



THE DEFENDER

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

Vol. 24 No. 11 Serving All Branches of The Uniformed Services NOVEMBER 2018

Lunch Meeting & Discussion

When: Thur, 1 November 2018
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Ms. Virginia Barr,
 Executive Director, Mental Health
 Assn of Okaloosa & Walton Counties

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change:
 \$13.00 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 Dick Prater at nwreservations@gmail.com, or call 850-613-6080 if you are attending.

Officers & Directors

PRESIDENT

Scott Berry 582-0839
president@nwfmoa.org

FIRST VICE PRESIDENT

SECOND VICE PRESIDENT

Nick Marotta 954-415-7320
2ndvp@nwfmoa.org

SECRETARY

Fred Westfall609-8075
secretary@nwfmoa.org

TREASURER

George Colton651-4501
treasurer@nwfmoa.org

Directors

Bob Allen 682-7879
allen@nwfmoa.org

Dan Brown 651-0005
brown@nwfmoa.org

Dave Parisot613-6545
parisot@nwfmoa.org

Dick Prater613-6080
prater@nwfmoa.org

Ken Zepp321-474-1151
zepp@nwfmoa.org

DEFENDER EDITOR

Ken Zepp321-474-1151
zeppks@aol.com

What's Up With Mental Health?

We are truly fortunate this month to have the privilege of hearing Mrs. Virginia Barr speak to us about the state of mental health in Okaloosa County. Hopefully I won't be stealing her thunder; however, mental health is a growing concern as 1 in 5 American adults have a mental health condition. According to Mental Health America, Florida ranked 33rd in prevalence of mental illness and lower rates of access to care.

On a personal note, Virginia is a military brat. Her father served in the Air Force and retired out of Tyndall, AFB as a CMSgt. Virginia's husband was also in the Air Force, and served in Vietnam. He received OV-10 training at Hurlburt.

Virginia Glynn Barr, Academy of Certified Social Workers, is the Executive Director of the Mental Health Association of Okaloosa and Walton Counties. She earned her degree, from the University of West Florida, and received her master's degree in Social Work Administration.

Mrs. Barr, a clinical social worker, worked with persons experiencing



Mrs. Virginia Barr

severe and persistent mental illness in the state hospitals of Alabama and Florida prior to accepting a position with the Okaloosa Guidance Clinic, (now Bridgeway Center) as the director of Emergency Services designed, developed, and directed a Geriatric Residential Treatment Facility located in Crestview, FL.

She was inducted to the Okaloosa County Women's Hall of Fame, served as a past president of the Junior League, was elected President of the University of West Florida National Alumni Association, and was selected for

Continued on page 4

MILITARY BALL ORDER FORM INSIDE

From the President's Pen

By Scott Berry

Greetings!

As I write this we are in the outer circles of the bull's eye of Hurricane Michael's landfall. In preparation for that, one of our cars is enjoying the enviable luxury of being in our garage—you know, it's that large room we use for additional storage in Florida that people up north use to park their cars? If there is any silver lining on Michael, it's that we cleaned out part of our garage, swept the floor, and placed in recycling a mountain of Amazon Prime delivery boxes we'd accumulated over time "just in case we need to mail something." The typically almost empty recycle bin is now full of cardboard, and we have empty floor space in the garage!



Scott Berry

I will miss the next meeting, which I think is only about the second time that's happened since I became president. Nick Marotta has graciously agreed to stand in for me. I'll be in Phoenix, AZ, for the annual MOAA convention. Part of the enjoyment at that event will be accepting our Chapters' Five Star Level of Excellence Award. Many of you have heard me say at the monthly meetings that a five star award is a REALLY big deal. It reflects a lot of hard work by many people in the chapter.

The board will announce the election slate for the 2019 officers at the next meeting. I encourage you to consider being one of those nominees. I've been a board member almost since I first joined the chapter and found it very rewarding. Bottle washer is about the only duty I haven't had!

