



THE DEFENDER

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

Vol. 32 No 4

Serving all Branches of The Uniformed Services

April 2026

Lunch Meeting & Discussion

When: Thursday **April 2nd**
Time: Gathering 1130, Lunch 1200, Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: **Guest Speaker Col Mark Hamilton, 1st SOW/CC**

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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Our April Lunch Features Colonel Mark L Hamilton 1st Special Operations Wing Commander

Colonel Mark L. Hamilton is the commander of the 1st SOW, Hurlburt Field, Florida. In this role, he is responsible for employing 67 manned and remotely piloted fixed-wing aircraft, including the AC-130J, MC-130J, and MQ-9. The 1 SOW consists of 21 special operations squadrons with over 1,300 Air Commandos from 80 different Air Force Specialty Codes. Col Hamilton is responsible for providing world-wide deployable, full-spectrum specialized airpower to combatant commanders executing special operations missions, including direct action, high-value targeting, unconventional warfare, special reconnaissance, counterterrorism, personnel recovery, and psychological operations. As installation commander, Col Hamilton also oversees Hurlburt Field's base support for 1.7K facilities, 22K personnel, and more than 40 tenant units, including Headquarters. Col Hamilton is a career AFSOC aviator.



Col Hamilton is a Command Pilot with over 2,200 hours in the MH-53M and the CV-22B with extensive deployments in support of Operations IRAQI FREEDOM, ENDURING FREEDOM, ODYSSEY DAWN, INHERENT RESOLVE, and OCTAVE QUARTZ. Prior to his current position, Col Hamilton was the Chief of Staff to the Vice Commander, Headquarters U.S. Special Operations Command, Washington, D.C.

Please join us for our **April 2nd** lunch which will start with a social gathering at 1130 with the meeting beginning at 1200 followed by lunch. To make reservations click [HERE](#). You may also call Karl Eschmann at 850-621-7482. Reservations are **REQUIRED** (no walk-ins please) and must be made by **no later than March 28, 2026**.

From the President's Pen

By Fran Hendricks



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NWFMOA Applies for 3 MOAA Foundation Community Outreach Grants

Annually, the MOAA Foundation accepts applications for Community Outreach Grants. NWFMOA has enjoyed great success since it first started to apply for these grants. Of note, our Commissary Gift Card Program for Junior Enlisted Families in Need was awarded its sixth consecutive MOAA Foundation grant last year—a grant for \$3,000. That grant coupled with the tremendous generosity of NWFMOA Chapter Members and our local community, we raised a total of \$15,000 and reached 600 junior enlisted families. In pursuit of our seventh year of offering this needed community outreach program, we have once again applied for a MOAA Foundation grant.

In addition to applying for a grant for the Commissary Gift Card Program for Junior Enlisted Families in Need, we submitted a grant application for Valentines for Veterans and a grant application for a pancake breakfast for active duty military, Veterans, and their families.

The grant for Valentines for Veterans will be used to cover the cost of refreshments. 2027 will mark the fourth year we have conducted this

special event at Bob Hope Village. With the upcoming closing of Longwood Elementary School, we will be coordinating with another elementary school to participate in this annual salute to the Bob Hope residents. Please check out the impact of this event through the pictures taken by various NWFMOA members who attended. The photos are on our website.

As we celebrate America's 250th Anniversary, NWFMOA is launching *The First Annual Armed Forces Day Pancake Breakfast*, with the assistance of other local military associations. This breakfast is to say thank you to all who are presently serving, have served, and their families. To make the breakfast free, we applied for a MOAA Foundation grant. The inaugural Armed Forces Day Pancake Breakfast is scheduled for Armed Forces Day (**Saturday, May 16, 2026**) from 0800 to 1100 and will be hosted by the Harvey F. Eckhoff VFW Post 7674, 213 Carol Ave NW, Fort Walton Beach. All NWFMOA members are encouraged to attend, enjoy breakfast with fellow Service Warriors, and if possible, assist with the event (cooking, serving, cleanup, etc.). Shifts will be for 2 hours starting at 0700 and ending 1200. Please send your choice of shift to me at fcashendricks@msn.com.

