



THE DEFENDER

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

Vol. 32 No 1

Serving all Branches of The Uniformed Services

January 2026

Lunch Meeting & Discussion

When: Thursday **January 8th**
Time: Gathering 1130, Lunch 1200, Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: **Installation of the 2026 Officers and Board**

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 Karl Eschmann at 850-621-7482 to make a reservation.

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January Luncheon - Another Anniversary and the Installation of Officers

2026 marks the 67th Anniversary of the Northwest Florida Military Officers Association. And each year we have surpassed the previous with our Community Outreach and JROTC Scholarship programs. The highly impactful outreach programs included Valentines for Veterans, Military Family Appreciation Day, Commissary Gift Card Program for Junior Enlisted Families In Need, and Wreaths Across America. The Scholarship program has resulted in the ultimate reward: in the past four years, 13 of our previous scholarship awardees have been commissioned as second lieutenants or ensigns in either the active or reserve forces, with one senior ROTC cadet to be commissioned in May 2026. All this was only possible thanks to benevolence and hard work by our members and the generosity and trust of the community we serve.



The 2026 Officers and Board of Directors will be inducted at the meeting. New board member Rod Gerdes will replace departing member Ray Alexander (taking time off to focus on a "few doctoral level courses") Thanks for your outstanding service Ray. The rest of the elected officers include President Fran Hendricks, 1st VP Jeff Watson, 2nd VP Bob Allen, Treasurer Doug Stauffer, Secretary OPEN, and board members Karl Eschmann, Bob Gramm, Kevin Kirby, and Dick Solt. Additionally, we invited the First Sergeants from area bases who were given the NWFMOA Commissary Gift Cards for E-4 and below families.

Please note we will be meeting on the second Thursday of January...for obvious reasons. Please join us for our **January 8th** Membership Meeting. Click [HERE](#) to make reservations or call Karl Eschmann at 850-621-7482 or send an email to nwfreservations@gmail.com. Please make reservations no later than **January 3rd**.

From the President's Pen

By Fran Hendricks

Officers & Directors

PRESIDENT: Fran Hendricks:

fcashendricks@msn.com

1st VICE PRESIDENT: Jeff Watson:

jeffwatson2011@gmail.com

2nd VICE PRESIDENT: Bob Allen

bopper1@cox.net

TREASURER: Doug Stauffer:

docdoug4@gmail.com

SECRETARY: **OPEN**

BOARD OF DIRECTORS

Karl Eschmann: phanfix@cox.net

Rod Gerdes: gerdesusmc@msn.com

Bob Gramm: bobgramm5@gmail.com

Kevin Kirby: shotgun0603@yahoo.com

Dick Solt: richdulce@aol.com

DEFENDER EDITOR

Bob Gramm:

bobgramm5@gmail.com

WEBMASTERS

Fred Westfall: nwfmoe@gmail.com

Liz Plauche liz.pl.454@gmail.com

2025 – Celebrating 66 Years of Service to the Community

As we look forward to our 67th year of serving those who are presently serving, those who have served, as well as those who have expressed a desire to serve, I thought I would give a quick summary of the year that just closed out. 2025 was another great year for NWFMOA. Following are some of the highlights from this memorable year. As we have in the past, we will continue to build upon these impactful events as we strive to make a difference in the lives of others in 2026.

Year 2025 in Review:

Increase the awareness of being a NWFMOA Member

- Free lunch during our member's birth month continues to be well received.
- Monthly trivia question in The Defender... get it correct and have your name drawn at the next meeting to win a free lunch. Must be present to win.
- Members shared personal stories about their careers in our Member Spotlight feature in The Defender. (I encourage everyone to take advantage of this. In addition to enlightening us all, your feature becomes part of our Chapter repository and lore).
- Mascot of the Month... All Members are invited to share a picture of their pet for publication in the Defender
- Fielded a new website to further recognize the Chapter, its members, and our impact in the community we serve. (Great job Fred Westfall!) I invite everyone to check it out.

Membership

- Added new members as well as many current members opting for Life Memberships.
- Hosted Officer Calls... great time and place to share stories from our time in uniform. (Kudos to Dick Solt for leading this effort).
- Had a joint Christmas Party with the Crispy Warriors. Connie Hendricks and Susie Garcia each made a Christmas Wreath to be raffled off, with the proceeds going to the Community Outreach Fund, INC. A total of \$710 was raised.