Continued on page 3

PUBLIC RECORD

New Members

Randall G Bundy, Maj, USAF (Ret)

Paul Fox, Maj, USAF (Ret)

NWFMOA Survey

NWFMOA needs your help. In an effort to make our chapter even better we need your input. We have developed a quick questionnaire that can be found at the following secure website:

<https://tinyurl.com/NWFMOA-Survey>

Please take 15 minutes to fill out the survey and make your MOA Chapter better!

New Dental and Vision Plan

Effective Jan. 1, 2019 the TRICARE Retiree Dental Plan (TRDP) will cease to exist, and will be replaced by the Federal Employees Dental and Vision Insurance Program (FEDVIP).

**OPEN SEASON TO SELECT A NEW PLAN IS
12 Nov 18 - 10 Dec 18**

Dental Programs

FEDVIP has a total of 10 different dental plans to choose from, depending on your location. Plans can be found at <https://tricare.benefeds.com>

Most plans offer a standard or high level benefit. The high level plan usually has a lower co-pay for covered services, more covered services, and a higher monthly premium. All plans also offer 3 different types of family coverage (Self, Self plus 1, and Family)

Coverage

Unlike TRDP, many FEDVIP dental plans have no deductible, the amount you must pay out-of-pocket before insurance kicks in. While TRDP also has a maximum payout of \$1,300 per person each year, FEDVIP usually has a higher maximum and some plans have no limits.

And if you need a filling you would pay 20 percent of the cost under TRDP, under FEDVIP you normally pay nothing if using a network dentist.

If you need crowns, dentures, or braces the coverage is similar under both plans. Some plans normally require

Continued on page 3

New Dental (cont.)

Continued from page 2

you to be enrolled for 12 months before they will pay for orthodontics. When switching from TRDP to FEDVIP make sure you pick a plan with no waiting period if you want that treatment covered immediately.

Premiums

Like TRDP, the FEDVIP dental plans have different costs depending on where you live. In the 32578 zip code, monthly premiums range from \$19.87 - \$39.41 for and individual to \$59.63 - \$139.21 for family coverage.

Vision Programs

The existing TRICARE benefit of one eye exam each year is not going away. This new vision plan is voluntary, and allows you to get expanded vision coverage.

FEDVIP has a total of 4 different dental plans to choose from, depending on your location. Plans can be found at <https://tricare.benefeds.com>

Each plan offers a standard or high level benefit. The high level plan usually has a lower copay for covered services, and a higher monthly premium. All plans also offer 3 different flavors of family coverage (Individual, Self plus 1, and Family)

Premiums

Monthly premiums range from \$6.70 to \$14.43 for self only to \$19.46 to \$43.38 for family coverage.

Coverage

All plans give you one eye exam, and a pair of glasses or supply of contact lenses each year. The participating eye doctors and retailers vary by plan, as do the copayments and the quantity of contact lenses or types of glasses you are able to purchase.

To find out more go to: <https://tricare.benefeds.com> Here you can check out and compare all the plans based on your zip code. This will take time to sort through all the information. While many plans appear the same at first glance you may notice that your favorite dentist isn't available under one, or another plan may not pay for the contact lenses your daughter prefers.

Continued on page 4

President's Pen (cont.)

Continued from page 2

Many people in the chapter have been very responsive in suggesting speakers for our monthly meeting, and it is definitely appreciated. Because of your recommendations we've had a variety of speakers we didn't enjoy before. Dr Della Scott-Ireton gave a fantastic presentation which was certainly "out of the box" for our normal speakers, and she was a great suggestion from a chapter member. And I have a couple more up my sleeve for next year.

I continue to emphasize the need for recruitment. My goal is to have 300 members by the first of the year. That's easily attainable. The board has had great success in offering to treat a prospective member to lunch as a recruiting tool. I brought a good friend last month and it worked, and I think we'll see some great future involvement by him. So please don't be shy about asking your neighbors (Dick Solt is superb at this) and those you drink beer with.

Berry "OUT"

Now and Always
We'll be There.



