



# THE DEFENDER

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

Vol. 32 No 5

Serving all Branches of The Uniformed Services

May 2026

## Lunch Meeting & Discussion

**When:** Thursday **May 7<sup>th</sup>**  
**Time:** Gathering 1130, Lunch 1200, Program to follow  
**Place:** Fort Walton Yacht Club  
180 Ferry Road, NE, FWB  
**Program:** **Annual Scholarship Fund Awards**

### 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](http://nwfmooa.flmooa.org) and select the link "Click here to make reservations", or email [nwfreservations@gmail.com](mailto:nwfreservations@gmail.com), or call Karl Eschmann at 850-621-7482 to make a reservation.

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## May Luncheon will Feature the Annual Scholarship Fund Awards

Your Cadet Candidates For The 2026 NWFMOA JROTC Scholarship Awards



This year the NWFMOA is awarding scholarships worth over \$50,000. For 2026 we had 7 competitive applicants competing for the NWFMOA scholarships. Seven cadets each will receive a \$6,000 scholarship (\$3,000 a year over two years) and the highest ranked cadet will receive the "Lt. Col., USAF, Ret., James and Mrs. Una Heavener Memorial Scholarship" of \$9,000 (\$4,500 a year over two years). The winner will be announced at the May luncheon. In total, we will be giving out \$45,000 to these outstanding JROTC cadets. We will also be awarding \$4,000 scholarships each to 3 ROTC Cadets entering their junior or senior year of college this fall for an additional \$12,000 in scholarships. As we started doing three years ago, some of this year's scholarships will be named to honor the memory of deceased Chapter members.

Our 2026 JROTC scholarship awardees attend four different high schools. From the Fort Walton Beach High School is AFJROTC Cadet Layla Hardy; from Choctawhatchee H.S. AFJROTC are Cadet Lillian Moellenbrink and Cadet Charles Schwartz. We have two scholarship awardees from the Navy JROTC at Navarre H.S.: Cadet Aiden Harsha and Cadet Jake Newcomb. We also have two applicants from the AFJROTC at Niceville H.S.: Cadet Andrew Cook and Cadet James Cuilla.

The three ROTC Scholarships to be awarded are as follows. From the University of West Florida AFROTC program is Cadet Jacob Bollenbach. Jacob was a 2024 graduate of Choctawhatchee H.S. and the recipient of our JROTC scholarship. From the University of Central

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Florida are Derrick Young, a 2024 graduate of Choctawhatchee H.S. and Kayla Browne, a 2023 graduate of Fort Walton Beach H.S. Both of these cadets will be entering their senior year in the AFROTC and are projected to be commissioned as second lieutenants in May 2027. These will bring the total number of our scholarship winners who have received military commissions to 17.

In addition to the members attending, there will be many of the Cadet's family members and instructors as well as our business sponsors attending the ceremonies, so be sure to make your reservations well ahead of time.

Please join us for our **May 7<sup>th</sup>** lunch which will start with a social gathering at 1130 with the meeting beginning at 1200 followed by lunch. Lunch will be a plated chef salad with chicken ham, turkey, and bacon with choice of ranch or balsamic vinegar dressing at the table. Dessert

will be brownies. To make reservations click [HERE](#). You may also call Fred Westfall at 850-609-8075.

Reservations are **REQUIRED** (no walk-ins please) and must be made by **no later than May 2<sup>nd</sup>, 2026**.

# And Remember...

# Never Stop Serving



# From the President's Pen

By Fran Hendricks



## NWFMOA Awarded 5-Stars for Website, Newsletter and Chapter!

### Northwest Florida Military Officers Association



NWFMOA has been notified by MOAA National that it has been awarded its highest award (5-Stars) for its Website (9<sup>th</sup> consecutive year), its Newsletter (9<sup>th</sup> consecutive year), and our Chapter (6<sup>th</sup> consecutive year and 11<sup>th</sup> 5-Star Award since 2014). To our webmaster (Liz Plauche & Fred Westfall), Editor of the Defender (Bob Gramm), and the entire Chapter congratulations! Well Deserved!

2026, our 67<sup>th</sup> Year serving the local community, is shaping up to be another award-winning year. Since the beginning of the year, we have conducted Valentines for Veterans in February and sponsored the Fort Walton Beach High School JROTC Area Drill Team Competition in March.

May is always a big month for NWFMOA. It's when we announce the recipients of NWFMOA scholarships at our annual scholarship luncheon. This year we will award a total of \$57,000 in scholarships to seven deserving JROTC and three ROTC Cadets. In addition to our scholarships being awarded, the Eglin Chapter of the Air Force and Space Association (AFA) will join us and award scholarships to two AFJROTC and one AFROTC Cadets totaling \$14,000. We welcome them and their sponsors to what will be an outstanding event. Please plan to attend.

