



THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association
www.nwfmoa.org

Vol. 26 No. 01 Serving All Branches of The Uniformed Services JANUARY 2020

Lunch Meeting & Discussion

When: Thur, 2 Jan 2020
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Mr. Jimmy Patronis
 CFO for the State of FL

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:
 \$14.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmoa.org and select the link where it says "Click here to make reservations", or email Fred Westfall at nwfreservations@gmail.com, or call 850-609-8075 if you are attending.

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MEET THE CFO

By Nick Marotta

At our December 5, 2019 meeting of the Northwest Florida Military Officers Association, we were pleased to host a choral performance from Niceville High School's Opus One. Once again, we were thoroughly impressed by this outstanding group of high school singers. In addition to their Christmas offerings, the group sang Happy Birthday to our fellow chapter member Dick Prater.

At our January 2nd meeting, we are especially honored to host Mr. Jimmy Patronis. Mr. Patronis serves the citizens of the state of Florida as the State's Chief Financial Officer, State Fire Marshal, and member of the Florida Cabinet.

Jimmy Patronis is a native Floridian born and raised in Panama City. He earned his associate degree in restaurant management from Gulf Coast Community College and a bachelor's degree in political science from Florida State University. He is a partner in a family-owned seafood restaurant called Captain Anderson's that celebrated its 50th anniversary in 2017. His public service career began with experience as an intern in the Florida Senate and the United Kingdom's House of Commons. Following Mr. Patronis' college graduation, Governor Lawton Chiles appointed him to the Florida Elections Commission, and he was later reappointed by then Governor Jeb Bush.

He served in the Florida House of Representatives from 2006 to 2014,

representing his hometown region in the Florida Panhandle. He was appointed to serve on Florida's Public Service Commission, as well as the Constitution Revision Commission, which meets once every twenty years to propose changes to the state constitution.

He is recognized for outstanding leadership in his hometown of Panama City and throughout Florida. Committed to active civic engagement and business development, he has chaired the Greater Panama City Beach Chamber of Commerce's Economic Development Council, served on the board of the Bay County Economic Development Alliance, the Salvation Army Advisory Board, the Bay County Chapter of the Florida Restaurant and Lodging Association, and as national president for the Florida

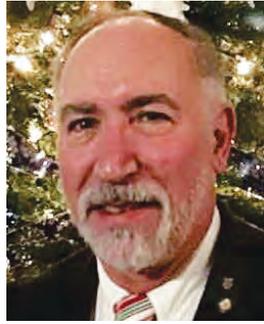


Mr. Jimmy Patronis; CFO for the State of Florida

From the President's Pen

By Nick Marotta

Welcome to the January issue of the Defender. For me this is a milestone issue, it's my twelfth 'President's Pen' article. Last January, past President Scott Berry wrote of the 'Changing of the Guard'. This year, the Guard is staying intact and moving forward into 2020. In September, 2019, we added George Hanks as our Second Vice president and Elvira Chiccarelli as a member of our Board of Directors. So, with that in mind, Happy New Year!



Nick Marotta

On January 2, 2020, at noon, the Northwest Florida Military Officers Association will hold its monthly meeting at the Fort Walton Beach Yacht Club. As always, I urge everyone to make their reservations in a timely manner using the convenient form at <http://nwfmoa.org>. However, phone and email are also graciously accepted. I urge everyone to allow yourself some additional time for this meeting as we have our installation ceremony and a guest speaker.

We are starting off the New Year with a bang! The first order of business will be the installation of Officers and Board members for 2020. This year, we are privileged to have Maj Gen Michael Snodgrass, USAF (Ret) performing the installation ceremony. Gen Snodgrass is the Northwest Florida Regional Vice President for MOAA Florida Council of Chapters. Then, after lunch we will hear from Mr. Jimmy Patronis, Chief Financial Officer of the State of Florida.

On December 12, 2019 we held our annual NWFMOA Military Ball. A good time was had by all. We were entertained by the music of the Choctawhatchee River Band and enjoyed some fine dining and refreshments. We got to enjoy the fellowship of our membership, but most importantly, the Military Ball is the single largest fund raiser for the scholarship fund. In addition, I'd like to thank

USAA for their generous donation in the form of a \$300 grant to assist in funding the Ball.

