



THE DEFENDER

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

Vol. 26 No. 05

Serving All Branches of The Uniformed Services

MAY 2020

Lunch Meeting & Discussion

When: Thur, 7 May 2020
Meeting Canceled
Time: Gathering N/A, Lunch N/A
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Meeting Canceled

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.nwfmooa.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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THE 7 MAY 2020 MEETING OF THE NWFMOA IS CANCELED!

In place of the biography and overview of the next guest speaker, I've attached an article from the MOAA President regarding the launch of a COVID-19 Relief fund. This same information is also contained in a letter from MOAA President Lt. General Dana Atkins, retired, April 15, 2020, to the entire MOAA membership.

As the nation endures the effects of the spread of the novel coronavirus (COVID-19), the MOAA Foundation is focused on providing enhanced levels of support and services to those currently serving, veterans, and their families. To meet the current and emerging needs of this community, and to get ahead of the demand, we established the COVID-19 Relief Fund.

The Relief Fund will allow us to:

- Expand and increase frequency of virtual events and services.
- Support communities at the local level through our chapter grants.

- Allow us to shift quickly to fill gaps in services and meet the unknown needs of tomorrow and beyond.

During this worldwide public health crisis, the military faces enhanced challenges, as the uniformed services are expected to maintain their readiness and respond to unique threats at any given moment. As we look forward, we see an increased need for our programs, and the MOAA Foundation hopes to fill any gaps that naturally arise during this difficult and unprecedented



MOAA President, Lt Gen Dana Atkins (Ret)

time.

PROVIDING SUPPORT

Prior to the pandemic, the military spouse community already faced unemployment rates up to six times the national average and, due to temporary layoffs, this may increase. Many military families depend on the income of the spouse to make ends

From the President's Pen

By Nick Marotta

Welcome to the May 2020 issue of the Defender. On 5 March 20, the Northwest Florida Military Officers Association held its last monthly meeting at the Fort Walton Beach Yacht Club.

The meeting scheduled for 2 April 20 was canceled because of the threat of COVID-19. We have also canceled the May 7, 2020 meeting for the same reason. We had been planning an Officers' Call for April 30, also canceled.

However, on 2 April, I convened a Board of Directors meeting by telephone conference. It was at this time, we decided to also cancel the May meeting. As you may know, the May meeting is when the NWFMOA honors Junior ROTC High School students awarding scholarships to worthy candidates, but since the May meeting is canceled, we will honor these students in June.

Also, at the April Board meeting, we decided to do a welfare check on as many chapter members as we could contact. The calls began on April 2 and went on through April 6, 2020. Hopefully, you got a call or were left a voicemail. However, we did not get through to all Chapter members. On April 6, we also sent out a mass email to our members. So, if you did not get a call, a voicemail, or an email, more than likely your contact information is out of date.

How does one update their contact information? If you go to the chapter website at [HTTP://NWFMOA.ORG](http://NWFMOA.ORG) you will see on the left side of the home page a line labeled 'Update Your Information' (5th item under the word HOME) click



Nick Marotta

on this line and you will be directed to a page to update your information. As a word of assurance, this information is NOT shared with anyone outside of the Chapter or MOAA organization.

In addition, if you know of a chapter member who may be out of touch with the organization, a phone call will never hurt and urge them or help them to update their contact information.

In addition to NWFMOA canceling meetings, MOAA has canceled events for April and May and the MOAA Florida Council of Chapters has canceled its Annual Convention scheduled in Palm Beach Gardens in late May.

LOCAL BASE UPDATES

If you shop at Hurlburt Field, unless you are mission essential, you probably cannot enter Hurlburt.

If you shop at Eglin AFB, you can get access to the base; however, the hours at the Commissary are limited by your status (retired, dependent, or active duty). You have to wear a mask to shop or enter any facility on Eglin AFB.

You can still obtain and refill medical prescriptions at the Eglin Satellite Pharmacy. You can renew by phone or on-line and your Doctor can still send prescriptions to the pharmacy. You must activate all electronic prescriptions by calling 850 883-9856 and leave a voice mail. The refill number is 850 883-8444. You can also talk to a person at the pharmacy at 850 883-8000 or 850 883-8075. You cannot enter the pharmacy. All pickups will be at the drive through.

The best way to get information regarding Eglin AFB and Hurlburt Field is through their respective web sites.