Increase Community Outreach Impact

- Partnered with Longwood Elementary School and Bob Hope Village for our 3rd Annual Valentines for Veterans celebration... over 200 handmade Valentine Cards were made and delivered by the Longwood Kindergarteners and 4th Graders to residents of Bob Hope Village.

- Awarded \$55,000 in scholarships. (Great job NWFMOA Scholarship Fund Board)
- Participated in FWB Chamber of Commerce's Military Family Appreciation Day at the Landing. We again partnered with Zaxby's and offered 20 (\$25) restaurant gift card to winners of our corn hole game. (The prior year Zaxby's gave us 10 (\$10) gift cards. Zaxby's has committed to be our partner again in 2026).
- Applied for and received a \$3,000 MOAA Foundation Grant to purchase Commissary Gift Cards for Junior Enlisted Families. During the first five years of this initiative, we reached a total of 1,298 junior enlisted families. We reached 400 families in 2024. In 2025, we leverage the MOAA Foundation grant and raised an additional \$12,000 for a total of \$15,000 raised thereby allowing us to reach 600 junior enlisted families—200 additional families this year! (The MOAA Foundation, NWFMOA Members, and the local community are commended for their generosity which enabled this incredible success).
- Purchased 150 wreaths through the Veterans Tribute Tower Committee and helped placed them on the graves of Veterans buried in Beal Memorial Cemetery.

Be a Recognized Leader in Florida and with MOAA National

- 3 Chapter Members were recognized with FCoC Leadership Awards (Ray Alexander, Bob Allen, and Bob Gramm).
- Chapter earned MOAA's highest award (5-Star Award) for its Newsletter...our 8th consecutive 5-Star Award. (Congratulations to Defender Editor Fred Westfall)
- The Chapter earned MOAA's highest award (5-Star Award) for its Webpage...our 8th consecutive 5-Star Award. (Congratulations Fred Westfall, Webmaster)
- The Chapter earned MOAA's highest award (5-Star Award) for the Chapter...our 10th 5-Star Award since 2014. (Congratulations on being one of the best Chapters in all of MOAA).
- The Chapter approved an amendment to its Bylaws which extends Chapter Life Membership to all Surviving Spouses.
- The Chapter submitted its Community Outreach efforts for IRS recognition as a 501(c)3 and was approved. The NWFMOA Community Outreach Fund, INC is also recognized by the State of Florida as a charity/non-profit entity and is thereby exempt from state taxes on necessary purchases.

Our Chapter continues to do well thanks to the hard work of many. I want to especially thank the Board (Karl Eschmann, Jeff Watson, Fred Westfall, Doug Stauffer, Ray Alexander, Bob Allen, Bob Gramm, Kevin Kirby, and Dick Solt) for their leadership and help in guiding our Chapter. A very special thank you is extended to Dave Parisot and Fred Westfall for their untiring help to make the Chapter the best it can be. In 2026, we will once again build on the excellence the Chapter is known for. Please plan to join us as we once again demonstrate **Comradery with Purpose**.

H2S (Here to Serve),

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

Thursday, January 29, 2026

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 December winner was Brett Hinley.

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.

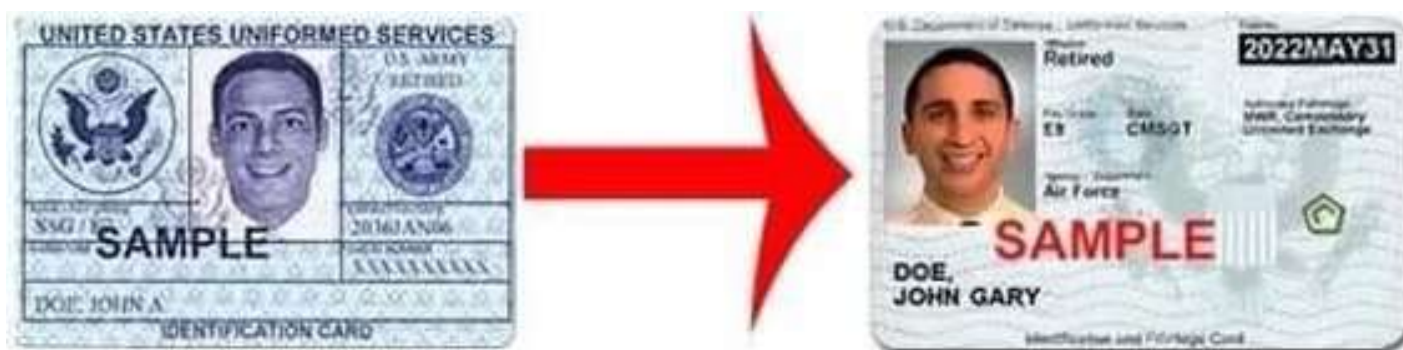
[CLICK HERE](#)

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



A new New Year's Resolution: Listen to Your Conscience and Take the High Road

When I was stationed at a northern tier base, still wearing my banana bars, my wing chaplain called me into the office. "Someone submitted your name to be a candidate for company grade officer".

