



THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association
nwfmooa.flmooa.org

Vol. 31 No 11

Serving all Branches of The Uniformed Services

November 2025

Lunch Meeting & Discussion

When: Thursday **November 6th**
Time: Gathering 1130, Lunch 1200, Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: **Guest Speaker: Fran Hendricks, Brig Gen, USAF (Retired)**

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 nwfmooa.flmooa.org and select the link "Click here to make reservations", or email nwfreservations@gmail.com, or call Fred Westfall at 850-609-8075 to make a reservation.

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Our November Lunch Features Fran Hendricks, Brig Gen, USAF (Retired) 54th President of the NWFMOA

Fran served over 33 years in the Air Force and retired as a Brigadier General. His assignments include 96th Air Base Wing and Installation Commander at Eglin AFB. Other assignments included Commander, Army and Air Force Exchange Service—the nation's 42nd largest retailer with \$10 Billion in annual sales; Executive Officer to the Commander, Air Education and Training Command; Senior Military Assistant to the Secretary of the Air Force; and Study Director, Sierra Bravo, at the Defense Advanced Research Project Agency where he led a Secretary of the Air Force-directed study focused on designing "The air base of the future". Of the numerous awards and decorations, he is most proud of his selection as a Honorary Chief Master Sergeant, Honorary First Sergeant, and having designed the Military Free Fall Badge worn by US Special Operations Forces.



After military service, Fran returned to his alma mater, Mansfield University, as its president. As president he championed efforts to decrease student debt and ensure student success by freezing student tuition; freezing dorm charges; and securing funding for merit scholarships. He retired to Florida where he remains active on numerous boards and foundations. He presently serves as the 54th president of the Northwest Florida Military Officer Association; President of the Air Force Armament Museum Foundation; Chairman, Eglin Chapter of the Air and Space Forces Association Education Foundation; and is a Saint Mary Catholic Church parishioner.

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He has been married to the love of his life, Connie for 38 years. They have two adult children, Andrew and Stephanie. And two rescue dogs... Watson and May.

He will share the story of number of Veterans who have impacted his life.

Please join us for our **November 6th** Membership Meeting. Click [HERE](#) to make reservations or call Karl Eschmann at 850-621-7482. Reservations are **REQUIRED** (no walk-ins) not later than November 1st.



From the President's Pen By Fran Hendricks



Americans Love a Winner

On September 30th, Secretary of War Pete Hegseth addressed the Nation's generals, admirals, and senior enlisted advisors at Quantico, Virginia. After welcoming them, Secretary Hegseth, gave a spirited speech covering why the Department was changing from the Defense Department back to the War Department. More than a name change, this was a change in mission and focus. Excerpts from his speech follow... "From this moment forward, the only mission of the newly restored Department of War is this: warfighting, preparing for war and preparing to win, unrelenting and uncompromising in that pursuit not because we want war, no one here wants war, but it's because we love peace". His speech focused on people and culture. He stated, "Personnel is policy. The best way to take care of troops is to give them good leaders committed to the warfighting culture of the department, not perfect leaders, good leaders, competent, qualified, professional, agile, aggressive, innovative, risk-taking, apolitical, faithful to their oath and to the Constitution". He was adamant that the military needed to return to high standards and discipline. "First and foremost, we must restore a ruthless, dispassionate and common-sense application of standards. Standards must be uniform, gender neutral and high. If not, they're not

