

# The Eagle's Eye



October 2012

Newsletter of the Gainesville, Florida Chapter of the Military Officers Association of America (MOAA)

### **Inside:**

- MOAA Election Ballot, p 4
- More Than You Wanted to Know About COLA for 2013, p 2
- Medical Corner—Hearing
   Aid Assistance, p 5 and
- Agent Orange, Presumptive Service Connection, p 7, 8
- Flu Info, p 7
- AARP Driver
   Safety—Free p
- Events Calendar, p 10

## **President's Message:**

I am pleased to report your chapter Board of Directors unanimously approved awarding cash gifts to several community organizations using a moderate amount of surplus chapter treasury funds accumulated from member dues and cash incentive awards we received for our participation in the MOAA National Give Me Ten member recruiting initiatives. Your MOAA Gainesville Chapter sent gift checks to the Eastside High School Navy Junior Reserve Officers'



Training Corps (NJROTC) program, the Milton Lewis Young Marines program and the South West Advocacy Group (SWAG) for their 2012 Thanksgiving turkey program.

Chapter members opened our fall social calendar with an Oktoberfest Luncheon at the Gainesville Country Club (GCC) on Thursday, 11 October. Thirty-two members and guests enjoyed a sumptuous German themed buffet lunch set by the GCC culinary team. We welcomed chapter member, Andy Howell and his guest, Ken Hostetler; chapter member Evelyn Robinson and her guest, Brenda Self-Medlin, and first time chapter member attendees Tom and Barbara Hennessey. Barbara and I were also delighted to have our Colorado grand children, Abram and Livie Nute, visiting us for the week and joining us for this festive chapter social gathering.

Plans are in work for chapter participation the Veterans Day commemoration at the Alachua County Veterans Memorial Kanapaha Park starting at 10:30 AM Sunday, 11 November. We encourage all members to come out to visit our MOAA Chapter [Continued on page 6]



#### **Events:**

- Special Iwo Trio Luncheon. 6 Nov, 11:30am at Jason's Deli.
   All Veterans welcome. No reservations needed.
- UF Homecoming Parade. 9 Nov, Korean War Vets and friends.
   Call (352) 375- 8355 for information on joining the march.
- Veteran's Day Ceremony. 11 Nov, 10:30am at Kanapaha Veterans Memorial Park. Open to the Public.
- Gainesville MOAA Veterans Day Picnic. 11 Nov, 2:30pm at-Ginnie Springs (See page 3 for reservations).

# More Than You Want to Know About COLA For 2013 ... And Beyond.

**2013 COLA SET --** Military and federal civilian retirees, survivor benefit annuitants, disabled veterans and Social Security recipients will see a 1.7 percent cost-of-living adjustment in January.

Annual COLAs for federal benefits are based on inflation, as tracked by the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This COLA was set by comparing average prices for a market basket of goods and services tracked by CPI-W in the third quarter of last year to average prices in the third quarter this year.

That comparison shows the CPI-W average of 223.23 for July through September 2011 has climbed to 226.94 for the third quarter this year, an increase of 1.66 percent, which the BLS rounded up to 1.7 percent.

BLS economist Steve Reed said food inflation was relatively modest at 1.6 percent. Gasoline prices are high today but also were high in the third quarter of last year, climbing by only 2.6 percent since last September. The price of durable goods, meanwhile, rose more modestly.

This COLA will be less than half of last year's 3.6 percent adjustment, after two years without a cost-of-living raise when consumer prices fell during the recession and collapse of U.S. housing and financial markets.

Various debt reduction studies including the 2010 report of the National Commission on Fiscal Responsibility and Reform, also known as the Simpson-Bowles commission, have proposed moving from CPI-W to a "chainweighted" CPI for adjusting federal entitlement and retirement programs.

This would save an estimated \$200 billion over the next 10 years. Retirees can expect adoption of the chain CPI for Urban Consumers (C-CPI-U) to be floated again when Republicans and Democrats resume negotiations on addressing the debt crisis.

If Congress had agreed to the chain CPI already, the COLA in January would be 1.5 percent rather than 1.7 percent.

Proponents argue that the chain CPI addresses "substitution bias" found in the CPI-W. That market basket of goods and services is weighted based on spending patterns of American workers. And every two years BLS conducts a separate survey to readjust how those goods and services are weighted in the basket.