As we celebrate America's 250<sup>th</sup> Anniversary, NWFMOA in conjunction with other local military associations will be launching The First Annual Armed Forces Day Pancake Breakfast. This breakfast is intended to say thank you to all who are presently serving, have served, and their families. 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](mailto: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". Being awarded three 5-Star Awards (again) further cements our status as a great MOAA Chapter. 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  
54<sup>th</sup> President, NWFMO

# Officers Call

Thursday, April 30, 2026

5-6:30 PM

Doc's Oyster Bar & Grill

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 250<sup>th</sup> 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 April Trivia Quiz winner was Mike Griffith.

**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

## First Annual Armed Forces Day Pancake Breakfast May 16<sup>th</sup>



**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:



**Harvey F.  
Eckhoff  
VFW  
Post 7674**



**Knights of Columbus  
Fr. Howard J. Lesch  
Assembly  
1564**




**Eglin Chapter  
Air and Space  
Forces  
Association**




**AFA AIR & SPACE  
FORCES  
ASSOCIATION  
Chapter 398  
Hurlburt Field, FL**



**American Legion  
Post 296  
Destin, Florida**



**American Legion  
Rogers-Hinson  
Post 235**



**Northwest Florida  
Military Officers  
Association**

# Chaplain's Corner

By: Chaplain Ray Alexander



## Jesus Gives It Freely. Something We All Must Be

My experience as a Christian is not blind faith! Faith is not nor never will be blind. That is simply dumb and lazy to think so. I do not put my trust in any person or thing I have not researched, thought through and challenged. I continue to do the same today 50 years later and continue to find tangible proofs that are hard not to believe.

About 50 years ago I picked up a short book with a quote that continues with me today. I really don't remember the title nor author any longer. It simply stated, "The heart of the human problem is the problem of the human heart. You change the human heart, and you change the human problem. Jesus came to change the human heart."

If only the heart of each person could be...? Be what? The world would forever be a place where everyone could live to their fullest potential, unhindered and without opposition, each supported by the other reaching new heights for the good of all. It is not a utopia I am looking to find. I am looking for the solution to the problem. What does the heart then need? What is it that the heart needs to be to bring about the change.

Please challenge this thought by thinking it through to its conclusion. The problem with various forms of government or ideologies that claim to have the solution to all of man's problems is simple. Include with this Democracy, Socialism, Communism, kingdoms or Democratic Republics or any other form. What if I say that each of these forms of government have the same problem? It is a problem of the human heart! The leader must have this heart to be successful in the fulfillment of their form of government! Their goals cannot and will never be fulfilled without this heart! All may work with this heart? That would be good for discussion.

I will stop and get to the point. I do not want to sound like one of the never-ending health commercials.

"The heart of the human problem is the problem of the human heart. You change the human heart, and you change the human problem..." Jesus came to change the heart and make it righteous! The heart must be righteous!

Each righteous heart must be committed to govern with integrity. It must be committed to the good of all and with equality for all. Do a word study on "righteous" and "righteousness".

Fifty years later, I find the challenges are still the same! The problem is the heart. Until the heart changes; the problem remains. We simply miss the mark again. Jesus is the mark!

PS.. When all you hear is anger and hatred, you are really missing the mark!.

### **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.

## In Memoriam

None 😊

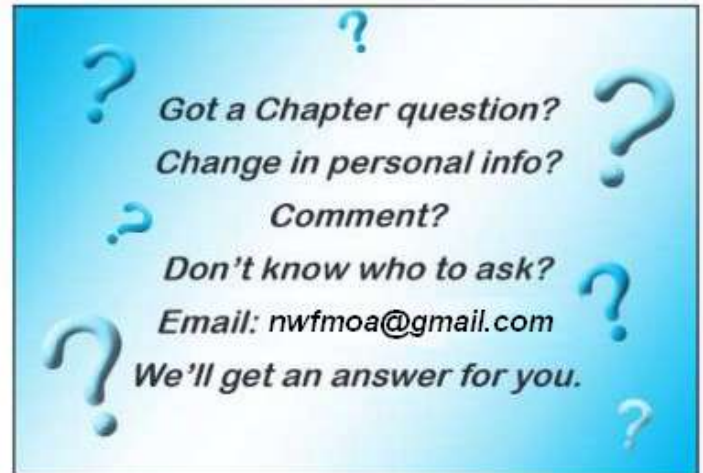
## New Members

Duane Clark, Auxiliary

Philip Dur, RADM, USN (Ret)

Tom Goldbold, Lt Col, USAF (Ret)

Emil Pagliari, Major, CAP



**FLORIDA 2026-2027 Friends and Family Cruises**

Join your fellow members for an unforgettable group cruise, filled with camaraderie, relaxation, and fun!