Last year when I assumed the role of Chapter President, outgoing President Scott Berry gave me a continuity folder. I read various parts of this folder from time to time, especially when I feel lost. The opening line of the continuity goes like this, "The most important responsibilities of the President are leadership and providing a positive momentum to the chapter." All else below supports that in various ways. When I took the gavel, we had positive momentum. So far for 2019, the momentum is continuing. Participation at monthly meetings continues to be 60+ members, and I see a few more spouses showing up. We've had four Officers' Calls with great attendance, and we as members continue to participate be it meetings or community events for Veterans Day, Veterans Stand Down, or a local parade.

With that in mind, it's time to ask ourselves what else can we do. Five years ago the Chapter had a term referred to as M.A.P. It is a true today as it was then and I will reiterate.

M is for Membership. We need to continue to grow our numbers. We have a new Membership Officer, George Hanks, that's a start. I look to each and every chapter member also as a Chapter membership officer. Take a look at friends and acquaintances as future members.

A is for Advocacy. This is fundamental to the MOAA mission. I want to encourage more involvement and inertia from us at the grassroots level. Take action do something, write or call elected officials, make your voice and opinions known. Participate in MOAA events, such as Storming the Hill.

Finally, P is for Participation. Attending meetings is a great start, but it is not the end all. Participate, do something, volunteer, act. There is more to MOAA and NWFMOA than a monthly meeting.

I have immediate opportunities for member participation. I need a liaison between the Yacht Club and the Chapter. Dick Prater had previously served this role; however, he is no longer able.

I'd also like to appoint a chairperson for the 2020 Military Ball; by default I did it for 2019. I can't describe in words how much fun I had! However, a wise person told me, Nick, delegate. It is not too early to start as we only have 12 months until the next Military Ball.

PUBLIC RECORD

In Memorium

Hugh T (Thorner) Smith, CAPT, USN,
12/12/2019

New Members:

None

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Chaplain's Corner

By: Ch Tom Azar

Meet the CFO (cont.)

Every year for the past 50 years, on December 6 at 6pm there is an Angel of Hope Service at Bob Hope Village. Mrs. Delores Hope asked that the names of all the widows who died in that respective year be read aloud so that all present would prayerfully reflect and give thanks. Family members and residents truly appreciate this thoughtful hour.

As another year is dawning— many residents ask, “How can I live a more meaningful spiritual life? Am I ready to leave this world with peace in my heart? Will my eternal home be heaven or hell?”

I point many to the great King David who in his final years on earth offered guidance on what really mattered for both our earthly and eternal life. He looks to God, nature and wise decision making. As we learned in our DOD PME leadership courses—a moral truth undergirds a healthy family and work environment. Moral truths are born out of our Sacred Scripture. Who we choose to make our friends has a profound impact on our values; or as one succinctly stated, “If you want to fly with eagles you cannot hang out with turkeys.” King David’s very first Psalm highlights the tale of two persons. Our eternal destiny rests with our earthly relationship with our Sovereign Creator. So as we begin 2020 let’s take heed of this shepherd king who captured the heart of God.

Blessed is the man
who walks not in the counsel of the wicked,
nor stands in the way of sinners,
nor sits in the seat of scoffers;

² but his delight is in the law of the LORD,
and on his law he meditates day and night.

³ He is like a tree
planted by streams of water
that yields its fruit in its season,
and its leaf does not wither.

In all that he does, he prospers.

⁴ The wicked are not so,
but are like chaff that the wind drives away.

⁵ Therefore the wicked will not stand in the judgment,
nor sinners in the congregation of the righteous;

⁶ for the LORD knows the way of the righteous,
but the way of the wicked will perish.

Continued from front page

Vocational Industrial Clubs of America. He is a former trustee of the Gulf Coast Medical Center, and former director of the Bay Medical Center’s Foundation and Gulf Coast Community College Foundation Board.

He was instrumental in the establishment of the Northwest Florida Beaches International Airport in Panama City and has served as chairman and a board member of Bay County-Panama City International Airport and Industrial District.

Florida’s CFO oversees the state’s accounting and auditing functions and unclaimed property, monitors the investment of state funds and manages the deferred compensation program and risk management program for the state.

Insurance consumer service is handled by the CFO, and the office is responsible for the licensing and oversight of insurance agents and agencies, as well as funeral homes and cemeteries.

Insurance fraud investigation is also overseen by the CFO, as well as ensuring businesses have workers’ compensation coverage in place for employees and helping injured workers with benefit payments and re-employment.

The state’s CFO also serves as Florida’s State Fire Marshal. The Division of State Fire Marshal provides various fire-related training, education and services throughout the state, from assisting local fire departments by conducting consumer education to training citizens at one of the finest fire-training colleges in the state.

