More dancing to music

We hope to see as many of you all as possible this year, as well as active military and other guests at our event! We need your attendance and support for the Ball to have a good social setting for our members to start the Christmas Season! Please send in your checks and ticket forms by the end of November so we can turn in the estimated number of meals for the yacht club staff.

We will be soliciting for items and gifts from businesses and individuals for the Raffle fundraiser event during the Ball. Starting in October, please bring any items of donations into the luncheon and we will collect them. We do need to fill our adult beverage crates so we have several to auction!

To sign up for the ball, click the ticket



## NWFMOA Shirt Purchase Options

**Order your NWFMOA  
POLO Shirt today.**



Click this box for an order form.



**Wear your shirt proudly.**

### 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](#) (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](#)

# Community Outreach

Contributions  
from various  
members.

## Installation of Flag Poles at Baker School



The Army JROTC program celebrated the installation of new flagpoles at the front of the school. This project, costing approximately \$7,500, was made possible through community support.

Contributors to the flagpole project included Adam's Sanitation, local Veterans' organizations, and several community leaders. Among the donors were the American Legion Emerald Coast Chapter, Sons of the American Revolution Fort Walton Beach Chapter, Military Order of the World Wars, Northwest Florida Military Officers Association, and Veterans of Foreign Wars.

Individual contributors included John Cahoon, Okaloosa School Board Member Linda Evanchyk, County Commissioner Nathan Boyles, and Dave Parisot.

The flagpoles were funded in part through an NWFMOA Scholarship Fund Educational Support Grant. Shown above are Dave Parisot, President of the NWFMOA Scholarship Fund and Fran Hendricks, President of the NWFMOA.



Dave Parisot stands with the Army JROTC members at the flagpole dedication at Baker School.

---

## **HELP SUPPORT FOR OUR COMMUNITY OUTREACH PROJECTS**



## Special Operations Forces Foundation Fundraiser



The SOF Foundation held a fundraising dinner to raise funds for scholarships. NWFMOA Members in attendance pictured are Howard Fisher, Jim Shoff, Fred Shor, Fran Hendricks, and Paul Singleton. The Harley-Davidson bike was the grand prize of the event. None of them won it.

---



## Memorial Service for GEN Gary Luck



Les Matheson and Patt Maney attended the Memorial Service for GEN Gary Luck, US Army Retired. Les played the bagpipes in a fitting send off to a great warrior/leader. (Not pictured, but also in attendance was Fran Hendricks).

## DAR's Constitution Week Celebration



Photo is from the local DAR's Constitution Week Celebration. Pictured are NWFMOA members Fort Walton Beach Mayor Dick Rynearson and Paul Singleton ringing the bells. Not pictured are Les Matheson and Fran Hendricks. Fran was the keynote speaker for this annual event which celebrates the signing of the US Constitution.



## Crispy Warriors

Gen and Mrs Kelly's first stop on their NWFMOA 65th Anniversary Visit was breakfast with the Crispy Warriors. Also going the group was COL Steve Bond, FCoC President. Many NWFMOA members are also Crispy Warriors.



## Sam's Club Donates 65<sup>th</sup> Anniversary Cakes

Our local Sam's Club graciously donated the two cakes for our 65<sup>th</sup> Community Reception. Three cooks were involved in making and designing the cakes: Kaitlynn, Mariah and Farrah. Below is a picture of 2<sup>nd</sup> Vice President Jeff Watson presenting Farrah with the NWFMOA Anniversary coin.



---

# Scholarship Fund

by Dave Parisot



## Ways to donate to the NWFMOA Scholarship Fund; Baker JROTC Community Project; Passing of Jean Dutton

**Ways to Donate:** Most of our donors do so by writing a check and some donate with cash. Another method, which we set up on the [www.nwfmoe.org](http://www.nwfmoe.org) website in May 2024 is by credit or debit card. (Please see my article in the May 2024 Defender for details on this process.)

If you are old enough that you must take a Required Minimum Distribution (RMD) from a taxable retirement account (e.g., IRA, 401K, 457B, etc.), there are tax advantages to using a Qualified Charity Distribution (QCD) to donate to the NWFMOA Scholarship Fund since we are an IRS 501c(3) non-profit charity. To donate with this method, simply have the financial institution where your retirement accounts are located designate all or a part of your RMD as a Qualified Charity Distribution (QCD). With a QCD you, as the account holder, designate the charities to receive the funds and the amount you want to donate to each. The financial institution then makes your RMD check(s) payable directly to the designated charity. The benefit to you is that retirement distributions made direct to a charity in this manner are exempt from being listed on your annual IRS tax filing as taxable income. (Nor do you need to file an IRS Schedule A to claim this donation.) There are currently four Chapter members who are using the QCD process to donate to the NWFMOA Scholarship Fund. If you are interested in this tax reduction program, please consult with your retirement account managers. The Federal Tax ID number for the NWFMOA Scholarship Fund, Inc. is 59-3434498.

**Baker School Army JROTC community Project Dedication:** On October 10<sup>th</sup>, Chapter President Fran Hendricks and I attended multiple dedications at the Baker School. Baker is one of only two schools in the Okaloosa School District having K thru 12 classes. It is a large campus. The Baker JROTC project was to install three new flagpoles at the front of the school for the US flag, State of Florida flag, and the Baker School flag. The JROTC was tasked to raise a minimum of \$2,000 for this community project. Earlier this year, the Scholarship Fund awarded an Education Support Grant (ESG) of \$500 for this project. The education element is that the JROTC uses these flagpoles as part of their cadet training program with drill and ceremonies. The new flagpoles and flags look great and NWFMOA is recognized as a donor on a bronze plaque to be installed near the flagpoles. For photos of this dedication, please see the Community Outreach article in this issue of the Defender.