**LEARN MORE**



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



Serving our Community  
for over 67 years.  
Northwest Florida Military Officers Association  
EST 1959  
67  
\*\*\*\*\*  
America's 250th Anniversary



## Donors for the 67<sup>th</sup> Anniversary Banner



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

### Corporate and Organizational Donors

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

### Individual Donors

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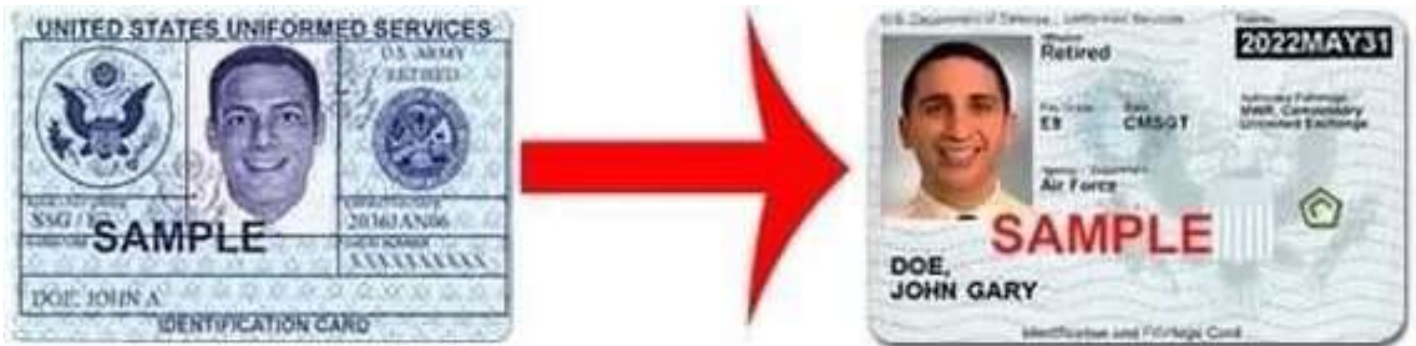
# Thank You All

# 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  
54<sup>th</sup> President, NWFMOA



# Community Outreach

## **F-15E Strike Eagle Presentation at the Air Force Armament Museum**

The first F-15 Strike Eagle to be housed in a museum anywhere in the world was received and dedicated on Friday, April 10 at the Air Force Armament Museum. NWFMOA President Fran Hendricks had the great honor to speak at the dedication as the President, Air Force Armament Museum Foundation.



## April Luncheon Activities

Our April Lunch speaker was Colonel Clayton W. Schuety, the Deputy Commander of the 1<sup>st</sup> Special Operations Wing, Hurlburt Field, Florida. He gave an outstanding presentation on the 1 SOW mission and support facilities at Hurlburt.



Col Schuety accepts the Chapter Coin from President Fran Hendricks..

NWFMOA's newest member, RADM Phil Dur, USN (Ret), speaks to the members.



## Dan Brown Gives His Approval

NWFMOA Member George Hanks (Misty 49) sent this picture of Member Dan Brown (Misty 143) who was on hand to ensure “that the AC-130 was good to go.” The editor added the other photo of Dan in front of an F-100 Super Sabre.

As a USAF Captain, Dan flew **104** F-100F Misty Fast FAC missions out of Tuy Hoa in less than 120 days. In Dan’s own words: “he was shot at numerous times on EVERY mission and was nailed by a ZSU-23/37mm on 19Jan1970.” This was his 40th Misty mission; he was back flying in two days. “With fire warning lights flashing and losing all controls, he and his crew, Capt Ernest Farnsworth, rode it till over water southeast of Da Nang; the helicopter pickup was especially sporty. Other than that mission I survived almost 14,000 flight hours/7,000 sorties in military/civilian AF/Navy aircraft without another incident. Quite a few friends weren’t so lucky.”



## Members of NWFMOA are recognized at the Welcome Home Vietnam Veterans Ceremony

On Sunday, March 29, 2026, several NWFMOA members were recognized and were guest speakers at the Welcome Home Vietnam Veterans Ceremony at the Mullet Festival Grounds in Niceville FL. Over 100 veterans and guests attended. Click [HERE](#) to see all the picture of the event.



## 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](mailto:phanfix@cox.net).

# Scholarship Fund

by Dave Parisot



Our annual Scholarship Luncheon will be held on May 7, 2026 at the Fort Walton Yacht Club (See lead article on page 1 of this Defender issue for details.) We will also recognize local graduating high school seniors who have received appointments to any of our military academies.