Florida’s CFO serves as one of three constitutionally elected state executives of the Florida Cabinet, which comprises the Chief Financial Officer, the Attorney General, and the Commissioner of Agriculture and Consumer Services.

The Governor and Cabinet serve as a board of directors, or agency heads, governing such matters as the purchase of state lands; clemency matters; state bond, trust and fund management; veterans’ affairs; state law enforcement administration; tax collection; power plant and transmission line sitings; and financial and insurance regulation for the state of Florida.

He and wife Katie are proud parents to two sons, Jimmy Theo III and John Michael.

TRICARE Cost Increases

By: Jim Absher (revised from military.com)

With a new year on the horizon, Tricare costs will be changing in 2020. By law Tricare fees go up slightly every year. For retirees the cost bump is tied to the annual COLA, while other fee increases are set ahead of time by Congress.

While the changes are small, the costs do go up for many Tricare recipients. Here's a breakdown of some of those increases.

TRICARE Prime

The annual fee for retirees who entered the service before 2018 and their dependents will increase from \$297 annually to \$300 for individual coverage; family coverage will go from \$594 to \$600. Some copayments will increase as well; specialty and urgent care visits will cost \$1 more in 2020. Tricare Prime users who are medically retired or survivors do not see an increase.

TRICARE Select

Retirees who entered service before 2018 pay no enrollment fee, retirees who joined the service in 2018 or later will see an increase from \$462 to \$471 for individual coverage and \$924 to \$942 for family coverage. Some copayments will see slight increases as well. Active duty family members of those who entered before 2018 as well as all Tricare Reserve Select participants will see primary care visits go up by \$1 - from \$21 to \$22, and specialist visits will increase \$2 each, from \$31 to \$33. Those who entered in 2018 or later will see a \$1 increase in specialist visits.

TRICARE Reserve Select

Reservists enrolled in Tricare Reserve Select will see their monthly payments increase from \$42.83 to \$44.17 for individual coverage and from \$218.01 to \$228.27 for family coverage.

TRICARE Pharmacy Costs

Prescription drug costs for Tricare users are also set to rise Jan. 1, some by as much as 42%. The pharmacy fee increases impact all Tricare users who utilize off-base pharmacies, including those on Tricare for Life.

Effective Jan. 1, 2020, a 90-day supply of generic drugs received through the program's Express Scripts mail-order pharmacy will increase from \$7 to \$10. Co-pays on brand-name drugs received through the mail will go from \$24 to \$29; the price rises from \$53 to \$60 for non-formulary drugs.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from \$11 to \$13 for a 30-day supply, while the same supply of brand-name medications will increase from \$28 to \$33. Non-formulary drugs -- those not on Tricare's list of fully covered medications -- will go up from \$53 to \$60.

Prescriptions filled on base will continue to be free.

Hear Yea Hear Yea.

The last month of the year is now here. It is time to renew your membership for 2019. Many of you have already renewed your membership for 2019 and future years. (Those of you that have Life or 3 year memberships not expiring can skip the rest of this. Look at the mailing label on your Defender and it will give you the expiration date of your membership.) I know that you do not want to end your association with our great MOAA Chapter. Those of you who have not already renewed please do it now.

There are many excellent events during the year where we gather to enjoy each other's company and to hear entertaining and educational speakers. Every monthly meeting features an outstanding speaker. I would not think that you would want to miss any of these. Where else can you meet "The Geek" and get to ask him questions in person. Or hear a great speech from General Horner or General Manor or Laurie Hood from Alaqua Animal Refuge. Think how much fun we have when you gather with your fellow officers for the periodic **Officers Call** at outstanding local establishments.

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

Get your membership renewed now. Mail to NWFMOA, PO Box 1213, Shalimar, FL 32579-1213

SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

Community Outreach

By Dave Parisot

At our monthly luncheon meeting on December 5th, we were superbly entertained by the **OPUS One** choral group from Niceville High School. The choir performed a medley of many Christmas and holiday season songs. **Opus One** also sang a resounding “Happy Birthday” to former Chapter long time officer and board member Dick Prater. Attendees at the luncheon put \$468 in the donation bags on the tables to help **Opus One** defray their expenses. Chapter President Nick Marotta presented a Chapter challenge coin to the group’s senior student leader and recognized retiring Niceville High School Choral Director Mike Dye with a bottle of wine.



Niceville High School’s OPUS ONE performing at the December 2019 monthly Meeting

President’s Pen (cont.)