standards. They're just suggestions, suggestions that get our sons and daughters killed. At every level, either you can do the job, either you are disciplined, fit and trained, or you are out". He addressed physical fitness and appearance head on. "It all starts with physical fitness and appearance. It's tiring to look out at combat formations, or really any formation, and see fat troops. Likewise, it's completely unacceptable to see fat generals and admirals in the halls of the Pentagon and leading commands around the country and the world. So, whether you are a new private or a four star general, you need to meet the height and weight standards and pass your PT test". He hammered home the need for standards and the need to end the one mistake and your career is over mentality. "We as senior leaders, need to end the poisonous culture of risk aversion and empower our NCOs at all levels to enforce standards. Truth be told, for the most part we don't need new standards. We just need to reestablish a culture where enforcing standards is possible". "The new compass heading is clear. Out with the Chiarellis, the McKenzies and the Milleys, and in with the Stockdales, the Schwarzkopfs and the Pattons. More leadership changes will be made, not because we want to but because we must. Once again this is life and death. The sooner we have the right people, the sooner we can advance the right policies. Personnel is policy". Regarding the change from the Department of Defense to the Department of War, he stated, "We have to be prepared for war, not for defense. We fight wars to win, not to defend. Defense is something you do all the time. It is inherently reactionary and can lead to overuse, overreach and mission creep. War is something you do sparingly on your own terms and with clear aims. We fight to win. We unleash overwhelming and punishing violence on the enemy. We also don't fight with stupid rules of engagement. We untie the hands of our warfighters to intimidate, demoralize, hunt and kill the enemies of our country. No more politically correct and overbearing rules of engagement, just common sense, maximum lethality and authority for warfighters. We fight not because we hate what is in front of us. We fight because we love what is behind us".

I encourage each of you to read the speech yourself and draw your own conclusions. If you choose to watch the speech, please note he gave it without notes and out from behind the podium. There was no teleprompter. This speech was from the heart. After watching it I immediately searched for George C. Scott's speech at the end of the movie Patton. Where General Patton reminded each of us, "Americans love a winner".

H2S (Here to Serve),

Fran Hendricks, Brig Gen, USAF Retired
54th President, NWFMOA

Never Stop Serving

Thursday, October 30, 2025

Doc's Oyster Bar 5-6:30 PM

Officers Call



Click on the logo for a map to Doc's

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.

The October winner was Les Matheson (again) who was not present to win his free November lunch.

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.

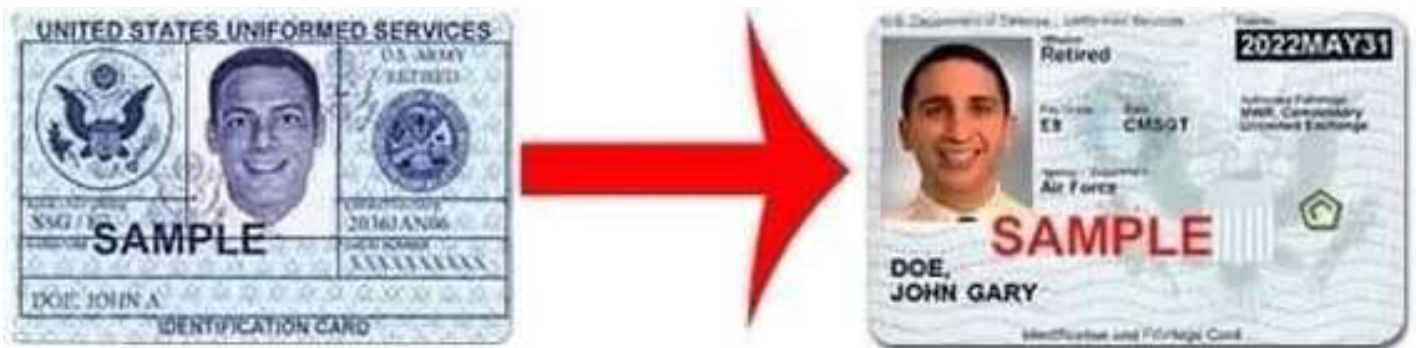
[CLICK HERE](#)

Call to Action 25-01

Replace Your Military ID Card

If you haven't changed your and your spouse's military ID to the new Next Generation Uniformed Services Identification (USID) card, you need to do so before December 31, 2025. If you miss this deadline, the Security Forces will confiscate your military ID upon trying to enter the base.

How do you know if you have the correct military ID card? The new Next Generation Uniformed Services Identification (USID) card is white. The soon to be outdated cards are red, brown, green, blue, and tan in color. It doesn't matter if your current military ID card says INDEF or has an expiration date beyond December 31, 2025. If your military ID card is not the new white ID card, it will be confiscated. See below.