<https://www.eglin.af.mil/>

<https://www.hurlburt.af.mil/>

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PUBLIC RECORD

New Members:

None

In Memorium

James K. Summitt, RADM, USN (RET), 7/21/2019

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.

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meet. This and widespread cancellation of numerous live, in-person hiring, and networking events, have hampered efforts for those in the military and veteran community to find gainful employment.

MOAA is working diligently to find alternative ways to continue supporting those in the military and spouse communities facing unemployment or seeking new employment opportunities. Through [online events](#) such as webinars, virtual career fairs, and direct one-on-one career services, MOAA is providing learning and networking opportunities for servicemembers, their spouses, retirees, and veterans.

Additionally, the MOAA Chapter Grants program will receive funding in the coming months to aid in their many outreach efforts. These funds will ensure existing programs, which directly support local veteran and military communities, have additional resources to meet increasing demands.

Many of you are doing great things to support our nation. With your support and generous donation, we'll be able to help those in our military community who need it most.

As an incentive to donate, MOAA Life Member Col. Arville Hickerson, USA (Ret), has challenged The MOAA Foundation to raise \$25,000 to jump-start this campaign, and he will match it. For every \$100 given, he will donate \$100, up to \$25,000 or until May 5. And note, the Coronavirus Aid, Relief, and Economic Security, or CARES, Act, allows you to deduct \$300 in contributions to nonprofits on your 2020 tax return if you take the standard deduction. If you want to donate to this most worthy endeavor go to [HTTP://WWW.MOAA.ORG](http://www.moaa.org)

NWFMOA MEETING

The next meeting of the Northwest Florida Military Officers Association is scheduled for 4 June 2020, 1200, at the Fort Walton Yacht Club. Let's everyone keep safe and be healthy and enjoy a 'real' face to face meeting.

On 27 March 2020, President Trump signed the bipartisan Coronavirus Aid, Relief, and Economic Security (CARES) Act. This relief package of over \$2 trillion is meant to help the American people survive the economic impact of COVID-19. The first round of checks went out on 15 April, and I am certain many of us have already received our distribution. Even though the stock market has taken a real beating, many of us are fortunate the Coronavirus is not affecting us financially in our day-to-day lives. So what do you with the money?

As most financial planners, the first thing they would recommend is to shore-up your emergency fund. It is advised to keep your emergency fund in a highly liquid account (such as a savings account).

If you have a solid emergency fund established, then paying down debt should be your next priority. This is particularly true if you have credit card debt. Paying down / off credit card debt will provide you with an instant return, and could provide you with more flexibility in the future.

As I mentioned earlier, being "pensioned" retirees, many of us are fortunate to be insulated from this economic downturn. If your emergency fund is good, and you have no credit card debt, then this may be a good time to consider donating to a local charity of your choice.

Many people have lost their jobs and are struggling at this time to even put food on their table. There are many food banks in the local area needing your support. Some local examples would include Sharing & Caring, Harvest House Destin, or Food for Vets. There are also many agencies providing housing and services for families needing help... One Hopeful Place, Children in Crisis, or Shelter House. Many churches are handing out groceries each month and would love your support. You could make it even more personal; go to a local grocery store and offer to pay for a few families groceries. If you are still not sure what to do, consider donating to the NWFMOA Scholarship Fund; join the Century Club (\$100) or come off the top rope and be an instant Gold Century Club (\$500) member.

If / when you receive your money, consider hard how you can best make an impact with your windfall. Make it count.

Chaplain's Corner

By: Chaplain Thomas Azar

My Mother's Spiritual Advice

Recently TV journalism entered a novel phase of reporting. Several network reporters and a medical doctor worked seamlessly together as they interviewed a colleague afflicted with the coronavirus. I could not walk away from the television, why? They drew me into the heat of the battle.

Like fellow military retirees we began our careers in the classroom or simulator. We read the books, participated in group discussion, listened to heroic guest speakers who inspired us, but when we received our first assignment and put boots on the ground and engaged the mission in the fog and friction of battle, we matured our leadership and led from our real world testimony in the war zone.

If my mother were alive today she would say- "Many go to their house of worship and stay in the pews- they are at the high school level of faith. Hopefully they get more involved - sing in the choir, usher or lead a Sunday school class. What matures a believer's faith is moving beyond the walls of their church or synagogue to minister to the less fortunate." My mother supported soup kitchens, food and clothing banks and contributed to organizations that cared for lepers. She lived out her faith and matured to a deeper understanding of God's purpose for individuals (college level).