Donations to the NWFMOA Scholarship Fund since my last article have been very good. Two of our Chapter members have stepped forward to sponsor ROTC scholarships of \$4,000 each. The new scholarships will be the “**Colonel Rodney, USMC, Ret., and Mrs Susan Gerdes ROTC Scholarship**” and the “**Lt. Col. Kevin Kirby, USA, Ret., ROTC Scholarship**”. In 2027, the Business Platinum donation by **Bass, Byrd, and Jones & Associates** will be up-graded to a full ROTC Scholarship. A huge Thank You to Rod and Susan and Kevin and Tess Bass of Merrill Lynch whose donations will allow us to increase the number of scholarships we can offer to local junior and senior year ROTC cadets of any of our armed services. We also have a new Business Platinum level donation by **RNR Property Solutions & Investments by Guillermo (Willie) and Hunera Oyola**. (Thank you, Willie and Hunera.) New donations to the B/G Frank Glunn Century Club are by **Lt. Col. Michael Barnes** and Chaplain **Tom Azar**. Many thanks to Michael and Tom for their donations.

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). **ROTC Scholarships**: **Col. Rodney, USMC, Ret., and Mrs. Susan Gerdes ROTC Scholarship**; **Lt. Col. Kevin Kirby, USA, Ret., ROTC Scholarship**; and, the **Bass, Byrd, and Jones (Merrill Lynch) ROTC Scholarship**.

**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): 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); December 2025: **Dr. Keith and Elizabeth Kulow (R); Les Matheson (R); Bob Gramm (R); and Chris Beam (R);** Jan. 2026: **Jeff Watson (R)** (In memory of Larry Bush); **Dennis Phillips (R); and Dave Parisot (R)** (In memory of Larry Bush). Feb. 2026: **Rod Gerdes, Michael Barnes (R); and Chaplain Tom Azar.****

**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);** March 2026: **RNR Property Solutions & Investments by Guillermo (Willie) & Hunera Oyola.**



**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”**

**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**



### **MOAA's Annual Advocacy in Action Visit to Capitol Hill**

During our April lunch meeting, I discussed MOAA's annual trip to Capitol Hill. MOAA representatives from every state will accompany the MOAA National staff and visit every Congressman and Senators office. This visit was previously known as "Storming the Hill". Now it is known as Advocacy in Action.

This year's Advocacy in action will focus on four specific pending bills. They are: (1) Major Richard Star Act which impacts nearly 54,000 combat injured Veterans whose retirement pay is reduced by their disability pay; (2) GUARD VA Benefits Act which would restore criminal penalties for unaccredited companies and individuals that illegally charge Veterans and survivors for VA disability claims assistance; (3) Military CARE Act which would establish a digital system allowing beneficiaries to report and track access challenges encountered at the Military Treatment Facility; (4) Shutdown Fairness Act which would guarantee pay for Armed Forces during a government shutdown.

While MOAA's visit in mass to Capitol Hill occurred on April 15, it would still be beneficial for you to take the time and let our elected officials know you support these proposed pieces of legislation. You can do so by visiting our website, scrolling down, and clicking the "take action" button. You can also click on the icon below. This will bring you to the MOAA Advocacy in Action page, where you'll see these four campaigns and with 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  
54<sup>th</sup> President, NWFMOA



## Surviving Spouse Corner

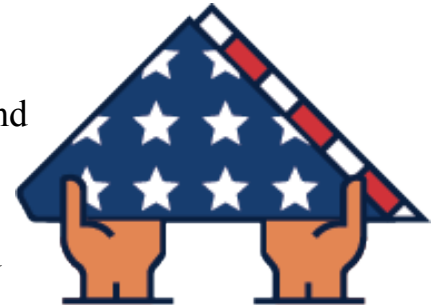
Chaplains Ray Alexander and Tom Azar have created a number of excellent resources for Surviving Spouses and it is on our website. Be sure to check it out by clicking on the link below. Or visit our [website](#) and click on [Surviving Spouses](#) at the top of the page.

[Click here for Surviving Spouse Information](#)



### **GOLD STAR SPOUSES AND EARNED VA BENEFITS**

On Gold Star Spouses Day, April 5, 2026, we honored the strength and sacrifice of surviving spouses of fallen service members. You may be eligible for VA benefits like home loans, education, and financial support to help rebuild your life. Click [HERE](#) to visit VA today to learn more and access the benefits you deserve.



## 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](#).

## NWFMOA Shirt Purchase Options



The advertisement features a teal and yellow 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.

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

**DDB**  
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**Daisy Day Brands**  
850-664-2113

310 Eglin Parkway  
Fort Walton Beach  
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](#) ([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  
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  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.	<a href="#">Click Here</a>
Join NWFMOA	<a href="#">Click Here</a>
Join MOAA	<a href="#">Click Here</a>
Send feedback or comments about the Defender	<a href="mailto:bobgramm5@gmail.com">bobgramm5@gmail.com</a>



**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](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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