Both you and your spouse can get your new Next Generation Uniformed Services Identification (USID) card by visiting the Eglin Military Personnel Section, Building 210 (310 Van Matre Avenue). Appointments are not required. Search military ID cards Eglin AFB online for instructions on how to sign into the queue before arriving, thereby shortening your wait time.

For more specifics on this matter, please see the article, *Replace Your ID Card* in the August *Military Officer* magazine, page 28.

Kudos to NWFMOA Board Member, Kevin Kirby for bringing this to our attention.

Update: The December 31, 2025 implementation date mentioned in the article has been extended. A new implementation date for replacement of “old” military ID cards has not been released. Recommend you still replace your “old” military ID Card with the new one at your earliest convenience).

H2S,

Fran Hendricks, Brig Gen, USAF Retired
54th President, NWFMOA

Chaplain's Corner

By: Chaplain Thomas Azar



This Thanksgiving we should have the “Attitude of Gratitude”

As veterans we find meaningful remembrances that we celebrate this November with joyful depth: We give a ‘hooah’ on the 10th for the Marine’s birthday. We pause to reflect on the 11th for Veterans/Armistice Day. Though not a holiday, election day is our great opportunity to exercise our right to freely vote.

Finally, millions of our compatriots eagerly look to Thanksgiving. We can find creative ways to thoughtfully ‘Give Thanks’ to our family and neighbors. I hold in high memory working with military chaplains who made a tremendous difference in the lives of their congregations spiritually and emotionally, at home and deployed.

Proverbs chapter 3 says: “Trust in the Lord with all your heart and lean not on your own understanding. Seek His will in all you do and he will show you which path to take.”

Speaking of ‘paths’ I remember the snowy days at Plattsburgh and Misawa AFB when my kids and chapel groups cross country skied on the golf course. The Services Squadron cut trails for all to travel over and provided hot chocolate or cider on those blistery days.

One time after completing our first 9 hole’s circumference my son Daniel choose to venture off on his own. Yes, within 15 minutes he called out “dad I’m stuck!” When we make life choices outside of God’s providential pathway, we pay a price. Fortunately we were able to follow his tracks and rescue him from the ditch. He was thankful.

We humans are like that. We all start off with home, church and school values, but our life choices may lead us off the “King’s highway”. The Good News is God is our merciful heavenly Father and once He hears our contrite calls for help, will intervene and seek to restore us.

King David wrote many Psalms thanking God for rescuing him.

“Give thanks to the LORD, for he is good; his love endures forever.

Let them give thanks to the LORD for his unfailing love and his wonderful deeds for men,

Then they cried to the LORD in their trouble, and he saved them from their distress.

He brought them out of darkness and the deepest gloom and broke away their chains.

Some became fools through their rebellious ways and suffered affliction because of their iniquities.”

This Thanksgiving we should have the Attitude of Gratitude as we celebrate the above holidays.

When my wife and I watch the evening news, there is always an uplifting story at the broadcast’s end about good people compassionately serving others in difficult times. These unselfish individual’s echo each other— “I’m grateful and blessed; we want to help those less fortunate.”

Please note that the word ‘attitude’ is in the word ‘gratitude.’

This is critical because your ‘attitude’ in life will determine your ‘altitude’ both now and eternally.

We often hear conscientious and reflective persons say, “Every day is thanksgiving.” Ungrateful persons are unhappy individuals.

They are self-absorbed, proud, greedy and envious.

When we chat with retired friends, they are quick to underscore several central players who impacted their style of leadership, outreach, teaching, preaching and even family life.

First, there was respect and support afforded us from the many senior leaders we worked for. Additionally, their staffs provided personal and mission support for accomplishing the ever-evolving programs at home and abroad.

Secondly, we remember the religious education teachers, musicians, choirs, ushers, deacons, nursery, youth and those who set up and cleaned up after every program. There were food banks, clothing drives, “Toys for Tots” and Christmas basket, etc, all comprised of individuals who believed in the military core value of “Service before Self”.