NWFMOA is making a difference in our community, and it shows. From scholarships to community outreach, our name is becoming synonymous with difference maker. It is an honor to serve with each of you as we demonstrate through our actions...*Camaraderie with Purpose*.

H2S (Here to Serve),

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

Officers Call

Thursday, April 30, 2026

5-6:30 PM

Doc's Oyster Bar & Grill (or TBD)



Bring a friend and a story to tell.

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.

As you may have noticed, the quizzes this year are about Revolutionary War history in honor of America's 250th Anniversary. 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 March Trivia Quiz winner was Richard Talley.

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](#)

Upcoming Events

Vietnam Veterans Recognition Ceremony **Sunday, March 29th**

The following information is provided by Karl Eschmann:

Details: The Valparaiso American Veterans (AmVets) Post 78 will host the Vietnam Veterans Recognition Day ceremony at the Mullet Festival Grounds in Niceville, FL starting at **1300**. This free public event honors local veterans. They've always had interesting speakers and patriotic themes.

Location: [Mullet Festival Grounds, 598 State Road 85 North, Niceville.](#)

Purpose: To honor, recognize, and welcome home Vietnam veterans and their families with speakers and ceremonies.

West Point Founders Day Society Event **Saturday, April 4th**

The following information is provided by Dr. Chuck Merkel:

Enclosed please find an electronic copy of the [Founders Day invitation](#) and a [membership application](#).

Our dinners are always fun and we will have the Master of the Sword, COL Nicklos Gist '94, Head, Department of Physical Education, as our guest speaker.

Thanks again for your interest in our event and I hope that some of our NWFMOA members will be able to attend.

Please let me know if you have any questions or need any additional information.

Chuck Merkel
drcemerkel@aol.com

Annual Scholarship Luncheon **Thursday, May 7th**

Our May lunch will be our annual NWFMOA Scholarship Funds Award program. Please plan on attending this special function where we award high school juniors and seniors who have shown special skills in their JROTC program with educational scholarships. We also award scholarships to former Scholarship Fund Award recipients to deserving ROTC cadets. Please join us to show your support for this outstanding program.



What: The First Annual Armed Forces Day Pancake Breakfast honoring those presently serving, those who have served, and their families.

Where: At the Harvey F. Eckhoff VFW Post 7674, 213 Carol Ave NW, FWB (across from Home Depot).

When: Saturday, May 16, 2026. Served from 0800 - 1100.

Cost: FREE

Put on by these participating organizations:



Chaplain's Corner

By: Chaplain Thomas Azar



Stewardship of the Soil: The Gardens We Command

Every one of us is issued a garden at birth. We don't choose the acreage, and we don't choose the terrain. Some are given vast, fertile plots; others are handed a small patch of rocky soil in the wilderness. Some of us work in the shade of ease, while others labor under the intensive heat of trial.

I learned the value of the "small plot" growing up in Queens, New York. My parents' garden was modest, but it was productive. It yielded the tomatoes and scallions that went into our school sandwiches every day. It wasn't a sprawling estate, but it was theirs, and they tended it with discipline.

Today, tending my garden in the mountains, I've found I have a better hand for flowers than for food. But the lesson remains: It is not the size of the plot that matters, but what you do with what you've been dealt.

The Choice of Cultivation

In the military, we talk about "blooming where you are planted." As officers, we are the direct result of the choices we make within our assigned AO. Some choose to give up when the soil is hard, letting the weeds of cynicism take over. Others work the ground, producing a life marked by a strong marriage, physical readiness, and deep-rooted friendships.

When I look at my own "earthly garden," I see the crops I chose to prioritize:

- **Education:** Constant mental sharpening.
- **Family:** The bedrock of my support system.
- **Faith:** The center of my gravity.

The Final Inspection

We are all familiar with inspections. We prepare for them with rigor, knowing that our work will be judged by a higher authority. At the end of my life, there will be a final inspection. The Great Harvester will not look at the gardens of others to compare; He will look at the fruits of my labor.