You know the drill – read up on current events, study military regulations and battles, send your uniform to the dry cleaners, get a high and tight and spit shine those shoes.

At the base level, I was in a room with eight other individuals who seemed far ahead of me. Some were graduates from SOS and the military Academy. They had already accomplished great things for the AF.

I felt like the sacrificial lamb to represent our unit, but I learned a lot. One by one we were called in, came to attention and answered a variety of questions from the board of field grade officers.

I must admit I was nervous with each question they asked. I gave a closing statement. I emphasized the role of chaplains and their impact on individuals, moral values, spiritual relationships with God, as well as our outreach on the flightline and in the local community with other churches. We were more than ceremonial totem poles you bring out for public events. We were bridge builders concerned for one's earthly and eternal life.

I was totally shocked that I was selected for that quarter and to move to the next level. The following week I was to meet the best of the best.

The morning of the big day there was a heavy snowstorm. There were squalls adding to the snow on the ground. The wind chill said 17 degrees. I left home early and I put the chains on my rear tires of my Dodge Volare.

As I was coming down the back road, I saw a car spin out and go over the shoulder. On a regular work day, I would have stopped. I had to make a decision. Should I help this individual or should I press on towards the competition?

My better angels spoke through my conscience. I pulled over and backed up. I ran to the car and standing next to it was a tall individual also wearing his great coat, mukluks and the heavy duty gloves.

I tried to push his car out, but to no avail. Sleet and salt soaked my pants. I looked at my watch and knew I was going to be late. I opened my trunk, hooked the towrope to his car and pulled him out. I had chains on my tires, as he did not. He waved a thanks and got back on the salt road. I put everything back and headed towards the base gate.

I went to the office and took off my coat and ran into the restroom to wash all the dirt and slush off my clothes. My clothes were covered in salt, and my pants were soaking wet. My boss said, "They may not let you in, it's late, but go ahead anyway".

I arrived at HQ and the secretary looked at me and dressed me down. The commander's executive officer had a few words about timelines, and the last candidate grinned at me as if I was out of my league. I was not a zipper suited sun god.

I followed my conscience and helped an unknown fellow airman. The Exec opened the door and announced me.

I saluted, stated my name and rank, and apologized for my tardiness. I looked over the board members; eyes high.

Unbeknown to me a voice said, "You know chaplain you are quite late; we expect timeliness; your uniform is messed up and you are here to meet an important board to see if you will be the company grade officer of the year!

"Well, I must say we are most grateful that you chose to pull your car over and assist my colleague here so that he could be with us to interview the nine previous officers. You are your brother's keeper and I believe in war you will still be your brother's keeper. Thank you, Chaplain. You taught us all an important lesson. Anyone can put together the externals, but we need officers who have an internal commitment. We say we leave no man behind and you took the time. Thank you".

Well, I wasn't selected, but I learned another faith-life lesson. It continues to guide me through my career and after retirement. I thank Jesus for teaching me the importance of being a Good Samaritan.

In the end, I will stand before the Trinity's heavenly board: They will look at my heart. Did I "Love God with all my heart, mind, soul and strength, and did I love my neighbor as my self".

Achievements, credentials, medals, etc are the meaningful 'fruit cocktail' many wear, but it's the cross right next to it that motivates and measures the true value of a human being. Self-less deeds will not be forgotten.

So make this New Year more meaningful! Seek the Lord first, follow the Good Shepherd. He has never let you down. You can take that to the bank and the board.

