



# THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association  
[www.nwfmoo.org](http://www.nwfmoo.org)

Vol. 26 No. 03    Serving All Branches of The Uniformed Services    MARCH 2020

## Lunch Meeting & Discussion

**When:** Thur, 5 March 2020  
**Time:** Gathering 1130, Lunch 1200  
 Program to follow  
**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB  
**Program:** Col (Dr.) Matthew Hanson  
 See the Doctor

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.nwfmoo.org](http://www.nwfmoo.org) and select the link where it says "Click here to make reservations", or email Fred Westfall at [nwfreservations@gmail.com](mailto:nwfreservations@gmail.com), or call 850-609-8075 if you are attending.

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## See the Doctor!

By Nick Marotta

At our February 6, 2020, meeting of the Northwest Florida Military Officers Association, we were pleased to host Mr. Donald E. Plater, Executive Director of the Air Force Special Operations Command, Hurlburt Field, Florida. Mr. Plater gave us a brief history of the beginnings of AFSOC, explained that their current mission is delivering integrated, synchronized weapons capabilities to the services, and explained their challenges for maintaining the relevance of their organization into the future. He emphasized the importance of a team effort within the Command noting that people are their most important strategic asset.



Colonel  
(Dr.) Matthew Hanson

At our March 5, 2020 meeting, we will be hosting Colonel (Dr.) Matthew Hanson as our guest speaker.

Colonel (Dr.) Matt Hanson is the Commander, 96th Medical Group, 96th Test Wing, Eglin Air Force Base, Florida. As commander, he leads 6 squadrons with over 1,500 medical professionals, directs the readiness, training, and employment of expeditionary medical capabilities supporting full-spectrum operations, and advises the installation commander

on all health and medical readiness matters. The 96th Medical Group serves over 97,000 beneficiaries across the Florida Panhandle Market with a 55-bed hospital, 67 clinical specialties, and the Air Force's only interdisciplinary treatment center for traumatic brain injury and post-traumatic stress.

Prior to assuming his current position, Col Hanson was a student at the Air War College. Before Air War College, he was the commander, 460th Medical Group, Buckley Air Force Base, CO where he directly supported a joint, multi-national space mission force.

Colonel Hanson is a 1999 graduate of the Uniformed Services University, where he earned a Doctor of Medicine Degree. He is a Fellow of the American Academy of Pediatrics and a Certified Physician Executive. Col Hanson has served in command, staff, and clinical positions in the garrison, headquarters, and operational environments.

Colonel Hanson is planning on discussing the main drivers of change in the Military Health System to

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# From the President's Pen

By Nick Marotta

Welcome to the March issue of the Defender. On February 6, 2020, the Northwest Florida Military Officers Association held its monthly meeting at the Fort Walton Beach Yacht Club. Our guest speaker was Mr. Donald E. Plater, Executive Director of the Air Force Special Operations Command, Hurlburt Field, Florida. Mr. Plater gave our audience a brief history of the beginnings of AFSOC, explained that their current mission is delivering integrated, synchronized weapons capabilities to the services, and explained their challenges for maintaining the relevance of their organization into the future. He emphasized the importance of a team effort within the Command noting that people are their most important strategic asset.



**Nick Marotta**

Our next meeting of NWFMOA is Thursday, March 5 as always 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](http://nwfmoa.org). However, phone and email are also graciously accepted. Our guest speaker will be Colonel (Dr) Matthew Hanson, USAF, Medical Corp, Commander of the 96th Medical Group, at Eglin AFB.

We, as a chapter, started off the New Year with a bang! OFFICERS CALL! We had Officers Call on Wednesday January 29, 2020 at Slick Micks in Bluewater Bay. A good time was had by all!! And, it was so good we're going to do it again, this time on a Thursday, February 27—so mark your calendars and make plans to come out and enjoy yourself. What a way to start out 2020. A few members pointed out to us that Wednesdays were not necessarily

Continued on next panel

## PUBLIC RECORD

### In Memorium

Robert A. Hammond, Lt. Col, USAF (Ret), 1/22/2020  
Margie H. Mann, Surviving Spouse, 12/18/2019

### New Members:

Nicholas Augustine, COL, USMC (Ret)  
Joanne Hammond, Surviving Spouse

Continued from previous panel

a good day for O' Calls so here we are on a Thursday. In addition we have a private room.

As MOAA and NWFMOA Chapter members, I'd like to point out one of the key missions of MOAA is advocacy. MOAA is our voice. So what has MOAA done for us lately?