What CPI-W doesn't do is change the mix of goods and services it surveys to reflect changes in spending behavior. For example, as the price of beef rises, consumers buy less beef and more chicken. CPI-W doesn't take account of that shift so, critics contend, it exaggerates inflation.

A chain CPI would capture changes in consumer behavior. But opponents of that index argue it ignores the fact that consumers might prefer beef to chicken. And so over time they could feel worse off financially with inflation adjustments shaped more by prices than by preferences.

[Military.Com and Tom Philpott, October 18, 2012]

Editor's Note: Don't be fooled by the subtle change in the current CPI to the CPI-W. Using the 2013 COLA of 1.7%, the author calculates that it would be 1.5% using the proposed CPI-W — a "savings" of \$200 Billion over just the next 10 years. This "small change" over 30 to 45 years amounts to a real reduction in the value of disability, retirement, SBP, and Social Security payments.



# Gainesville MOAA Chapter Veteran's Day Family Picnic

Date: Sunday, November 11th (Veteran's Day)

Time: 2:30 — 4:30pm

Location: Ginnie Springs Outdoors — No Charge for Park Entry to MOAA Site. Directions —

see below. [website: www.ginniespringsoutdoors.com]

#### Bring your children and grandchildren

Picnic: BBQ Catered By Sonny's. Please Bring a <i>Small</i> (4 People) Dessert to Share.							
We need your reservation request not later than Wednesday, November 7th.							
Name:							
(please print)							
Spouse/Guest(s) Name(s):							
(please print )							
Total Number Attending:							
RSVP with check — \$10/family to							

Gainesville Chapter MOAA

PO Box 142423

Gainesville FL 32614-2423

Contact Carter Nute at (352) 335-1293 if you have any questions.

#### **Directions to Ginnie Springs:**

Getting to Ginnie Springs Outdoors from I-75, Heading North

Take I-75 north from Gainesville. Look for and take Exit 399 (the Alachua exit). From Exit 399, take US-441 north approximately five miles to the town of High Springs. At the first stop light in High Springs (at the Hardee's), turn left onto state road 27/41. Continue through the next stop light, at the center of town, and go approximately one-half mile on main street to County Road 340/NE 182nd Avenue.(You will see a sign on top of a pole indicating that this is the turn off for Ginnie, Blue and Poe Springs.) Turn right on to County Road 340 and go West approximately 6.5 miles, to the sign indicating the turn off to Ginnie Springs (NE 60th Ave.) Turn right at the sign (NE 60th Ave.) and go approximately one mile further to the Ginnie Springs Outdoors entrance. Ask for MOAA.

# <u>Chapter Election Ballot</u>— Please fill out the ballot below, and send (<u>not later than 8</u> <u>December</u>) to:

# Gainesville Chapter MOAA PO Box 142423

**Gainesville, FL 32614-2423** 

<u>Officers</u>	Yes	<u>No</u>	Write-In Name
President: Carter Nute (Capt, USN, Ret)			
Vice President: John Menoski (Capt, USAF)			
Treasurer: Rodney Bolling (LCdr, USN, Ret)			
Secretary: Parker Lawrence (Capt, USN, Ret)			
<u>Directors</u>			
Candy Gleason (Member Spouse)(Immediate Past President)			
Paul Albritton (BGen, USAF, Ret)			
Mickey Smith (Capt, USN, Ret)			
Walt Visniski (Cdr, USN, Ret)			
Write in			

#### **Annual Dues**

Chapter By Law, Article VI—Dues, Section 1, requires that the annual dues for each Member and Auxiliary Member be recommended by the Board of Directors to the Membership.

### The Board of Directors recommends:

- annual dues for Members remain at \$15 per calendar year.
- annual dues for Auxiliary Members remain at \$10 per calendar year

Approve Board Recommendation Disapprove Board Recommendation	
--	--

# **Chapter Elections for 2012**

Please consider volunteering to be on our Chapter Board of Directors, or serve on a Committee.

