



The Defender

A monthly publication of the Northwest Florida Military Officers Association

Vol. 16 No. 10

Serving All Branches of The Uniformed Services

OCTOBER 2010

Breakfast Discussion

When: Wed. 6 Oct, 2010
Time: Open: 0700; Bkst: 0715;
 Meeting: 0800-0900
Place: Eglin AFB Enlisted Club
 (Not O Club)
Program: Hon Pete Smith
 Okaloosa County Property Appraiser

Enlisted Club Breakfast

Please:

- Make a reservation
- Wear a name tag
- Bring proper change
 \$7.00 for O'Club Members
 \$9.00 for Non-Members

Reservation deadline is Friday at noon prior to the meeting. Call Dan Cobbs at 685-9415 or send an email to: dgosselin@bridgeway.org if you are attending.

Officers & Directors

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Bill Van Hoesen 225-2957
 bvanhoesen@cox.net

FIRST VICE PRESIDENT

Ken Wright 582-6442
 kmwrightjr@embarqmail.com

SECOND VICE PRESIDENT

Dan Cobbs 685-9415
 dgosselin@bridgeway.org

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Bill Ryan 314-7862
 nwfmoa.treasurer@cox.net

SECRETARY

Jeff Thompson 226-4213
 nwfmoasecretary@cox.net

Directors

Karlynne Akos 654-1916
 Bob Garcia 897-3605
 John Hall 939-8012
 Bob Padden 862-9837
 Jim Summitt 729-6945

EDITOR

Scott Berry 582-0839
 defender.editor@cox.net
 Art Saitta (Assistant-Editor) 897-1716

Bill of Rights - Fourth Amendment

Protection from unreasonable search and seizure. The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probable cause, supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

How Much is Your Property Worth?

by Ken Wright

Okay, you want to know how much your property is worth. Do you want to know how it is determined? Do you want to know who is in charge? Well guess what, if you wanted to know the answers to those questions and more, you are in for a treat.

The Honorable Pete Smith will be our guest speaker at our October 2010 meeting and he is looking forward to the visit. If you didn't know, Pete has been a resident of Okaloosa County since 1968. He was elected Okaloosa



Pete Smith

County Property Appraiser in January 1992 and re-elected in 1996, 2000, 2004, and 2008. He is a state Certified Florida Appraiser and a member of the International Association of Assessing Officers. Prior to being elected property appraiser he served the citizens of Fort Walton Beach as a city councilman. He has an extensive background in real estate and real estate finance. A graduate of the University of Florida, he has been a real estate broker/owner of a local real estate

firm, a regional vice-president of a large mortgage banking firm, and an executive vice president of a locally-owned commercial bank where he supervised all real estate lending. His professional and community service is also extensive, to include President of the Florida Association of Property Appraisers, President of the Rotary Club of Fort Walton Beach, Chairman of the American Heart Walk, a Board Member of Okaloosa Saves, Treasurer and Board Member of the Gulf Coast Council, Boy Scouts of America, and leadership positions in numerous other civic and service organizations. Mr. Smith is an Eagle Scout and actively promotes the benefits of scouting to young men in our area.



Ken Wright

Pete and wife Brenda have two sons, Tim and Zach, and four grandchildren. Pete's goal is to insure the highest quality service possible to the citizens of Okaloosa County and to consistently produce a fair and equitable property value roll.

Attention: We will meet at the Enlisted Club across from the Shoppette near the Valp Gate!

President's Corner... by Bill Van Hoesen

Are you a half-way decent mechanic and can spare a couple hours to fix a few bikes? The FWB Police Department and the Okaloosa County Sheriff's Department have donated impounded bicycles to be contributed to homeless veterans. If you are willing to help, please call any one of the chapter officers or directors. Also, volunteers are needed on the 22nd of October to assist the homeless during the Stand Down Day. Please Help!! You'll feel better for doing so.