After more than 40 years, Congress finally approved elimination of a financial penalty more than 65,000 military survivors face, known as the "widows-tax." Eliminating the widow's tax has been a top legislative priority for MOAA for decades. In 2019, more than 150 members from around the country came to Washington, D.C. to participate in MOAA's annual Storming the Hill event. One of the main topics MOAA members raised with their elected officials was eliminating the widow's tax, and it finally happened.

Dependency and Indemnity Compensation (DIC) is a tax free monthly benefit paid to eligible survivors of military Service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease.

The Survivor Benefit Plan (SBP) is a plan allowing a retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity which is based on a percentage of retired pay is called SBP and is paid to an eligible beneficiary. It pays your eligible survivors an inflation-adjusted monthly income.

The "Widow's Tax" is a reduction of Department of Defense annuity payments to surviving spouses as part of a Veteran's Affairs benefit called the Dependency and Indemnity Compensation program by The Survivor Benefit Plan (SBP) is a Department of Defense insurance plan that families pay into with monthly premiums. For each dollar of DIC received, the SBP was reduced by a like amount.

The FY20 Nation Defense Authorization Act completely eliminates the Widow's Tax, but in phases. No changes will take place in calendar year 2020. In 2021, one-third of the SBP will be restored. In 2022, two-thirds will be restored, and on January 1, 2023, the SBP will be completely restored and surviving spouses will receive their SBP and DIC payments in full. Unfortunately the program is not retroactive.

This is an example of what MOAA has done for its membership. The MOAA Web site, [WWW.MOAA.ORG](http://WWW.MOAA.ORG) has additional information.

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## 2020 Census

By Dorothy Mills-Gregg (revised from Military.com)

### Government Urges Military Families to Participate in 2020 Census

Everyone, especially service members, their families and veterans, should participate in this year's decennial census because of how the data is used to allocate infrastructure and public service funding.

The bureau will begin sending mailers to millions of Americans next month to fulfill its constitutional duty to count every American once every ten years. This data will be used, among other things, to determine how many seats each state has in the House of Representatives and how billions of federal dollars will be distributed to state and local communities over the next decade.

"But military families may not realize just how important they are when it comes to the 2020 Census," the release said. "State, local and federal officials will use data from the 2020 Census to determine funding for infrastructure and critical public services such as hospitals, schools, emergency response services and road maintenance and construction. All are services that military members, veterans and their families use while they live in a community."

This year's census will be the first that can be answered online - a change the bureau predicts will be popular with enlisted active-duty military members, as more than half of them are younger than 25 years old. Responses can still be submitted by phone or by mail as well.

The bureau said "most military households" in the U.S. will have to respond to the 2020 Census themselves. Among the questions they will answer are how many people live and sleep in their home "most of the time" as of Census Day, April 1. That includes young children, newborns and any relatives.

Meanwhile, active-duty service members stationed or deployed abroad will be counted using the Department of Defense's administrative data. Those staying on base barracks or other quarters within the continental U.S. will likely receive an individual census questionnaire from the bureau, ensuring they are counted.

"The 2020 Census is on mission, on schedule, and on budget to promote an accurate count," Dr. Steven Dillingham, the bureau's director, said in a statement. "Your response will impact communities for the next decade."

## Membership Comments

By George Hanks

New members are the future of the NWFMOA chapter of MOAA. The starting point for getting new members is to look at MOAA's stated requirements for membership:

"Membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration. Memberships also are available for surviving spouses of deceased officers."

When we talk to associates in other organizations or our friends, we should be looking for prior membership in any of these areas. In your conversations mention NWFMOA and activities we have that could be of interest to that person. Invite them to our meeting even suggesting you pick them up. When you do bring a candidate, if George Hanks (membership chairman) is at the meeting, introduce them to him and also recognize the guest or new member when the call is made near the end of the meeting. Follow up the next month to ensure that they have the chapter website address and know how to register for the meeting. (<http://nwfmoe.org/index.html>)

New member prospects can complete their membership at the meeting by completing the form on the back of the Defender and giving a check to George Colton or by sending the form with a check to the address on the form.

## See the Doctor! (cont.)

Continued from front page

include the transition to Defense Health Agency authority, direction, and control, restructuring of military treatment facilities, implementation of active duty-focused care, efforts to contain the costs of military medicine, and plans to develop a joint military medical market in the Florida Panhandle. He will also provide an update on the Eglin Hospital to include new capabilities, on-going modernization, and strategies to meet the global demand for expeditionary medicine.