As I conduct an After Action Review (AAR) of this past year, I choose to focus on the flowers rather than the thorns. I choose to remember the vibrant sunsets rather than the storm clouds, and the fruit that stayed on the branch rather than that which fell and rotted. I am profoundly grateful for the "crop" I have been blessed with: my spouse, my children, and my sisters.

The Premium Fertilizer

A life well-lived is rooted in God. In professional terms, we might say He is the "premium fuel" for our operations. He alone heals the damage of the seasons, guides the growth, and restores the soil.

Ultimately, we must remember a fundamental truth of our "commission": we do not own the land. We are merely stewards of the garden He formed. It all belongs to Him..

In Memoriam

None 😊

New Members

None 😞

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



FLORIDA 2026-2027 Friends and Family Cruises
Join your fellow members for an unforgettable group cruise, filled with camaraderie, relaxation, and fun!

LEARN MORE



And Remember... Never Stop Serving

Join Us
in celebrating
over 67 years
of service To
Our Community.



Serving our Community
for over 67 years.
Northwest Florida Military Officers Association
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67

America's 250th Anniversary



Donors for the 67th Anniversary Banner



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

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

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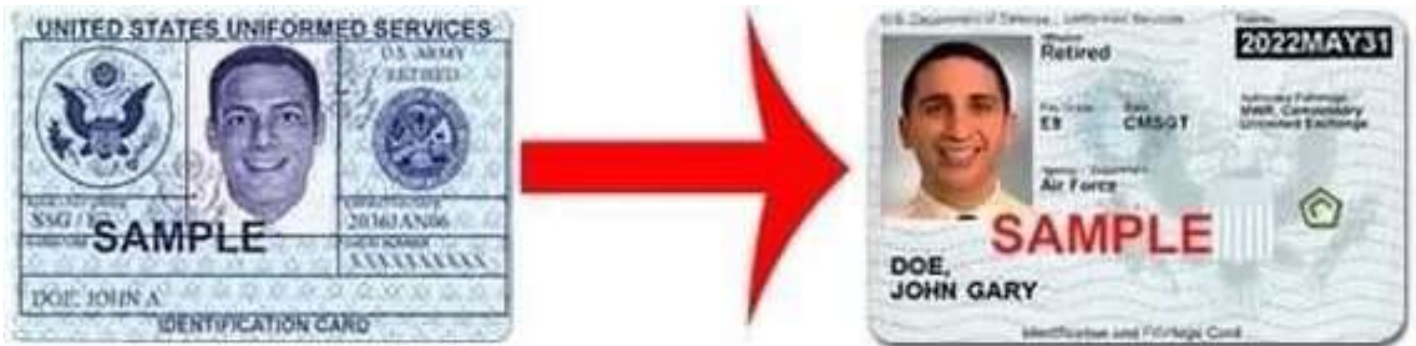
Thank You All

Call to Action 25-01

Replace Your Legacy 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 should do so at your earliest convenience.

How do you know if you have the correct military ID card? The new plastic-based Next Generation Uniformed Services Identification (USID) card is white. The legacy paper-based cards are red, brown, green, blue, and tan in color. See below.



As of September 2025, DoD had yet to announce a termination date for paper-based cards, including those with indefinite (“INDEF”) expiration dates. “It's important for USID cardholders to know these **older paper-based forms of ID will eventually be terminated**, and will need to be replaced by the new plastic-based USID card,” according to the Defense Finance and Accounting Service (DFAS). “This is true even if your old ID card has an INDEF expiration date on it.”

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.

If you would like additional information on the new ID Card, please see the [MOAA ID Cards](#) page on the [MOAA website](#).

Bottom line: **recommend you replace your “old” military ID Card with the new one at your earliest convenience.**

H2S,

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



Community Outreach

FWB High School hosts the 7th Annual Drill Team Competition

On Saturday, March 7, 2026, the NWFMOA Scholarship Fund sponsored by the drill competition hosted by the Fort Walton Beach AF JROTC at the Fort Walton Beach High School. Four area JROTC units competed for placements and awards at this event. Our sponsorship paid for the lunch meal and trophies. This is the third year we have sponsored this drill competition.

Please click [HERE](#) to see all the great photos by Fred Westfall.