# Medical Corner—Hearing Aid Assistance Programs



# **FACT SHEET**

#### **U.S. Air Force Fact Sheet**

#### RETIREE HEARING AID ASSISTANCE PROGRAM

The DoD sponsored Retiree-At-Cost Hearing Aid Program (RACHAP) is designed to help retirees purchase hearing aids through the Military Hospital Audiology Clinic at a special government negotiated cost. The hearing aids available through this program are the same state-of-the art technologies available to active duty service members. *The program is open to all military retirees who have hearing loss or tinnitus (ringing in the ears).* 

Dependents of military retirees are not eligible for this program. Retirees can buy hearing aids at a significant savings by using the program. For example, a set of hearing aids (one of the best available) that retails for about \$5000.00 costs a retiree as little as \$755.00 or about 15% of the retail costs.

Services for the hearing evaluation, hearing aid fitting and follow up hearing aid checks are part of the retiree benefits and are available at no costs to you.

Not every medical facility is able to provide the RACHAP program. If you are traveling from out of town, you need to compare your travel costs and purchase savings to the costs of purchasing hearing aids privately in your local community. Travel and overnight expenses are not covered.

Generally, at least 2 visits are required for you to get hearing aids; one for your hearing evaluation and one for your hearing aid fitting.

Also, retirees may be eligible for hearing aids from the Department of Veterans Affairs (VA) and receive hearing aids from the VA free of charge – in most cases there is no costs to the patient. Locally, contact Malcom Randall VA Medical Center for information.

# **Military Audiology Association**

The Military Audiology Association is providing information on its Web site - <a href="https://www.militaryaudiology.org/rachap/state.html">www.militaryaudiology.org/rachap/state.html</a> - regarding military hospitals that provide a hearing aid service available to retirees at a fraction of the normal cost. The extent of the service provided at these military hospitals is listed on the Military Audiology Association's Web site. [See next page for a list of military hospitals by state]

## Medical Corner— Retiree Hearing Aid Assistance Program

[RACHAP/RHAPP Locations]

State	Installation	DSN	Commercial Phone	RACHAP
AL	Ft Rucker	255-7185	334-255-7185	Yes
CA	Travis AFB	799-7163	(707) 423-7163	Yes
СТ	Groton		1-888-NAVY-MED	Yes
GA	Ft Benning	544-3633	706-544-3498	Yes
GA	Ft Gordon	773-6689	706-787-6689	Yes but limited
IL	Lovell Federal Health Care Center (FHCC)		224-610-3759	Yes
KS	Ft Riley		(785) 239-7882	Yes
LA	Ft Polk	863-3300	337-531-3276	Yes
MD	Andrews AFB	857-8860	(240) 857-8860	Yes
	WRNMMCB	,	301-295-7840	Yes
NC	Ft Bragg	337-6751	910-907-6751	Yes
NE	Offutt AFB	271-7375	(402) 294-7375	Yes
NH	Portsmouth	684-2081	1-888-NAVY-MED	Yes
NV	Nellis AFB	348-2273	(702) 653-2273	Yes
RI	Newport		1-888-NAVY-MED	Yes
sc	Ft Jackson	734-6039	803-751-5406	Yes
TΧ	Lackland AFB	554-5421	(210) 292-5421	Yes
VA	Ft Belvoir		571-231-2548	Yes
VA	Portsmouth	377-2800	757-953-2800	Yes
WA	Bremerton	439-9214	360-475-4214	Yes, 75 mile radius

#### VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!!

### **President's Message (Continued from page 1)**

information station on Veterans Row. Volunteer information station member helpers are welcome. Please contact me at 335-1293 or at <a href="mailto:ccnute@earthlink.net">ccnute@earthlink.net</a> if you would like to support this community outreach program!

Following the Veterans Day commemoration at Kanapaha join your fellow chapter members for our popular Veterans Day picnic at Ginnie Springs from 2:30 to 4:30 PM Sunday, 11 November. Sign up for this MOAA family gathering at beautiful Ginnie Springs and enjoy the savory selections of Sonny's Barbeque Sweet Ribs, Pulled Pork, Baked Beans and Cole Slaw. See the information & registration flyer posted in this edition of the *Eagles Eye*. We look forward to seeing you.

#### Carter

Veterans' Diseases Associated With Agent Orange — See page 8 for a list of Agent Orange related diseases. Vietnam veterans, primarily, are presumed to have these diseases as a result of military service in Vietnam or Thailand. The presumptive "service connection" results in a relatively simple disability claim. Spouses of veterans who die from any of these diseases also are eligible for survivor benefits, including Dependency and Indemnity Compensation (DIC). Spouses of veterans receiving Survivor Benefit Plan (SBP) payments will have them offset by DIC payments.