Continued from page 2

Who wants to be in charge of Officers’ Call? January or February sounds good. Volunteer and set it up, this one is easy! Set it up and get out the word.

I will also announce these opportunities at the January meeting, feel free to call or email me if interested.

MOAA’s greatest mission is to improve the lives of those who serve and their families. We are part of that greater organization and doing our part. Let’s keep the NWFMOA a five-star chapter.

Don’t forget, next meeting January 2, 2020 at the Fort Walton Beach Yacht Club, noon.

Be safe, be alert.

Nick Marotta

Photos From The 2019 Military Ball



Scholarship Fund

by Dave Parisot

Firstly, I want to wish all of you a happy, blessed, and prosperous New Year as we begin 2020. I hope all of you had a joyful Christmas holiday with family and friends. I spent the holidays in California with family and attended the Rose Parade's Bandfest as well as the Rose Parade in Pasadena.

The Scholarship Fund had a successful fund-raiser on December 12th at the Military Ball with our raffles, silent auction items, and donations, raising \$1,320 for scholarships to local JROTC cadets. With the generosity of our **local business donors** and our **members**, we had raffle prizes valued at over \$2,500 on the table (see photo with this article). Business donors to the raffles were **Shalimar Pointe Golf Club; Indian Bayou Golf & Country Club** (Destin); **Gator Lakes Golf Course** (Hurlburt); **Rocky Bayou Golf Club** (Niceville); **Mary's Kitchen** (FWB & Destin); **Buffalo's Reef** (FWB); **Painting With a Twist** (FWB); **Popeyes Louisiana Kitchen** (FWB); **Slick Mick's Deli & Grille** (FWB, Niceville & VPS); **Tammy's Journeys** (FWB); **Shalimar Cheers Pub** (Shalimar); **Connect With Flowers** (Shalimar); **Lee Nissan** (FWB); **Destin Party Boat Fishing** (Destin); plus, a new Business Gold sponsor this year, the **Silver Slipper Casino Hotel** of Bay St Louis, MS with a 2-night stay with buffet dinner for two. Please support these local businesses with your patronage.

Your officers and directors for **2020 Scholarship Fund, Inc.** are: **Dave Parisot**, President; **George Colton**, Secretary-Treasurer; and Directors **Bob Allen**; **Fred Westfall**; **Carol Baker**; and **Scott Bates**. Thank you for continuing to serve on this board.

Member donations to the Century Club have been excellent in November and December. **Keith Kulow**, **Al Bills**, and **Kay Dent** have each renewed their memberships such that they now qualify for the **Gold Century Club**. Thank you, and congratulations for achieving the Gold Club. Other Century Club renewals are **Kathy & Jake Bush**, **Joe Stevens**, **Larry Tashlik**, **Karl Eschmann**, **Jim Tucker**, **Jean Dutton**, **Howard Fisher**, **Bob Gramm**, **Doris Day**, **Pete Peterzen**, **Les Matheson**, and **Christine Hallion**. New donors to the Century Club are **B/Gen Patrick Boab** and **Jim Tucker**. Thank you; you are the catalyst that keeps our scholarships working.

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation since 2015) and **BG Frank Glunn Century Club** members (\$100 minimum

Continued on next panel

Scholarship Fund Continued

donation) for the most previous 12 months of 2018 along with our **Business Donors**. Your support is greatly appreciated. Remember, all of these donations are used to fund our scholarships to JROTC cadets.

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017); **Bob Garcia** (July 2017); **Rod Gerdes** (Nov 2017); **Larry Bush** (Nov 2017); **Dr. Howard Fisher** (Nov 2017); **Eileen Arpke** (Feb 2018); **Fred Westfall** (Apr 2018); **Clyde Locke** (Apr 2018); WWII, Korea, and Vietnam Veteran **Sam Lombardo** (July 2018); **Dennis Phillips** (Aug 2018); **Karl Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (August 2019); **Fred Boyer** (August, 2019). **Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); and **Kay Dent** (Nov. 2019) [Note: 22 total members]