Bill Van Hoesen

Also on the 22nd of October, the annual Fort Walton Beach community Homeless Veterans' Stand Down will be held at the FWB 1st Presbyterian Church on Beal Parkway.

The U.S. Department of Veterans Affairs (VA) has stated the nation's homeless veterans are predominantly male, with roughly five percent being female. The majority of them are single; come from urban areas; and suffer from mental illness, alcohol and/or substance abuse, or co-occurring disorders. About one-third of the adult homeless population are veterans. Although "most homeless people are single, unaffiliated men... most housing money in existing federal homelessness programs, in contrast, is devoted to helping homeless families or homeless women with dependant children," as is stated in the study "Is Homelessness a Housing Problem?" (*Understanding Homelessness: New Policy and Research Perspectives*, Fannie Mae Foundation, 1997).

In addition to the complex set of factors influencing all homelessness - extreme shortage of affordable housing, livable income and access to health care - a large number of displaced and at-risk veterans live with lingering effects of post-traumatic stress disorder (PTSD) and substance abuse, which are compounded by a lack of family and social support networks. A top priority for homeless veterans is secure, safe, clean housing that offers a supportive environment free of drugs and alcohol.

The most effective programs for homeless and at-risk veterans are community-based, nonprofit, "veterans helping veterans" groups. Programs that work best are those featuring transitional housing with the camaraderie of living in structured, substance-free environments with fellow veterans who are succeeding at bettering themselves. Veterans need a coordinated effort that provides secure housing, nutritional meals, basic physical health care, substance abuse care and aftercare, mental health counseling, personal development and empowerment. Additionally, veterans need job assessment, training and placement assistance. This coordinated effort will be in evidence in this area on the 22nd.

We can all afford to spend a couple of hours helping our less fortunate, fellow vets so please call and donate your time and talents.

Many, many thanks.

MEMBERSHIP

by Dan Cobbs



Dan Cobbs

In last month's edition of *The DEFENDER*, I presented a short five question survey to the members to gain your insight on membership. Since then, question number 2 has been updated and a 6th question has been added. Please follow this link <http://www.surveymonkey.com/s/L8NPJQN> to participate in the Online Survey. The survey requires a password which is NWFMOA45.

5. How satisfied are you with your NWFMOA membership experience?

- Highly Satisfactory
- Above Satisfactory
- Satisfactory
- Somewhat Unsatisfactory
- Unsatisfactory

6. If your response for Question #5 was Somewhat Unsatisfactory or Unsatisfactory, please explain in the comment box below how can we improve.

If you do not have a computer and submitted a survey previously by mail or at the breakfast, would you be so kind as to take the time to answer the above two questions and mail them to: P.O. Box 310, Ft. Walton Beach, FL 32549-0310.

The deadline for the Online Survey is September 15. The cut-off date for manual submissions of the survey is September 22.

We really appreciate your feedback and your thoughts.

We're moving forward!

Daniel Cobbs, MPA, FACHE

2nd Vice President
Northwest Florida Military Officers Association (NWFMOA)
850-685-9415 www.nwfmoo.org

Public Record

IN MEMORIAM: Col. Michael C. Horgan, USAF (Ret) 9/3/2010; Carolyn Walters, Aux, 9/1/2010

NEW MEMBERS: Col. Richard Solt, USAF (Ret); Lt. Col. Franklin Roberts, USAF (Ret); Maj. Larry Smith, USAF (Ret)

Editor's Etchings . . . by Scott Berry

Greetings!

Whether you're reading this on your computer or hard copy, you're reading it much later than usual. That is my fault. I'm the culprit. No one else is responsible except me. Please except my apologies. I got behind the power curve and some other things came up, but I don't offer any excuses. Next month I'll be back on track. Again, my sincere apologies.