March Luncheon Speaker and MOAA Leadership Awards

The speaker for the March 5th lunch was Lt Col Derek Haun, Commander, 20th Space Surveillance Squadron, Eglin Air Force Base Site C-6, Florida.

Col Haun gave a most interesting presentation about the mission of the 20th Space Surveillance Squadron and answered many questions posed by the members.



Also at the meeting President Fran Hendricks presented MOAA Leadership Awards to Kevin Kirby, Dan Brown and Karl Eschmann.

President Fran Hendricks presents recent member Dan McAuliffe with our commemorative coin.



February Luncheon Speaker – Drew Palmer

Okaloosa County Commissioner Drew Palmer was our presenter at the February 5th luncheon.

Drew spoke about his commitment to driving economic development and expansion in Okaloosa County. He gave examples of several infrastructure improvement projects that support the region's growth while maintaining low taxes and ensuring fiscal responsibility.

Drew's vision for Okaloosa County includes fostering a thriving business environment, promoting community engagement, and supporting sustainable development. At the end of his presentation he answered questions from NWFMOA members



Editor's note: this article was supposed to be in the March *Defender* - mea culpa.

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 Applications Received; FWB High School JROTC hosted drill competition on March 7th

At the beginning of March we received seven applications from JROTC cadets and four applications from ROTC cadets entering their junior or senior year for our 2026 Scholarship Program. The JROTC applications are being scored by the board of director members of the NWFMOA Scholarship Fund as part of our process to select the winner of our top scholarship, the “Lt. Col. Jim and Mrs. Una Heavener Memorial Scholarship”. These scores will be combined with each cadet’s score on the in-person interviews to be held on March 25th. The cadet with the highest total score will be awarded the Heavener Scholarship valued at \$9,000 over two years (\$4,500 a year). The remaining six qualified applicants will receive scholarships valued at \$6,000 over two years (\$3,000 a year). Thus, at our Annual Scholarship Luncheon on May 7th we will award seven scholarships to JROTC cadets totaling **\$45,000**.

This year’s JROTC scholarships will be awarded to the following graduating seniors: **Cadet Colonel Layla Hardy** of the FWB AFJROTC (to attend the University of Central Florida or University of West Florida); **Cadet Lt Col Lillian Moellenbrink** of the Choctaw AFJROTC (to attend Tallahassee State College or Florida State University); **Cadet 2d Lt Charles Schwartz** of Choctaw AFJROTC (to attend University of West Florida or University of South Florida); **Cadet SMSgt Andrew Cook** of Niceville AFJROTC (to attend Auburn University); **Cadet SMSgt James Cuilla IV** of Niceville AFJROTC (to attend University of Central Florida); **Cadet LT Aidan Harsha** of Navarre Navy JROTC (to attend University of Florida or Florida State University); and, **Cadet LT(jg) Jake Newcomb** of Navarre Navy JROTC (to attend Embry Riddle Aeronautical University or Jacksonville University).

Our four ROTC scholarship applicants will be entering their junior or senior year of college and ROTC in the 2026 -2027 academic year. They will each receive a scholarship valued at \$4,000 to be paid after they complete field or advanced summer training. Our ROTC scholarships to be awarded in May 2026 total **\$16,000**. This year’s ROTC scholarship awardees are **Cadet 3d Class Jacob Bollenbach** at AFROTC at University of West Florida with projected commissioning in May 2028 (2024 graduate of Choctaw H.S.); **Cadet 3d Class Griffin Woodley** at AFROTC at University of West Florida with projected commissioning in May 2028 (2024 graduate of Niceville H.S.); **Cadet Colonel Derrick Young** at AFROTC at University of Central Florida with projected commissioning in May 2027 (2022 graduate of Choctaw H.S.); and, **Cadet 2d Lt Kayla Browne** at AFROTC at University of Central Florida with projected commissioning in May 2027 (2023 graduate of FWB H.S.).