Thirdly, there were the chapel attendees at religious and holiday events whose very presence made programs succeed. Prayer Breakfasts, Holocaust and Thanksgiving services, marriage and family programs, CC/Chief/1st Sgts meetings (to name a few) made the chapel a vibrant hub and active gathering place for many active and retired families. They were humble team players and not arrogant lone rangers.

Fourthly, there were the behind the scenes individuals who were quiet and prayerful to those experiencing suffering and loss. Their mature faith was fueled by the lives of saints, missionaries, evangelists, spiritual writers and Biblical characters who deeply informed their compassion and truth walk with our loving God. They possessed the wisdom and experience to be with those who were facing great loss.

Your list may include medics, red and black berets, knuckle-busters, supply, sports and recreation, travel — it’s endless when you take time to reflect and recall. You can show gratitude by calling, visiting or writing them.

When we thank front-line religious servants, you are also thanking the hidden figures who contributed to their humble character and unselfish actions. In fact, you are thanking Almighty God who called and nurtured those special individuals who were available and accessible in times of need and celebration.

So here is your Thanks-Giving homework, (if you are so inclined), is to embark on or add to your “Attitude of Gratitude” list. It could be a benchmark for a daily walk closer to those who were generous with their time and talents to each of us and myriads of others.

I encourage you to find a little time in a quiet place to begin your “Gratitude List.” Here’s some of Mary and Tom Azar’s partial list:

Born healthy and in a freedom loving democratic country

Parents and pastors who walked the talk of spiritual and moral values

Our faith relationship with the Trinity and like-minded people of faith

God's protection, provision and promises.

Siblings and children who continue to show their support and love

The wisdom to answer the call for both of us to serve on active duty in the Air Force

Educators who gave us tools to learn and guide others

A heavenly calling to be present day conduits to listen and love others God puts in our life

Good health to exercise, travel and assist the less fortunate

A warm home with running water, electricity and unlimited technology

The gift of a meaningful and loving marriage

Church families throughout our spiritual pilgrimage to pray and act with in truth and love

Widows who are a daily reminder of their long support as dedicated military spouses

Active brain cells to weekly teach, preach, counsel and the ability to write monthly articles

The gift of daily laughter, compassion and service

Being role models for others now till the day God calls me home

Living in a country with beautiful state and national parks we can explore and see God's fingerprints

Our evolution from a kindergarten believers to a contemplative action orientated faith

Myriad edifying christian books to read and reflect upon for growth and guidance

Witnessing the Trinity's miraculous work in the lives of neighbors, friends and family

Parents that lived into their 90's so we could reconnect and thank for their love, guidance and support

Uncles, aunts and cousins who fought in wars, survived and encouraged us to take the solemn vow

The heroes who impacted our life and the wisdom to be a hero to others

Communing and appreciating God's peace in our heart, mind and soul

Well we pray you get the drift...now go and do likewise; and if possible encourage others to make Thanks-Giving not just a one day holiday but a forever daily attitude and experience.

From our family to yours, please have a safe, happy, healthy and holy Thanks-Giving Day and Year. Can't wait to hear your stories... hooah.

PUBLIC RECORD

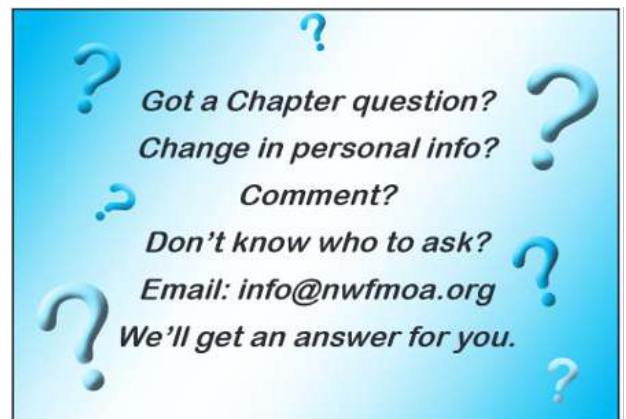
In Memoriam

None 😊

New Members

LCDR Bill Clausen, USN (Ret)

Dr Venita Morell



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



Donors for the 66th Anniversary Banner

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Organizational Donors

Playground Corvette Club
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Emerald Bay Golf Club
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Thank You All

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Click [HERE](#) now to donate and get your name on the 2025 banner.