Sept 11th is past us now again. Perhaps it's my imagination, but this year the TV was flooded with replays of the original coverage. Seemed like I couldn't

turn on a major channel without seeing it. That bothered me. Everyone has their own way of remembering that horrible day; for me, I just don't care to have it so graphically rubbed in my face every year. It's the same as constantly opening an old wound and never letting it heal. But everyone has their opinion.



Scott Berry

Berry "Out"

How Can I Tell If A Charity Is For Real?

The easiest way is to check its name and reputation at the [Wise Giving Alliance](#), operated by the Better Business Bureau or at [Charity Navigator](#) and [GuideStar](#).

- Unless you previously donated to a particular organization and provided the organization with your e-mail address, assume that any e-mail seeking a donation is bogus. Don't click on links promising to guide you to its website, photos or other "evidence" of need for your money—these links are a common way for hackers to infect your computer with a virus. To see a charity's website, type its address yourself.

- If you want to donate to a charity that phones you, always request that it first send you printed materials. Then authenticate the address and phone number through directory assistance or an Internet search. Mailed material is no guarantee of legitimacy, but organizations that won't provide it may well be a fake.

- Never give a credit card or bank account number by phone unless you initiate the call.

- Beware of sound-alike names. Many bogus charities mimic legitimate organizations.

- Old-fashioned mailings are least likely to be scams, in view of the cost of postage. Be suspicious of mail from groups to which you haven't previously donated. The sender may have purchased a mailing list with your name and address, but so can scammers. If a mailing seems genuine, authenticate the organization at the websites noted above before donating.

- In general, good charities spend less than 35 percent of donations on fundraising and administrative costs. (Source: [AARP.org](#))

Scam Alert: getting Clipped by Coupons

As more cash-strapped consumers turn to the Internet for print-to-save offers, hackers have taken notice, creating a virtual explosion of online coupon scams. Clicking on links promising an online coupon—especially when the links are distributed via e-mail or posted at online message forums—can infect your computer with malware that provides hackers with your files, passwords and online bank account numbers. Tips to avoid being ripped off:

- If it's free, then flee. Authentic online freebies require you to sign up, and the manufacturer then mails the coupon to you. But real buy-one, get-one free coupons and those promising a percentage or specific amount off can be printed online.

- If a coupon is displayed onscreen as an image, it's usually counterfeit or

unauthorized. Manufacturers avoid showing actual coupons to prevent their replication.

Legitimate coupons always list an expiration date, and typically a specific product size.

- For real print-and-use savings, stick to offers at manufacturers' websites or reputable coupon sites such as [www.coupons.com](#), [www.coolsavings.com](#) and [www.couponmom.com](#). Unless you have previously enrolled at a website to get coupon offers, don't click on any e-mailed offers you receive.

- If you wonder if a particular coupon is real, go to a page on the Coupon Information Corporation site where you can see images of phony coupons.

(Source: [AARP.org](#))

Military Wisdom

Tracers work both ways

~Army Ordnance Manual~



Secretary's Pen

... by Jeff Thompson

A quick but funny meeting in Sept was enjoyed by 55 members. We heard Dan Cobbs ask us all to fill out the NWFMOA on-line survey at our web site. Judge Maney reminded us of the 22 Oct Veterans Stand down for homeless Vets. They are looking for help to fix bicycles and they need some toiletries donated. Frank Glum told us we still have \$114K in the scholarship fund and they have started meeting for the Holiday Gala if anyone is interested in helping to plan our biggest event of the year. We are also looking for a TOPs representative to help the area vets who are transitioning out of the active duty to find jobs. There is a lot of information from MOAA so you will not be on your own. Volunteers?

Our guest speaker was Jim Moore. He is a renowned Yarn Spinner and he regaled us with stories of Cousin Comma and



Jeff Thompson

Aunt Apostrophe's World War One adventures. Howard Hill told us briefly about the coming year's property taxes and that lead to the announcement that our guest speaker next month will be Pete Smith, the Property Appraiser of Okaloosa County.