1-800-247-2192 • www.moaainsurance.com

By Chaplain Tom Azar

THANKSGIVING REFLECTIONS

Oh how fortunate and blessed we are to be still alive and living in the USA. I often feel spurred on to contemplate 'Gratitude' so I will encourage you to find a little time in a quiet place to begin your "Gratitude List." Here's Mary and Tom's partial list:

- ❖ Born healthy and in a freedom loving democratic country
- ❖ Parents who walked the talk of spiritual and moral values
- ❖ Siblings and children who continue to show their support and love
- ❖ The wisdom to answer the call for both of us to serve on active duty in the Air Force
- ❖ Educators who gave us tools to learn and contribute to America
- ❖ A heavenly calling to be conduits to listen, guide and love others God puts in our life
- ❖ Good health to exercise, travel and assist the less fortunate
- ❖ A warm home with running water, electricity and unlimited technology
- ❖ The gift of a meaningful and loving marriage
- ❖ Church families throughout our spiritual pilgrimage to pray and act with in truth and love
- ❖ Simple Adirondack family camp for rest, rejuvenation and renewing friendships
- ❖ AFEV widows who are a daily reminder of their long support as dedicated military spouses
- ❖ Brain cells to teach, preach, counsel and the will to write articles and books
- ❖ The gift of daily laughter
- ❖ Being role models for others now till the day God calls me home
- ❖ Living in a country with beautiful state and national parks we can explore
- ❖ Our evolution from a kindergarten religion to a contemplative faith in action
- ❖ Myriad good books to read and reflect upon for growth and guidance

- ❖ Witnessing the Trinity's miraculous work in the lives of neighbors, friends and family
- ❖ Parents that lived into their 90's so we could reconnect and thank for their love
- ❖ Uncles, aunts and cousins who fought in wars, survived and encouraged us to take the solemn vow
- ❖ The heroes who impacted our life and the wisdom to be a hero to others
- ❖ Communing and appreciating God's peace in our heart, mind and soul

Well, we pray you get the drift...now go and do likewise; and if possible encourage others to make Thanksgiving not just a one day holiday but a forever attitude and experience.

Mental Health (cont.)

Continued from the front page

recognition as a distinguished Alumnus of UWF. She was a founder of Impact 100 of Northwest Florida, and served as the organizations first vice-president.

As Executive Director of the Mental Health Association Mrs. Barr works extensively with the military, providing mentors to the Okaloosa Veterans' Court and is a charter member of the Homeless Veterans Stand Down, both founded Judge T. Patterson Maney. Mrs. Barr also serves on the Board of Governors of West Florida Community Care Hospital.

Mrs. Virginia Barr's vast knowledge and expertise in mental health, along with her substantial military background, promises to provide a unique point of view during her presentation into the mental health of Florida.

New Dental (cont.)

Continued from page 3

You have to make a decision soon though. You can only sign up for both dental and vision insurance during the open season timeframe which lasts from 12 Nov to 10 Dec. After that you are pretty much stuck in your decision until next year's open season.

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.

Marine Corps Fun Facts

1. The phrase, “a few good men” originated in 1779 when Captain William Jones of the Continental Marines placed a recruiting ad in the Providence Gazette stating, “The Continental ship Providence, now lying at Boston, is bound on a short cruise, immediately; a few good men are wanted to make up her complement.”
2. The title of honorary Marine, can only be bestowed by the Commandant of the Marine Corps. Some of the most notable people awarded this title are Chuck Norris, Bob Hope, and Gary Sinise.
3. Legend has it, Tun Tavern in Philadelphia is considered the birthplace of the Marine Corps. Captains Robert Mullan and Samuel Nicholas recruited potential Marines by buying them beer and telling stories of adventures at sea.



**HAPPY BIRTHDAY
U.S. MARINE CORPS**

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.

Marine Corps Hymn “Marines’ Hymn”

From the Halls of Montezuma
To the shores of Tripoli;
We fight our country’s battles
In the air, on land, and sea;
First to fight for right and freedom
And to keep our honor clean;
We are proud to claim the title
Of United States Marine.

Our flag’s unfurled to every breeze
From dawn to setting sun;
We have fought in every clime and place
Where we could take a gun;
In the snow of far-off Northern lands
And in sunny tropic scenes,
You will find us always on the job
The United States Marines.