Our annual Scholarship Luncheon will be held on May 7, 2026 at the Fort Walton Yacht Club. As in past years, a reservation is required for this event due to limited seating and the number of cadets, instructors, business sponsors, parents, etc. projected to attend. Luncheon check-in and social period will start at 11:30AM with the program at noon with Presentation of the Colors by the Navarre Navy JROTC Color Guard. The luncheon will be a plated chef salad with chicken, ham, turkey, bacon, and sliced hard-boiled eggs with choice of ranch or balsamic dressing at the table. Beverage service is water, iced tea, and/or coffee with brownies for dessert.

On Saturday, March 7th, the NWFMOA Scholarship Fund was the primary sponsor of the **military drill competition hosted by the FWB AFJROTC**. The competition was held at Fort Walton Beach High School from 8:00AM – 3:30PM with four AFJROTC units competing: Niceville H.S., Gulf Breeze H.S., Pensacola H.S., and the host FWB H.S. Our Educational Support Grant of \$1,000 was used to purchase the trophies and food for the lunch (which was prepared by volunteers from Hurlburt Field). This is the third consecutive year we have sponsored this drill competition. See the photos in the [Community Outreach](#) section

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 Riegenbach (Dec 2019); Robert “Pete” Peterzen (Dec 2019); Nick Marotta (Oct 2020); Kathy & Jesse Bush (Dec 2020); Patt & Caroline Maney (Dec 2020); Kevin Kirby (Apr 2021); Scott & Janet Berry (May 2021); Douglas Hardin (D) (Sept 2021); Patrick & Mosla Boab (Dec. 2021); Bob Allen (Feb 2022); Bobbi Hanson Garcia (Mar 2022); Joy Houck (Mar 2022); George Colton (May 2022); Bob Secrest (May 2022); Brig. Gen Fran & Mrs Connie Hendricks (Oct 2022); Les Matheson (Feb 2023); Dan Brown (April 2023); Tess Bass (August 2023); Bob Gramm (Dec 2023); Larry Tashlik (Dec 2023); 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). November 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); December 2025: **Dr. Keith and Elizabeth Kulow (R); Les Matheson (R); Bob Gramm (R); and Chris Beam (R); January 2026: **Jeff Watson (R)** (In memory of Larry Bush); **Dennis Phillips (R); and Dave Parisot (R)** (In memory of Larry Bush). February 2026: **Rod Gerdes (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)**.**



(Bass, Byrd, Jones & Associates)



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”

THE NWFMOA SCHOLARSHIP FUND, INC, IS A 501C(3) CORPORATION. DONATIONS ARE TAX EXEMPT AS PROVIDED BY LAW. REGISTRATION # CH20374. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE FL DEPT. OF AGRICULTURE & CONSUMER SERVICES BY CALLING (800) 435-7352 WITHIN THE STATE OF FLORIDA OR VIA THEIR WEBSITE OF [HTTPS://WWW.FDACS.GOV/CONSUMERSERVICES](https://www.fdacs.gov/consumerservices) REGISTRATION DOES NOT IMPLY ENDORSEMENT. IRS FEIN is 59-3434498

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

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 community and its members.

Legislative Corner

Military Care Access, Reporting, and Evaluation (CARE) Act



During our March lunch meeting, I discussed bill (H.R. 6796, The Military Care Access, Reporting, and Evaluation (CARE) Act. Following is the letter that I sent to Congressman Patronis regarding needed legislation.

Dear Congressman Patronis,

I urge you to cosponsor H.R. 6796, The Military Care Access, Reporting, and Evaluation (CARE) Act. This bipartisan bill would require the Defense Health Agency to establish a digital system allowing beneficiaries to report and track access challenges they encounter at military treatment facilities. It also requires annual reports to Congress on systemic problems, along with plans to address them.

Without reliable data and transparency, access-to-care problems in the military health system remain unresolved. The Military CARE Act ensures beneficiary experiences are captured, tracked, and reported, giving health care leaders and Congress the visibility needed to identify systemic issues and drive meaningful, lasting improvements for military families.

With persistent access problems across the MHS, military families must have a more effective option for reporting such problems and finding help navigation the MHS – an option that also increases transparency to beneficiary challenges and leads to greater accountability and oversight of the MHS.

Thank you for your consideration and for all you do to support military families.