**Agent Orange and Survivors' Benefits.**VA offers a wide range of benefits to surviving spouses, dependent children and dependent parents of Veterans who were exposed to Agent Orange and died as the result of diseases related to Agent Orange exposure. Benefits include compensation and health care benefits.

**Dependency and Indemnity Compensation**. Surviving spouses, dependent children and dependent parents of Veterans who were exposed to Agent Orange and died as the result of diseases related to Agent Orange exposure may be eligible for a monthly payment called Dependency and Indemnity Compensation.

Survivors also may be eligible for Dependency and Indemnity Compensation if the Veteran died from other service-related injuries or diseases or was totally disabled from service-connected conditions for certain lengths of time at the time of death.

**Health Care Benefits.** Surviving spouses and children of Veterans who died from a VA-rated, service-connected disability may be eligible for health care benefits under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

Survivors also may be eligible for CHAMPVA if the Veteran was rated permanently and totally disabled from a service connected disability at the time of death. To be eligible for CHAMPVA, you cannot be eligible for TRICARE/CHAMPUS.

**Editor's Note:** In just the past 10 days, we have been able to pass on the information on Agent Orange to the spouse of a friend who served in Vietnam, and died from a cancer on the page 8 list. Another friend, with infantry experience in Vietnam, has just been diagnosed with prostate cancer, a cancer on the Agent Orange list. The *Eagles Eye* is publishing this information so that we all can help others in their time of need.

# VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!! VOTE!!

## Medical Flash: Flu Information - When should I get vaccinated?

CDC recommends that people get vaccinated against influenza as soon as 2012-2013 flu season vaccine becomes available in their community. Influenza seasons are unpredictable, and can begin as early as October.

It takes about two weeks after vaccination for antibodies to develop in the body and provide protection against the flu.

Doctors and nurses are encouraged to begin vaccinating their patients as soon as flu vaccine is available in their areas, even as early as August. Malcom Randall VA Medical Center will be offering flu shots to veterans at the Veterans Day ceremony at Kanapaha Veterans Memorial Park. The ceremony begins at 10:30am on Sunday, 11 November.

## Veterans' Diseases Associated With Agent Orange [Continued From Page 7]

VA assumes that certain diseases can be related to a Veteran's qualifying military service. We call these "presumptive diseases." VA has recognized certain cancers and other health problems as presumptive diseases associated with exposure to Agent Orange or other herbicides during military service. Veterans and their survivors may be eligible for disability compensation or survivors' benefits for these diseases.

#### AL Amyloidosis

A rare disease caused when an abnormal protein, amyloid, enters tissues or organs

#### • Chronic B-cell Leukemias

A type of cancer which affects white blood cells

#### • Chloracne (or similar acneform disease)

A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.

#### Diabetes Mellitus Type 2

A disease characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin

#### Hodgkin's Disease

A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia

#### Ischemic Heart Disease

A disease characterized by a reduced supply of blood to the heart, that leads to chest pain

#### Multiple Myeloma

A cancer of plasma cells, a type of white blood cell in bone marrow

#### Non-Hodgkin's Lymphoma

A group of cancers that affect the lymph glands and other lymphatic tissue

#### Parkinson's Disease

A progressive disorder of the nervous system that affects muscle movement

#### Peripheral Neuropathy, Acute and Subacute

A nervous system condition that causes numbness, tingling, and motor weakness. Currently, it must be at least 10 percent disabling within one year of herbicide exposure and resolve within two years. VA proposed on Aug. 10, 2012, to replace "acute and subacute" with "early-onset" and eliminate the requirement that symptoms resolve within two years.

#### Porphyria Cutanea Tarda

A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.

#### Prostate Cancer

Cancer of the prostate; one of the most common cancers among men

#### Respiratory Cancers (includes lung cancer)

Cancers of the lung, larynx, trachea, and bronchus

# Soft Tissue Sarcomas (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma)

A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues

**Children with Birth Defects**: VA presumes certain birth defects in children of Vietnam and Korea Veterans associated with Veterans' qualifying military service. **Veterans with Lou Gehrig's Disease**: VA presumes Lou Gehrig's Disease (amyotrophic lateral sclerosis or ALS) diagnosed in **all** Veterans who had 90 days or more continuous active military service is related to their service, although ALS is not related to Agent Orange exposure.