BG Frank Glunn Century Club (past 12 months):
January 2019: **Dick Prater** (Renewal); **Clyde Locke** (Renewal); **Charlie Brown** (Renewal); and **Dennis Phillips** (Renewal); **Wayne (Dave) Davis** (In honor of Doris Day); **Janet Taylor** (Renewal) (In honor of Maj Bill Ryan); **Carol Baker** (Renewal) (In memory of Col. David Baker). February 2019: **Dr. Roger Riggenschach** (Renewal) (In memory of Ashlyn Rhodes); **Ann Adelsperger** (In memory of Lt Col R. Wayne Adelsperger); **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Dann Mattiza** (Renewal); March 2019: **Nick Marotta** (Renewal); **Les Matheson** (Renewal); **Rod Gerdes** (Renewal); **Al Bills** (Renewal); **Bob Gramm** (Renewal) and **Ken Zepp**; April 2019: **Jake Bush**, and **Fred Westfall** (Renewal); May 2019: **Chuck Merkel** (in honor of Sam Lombardo); **George Hanks**; June 2019: **Joy Houck** (Renewal) (In memory of Major Stanley Houck); July 2019: **Larry Bush** (Renewal) and **Don Litke** (Renewal) (In memory of Kay Litke); August 2019: **Scott Berry** (Renewal); **Janet Taylor** (Renewal) (In honor of Bill Ryan); and **Fred Boyer** (In honor of Paul L. High, Jr.); October 2019: **Bob Garcia** (Renewal); **George Colton** (Renewal); **Doug Hardin** (Renewal) (In memory of Gen. Bill Kirk), and

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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.

Scholarship Fund (cont.)

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Dick Solt; November 2019: **Keith Kulow** (Renewal); **Al Bills** (Renewal); **Kay Dent** (Renewal) (In memory of Troy Dent, Larry Ketter, and Mark Berg); **Larry Tashlik** (Renewal); **Joe Stevens** (Renewal); and, **Kathy and Jake Bush** (Renewal); **Karl Eschmann** (Renewal) (In memory of B/Gen Bud Day and Mrs. Kay Litke); **Jim Tucker**; **Jean Dutton** (Renewal); **Howard Fisher** (Renewal); **Bob Gramm** (Renewal). December 2019: **Doris Day** (Renewal) (In memory of B/Gen Bud Day); **Pete Peterzen** (Renewal); **Les Matheson** (Renewal); **Christine Hallion** (Renewal); **B/Gen Patrick Boab**.

2019/2020 Business Platinum Donor (\$750 minimum donation): October 2019: **Shalimar Cheers Pub** (\$1,000) (Renewal).

2019/2020 Business Gold Donor (\$500 - \$749): December 2019: **Eglin Federal Credit Union** (Renewal); **Merrill Lynch (Chris Beam, Senior Financial Advisor)** (Renewal); **Silver Slipper Casino Hotel** (Bay St. Louis, MS) (In-Kind).

2019/2020 Business Silver Donors (\$250 - \$499): November 2019: **Indian Bayou Golf & Country Club** (In-kind, Renewal); December 2019: **Rocky Bayou Golf Course** (In-kind, Renewal).

2019/2020 Business Bronze Donors (\$100 - \$249): April 2019: **Eye MD of Niceville** (Renewal); November 2019: **Gator Lakes Golf Course** (In-kind, Renewal); **Mary's Kitchen** (FWB & Destin) (In-kind, Renewal); **Buffalo's Reef Restaurant** (FWB) (In-kind, Renewal); **Shalimar Cheers Pub** (In-kind, Renewal); **Shalimar Pointe Golf Course** (In-kind, Renewal); December 2019: **Popeyes Louisiana Kitchen** (FWB) (In-kind, Renewal); **Tammy's Journeys** (FWB) (In-kind, Renewal); **Painting With A Twist** (FWB) (In-kind, Renewal); **Destin Party Boat Fishing** (In-kind, Renewal); **Slick Mick's Deli & Grille** (FWB/Niceville/VPS) (in-kind, Renewal); **Connect with Flowers** (Shalimar) (In-kind, Renewal); **Lee Nissan** (FWB) In-kind; Renewal)

Please support our local businesses that have contributed to our scholarship program.

NWFMOA Scholarship Fund: "HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS."



Prize table at the 2019 Military Ball

SCHOLARSHIP DONATION FORM

Please accept this gift of \$ _____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

Name _____

Address _____

Gift is tax deductible to the extent allowed by law.

This gift is a memorial in honor of: _____

Please inform the following of this gift:

Name _____

Address _____

City, ST ZIP _____

Make payable to: **NWFMOA Scholarship Fund**, mail to David Parisot, President; 56th 11th St, Shalimar, FL 32579

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Rank Service MOAA Member Number

Regular Reserve National Guard Active Duty Retired

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.

**The spouse of a deceased life member is automatically an auxiliary life member

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

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