Sincerely,

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

MOAA depends on letters like this to help promote important issues they're supporting for our benefit on Capitol Hill. You can easily send the same letter to Congressman Patronis by visiting our [website](#), scrolling down, and clicking the "take action" button OR click on icon to the right. This will bring you to the MOAA Advocacy in Action page, where you'll see this campaign (*Address MTF Access Problems*) and others that MOAA is leading for us. With just one click on any campaign, you're ready to send your support letter—which generates automatically and can be edited as you wish. Please take a minute to do this so MOAA can advocate for us on these key matters.



Thank you for your time and support.

H2S (Here to Serve),

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

Letter From the President & CEO, MOAA

I received the following letter from Lt Gen Brian Kelly, President & CEO, MOAA regarding how MOAA Charities can assist uniformed servicemembers or their families who find themselves in crisis. If you are aware of anyone who is need, [MOAA Charities](#) should be explored as an avenue of possible assistance.

H2S (Here to Serve),

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

Dear General Hendricks,

As you have undoubtedly seen, uniformed servicemembers are actively engaged in the Middle East. At the same time, their families are "engaged" at home, carrying the weight of concern for their loved ones while managing the very real stresses and anxieties that accompany armed conflict. Unfortunately, we sadly learned that at least six American servicemembers have made the ultimate sacrifice on behalf of our nation.

Some of these same sacrifices and stresses were also true for recent actions in Venezuela, Syria, Africa, and all the other places our uniformed servicemembers have been bravely engaged throughout the globe. And while not on the same level of sacrifice, we have uniformed servicemembers and families under financial stress caused by lapses in appropriation and full or partial government shutdowns.

We are often asked how MOAA can help our community in these times. In all cases, including the ongoing combat engagements, MOAA Charities is positioned to respond to individual servicemembers or families in need. If the worst of circumstances arise, or there are financial or other hardships on the homefront, MOAA Charities can provide direct assistance as well as steer those in need toward other organizations who can offer additional aid. This has been, and will always be, the case for MOAA Charities.

MOAA's mission is directly tied to protecting and preserving the earned benefits of those who serve and have served, their families, and their survivors. MOAA Charities is always available to support any uniformed servicemember or family in crisis. We always have and always will support our men and women in uniform, and we will always do what we can to support the strength and success of our uniformed services and our nation. MOAA Charities may be reached on our website.

Finally, we are often asked for MOAA's position on the use of combat forces in specific situations. MOAA cannot offer an opinion as we are not privy to the classified briefings, intelligence reports, and strategic considerations upon which such decisions are made. Additionally, MOAA's stated, organizational mission is to "preserve and protect the earned benefits" of the entire uniformed service community. Unless the activities of the nation's elected leaders threaten those earned benefits, taking a position on them is outside the scope of MOAA's purpose.

We hope this is helpful, and MOAA Charities stands ready to support any uniformed servicemembers or families who find themselves in crisis



Lt. Gen. Brian T. Kelly, USAF (Ret)
President & CEO

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 circular icons: a spool of thread for 'EMBROIDERY', a screen for 'SCREEN PRINTING', and a uniform 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](#) ([90 Eastview Ave. Valparaiso, FL](#)) 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
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Need more reasons to join MOAA? How about these...

- Legislative News Updates & Advocacy Efforts
- MOAA Newsletters
- Chapter & Council Membership & Involvement
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P.O. Box 1213, Shalimar, FL 32579

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

Today's Date _____

Last Name _____ First Name _____ Initial _____

Spouse _____ Phone _____

Address _____ City _____ State & Zip Code _____

Email Address _____

Rank _____ Service _____ MOAA Member Number _____

Regular Reserve National Guard Active Duty Retired Former

This application is for:

Life Member New Member Renewal Surviving Spouse Other _____

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

Membership Application/Renewal

New Members joining this year receive membership through December 31 next year for \$25.00

Membership Renewal
1 yr--\$25.00, 2 yr--\$48.00, 3 yr--\$65.00

Life Membership Dues**

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91-95	75.00	61-65	295.00
86-90	110.00	56-60	335.00
81-85	150.00	51-55	360.00
76-80	195.00	-50	395.00

Surviving Spouses 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
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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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