The early church was not a building but a vibrant united family. We should emulate home churches. It is smarter and safer to stay home and use this time to grow our faith. As one spiritual leader stated, "It might for the first time be the Will of God to not go to church."

So as this unprecedented plague continues to claim lives even in our own community, my prayer is that individuals can graduate to the deeper and more meaningful stage of faith. Learn and appreciate the rites, rituals and religious leaders, but let these catapult us forward into that mystical personal intimate experience of the omniscient and omnipotent God.

This pandemic requires a personal shift in living out one's faith. We are no longer observers. We are not distant and disinterested. We are challenged to become more empathic and responsive. Now is the time to make the existential choice to draw very close to God by serving others.

Palm Sunday and Easter began not in a marble temple, but on the streets and homes of believers. Their focus was on the

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Corona Prayer

By: Chaplain Thomas Azar

(I write this corona prayer as my two sisters and their families endure the New York City quarantine, and especially my brother-in-law who passed away at home last week because there was no hospital bed.)

Almighty and merciful Lord, You are the omniscient Author of all created things so we kneel and knock loudly at heaven's door, because this ravaging plague is taking those we know and love most.

This silent surging plague cares not for our race, religion, age, gender or nationality, so we call on You, our Great Physician; please strengthen those helping professionals who hear and run toward the cries of our neighbors, for many have already laid down their vulnerable life

We pray and believe you hear the silent faith cries of the terminally ill and will reconcile them to your Abrahamic bosom

Comfort our dear family members who weep from a forced distance as their loved ones pass away and are laid to rest in solitude; surround survivors, spouses and children with your healing heavenly grace

And to us, who are the trusting quarantined, whisper that we do not need a building or assembly to commune with your Holy Spirit... we believe and obey...speak Lord... we humbly ask this in your most holy name

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

NWFMOA Awards MOAA Medals; Support Our Business Donors to Our Scholarship Fund

NWFMOA Awards MOAA Medals to Seven JROTC Cadets: The MOAA Medal was crafted by MOAA to recognize leadership and academic achievements of ROTC and JROTC cadets in their junior year of school. It is presented annually to specially-selected individuals who are participating in ROTC or JROTC programs throughout the country and who exhibit a high potential for military leadership. Each JROTC unit can select one junior-year cadet for this award. The seven uniformed services from which MOAA draws its membership are listed on the medal and the ribbon colors are the colors of our nation's flag, which our armed forces have rallied around during war and peace. We normally present the MOAA Medals in person at each of our seven local high school's JROTC Awards programs; however, because of school event cancellations due to COVID-19 and social distancing, we will be mailing the MOAA Medal certificates and medals to each selected cadet's high school for presentation. This year's seven winning cadets and their high schools are: **Cadet Caleb Gibson**, Baker School; **Cadet Jeffrey Tavarez**, Choctawhatchee H.S.; **Cadet Kathryn Dunn**, Crestview H.S.; **Cadet Ricardo Batista**, Fort Walton Beach H.S.; **Cadet Liam Gibson**, Navarre H.S.; **Cadet McKenzie Grant**, Niceville H.S.; and, **Cadet Anna Seigler**, Walton H.S. Congratulations to each of these outstanding JROTC cadets.

Support Our Local Business Donors to Our Scholarship Fund: During this period of social distancing due to the COVID-19 pandemic, many of the small businesses in our area, particularly restaurants, are closed for inside dining; however, most food businesses are still operating their drive-through services and/or are doing curbside pick-ups. I encourage all NWFMOA members to support the local restaurants that have donated

to our Scholarship Fund for many years, i.e., **Shalimar Cheers Pub, Buffalo's Reef, Popeye's Louisiana Kitchen, Mary's Kitchen, and Slick Mick's Deli & Grille.** Let them know you're a member of NWFMOA.

I'm not aware of any of our NWFMOA members or spouses who have tested positive for the COVID-19 virus. Let's all continue practicing social distancing and staying at home when we can, and following other guidelines from our state and local leaders. Stay safe and healthy. We will get through this!

Chaplain's Corner (cont.)

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person Jesus and not worldly trappings. Today, Jesus would first go to our hospitals and funeral homes and not our state capitals, Wall Street or Silicone valley.