In the executive meeting we voted on buying coins as a fund raiser. They should be available for the holidays so you can scratch one name off your good boy list and give them a coin for Christmas.

Greek Fest this weekend (while I write this) and the Destin Seafood fest will be about the time you read this. Please get out of your houses and go enjoy some of the great festivals we have here between 30A and Pensacola this fall.

New Members! Welcome them when you see them:

Franklin Roberts, Lt Col, USAF, ret., and wife Glo
Larry Smith, Major, USAF, ret., and wife Kathleen
Richard Solt, Col, USAF, ret., and wife Dulce

AUXILIARY CORNER . . . by Pat Shecter

As a auxiliary member of MOAA, you probably know our advocacy role — fighting for benefits on Capitol Hill — is what we do best. But have you taken the time lately to review the host of exclusive benefits and information available to all MOAA members? The list of MOAA member products and services is extensive and worth checking out.

In addition to *Military Officer*, you have access to free world-class military benefits, counseling, and MOAA's award-winning Info Exchange®; a library of plain-English publications that simplifies issues such as the Survivor Benefit Plan; financial planning; TRICARE For Life; and more. View these publications at www.moaa.org/booklets.

Take advantage of quality services like MOAA's high-value insurance programs, including short-term medical, long term care, life insurance, and TRICARE Prime and Tricare Standard health care supplements. Members also are eligible for an array of money-saving discounts on Dell computers, Apple products, hotel rooms, car rentals, vacation packages through MOAA Travel, and much more.

Take advantage of financial services available through MOAA's partnership with Pentagon Federal Credit Union. Things like MOAA-sponsored mortgages, exclusive money market savings accounts, and market-leading money market CDs can help you secure your financial future. Visit www.penfed.org/moaa to learn more.

Are college costs for your children or grandchildren looming in the near future? Take a look at MOAA's Vanguard 529 college-savings plans at www.moaa.org/529. MOAA also offers educational-assistance programs through scholarships, grants, and interest-free loans. For more details, visit www.moaa.org/education.

To learn more about products or services available to you as an MOAA member, visit www.moaa.org/products or call (800) 234-MOAA (6622), Monday through Friday, 8 a.m. to 6 p.m., Eastern time.

Golf Factoid

A recent study found the average golfer walks about 900 miles a year. Another study found golfers drinks, on average, 22 gallons of alcohol a year. That means, on average, golfers get about 41 miles to the gallon. Kind of makes you proud. Almost feel like a hybrid.

Happy Birthday Navy! October 13th

The Chief of Naval Operations has stated that the Navy Birthday is one of the two Navy-wide dates to be celebrated annually.

The United States Navy traces its origins to the Continental Navy, which the Continental Congress established on 13 October 1775, by authorizing the procurement, fitting out, manning, and dispatch of two armed vessels to cruise in search of munitions ships supplying the British Army in America. The legislation also established a Naval Com-mittee to supervise the work. All together, the Continental Navy numbered some fifty ships over the course of the war, with approximately twenty warships active at its maximum strength.

After the American War for Independence, Congress sold the surviving ships of the Continental Navy and released the seamen and officers. The Constitution of the United States, ratified in 1789, empowered Congress “to provide and maintain a navy.” Acting on this authority, Congress ordered the construction and manning of six frigates in 1794, and the War Department administered naval affairs from that year until Congress established the Department of the Navy on 30 April 1798.

Not to be confused with the Navy Birthday or the founding of the Navy Department is Navy Day. The Navy League sponsored the first national observance of Navy Day in 1922 designed to give recognition to the naval service. The Navy League of New York pro-posed that the official observance be on 27 October in honor of President Theodore Roosevelt, who had been born on that day.