# Chaplain's Corner

By: Chaplain Tom Azar

## “MAKE THE BEST OF LENT”

Growing up my parents had us five kids watch Walter Cronkite before dinner, and then at the kitchen table emphasized respecting our New England neighbors regardless of their background (our grandparents were immigrants). In school, sports, playground and church we were inquisitive and got along well. However, there were always one or two instigator teens who liked to stir the pot from their ‘parent’s kitchen table’. Fortunately joining the Air Force was a ‘God-directed’ decision because DOD training and experiences reinforced respect towards others. Both in CONUS, and especially overseas, my CC’s modeled it first, then spoke it.

As I converse with fellow pastors over coffee we look to our sacred teachings that call for loving God and neighbor. However, they sadly share that there is a lack of respect and civility towards others who look, believe and speak differently. As ignorance fuels violent acts against other faiths, our hearts break.

Our weekly Bible study underscores the words and examples of prophets, teachers and Christ--that we need to have compassion for others. In fact we ought to go the extra mile and lead, guide, heal and reconcile our differences. Spiritual people should take the lead as good samaritans and demonstrate acceptance, forgiveness and “‘human’ kindness”.

The God who made us loves us and cares about every aspect of our life. He provides sunlight, food and water to people of faith and the faithless, to heaven’s friends and foes. Our churches strive to live by Scripture in our fellowship, discipleship and worship through insightful chaplains, teachers, elders and musicians who guide us in our spiritual journey so that we can live a meaningful life of integrity and ultimately spend eternity with our God.

When bad things happen to good people we scratch our head, when young babies are born with rare diseases, when unselfish missionaries are killed, when terrorists decapitate our young men and women, when natural disasters destroy people and property-someone always asks ‘why is God doing this’?

Old and New Testaments we see the stages of evolving faith-the foundation for us today.

In the Book of Acts we see the conflict between the Jews, Gentiles and early Christians. The disciples demonstrated great acts of human love, powerful speeches and unexpected miracles. Those men and women sacrificed everything to lay the foundation for our churches today. We stand on their shoulders! Imitating Godly people is the tip of the spear.

Yes they had arguments and disagreements, and we the people of God wisely chose to call general councils to discuss, define and negotiate the basic tenants of our faith most of which evolved into the Apostles Creed.

I love my country and strive to hear the voices on each side. I am glad that when I pray and talk to God in the middle of the night, I know His words are true, His love is endless, and He does not wish any of us to perish. My God cares more for us than we do for Him, and yet He wants the best for each of us. If that is the character of God, if His words and deeds are unselfish and full of love, and desires are only good, then I say in my heart—my God is not impeachable!

## President's Pen (cont.)

Continued from page 2

DUES DUES DUES, if you have not paid your 2020 dues, your dues are due. Please pay. Make it easy, if you are not a life member, consider joining as a Life Member. Otherwise, please pay your dues, checks or cash.

Don't forget, next meeting March 5, 2020 at the Fort Walton Beach Yacht Club, noon. Get your reservation in a timely manner. Be safe, be alert.

Nick Marotta



# HOT!!! Officer's Call HOT!!!

When: Thursday, 27 February!!!  
Where: Slick Mick's in BLUEWATER BAY  
(1940 Bluewater Blvd, Niceville)  
Time: 1730--???  
Subject: War stories (fact or fiction) and other topics of interest  
Fun is mandatory with eating/drinking optional

## Finance Webinar: Tax Talk

FEBRUARY 26, 2020 | 2:00 PM - 3:00 PM EST

Join MOAA's finance and benefits experts with special guest, Kevin Matthews (CPA, SHRM-CP, MST, MBA, MAcc, former Naval Flight Officer, and MOAA Life member), as we discuss tax issues that may impact your 2019 tax filing. This free webinar will cover a general overview of the tax issues and changes as well as discuss how these changes may affect currently serving and retired military members, veterans, and their families. We will also discuss some of the changes under the new SECURE Act. Register today on the MOAA website or <https://www.moaa.org/content/events/transition-and-career/finance-webinar-tax-talk/>

Can't make it? No problem. Register now for the webinar and we'll send you a link to the recording.

## Comedy Corner (In honor of St Patrick's Day)

1. What do you get when you cross a four-leaf clover with poison ivy?
2. What do you call a fake Irish stone?
3. Where can you always find gold on St. Patrick's Day?

*Answers on page 7*

### **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.

## January's Officer Call

January's Officer's Call was an overwhelming success. Below are a few pictures from the event.