Community Outreach

Christmas Party with the Crispy Warriors

The Crispy Warriors have graciously invited NWFMOA members to join them at their annual Christmas Party. Here are the details:

You're Invited To

**The Crispy Warriors &
Northwest Florida Military Officers Association
Christmas Party**

Friday, December 5th, 2025

- **Cocktail Hour:** 5:00 PM - 6:00 PM
- **Dinner:** 6:00 PM
- **Special Performance by the Opus One Singers:** 7:45 PM

Location: Rocky Bayou Country Club

Dress: Ladies - festive holiday attire
Men - coat and tie, Mess Dress optional

Menu:

- **Starters:** Caesar Salad or Smoked Tomato Soup with Shrimp
- **Dinner Buffet:**
 - Chicken Picatta with Lemon Caper Cream over Penne Pasta
 - Herb Rubbed Prime Rib with Au Jus & Horseradish
 - Salmon with Lemon Dill Cream
 - Garlic Mashed Potatoes
 - Sautéed Baby Green Beans
 - Oven Roasted Broccoli
- **Desserts:** Assorted holiday cheese cake, brownies, and cakes
- **Drinks:** Full Cash Bar available

Cost: \$90 per person

**RSVP by November 28 to Larry Hines (hineslk@aol.com)
or Jeff Marken (jeff.marken@gmail.com)**

Make checks out to **Larry Hines** and mail to him at:
770 Harbor Blvd, Unit 8B, Destin, FL 32541
Call Larry at 850-865-4108 with any questions.

Come to Party and Celebrate Our Blessings!

October Speaker

The speaker for the October 2 lunch meeting was Bonnie Barlow, CEO of the Bridgeway Center. She is seen receiving our Commemorative Coin from NWFMOA President Fran Hendricks. Ms. Barlow gave a very informative and entertaining presentation on the Bridgeway Center and One Hopeful Place.



And Remember...
Never Stop Serving

Scholarship Fund

by Dave Parisot



Scholarship Fund activities for the past month have been primarily the process of receiving verifications from colleges and ROTC units of our scholarship awardees being enrolled and Treasurer George Colton sending checks to the colleges for the individual scholarship amounts. So far we have processed five scholarships with four more awaiting documentation of enrollments. Eight of the ten JROTC scholarship awardees of May 1, 2025, are enrolled in college and ROTC this academic year. (One chose not to enroll in ROTC and one enlisted in the USAF.)



Lt Col Eric Lazenby, Major Dave Parisot, CMSgt Reginald Washington, and SMSgt Cornell Davis at the newly renovated flight simulator room at Choctawhatchee H.S. JROTC

On September 29th, I visited the Choctaw AFJROTC facilities at Choctawhatchee High School with a tour of their new aerospace flight simulators by Senior Instructor Eric Lazenby, Lt. Col., USAF, Ret. I also met with their two other instructors, Reginald Washington, CMSgt, USAF, Ret. and Cornell Davis, SMSgt., USAF, Ret. (See photo) Lt Col Lazenby had previously applied for a competitive grant of \$50,000 from Florida Power & Light for this project. The grant was approved last spring and the JROTC instructors and others spent much of their summer setting up the new flight simulator lab. These simulators will allow those JROTC cadets who are interested in flying to gain knowledge and experience of aerospace principles. I am very grateful to Lt. Col. Lazenby for this tour of the flight simulator lab and their other classroom facilities. Choctaw AFJROTC has over 250 cadets this academic year.

No new donors to the Scholarship Fund in the past month, but you may donate by credit card via our website at nwfmoa.flmoaa.org/scholarship-fund or by check by filling out the form and mailing it..