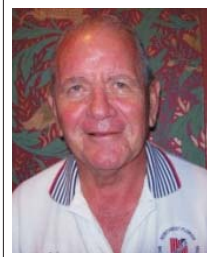
In 1972 Chief of Naval Operations (CNO) Admiral Elmo R. Zumwalt authorized recognition of 13 October as the Navy’s birthday. In contrast to Navy Day, the Navy Birthday is intended as an internal activity for members of the active forces and reserves, as well as retirees, and dependents. Since 1972 each CNO has encouraged a Navy-wide celebration of this occasion “to enhance a greater appreciation of our Navy heritage, and to provide a positive influence toward pride and professionalism in the naval service.”

Reprinted with edits from the Tampa MOAA Chapter’s Retrospect

Bob’s Computer Tips . . . by Bob Garcia

The rains finally abated. I had about 51/2 inches over a three-day period. Grass was deep, hard to mow in the rain. But life is great in paradise.

I had a question recently about sending large files over the internet, those so large that your Internet Service Provider (ISP), e.g. Cox, will not process them as an attachment. A solution is to compress the file(s).



Bob Garcia

Create a folder on your desktop: right click anywhere on the desktop and choose new-folder. Give the folder a name or it will be named “new folder.” Gather the file(s) you want to send in the folder you just created by dragging them into the folder. Select the file(s) you wish to send by right clicking on it. You then choose Compressed (zipped) Folder on the menu window. The file(s) is compressed and placed in a zipped folder, inside the new folder you created. You can then right click on the zipped folder and choose “send to- mail recipient”. Windows opens a blank email message ready for you to address with the zipped file attached.

There are also several sites, COX for example, that permit you to use storage on their servers at no cost. What you do is basically set up a pseudo web site and store your large file there. The Server provides a method to upload documents and pictures for storage. You will establish a URL (web address) that you can provide to your recipient in an email link. When you store on a remote server, or just send an attachment, remember that your document may not be accessible to recipients who do not have the software that created the file. This is not a problem with graphics that are in .jpg format. If possible save your file in .pdf format and anyone can then access it. The later versions of Microsoft Office provide a way to save in .pdf. If you do not have that capability then save your file in .rtf or txt format.

There is a process called File Transfer Protocol (FTP) that provides the ability to send files point-to-point. Some free software does this function. Google “free FTP”, for some suggestions.

There is an emerging capability on the web to create documents on a remote server and share the documents with others in a straight distribution mode or in a collaborative manner. Google, “Cloud Computing,” Microsoft and IBM are really into this technology as are many other “techy” companies.

My apologies to anyone I offended while singing the Air Force song at the last breakfast. I did not mean to be insulting. I hold the USAF in the highest regard. Sorry I forgot some of the words, laughing out loud (LOL).

Happy Computing.

Semper Fi, Bob

Chaplain's Column

. . .by Chaplain Sarah Shirley

Leaping Tall Buildings

Growing up in Chicago I knew three things to be true: 1) the Cubs are the best ball team on earth and always will be no matter what; 2) the word "Mayor" was properly followed by the name "Daley;" and 3) Chicago should have the world's tallest building, so the Hancock had to give way to the Sears Tower, lest we be 50 years old, and to snatch defeat victory, but in my rule. Although we Byrne and years, the current Richard M. aka surpass his father years in office just kids unwrap their presents. Sadly, Tower is not only not the tallest building in the world, it's not even called the Sears Tower anymore!

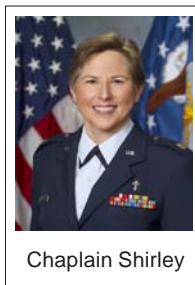


The Chaplain's "offending" boots

Why, you may ask, am I thinking about such things at 3 am in a trauma hospital in a war zone? Well, we deal with some sad things here. You see the news, so I don't need to give you details. Many of you have been in wars yourselves, so you know as well as I do the human cost of war. But when no one is actually shooting at you, life in a war zone is a lot like, well, life!

Old bones ache in heavy weather, colleagues get on each other's last nerve, griping about rules becomes a frequent undertone, and the cauliflower being cold on the buffet line at the dining facility (aka "DFAC") is a federal crime. The little things in life are the ones that really get in the way. When the Willis Tower was still the Sears Tower we had an expression for this phenomenon: "no one ever tripped over Sears Tower."