Here’s health to you and to our Corps
Which we are proud to serve;
In many a strife we’ve fought for life
And never lost our nerve.
If the Army and the Navy
Ever look on Heaven’s scenes,
They will find the streets are guarded
By United States Marines.

Comedy Corner

(in honor of the Marine Corps’ Birthday)

1. Did you hear about the red ship that collided with the blue ship?
2. Why do Marines think they are better than everyone else?
3. What does the acronym M.A.R.I.N.E. stand for?

Answers on page 7

Scholarship Fund

by Dave Parisot

Our 2018 NWFMOA Military Ball will be held on Thursday, December 13th at the fort Walton Yacht Club. We are asking the membership for **donations of bottles of spirits and wine** for the Scholarship Fund raffle table at the Ball. Please bring your donations to the November luncheon on Nov. 1st, or contact Dave Parisot [dparisot@cox.net or (850) 613-6545].

I want to sincerely thank all of our members who have generously donated to our Scholarship Fund through the Century Club or by purchasing 50/50 raffle tickets at our monthly luncheons. Without your support we would not be able to award seven scholarships annually to local JROTC cadets.

The 50/50 drawing at the October Chapter luncheon was won by **Dick Hallion**. Ticket sales were \$181 with \$91 to Dick and \$90 to the Scholarship Fund. Thanks to all who bought tickets.

George Colton is a new member of the **BG Frank Glunn Century Club**. Renewal Century Club donors are **Bob Garcia, Chris Beam, Karl Eschmann, and Douglas Hardin**. Karl's most recent donation puts him in the **Gold Century Club**. We still need a few more new Century Club members to reach our current goal of 40 for 2018. Are you ready to join?

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 2017/2018 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).

BG Frank Glunn Century Club (past 12 months):
October 2017: **Doug Hardin** (In memory of Gen. Bill

Kirk). November 2017: **Larry Bush** (Renewal); **Jean Dutton** (Renewal); **Charlie Brown** (Renewal); **Chris Beam** (Renewal); **Dr. Howard Fisher** (Renewal); **Karl Eschmann** (In memory of Col. Bud Day and Kay Litke) (Renewal); December 2017: **Dr. Roger Riggenschbach** (Renewal); **Dr. Keith Kulow** (In memory of Lt Col David Kulow); **Pete Peterzen** (Renewal); **Les Matheson; Dann Mittiza:** January 2018: **Fred Boyer** (Renewal)(In memory of Mike Flynt); **Clyde Locke** (Renewal); and WWII Vet **Mel Bryant** (Renewal); **Janet Taylor** (Renewal) (In Honor of Major Bill Ryan); **Dr. Roger Riggenschbach** (Renewal) (In memory of Janice Riggenschbach). February 2018: **Dick Prater** (Renewal); **Eileen Arpke** (Renewal); **Nick Marotta** (Renewal); **Dennis Phillips; Carol Baker** (Renewal) (In memory of David Baker); **Dave Parisot** (Renewal) (In memory of Chong Parisot); March 2018: **Al Bills** (Renewal). April 2018: **Bob Gramm** (Renewal); **Fred Westfall** (Renewal); **Clyde Locke** (Renewal); May 2018: **Dann Matizza** (Renewal); **Dennis Phillips** (Renewal); **Larry Bush** (Renewal); June 2018: **Rod Gerdes** (Renewal). July 2018: **Larry Tashlik; Scott Berry** (Renewal); WWII Vet **Sam Lombardo** (Renewal) (In memory of Jean Lombardo); **Don Litke** (Renewal) (In memory of Kay Litke); **Joy Houck** (In memory of Major Stanley Houck); August 2018: **Doris Day; Ruth Cullen** (Renewal)(In memory of Bill Cullen); **Dennis Phillips** (Renewal). September 2018: **Christine Hallion; Joe Stevens;** WWII Vet **Bill Colgan** (Renewal); **George Colton;** October 2018: **Bob Garcia** (Renewal); **Karl Eschmann** (Renewal) (In memory of B/Gen Bud Day and Kay Litke); **Chris Beam** (Renewal); **Douglas Hardin** (Renewal) (In memory of Gen. Bill Kirk).