# FREE Drivers Safety Course For Veterans and Their Dependents Over 50+ Years



# SPECIAL OFFER EXCLUSIVELY FOR VETERANS: TAKE THE AARP DRIVER SAFETY CLASSROOM COURSE FOR FREE OR SAVE 50% ON THE ONLINE COURSE IN NOVEMBER.

At AARP Driver Safety, we appreciate your dedication and service to our country. That's why we're saying thanks by offering a FREE classroom course or 50% off the online course to all military veterans and their dependents from November 1 through November 30, 2012.

Since 1979, AARP Driver Safety has offered the nation's first and largest course for drivers 50+ and has helped millions of drivers stay in command of the road. You'll learn proven safety strategies to help maintain your confidence behind the wheel, so you can make new memories on the road. Plus, you could get a great discount on your car insurance!"

#### **READY TO SIGN UP?**

The following classroom course is being offered in your community:

**DATE:** 5 November 2012 **TIME:** 9:00 AM to 4:00 PM

LOCATION: Trinity United Methodist Church; 4000 NW 53rd Avenue; Gainesville, FL 32653

Call (352) 333-3036 for this class date conducted by Chapter President, Carter Nute, or for other class date locations offered in November 2012.

To sign up for the online course, visit www.aarpdriversafety.org and enter the promo code "VETERANS".





**TOYOTA** This program is supported by a generous grant from Toyota to AARP Foundation.

- \* This offer is available to all military personnel who serve or have served in the U.S. Army, Navy, Air Force, Marines, National Guard/Reserves or Coast Guard. Dependents (including spouses/domestic partners, widows/widowers and children) are also eligible to take advantage of the promotion.
- \*\* Upon completion you may be eligible to receive an auto insurance discount. (Consult your agent for details).

D19723

#### 2012 Officers and Directors

#### **President**

Carter Nute (Capt, USN Ret) ccnute@earthlink.net

(352) 335-1293

**Treasurer** 

Rodney Bolling (LCdr, USN Ret) bollinra@gm.sbac.edu

((904) 537-5287

**Secretary** 

Parker Lawrence (Capt, USN lawrencelaw@bellsouth.net

Ret) (352) 373-4160

**Directors** 

Paul Albritton (BGen, USAF Ret) jalbri7160@aol.com

(352)462-7160

Candy Gleason (Immediate Past gleason6@cox.net

President) (352) 333-8974

John Menoski (Capt, USAF) menoski@msn.com

(386)462-7033

Mickey Smith (Capt, USN Ret) mickey@acceleration.net

(352)-376-6611

Walt Visniski (Cdr, USN Ret) wvisniski@cox.net

(352) 331-8553

**Committees** 

-Legislative -Walt Visniski (Cdr, wvisniski@cox.net

USN Ret) (352) 331-8553

-Membership - Roger Pierce roger@piercepages.com

(Maj, USAF Ret) (352) 378-7063

-Newsletter/TOPS Liaison -

Jim Gleason (Col, USA Ret) gleason6@cox.net

(352) 333-8974

# What Does MOAA Do? MOAA Fights... See moaa.org

MOAA fights every day for the entire military community, and to preserve a strong national defense. Check out what we've had to say on the latest issues affecting active duty and retired service members, and their families.

#### **CALENDAR OF EVENTS FOR 2012**

## **Chapter Social Functions and Meetings**

- Thursday, 16 February 2012— Sweetheart Dinner (Valentine's Event), at Gainesville Country Club. Social Hour: 6:00pm—Dinner: 6:30pm
- Thursday, 3 May Cinco de Mayo Dinner at Mexico Lindo Restaurant. Social Hour: 6:00pm— Dinner: 6:30pm
- Sunday, 3 June Brunch at Gainesville Country Club. 12:30 pm
- July/August no events.
- Monday, 17 September—Joint Luncheon-Rotary Club at Napolatano's 11:30 AM
- Thursday,11 October—Oktoberfest Luncheon at Gainesville Country Club 11:30 am
- Sunday, 11 November— Veteran's Day Picnic, at Ginnie Springs at 2:30pm
- Thursday, 13 December Holiday Dinner, at Gainesville Country Club. Social Hour: 6:30pm— Dinner: 7pm