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); **Col. (USAF, Ret.) Karl and Mrs. Charlotte Eschmann Scholarship** (effective 2024); **Lt.Col. (USAF, Ret.) Larry Bush** in memory of **Mrs. Joan Bush** (effective 2025); and, **Florida Power and Light** (effective 2025).

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen, (D)** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia (D)** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard & Irene Fisher** (Nov 2017); **Eileen Arpke (D)** (Feb 2018); **Fred & Jan Westfall** (Apr 2018); **Clyde Locke (D)** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo (D)** (July 2018); **Dennis Phillips** (Aug 2018); **Karl & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (Aug 2019); **Fred Boyer (D)** (Aug 2019).**Dr. Keith & Elizabeth Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Dr. Roger Riggensbach** (Dec 2019); **Robert “Pete” Peterzen** (Dec 2019); **Nick Marotta** (Oct 2020); **Kathy & Jesse Bush** (Dec 2020); **Patt & Caroline Maney** (Dec 2020); **Kevin Kirby** (Apr 2021); **Scott & Janet Berry** (May 2021); **Douglas Hardin (D)** (Sept 2021); **Patrick & Mosla Boab** (Dec. 2021); **Bob Allen** (Feb 2022); **Bobbi Hanson Garcia** (Mar 2022); **Joy Houck** (Mar 2022); **George Colton** (May 2022); **Bob Secrest** (May 2022); **Brig. Gen Fran & Mrs Connie Hendricks** (Oct 2022); **Les Matheson** (Feb 2023); **Dan Brown** (April 2023); **Tess Bass** (August 2023); **Bob Gramm** (Dec 2023); **Larry Tashlik** (Dec 2023); **Jean Dutton (D)** (Oct 2024) and **Jeff Watson** (Oct 2024); **Dick Solt** (Mar 2025); **Michael Barnes** (Apr 2025) [Note: 46 total members]

BG Frank Glunn Century Club: (past 12 months) (R=Renewal): August 2024: **Bob Cluskey (R); Scott & Janet Berry (R); Chuck Merkel (R); and Dave Parisot (R)** (In memory of Eileen Arpke); October 2024: **Dave Parisot** (In memory of Jean Dutton); **Jeff Watson (R);** November 2024: **Kay Dent (R); Pete Peterzen (R); and Karl and Charlotte Eschmann (R); Fred and Jan Westfall (R); Bob Gramm (R); Howard Fisher (R); and Dave Parisot (R)** (In memory of Chong Parisot); January 2025: **Dr. Keith and Elizabeth Kulow (R); Janet Taylor (R)** (in honor of Bill Ryan).and, **Dave Parisot (R)**(in memory of Lydia O’Connor). February 2025: **Rod Gerdes (R); Al Bills (R), and Dave Parisot (R)** (in memory of Doris Day). March 2025: **Dick Solt (R); Brig Gen Fran & Mrs Connie Hendricks (R); Chris Beam (R).** April 2025: **Dennis Phillips (R); Michael Barnes; and Dave Parisot (R)** (In memory of Angela Colton); May 2025: **Michael Barnes (R); Kevin Kirby (R); Bob Gramm (R); Patrick and Mosla Boab (R); Dr. Howard and Mrs. Irene Fisher (R);** June 2025: **Dave Parisot (R)** (In memory of Col. Jake Bush); July 2025: **George Colton (R)** (In memory of Angela Colton).