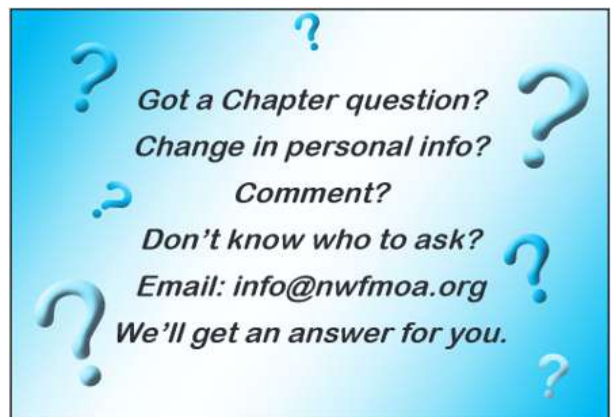
PUBLIC RECORD

In Memoriam

Lawrence P Bush, Lt Col, USAF (Ret)

New Members

Dr Richard (Ric) Talley, COL, USA (Ret)



Mascot of the Month

This month features Luna, brought back by popular demand. Luna is a Multipoo, now two years old, and the lucky owner of Dick Solt. She and Dick are pictured here at the Air Armament Museum during the December NWFMOA Board meeting. Luna attends most board meetings and this year helped load 600 Commissary Gift Cards for Junior Enlisted Families In Need. Dick and wife Dulce say Luna is a great companion.



Please submit a picture of you and your special friend by sending an email to defender@nwfmoa.org.



Donors for the 66th Anniversary Banner



Click [HERE](#) to see the banner on our webpage

Corporate and Organizational Donors

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FWB First Methodist Church
Eglin Federal Credit Union
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Sceptre Security
American Legion Post 296
Tactical Assessment Consultants
Sunest Vettes of NWFL
Faith Independent Baptist Church
Fisher & Fisher Attorneys at Law

A Perfect Balance
Harvey F. Eckoff VFW Post 7674
Zaxby's Chicken
Playground Corvette Club
Air & Space Force Association
Shalimar Family Dentistry
Cutoff Barber Shop
Knights of Columbus Fr. Howard J. Lesch Assy.
BOTE
Emerald Coast Olive Oil
Merrill Lynch - Tess Bass and Associates
The Mistys - Vietnam 1967-1970
LJ Schooners - Dockside Restaurant & Oyster Bar
United Way of the Emerald Coast
Emerald Bay Golf Club
VFW Post 7674 Auxiliary

Thank You All



Donors for the 66th Anniversary Banner (continued)



Click [HERE](#) to see the donor page on our website

Individual Donors

David Whalen	Coy Hosmer
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Bill & Marcia Sacovitch	Melinda Wickham
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Jack McNair	Dr. Howard and Irene Fisher
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Leonard Acock	Dave Parisot
CMSgt Mark & Cathe Gunn	Al and Carol Stearns
William Tyner	Jeff and Judy Watson
Doug and Judy Stauffer	Ron "Westy" Westenbarger
William Stuck	Steve Bond
James Doran	Pat and Mary Kluever
Charles Booton	Major General Don Litke
Bert Everhardt	Larry Bush
Larry Hines	John and JoAnne Wambough
Russ Howard	Fred and Jan Westfall
RADM Phil Dur	Fran and Connie Hendricks
Lee Hicks	

Community Outreach

NWFMOA Distributes Commissary Gift Cards

Again this year the NWFMOA presented Commissary Gift Cards to area First Sergeants to be distributed to E-4 and below Families In Need. This year we gave \$15,000 to Duke Field, the Army 7th Special Forces (A), Eglin, and Hurlburt First Sergeants and the Commando Airmen and Family Support Group.



The Eglin First Sergeants are presented with a check for \$5,000 representing 200 Commissary Gift Cards.



Presentation of Commissary Gift Cards to Hurlburt Field First Sergeants for Distribution to E-4 Families and Below. 185 Gift Cards, \$4,625.00 Total



The 919th Special Operations Wing First Sergeants at Duke Field are presented with a check for \$2,500 representing 100 Commissary Gift Cards.



First Sergeants from the 7th Special Forces Group at Camp Bull Simons are presented with a check for \$2,500 representing 100 Commissary Gift Cards.



Presentation of Commissary Gift Cards to the Hurlburt Field Commando Airman and Family Support Group to families in need. 15 Gift Cards, \$375.00

A sincere "Thank You" to MOAA and all the Corporate and Individual donors who made these Gift Cards possible.

From your friends at the Northwest Florida Military Officers Association

[Please click the graphic above to see all 32 pictures.](#)

NWFMOA Participates in Wreaths Across America

Again this year the NWFMOA participated in the annual Wreaths Across America at the Beal Memorial cemetery. We provided 150 wreaths in 2025.



NWFMOA participating members included, from left: Jim Shoff, Less Matheson, President Fran Hendricks, Dick Solt, Dulce Solt, Dan Mittiza, Dave Parisot, Bob Gramm, and Fred Westfall (taking photo).