It's the cracks in the sidewalk that leave us somewhere between flat on our faces and struggling to keep our balance. My sidewalk cracks here in Afghanistan are pretty simple but ever present. The tall buildings of injured service members and Afghan children I can leap in single bounds, especially if I take a running start. How do I handle patient care, especially the truly sad cases? With love and gratitude for the privilege of caring for these men, women, and children. What about the dust and dirt and no indoor plumbing? Simple, especially when I remember that I enjoy camping. Flak vests, helmets, and bunkers? Well, that's why I trained in the Army!



Chaplain Shirley

But those sidewalk cracks are something else. I've started having killer hot flashes and my boots hurt my feet. These two annoyances are my constant companions. I am aware of them all the time except when I am anointing or listening to or praying for a patient, or in the actual act of consecrating bread and wine. Infantry Soldiers are aware of their worries about their kids or their m o n e y problems or their fights with their spouses (or their ill-fitting boots) when they're not being shot at, anticipating being shot at, playing sports, or watching a great football game.



Rev. Shirley and Helping Friend

When Hebrew and Christian scriptures say the LORD will make rough places smooth (Isaiah 40:4 and Luke 3:5), the promise is not that the cracks in the sidewalks will go away. Even if they did, I'm a little clumsy and I would probably trip over my own feet. The grace of God is that mystery that sometimes has a friend's arm nearby to grab onto when we're about to fall, and that allows us to get up if that arm isn't there in time. I'm pretty sure we'll all keep leaping over tall buildings and tripping over cracks in sidewalks. If we're open to the God's grace in all its manifestations, we'll probably manage to continue on our journeys regardless of the terrain. And as for me and my household, we're betting on the Cubs again in 2011!

(Editor's note: The pictures with this article show the "offending" boots and Chaplain Shirley's friend who lends a hand when she stumbles.)

Time Savers

Save time with contacting businesses and services. Their busiest days are Mondays and Tuesdays; busiest hours between 10 a.m. and 2 p.m., and 5:30 to 7:30 p.m. Avoid these days and hours to save time. To save time and avoid longer waits at your doctor's office, schedule your appointments wisely. Avoid Mondays and days following a holiday, when doctors are in greatest demand. Always arrive at office 10 minutes early. (Lots of time-saving, health, and household tips can be found at: <http://senior.lifetips.com/cat/56246/senior-time-savers/index.html>)

Ten Foods to Boost Your Brain Power

Just like the right diet can prevent heart disease, high blood pressure, or cancer, health experts are finding that certain foods may boost your mind. Although there is no current treatment proven to cure Alzheimer's disease or dementia, there are foods that play a positive role in overall mind health. Stay on top of your mental ball game with these 10 foods: **Blackberries; Coffee; Apples; Chocolate, Cinnamon; Spinach; Extra Virgin Olive Oil; Salmon; Curry; Concord Grape Juice.**

(See: http://www.aarp.org/food/diet-nutrition/news-09-2010/10_foods_to_help_boost_brain_power.html for details.)

Say What?

Dopeler Effect. The tendency of stupid ideas to seem smarter when they come at you rapidly.

Got a Chapter question?

Change in personal info?

Comment?

Don't know who to ask?

Email: info@nwfmoe.org

We'll get an answer for you.



DONATION FORM

Please accept this gift of \$ _____ to support the NWFMOA Scholarship Fund.

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Your gift is tax deductible to the extent allowable by law.

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**The spouse of a deceased life member automatically becomes an auxiliary life member.

Membership Application/Renewal

New Members joining in 2010
receive membership through
December 31, 2011 for \$20.00.

Membership Renewal
1 yr - \$20.00, 2 yr - \$38.00, 3 yr - \$50.00

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

Auxiliary Members

Pay one half of the above rates