2018 Business Platinum Donor (\$750 minimum donation):
July 2018: **Shalimar Cheers Pub.**

2017/2018 Business Gold Donor (\$500 - \$749): December 2017: **Eglin Federal Credit Union** (Renewal); January 2018: **Merrill Lynch (Beam, McLaughlin & Associates)** (Renewal).

2017/2018 Business Silver Donors (\$250 - \$499):
December 2017: **Shalimar Pointe Golf Club** (In-kind) (Renewal); **Indian Bayou Golf & Country Club** (In-kind) (Renewal); **Rocky Bayou Golf Course** (In-kind) (Renewal).

2017/2018 Business Bronze Donors (\$100 - \$249): October 2017: **Eye MD of Niceville** November 2017: **Gator Lakes Golf Course** (In-kind) (Renewal); **Mary's Kitchen Restaurant** (FWB) (In-kind); **Buffalo's Reef Restaurant** (FWB) (In-kind); December 2017: **Tammy's Journeys of FWB** (In-kind) (Renewal);

Continued on page 7

Scholarship Fund (cont.)

Continued from page 6

Tommy Mattonie's Coastal Café (FWB) (In-kind); **Popeye's Louisiana Kitchen** of FWB (In-kind); **Painting With A Twist** of FWB (In-kind); **Ernie's Dockside Café** of Niceville (In-kind); **Destin Party Boat Fishing** (In-kind); **Connect with Flowers of Shalimar** (In-kind); **Shalimar Cheers Pub** (In-kind); **The Twisted Grape** of Shalimar (In-kind); **Lee Nissan** (FWB).(In-kind). February 2018: **David Beaulieu, Agent for New York Life Insurance.**

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

NWFMOA Scholarship Fund, Inc.: "Helping to build future military officers and leaders."

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 allowable 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**, and mail to: David Parisot, President; 56th 11th St, Shalimar, FL 32579

NWFMOA Scholarship Fund, Inc is a 501c(3) corporation. Donations are tax exempt as provided by law. Registration # CH20374. A copy of the official registration and financial information may be obtained from the FL Dept of Agriculture & Consumer Services by calling toll free (800) 435-7352 within the State of Florida or via their website of www.800helpfla.com. Registration does not imply endorsement, approval, or recommendation by the State.

HAVE A BALL

Ticket Order Form for the NWFMOA Annual Military Ball Benefiting the Scholarship Fund

WHEN: 13 December 2018

WHERE: Fort Walton Yacht Club

DRESS: Mess Dress, Gown or cocktail dress, formal or business suit.

SOCIAL HOUR: 1800; Pay-as-you-go bars will be open.

DINNER: 1900; **DANCING:** 2000 until 2200 with "Retroactive."

Dinner includes:

First Course: Spinach, Mandarin, and Pecan Salad with Raspberry Vinaigrette

Choice of Entrée:

(1) 8 oz Beef Filet (medium)

(2) Lemon Chicken

Sides: Twice Baked Potato and Green Beans Almondine

Dessert: New York Cheesecake

Dinners served with rolls, butter, iced tea, and coffee

Ticket Purchaser's name: _____

CHOICE OF ENTRÉE: _____

Number of tickets: _____ times **\$50.00** = \$ _____ with check enclosed.

(Price includes Meal & Gratuity)

Spouse/Guest's name: _____

CHOICE OF ENTRÉE _____

When ordering by mail make check payable to:

NWFMOA

Send Check and this Order Form to:

NWFMOA, PO Box 1213, Shalimar, FL 32579.

Ticket Order Form must be RECEIVED by Thursday, December 6, 2018.

Table reservations may be made for groups of eight by contacting Scott Berry at (850) 582-0839 or email: swberry@cox.net. List names of people at your table. If you are to be seated at someone's reserved table please coordinate with the reservation holder.

+++++

Comedy Corner Answers

1. All the Marines were marooned
2. "Cause R ooniforms R more perttier."
3. My Ass Rides In Naval Equipment