# Military Officer's Wives (MOW) 2013 (Social Hour 11:30am— Lunch 12pm)

- Tuesday, 22 January—- Military Officers Wives (MOW) Luncheon-Gainesville Country Club
- Tuesday, 26 March Military Officers Wives (MOW) Luncheon—Gainesville Country Club, BELK FASHION SHOW
- Tuesday, 28 May Military Officers Wives (MOW) Luncheon—Gainesville Country Club
- Tuesday, 22 October Military Officers Wives (MOW) Luncheon—Gainesville Country Club,

# **Chapter Board Meeting**

Date: 13 November 2012

Time: 7:30PM

**Location:** Queen of Peace Church,10900 SW 24th Avenue [Enter the Church, and fol-

low meeting signs to the right]

All Members, Auxiliary Members, and Spouses are welcome.

# Worn or Tattered Flag Disposal or Retirement.

Well known WWII Veteran Bob Gasche has put a drop box in every Publix store and the Gainesville Health and Fitness Club in Gainesville for people to turn in US flags that are no longer serviceable, and, as a matter of respect, need to be properly disposed of — Bob ensures that the drop boxes are emptied, and the flags are properly burned. Flags also can be taken to the VFW on Waldo Road, or the American Legion Post 16 hall at 4701 NW 6th Street in Gainesville.

## **Chapter Auxiliary Members**

We welcome and encourage auxiliary members to come to chapter social events. If you need a ride or other assistance in order to come, please call Carter Nute at (352) 335-1293

Surviving spouses of deceased officers or warrant officers who would, if living, be eligible for membership in MOAA and the Gainesville Chapter are or can be auxiliary members.

ARCHER ROAD: 7AM -11PM • 7 DAYS A WEEK 3422 SW Archer Rd. Gainesville, FL 32608 (352) 372-1171

CAMPUS: OPEN 24 HOURS 1412 W University Ave. Gainesville, FL 32603 (352) 376-3826



Serving Gainesville Since 1981

www.target-copy.com



Each Office Is Independently

TOBA M. SMITH, CRS, GRI
Senior Vice President, Broker-Associate
(352) 264-3133 DIRECT LINE, (352) 371-1526 FAX
(800) 755-0086 TOLL FREE
(352) 372-375 OFFICE
(352) 314-6611 CELLULAR
tsmith@mmparrish.com

COLDWELL BANKER (1)

MLS



M. M. PARRISH, REALTORS® 3870 NW 83rd Street Gainesville, FL 32606

www.mmparrish.com

P.O. Box 5877 Gainesville, FL 32627-5877 (352) 376-5226 Fax (352) 372-8858

C. WHARTON COLE ATTORNEY AT LAW

CHANDLER, LANG HASWELL & COLE, P.A. 726 N.E. FIRST STREET GAINESVILLE, FLORIDA 32601

4631 NW 53rd Ave. Suite 101 Gainesville. FL 32653 352-375-4517 800-871-0203 Fax 352-373-0205

E-Mail: alanhagopian@bellsouth.net

#### Alan M. Hagopian, EA, CFP<sup>®</sup>

Enrolled Agent: Enrolled to Practice Before the IRS

Certified Financial Planner<sup>TM</sup>

Tax Preparation and Financial Planning

WARD & WARD

ATTORNEYS AND COUNSELORS AT LAW

PETER H. WARD (352) 377-4761 SUITE ONE, BUILDING C 4001 NEWBERRY ROAD GAINESVILLE, FLORIDA 32607

Use Our Sponsors and Thank Them!!!



2017

ARMY RIGIGIAN WER CONTROL OF THE PROPERTY OF THE PROPERT

# **Forest Meadows**

**Funeral Homes** 

# **Veterans**

**Funeral Care** 

# Jim Lynch

Veteran's Representative 352-538-3119

# We Thank Our Sponsors.

Estate Planning • Wills • Trusts • Probate • Real Estate

F. Parker Lawrence, Esq. Attorney at Law

3720 NW 43rd St, Ste 101 Gainesville, FL 32606 Telephone (352) 373-4160 Facsimile (352) 372-3446

### WARD & WARD

ATTORNEYS AND COUNSELORS AT LAW

PETER H. WARD (352) 377-4761 SUITE ONE, BUILDING C 4001 NEWBERRY ROAD GAINESVILLE, FLORIDA 32607



Gainesville Chapter, MOAA

P.O. Box 142423

**Gainesville, FL 32614-2423**