**Jean Dutton Passing:** Earlier this month we lost a dear member of NWFMOA and a donor and 'staff photographer' for the Scholarship Fund. For many years, prior to moving to South Carolina to be near family during her advancing years, Jean took the photographs of our Scholarship fund events, especially the scholarship awards luncheons. Many of her photos are posted on the Scholarship Fund pages on our website. May she rest in peace.



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 Riegenbach (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); and, Jean Dutton (D) (Oct 2024). [Note: 43 total members]

**BG Frank Glunn Century Club** (past 12 months) (R=Renewal): November 2023: Pat Johnson; Pete Peterzen (R); Dave Parisot (R)(In memory of Chong Parisot); Keith & Elizabeth Kulow (R); Tess Bass (R); 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); Dave Parisot (In memory of Jean Dutton).

**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.**

**You can now pay with credit card or by mail in form.**



# Legislative Corner



## The Love Lives On Act

For the *Legislative Minute* at our October monthly meeting, I highlighted the provisions of the Love Lives On Act. This proposed bill in the House (H.R. 3651/S. 1266) would secure the right for surviving military spouses to remarry at any age and retain their benefits. Given that many surviving spouses today have lost their loved ones as a result of combat operations, illnesses and suicide related to service, they are often younger than 55. Many have children that they must now raise alone. These survivors do not remarry out of fear of losing the financial stability that comes from their benefits.

Surviving military spouses who remarry prior to age 55 lose entitlement for dependency and indemnity compensation (DIC) and survivor benefit pay (SBP), as well as access to educational assistance, like the Fry Scholarship and Dependents Education Assistance, and other programs.

This restriction is imposed on military surviving families but not on the surviving families of first responders. For example, most U.S. surviving spouses of fallen firefighters and law enforcement officers are allowed to remarry before age 55 and maintain survivor pensions and benefits. **The living legacies of our nation's fallen military heroes deserve no less.**

## 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

Florida Council of Chapters  
Military Officers Association of America

[Click to read the FCoC Communiqué](#)

**Click here to join the  
Military Officers Association of America  
Basic membership is FREE**

**Need more reasons to join MOAA? How about these...**

- Legislative News Updates & Advocacy Efforts
- MOAA Newsletters
- Chapter & Council Membership & Involvement
- Exclusive Travel Discounts on Products & Travel
- Access to Member Books & Guides
- Financial Education and Consumer Advice
- Scholarships, Interest-free Loans & Grants
- Expert Advice on Military Pay & Benefits
- Career Transition Resources
- Subscription to Military Officer Magazine & Exclusive Publications
- Spouse Protection
- Fee Significantly Reduced at Army & Navy Club of Washington, D.C.

**JOIN TODAY**



Click the link below to sign up for the MOAA Newsletter

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



# Support Our Advertisers

911 Don Drive  
Ft. Walton Beach, FL 32547  
www.BryanPestControl.com  
phone: 850-862-3955

**Bryan O. Grimes**

President  
BGrimes@BryanPestControl.com  
cell: 850-699-2120



## Emerald Coast Funeral Home

"When Caring Counts"

**JAMES BASS**

Managing Partner  
Licensed Funeral Director

**(850) 864-3361**

161 Racetrack Rd. N.W. Cell (850) 218-5719  
Ft. Walton Beach, FL 32547-1816 Fax (850) 864-2483  
james.bass@carriageservices.com

**SUNDAY WORSHIP**  
8 & 11A TRADITIONS  
9:30A BLENDED  
11:07A CONTEMPORARY

**Shalimar**  
United Methodist Church  
REACH | TEACH | SEND  
shalimar-umc.org  
850-651-0721  
1 Old Ferry Rd. 32579



**Karen Whyte**, Realtor®

850.642.8418 cell  
850.651.2454 office  
karen.whyte@era-american.com  
**ERAKAREN.COM**  
**ERA American Real Estate**  
60 2nd Street, Suite A, Shalimar, FL 32579



## FISHER & FISHER

Attorneys at Law

**J. MARK FISHER**

Attorney

www.jmarkfisher.com • jmark@jmarkfisher.com  
Estate Planning • Probate • Will Contests  
Trusts • Medicaid Planning

## This could be your space!

Advertise in the Defender and  
help support your local community.  
Send email to [defender@nwfmoo.org](mailto:defender@nwfmoo.org)

**PRESTON HOOD**  
**ALAQUA ANIMAL REFUGE**  
LAURIE & TAYLOR HOOD  
PRESTONHOOD.COM • ALAQUA.ORG

## Good Shepherd Lutheran

Making disciples of all nations

1 Meigs Drive Shalimar, FL 32579  
www.shalimar.church  
850-651-1022

Sunday Worship  
Traditional @ 8:00 AM  
Contemporary @ 10:45 AM





Click this link to fill out the renewal form online. [http://nwfmoa.org/files/join\\_us.pdf](http://nwfmoa.org/files/join_us.pdf)



**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     Former

**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

**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**



Click on the form to fill out and pay by mail or credit card.



## 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>
Update your contact information	<a href="http://nwfmoa.org/info_update.html">http://nwfmoa.org/info_update.html</a>
Join NWFMOA	<a href="http://nwfmoa.org/files/join_us.pdf">http://nwfmoa.org/files/join_us.pdf</a>
Join MOAA	<a href="https://www.moaa.org/content/join-moaa/why-join-moaa/">https://www.moaa.org/content/join-moaa/why-join-moaa/</a>
Send feedback or comments about the Defender	<a href="mailto:defender@nwfmoa.org">defender@nwfmoa.org</a>



#### 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

Go to [http://nwfmoa.org/info\\_update.html](http://nwfmoa.org/info_update.html)

# And Remember... Never Stop Serving



Follow us on Facebook