NWFMOA and Crispy Warrior Christmas Ball

This year we partnered with the Crispy Warriors to celebrate Christmas. Great time, great food, and great camaraderie! Connie Hendricks and Susie Garcia made two Christmas wreaths for us to raffle off. We raised \$710 and the Crispy Warriors graciously donated their half to the NWFMOA Community Outreach Fund. Click [HERE](#) to see all the pictures



December Luncheon – Opus One Returns

For our December NWFMOA lunch we once again had the pleasure of listening to Opus One, the outstanding choral group from Niceville High School. As usual, they provided both a traditional and entertaining performance. Please click [HERE](#) to see all the photos.



President Hendricks spends his time at the courts

President Fran Hendricks spends a lot of time watching Northwest Florida State College Basketball events. The pictures on the right show him at various NWFSC events. He usually gets some goodies for his loyalty. Fran's wife, Connie, even participates by baking cookies for some of the events.



Fran had the pleasure to be Team Host for the DePaul University Men's Basketball Team when they played in the Emerald Coast Classic Thanksgiving week at Northwest Florida State College. He received a ball signed by all the players and coaches.

PS...Yes this is how he spends his Thanksgiving week. Have done so for the past 6 years...hosting teams. Connie Hendricks makes them chocolate chip cookies for after their games.



Fran had the pleasure to be Team Host for the University of Virginia (UVA) Women's Basketball Team when they played in the Emerald Coast Classic Thanksgiving week at Northwest Florida State College. He received a ball signed by all the players.

DePaul's mascot DIBS (Demon In a Blue Suit) and President Fran Hendricks pose for a picture during the Emerald Coast Classic (Thanksgiving Week) at Northwest Florida State College.



President Hendricks Thanks the United Way

The United Way of the Emerald Coast has been a major contributor to our Commissary Gift Cards for E-4 Families and below.



President Fran Hendricks presents a thank you note and Chapter 65th Anniversary Commemorative Coin to the United Way Emerald Coast for their very generous contribution to the Commissary Gift Card Program.

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.

Calling all B-52 Aircrew, Maintainers and Enthusiasts

NWFMOA Board Of Directors member, Karl Eschmann, is the historian for the B-52 Stratofortress Association. You might remember that he authored “*Linebacker: The Untold Story of the Air Raids Over North Vietnam*” which was published by Random House Ivey Books in 1989. He submitted this article to inform those Chapter members who were also associated with the “Bomber” about this great association.



Tinker AFB OK Association Rendezvous, 2024

Over the past sixty years, tens of thousands of pilots, navigators, EWOs, and gunners have pulled alert with or flown the World’s Greatest Warplane. Together their stories tell its *raison d’être*, its reason for being.

A few years ago it was said that the last B-52 crewmember had not yet been born. Today that may or may not be true, but it’s probably true that that last crewmember is still in grammar school.

You don’t have to have had direct contact with the BUF to appreciate its contribution to history.

There are aviation historians, students of the Cold War, Vietnam, Desert Storm, the Balkan Wars of the ‘90s, and the current Middle Eastern wars who recognize and want to preserve the history of America’s Big Stick.

And, of course, they’re enthusiasts who just recognize greatness when they see it and want to be part of its preservation.

The People Behind the B-52

The Association brings together all those who have been or are associated with the BUF—designers and builders, aircrew, maintainers, enthusiasts — to exchange memories. We try to help old buddies find each other -- anything it takes to keep alive the history of the weapon known in its early days as “America’s Long Rifle.”

Association Purpose

The purpose of the B-52 Stratofortress Association is to document and perpetuate the history of the B-52 Stratofortress aircraft. Activities to this end shall include, but not be limited to the following:

- a. The accumulation, exchange, and distribution of historical information on the B- 52.
- b. Collection of historical materials relating to the design, development, and operation of the B-52. These materials are currently archived at the Castle Air Museum in Atwater, California.
- c. Publication of a newsletter to inform the active membership of the Associations’ activities and to carry out the first activity.
- d. Organize periodic reunions of those who designed, manufactured, maintained, and operated the B-52, as well as anyone with an historical interest in the aircraft
- e. Be a source of commemorative items highlighting the B-52 and its service.
- f. Facilitate renewed and continued fellowship among those who share association with the B-52 Stratofortress

Reunion 2026

Every two years, there is a Rendezvous Reunion of all the members for several days. Last year it was at Tinker AFB OK at the Air Logistics Center where B-52s are modified and upgraded, and also the Boeing B-52J Integration Lab where they are designing the 7-8 mods, including replacing the engines on the jet.