# Scholarship Fund

by Dave Parisot

I have had some requests from our Chapter members to have the capability to donate to the NWFMOA Scholarship Fund by credit card. The Board discussed this at our annual meeting and agreed. You spoke, we heard, and action was taken. **You may now donate to the Scholarship Fund by credit card and/or PayPal.** Simply go to the [www.nwfmooa.org](http://www.nwfmooa.org) website and click on “Scholarship Fund” at the top of the page. When the page opens, click on the DONATE button and follow the instructions. You will be sent a receipt to your email address. Your donated funds are deposited directly to the Fund’s account at Eglin Federal Credit Union. A donation notice will also be sent to the Scholarship Fund so you will receive credit for your donation. If you do by chance have a problem, please let me or Fred Westfall know. If you have a ‘rewards credit card’, e.g., rebates, airline miles, etc., you can now earn your rewards when you donate to the Scholarship Fund—the larger the donation the higher your rewards! Many thanks to **Fred Westfall** and **George Colton** for making this happen.

At our February luncheon, 50/50 raffle ticket sales were \$205 with \$103 to the winner and \$102 to the Scholarship Fund. Our luncheon speaker, Mr. Donald Plater, drew **Ginny Mills’** ticket. Ginny graciously donated her winnings back to the Scholarship Fund. Thanks, Ginny.

January and February donations to the Century Club are renewals by **Fred Westfall, Nick Marotta, Janet (Ryan) Taylor** (In honor of Major Bill Ryan), **Dave Parisot** (In memory of Chong Parisot), and **Rod Gerdes**. **Ginny Mills** is a new Century Club member. Thanks to all for your donations to help fund our eight scholarships to local JROTC cadets.

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 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. [Note: (R) means Renewal of membership.]

**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

Continued on next panel

## Scholarship Fund Continued

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** (R); **Clyde Locke** (R); **Charlie Brown** (R); and **Dennis Phillips** (R); **Wayne (Dave) Davis** (In honor of Doris Day); **Janet Taylor** (R) (In honor of Maj Bill Ryan); **Carol Baker** (R) (In memory of Col. David Baker). February 2019: **Dr. Roger Riggenschach** (R) (In memory of Ashlyn Rhodes); **Ann Adelsperger** (In memory of Lt Col R. Wayne Adelsperger); **Fred Boyer** (R); **Eileen Arpke** (R); **Dann Mattiza** (R); March 2019: **Nick Marotta** (R); **Les Matheson** (R); **Rod Gerdes** (R); **Al Bills** (R); **Bob Gramm** (R) and **Ken Zepp**; April 2019: **Jake Bush**, and **Fred Westfall** (R); May 2019: **Chuck Merkel** (in honor of Sam Lombardo); **George Hanks**; June 2019: **Joy Houck** (R) (In memory of Major Stanley Houck); July 2019: **Larry Bush** (R) and **Don Litke** (R) (In memory of Kay Litke); August 2019: **Scott Berry** (R); **Janet Taylor** (R) (In honor of Bill Ryan); and **Fred Boyer** (R) (In honor of Paul L. High, Jr.); October 2019: **Bob Garcia** (R); **George Colton** (R); **Doug Hardin** (R) (In memory of Gen. Bill Kirk), and **Dick Solt**; November 2019: **Keith Kulow** (R); **Al Bills** (R); **Kay Dent** (R) (In memory of Troy Dent, Larry Ketter, and Mark Berg); **Larry Tashlik** (R); **Joe Stevens** (R); **Dennis Phillips** (R); and, **Kathy and Jake Bush** (R); **Karl Eschmann** (R) (In memory of B/Gen Bud Day and Mrs. Kay Litke); **Jim Tucker**; **Jean Dutton** (R); **Howard Fisher** (R); **Bob Gramm** (R). December 2019: **Doris Day** (R) (In memory of B/Gen Bud Day); **Pete Peterzen** (R); **Les Matheson** (R); **Christine Hallion** (R); **B/Gen Patrick Boab**; **Dr. Roger Riggenschach** (R) (In memory of Jan Riggenschach); January 2020: **Fred Westfall** (R); **Nick Marotta** (R); **Dave Parisot** (R) (In memory of Chong Parisot); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); February 2020: **Rod Gerdes** (R); **Ginny Mills**.

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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.)

Continued from page 6

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

**2019/2020 Business Gold Donor** (\$500 - \$749): December 2019: Eglin Federal Credit Union (R); **Merrill Lynch** (Chris Beam & Tess Bass, Senior Financial Advisors) (R); **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, R); December 2019: Rocky Bayou Golf Course (In-kind, R).

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

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

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

## Comedy Corner Answers

1. A rash of good luck
2. A shamrock
3. In the dictionary

## 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):

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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:

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Address \_\_\_\_\_

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Email: [info@nwfmoe.org](mailto:info@nwfmoe.org)  
We'll get an answer for you.*



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**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.*

\_\_\_\_\_

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

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

Surviving Spouses  
 Pay half of the above rates

**Join Us Today**