So what is true spirituality? My mother would say, "Imitate Christ and reach out to the suffering. Do not compare yourself to others, but be humble and think of the less fortunate. Serve and do not seek to be served. Study the Bible but realize these alone do not make me a holy person." Great Mother's Day advice.

To which I would add "The person who measures spirituality by the number of followers on facebook or twitter is guilty of self-deception. It gives one a false sense of accomplishment. Put your Biblical beliefs into generous behavior, your catechisms into humble character and moral doctrines into unselfish deeds." Thanks Mom.

Comedy Corner

1. Why didn't the sick guy get the joke?
2. Did you hear the joke about the germ?
3. What's the best way to avoid touching your face?
4. What 2 factors determine the length of the Stay-at-Home Order?

(answers on page 7)



Scholarship Fund

by Dave Parisot

Firstly, I sincerely hope each of you and your family members are safe and healthy. Who could have thought the impact that the COVID-19 (or CoronaVirus) would have on our lives since early March.

Most of our members should be aware that the May 7th NWFMOA meeting has been cancelled as precautions against the CoronaVirus per recent federal and state guidelines to “Slow the Spread”. Many of you contribute to the Scholarship Fund by handing me a check at our luncheon meetings. If you were planning to do so at the May 7th meeting, I ask you to either mail the check to : NWFMOA Scholarship Fund, % Dave Parisot, 56 11th St., Shalimar, FL 32579; or, use our new ‘donate by credit card’ feature on the Scholarship Fund page of our website at www.NWFMOA.org.

Historically, our May luncheon is when we present our NWFMOA scholarships to local JROTC cadets. Since the May luncheon has been cancelled we will present the scholarships at the June 4th luncheon (provided it is not cancelled also). Thanks to the generosity of our Chapter members and local businesses we have awarded eight scholarships totaling \$21,500 for 2020. This year’s scholarship winners, their local high school JROTC corps, and amounts are: **Cadet Jesse Pearson** (Navarre H.S.), winner of the \$4,000 “Lt. Col. James (Jim) and Mrs. Una Heavener Memorial Scholarship”; **Cadet Donna Arnold**, Choctawhatchee H.S., winner of the \$2,500 “Chong Cha (Kim) Parisot Memorial Scholarship”; **Cadet Sean Ripley**, Niceville H.S., \$2,500; **Cadet Kayla McCarthy**, Navarre H.S., \$2,500; **Cadet Brandon Grant**, Fort Walton Beach H.S., \$2,500; **Cadet Anthony Rojas**, Crestview H.S., \$2,500; **Cadet Logan Sullivan**, Baker School, \$2,500; and, **Cadet Jordyn Elder**, Baker School, \$2,500. Congratulations to each scholarship winner. Each scholarship awardee is required to enroll in the ROTC program at their respective college.

Donations to the Scholarship Fund to date in March and April are **Joy Houck** (In memory of Maj. Stanley Houck), **Larry Bush**, **Carol Baker** (In memory of Col. David Baker), and **Mike Mitchell** (In memory of Frank Harrison). My thanks to each of you for your continuing support of the scholarship program.

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 2019 and 2020 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 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) (R=Renewal): 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 Riggerbach** (R) (In memory of Jan Riggerbach); 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**. March 2020: **Joy Houck** (R) (In memory of Maj. Stanley Houck); **Larry Bush** (R); **Carol Baker** (R) (In memory of Col. David Baker); **Mike Mitchell** (In memory of Frank Harrison)

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

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Scholarship Fund (cont.)

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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."

President's Pen (cont.)

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We as Officers and Board members are here to help. Please feel free to contact myself or any other Board member. A complete list of members and contact information is available on the NWFMOA website and on the first page of the Defender!

Since there will not be a May meeting, the next meeting is scheduled for 4 June 20 at the Fort Walton Beach Yacht Club, noon. As I said earlier, in June we will announce and present scholarships for local High School Jr ROTC students.

Nick Marotta

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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Comedy Corner Answers

1. It flu over his head.
2. Never mind, I don't want to spread it around.
3. A glass of wine in each hand.
4. a. How dense the population is, and
b. How dense the population is.



Got a Chapter question?

Change in personal info?



Comment?



Don't know who to ask?

Email: info@nwfmoe.org



We'll get an answer for you.

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 Shalimar, FL 32579

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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.*

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

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