Next year, from 10-13 September 2026, the reunion will be in Seattle Washington. The Tours will include Boeing Facilities, The Museum of Flight, and Pike Place Market. If you join the association, be sure to sign up for the Rendezvous.

If you have any interest in joining the B-52 Association, simply go to the website <https://stratofortress.org> and go to the membership form. It is \$20 for individuals, or \$30 for you and your spouse jointly.

If you have any questions regarding the Association, please call your local area member, Karl Eschmann, at 850-621-7482, or email: phanfix@cox.net.



Scholarship Fund

by Dave Parisot



Firstly, I want to wish each of you a Merry and Joyous Christmas and a Happy and Prosperous New Year. In mid-December I will be contacting our previous scholarship awardees who will be entering their junior or senior year of college in the fall of 2026 to see if they are still enrolled in ROTC and to encourage them to apply for one our \$4,000 scholarships available for junior and senior year ROTC cadets.

The primary objective of the NWFMOA Scholarship Program is to have these cadets get commissioned in any of the military services. In the past four years, 13 of our previous scholarship awardees have been commissioned as second lieutenants or ensigns in either the active or reserve forces. We have one senior ROTC cadet who will be commissioned in May 2026.

In January we will hold our annual scholarship Fund Board of Directors meeting to set the number of JROTC and ROTC scholarships to be awarded in May 2026.

Recent donors to the Scholarship Fund are **Pete Peterzen, Karl & Charlotte Eschmann, Fred & Janet Westfall, Tess Bass, Dave Parisot, Dr. Keith & Elizabeth Kulow, Les Matheson, Bob Gramm, and Chris Beam.** We sincerely thank for your generous donations to help fund scholarships for local JROTC and ROTC cadets.

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 Riggenschach (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): 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). Nov. 2025: **Pete Peterzen (R); Karl and Charlotte Eschmann (R); Fred and Janet Westfall (R); Tess Bass (R); Dave Parisot (In memory of Chong Parisot) (R);** Dec. 2025: **Dr. Keith and Elizabeth Kulow (R); Les Matheson (R); Bob Gramm (R); and Chris Beam (R).**

2025/2026 Business Platinum Donors: (\$1,000+): Apr. 2025: **Florida Power & Light (R); Eglin Federal Credit Union (R);** Dec. 2025: **Bass, Byrd, Jones & Associates at Merrill Lynch of FWB (R).**



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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.**

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Legislative Corner



Legislative Corner...Pay our Troops Act of 2026

During our December lunch meeting, I discussed bill (H.R. 1956, The Basic Allowance for Housing Restoration Act Pay of 2026) that MOAA is advocating for Congress to pass. The bill would restore BAH to 100%.

No servicemember should have to pay out of pocket just to afford a place to live. But right now, those living off-base are forced to cover 5% of their housing costs on their own – an unnecessary burden that strains their already tight budgets. According to DoW data, an average E-5 with dependents pays about \$123 per month out of pocket for housing, simply because BAH does not cover the full cost.

Military families move frequently, face unpredictable expenses, and often rely on a single income due to employment challenges for military spouses. When unexpected costs arise, servicemembers are left with tough choices—cut back on essentials, dip into savings, or take on debt. That's not a sacrifice they should have to make.

Paying our troops their full BAH is not optional, it a national obligation.

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

Thank you for your consideration of this important matter.

H2S (Here to Serve),

Brig Gen Fran Hendricks, USAF Retired

54th President, NWFMOA

And Remember... Never Stop Serving

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 2026 dues. And, if you haven't done so already, it is way past time to pay your 2025 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](#).

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.

NWFMOA Shirt Purchase Options



The advertisement features a teal banner with three yellow circular icons: a spool of thread for 'EMBROIDERY', a screen for 'SCREEN PRINTING', and a shirt for 'UNIFORMS'. Below the banner is the 'DDB' logo with the text 'Daisy Day Brands' and 'EMBROIDERY • SCREEN PRINTING • UNIFORMS'. To the right, the address '310 Eglin Parkway, Fort Walton Beach, Florida 32547' and phone number '850-664-2113' are listed. At the bottom, the slogan 'Wear your shirt proudly.' is written in red.

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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
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[Click to read the FCoC Communiqué](#)

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- Subscription to Military Officer Magazine & Exclusive Publications
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8 & 11A TRADITIONS
9:30A BLENDED
11:07A CONTEMPORARY



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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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