2024/2025 Business Platinum Donors: (\$1,000+): Nov. 2024: **Bass, Byrd & Associates at Merrill Lynch of FWB (R);** Apr. 2025: **Florida Power & Light (R); Eglin Federal Credit Union (R).**

2025 Business Gold Donors (\$500 - \$749): April 2025: **GSS Gear FWB, LLC (R); Daisy Day Brands; and, Step One Automotive Group (R).**

2025 Business Silver Donors (\$250 - \$499): March 2025: **Lisa Jo Spencer, PA, Attorney (R).**

2025 Business Bronze Donors (\$100 - \$249): April 2025: **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”

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



Legislative Corner



Legislative Corner...Fairness for Servicemembers and Their Families Act

During our September meeting, I discussed a bill (The Fairness for Servicemembers and Their Families Act) that has passed the House of Representatives and is now working its way through the Senate. This bill would ensure Servicemembers' and Veterans' Group Life Insurance coverage remains competitive and keeps pace with cost-of-living increases. If passed, it would require the federal government to conduct regular reviews and update the Servicemembers' Group Life Insurance (SGLI) coverage limits to ensure they keep pace with inflation and rising market costs.

In 2023, Congress passed the Supporting Families of the Fallen Act thereby increasing the maximum SGLI coverage from \$400,000 to \$500,000. Prior to that boost, SGLI rates had not increased since 2005. This new law would introduce the requirement of a formal review process for inflation so as ensure servicemembers and Veterans have access to competitive life insurance packages and can rely on a strong safety net.

I invite you to express your support for this bill by submitting a letter to our two Senators. Please visit the NWFMOA website and select the Take Action button to participate. The letter will self-generate and you can edit it to your liking.

Thank you for your consideration of this important matter.

Here to Serve,

Brigadier General Fran Hendricks, USAF Retired
54th President, Northwest Florida Military Officers Association

OUR MISSION

The mission of NWFMOA is to benefit the members of the uniformed services, their families and survivors and to advocate a strong national defense, while providing needed support to the community and its members.

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.

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 [Surviving Spouses](#) at the top of the page.

[Click here for Surviving Spouse Information](#)

Time To Pay Your Dues

It is time to pay your 2025 dues. And, if you haven't done so already, it is way past time to pay your 2024 dues. Please make a check for the amount payable for the next year or beyond.

- Not sure if you owe dues? Click [HERE](#).
- If you owe dues, click [HERE](#) to fill form and send it along with your check to **Treasurer, PO Box 1213, Shalimar, FL 32579.**
- You can also now pay your dues by **credit card**. To do that, click [HERE](#).



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NWFMOA Shirt Purchase Options



The advertisement features a teal banner with yellow circular icons for embroidery (needle and thread), screen printing (squeegee), and uniforms (shirt and pants). Below the banner is the Daisy Day Brands logo (DDB) and contact information.

EMBROIDERY **SCREEN PRINTING** **UNIFORMS**

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Daisy Day Brands
850-664-2113

310 Eglin Parkway
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Florida 32547

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](http://AmericanAthleticUniforms.com) ([90 Eastview Ave, Valparaiso, FL](http://90EastviewAve.com)) to have it embroidered with our patch and your name. Cost of embroidery (Patch + Name) is \$15.



Never Stop Serving



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

**If You Belong to the NWFMOA, You ARE
Part Of The Solution**

[Click here to join the NWFMOA](#)

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8 & 11A TRADITIONS
9:30A BLENDED
11:07A CONTEMPORARY



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



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

AN INVITATION TO YOU: The membership of NWFMOA extends a sincere invitation to join us in our social cultural, professional and service activities that extend for the local to national levels.

Today's Date _____

 Last Name First Name Initial

 Spouse Phone

 Address City State & Zip Code

 Email Address

 Rank Service MOAA Member Number

Regular Reserve National Guard Active Duty Retired

This application is for:

Life Member New Member Renewal Surviving Spouse Auxiliary Associate

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

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


Effective in 2026, Surviving Spouses receive a FREE Life Membership.

Join Us Today



Important Things To Remember

What	What to Click
Make a reservation for our monthly luncheon.	Click Here
Join NWFMOA	Click Here
Join MOAA	Click Here
Send feedback or comments about the Defender	bobgramm5@gmail.com



Update Your Contact Information

Is Your Personal Information Up to Date?

If any of your vital information has changed, like if you've moved and have a new mailing address, or a new phone number or email address, please use the Update Your Information link on our NWFMOA website.

The link is http://nwfmoa.org/info_update.html

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



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