



THE DEFENDER

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

Vol. 26 No. 04

Serving All Branches of The Uniformed Services

APRIL 2020

Lunch Meeting & Discussion

When: Thur, 2 April 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.

Officers & Directors

PRESIDENT

Nick Marotta 954-415-7230
president@nwfmooa.org

FIRST VICE PRESIDENT

Don Panzenhagen.....420-1654
Dpanzenhagen@aol.com

SECOND VICE PRESIDENT

George Hanks 850-279-3971
gwhanks@aol.com

SECRETARY

Fred Westfall609-8075
secretary@nwfmooa.org

TREASURER

George Colton651-4501
treasurer@nwfmooa.org

Directors

Bob Allen 682-7879
allen@nwfmooa.org

Dan Brown 651-0005
brown@nwfmooa.org

Elvira Chiccarelli 850-865-4848
gntledoc75@hotmail.com

Dave Parisot.....613-6545
parisot@nwfmooa.org

Dick Solt897-1814
richdulce@aol.com

Ken Zepp.....321-474-1151
zepp@nwfmooa.org

DEFENDER EDITOR

Ken Zepp.....321-474-1151
zeppks@aol.com

THE APRIL 2nd MEETING OF THE NWFMOA IS CANCELED!

By Nick Marotta

At our March 5th meeting of the Northwest Florida Military Officers Association, we were pleased to host 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.

Dr. Hanson gave our audience an overview of the mission of the Eglin hospital, explained the objectives of its three mission areas, the challenges of managing healthcare for active duty and retired members throughout the Panhandle area, future issues and challenges facing the hospital and concluded by saying Eglin is facing unprecedented growth but that the hospital was not going to reduce privileges to retired members. While active duty members are priority one, Dr. Hanson said that retirees will continue to receive excellent medical care at the hospital. He then answered several questions from the audience.



From the President's Pen

By Nick Marotta

Welcome to the April issue of the Defender. Usually at this point I give a brief overview of the next meeting; however, I have canceled the meeting because of the threat of COVID-19.

In addition, 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.

The COVID-19 threat has prompted frequent policy changes, updated guidance, and multiple event cancellations as federal and local agencies of all types attempt to contain the virus. We as a chapter and individual members cannot afford to take the risk of contracting and or passing along this virus. I've attached a few items of interest to our membership.

VA Updates

Message to Veterans: VA officials stressed two points in a March 10 message to MOAA and other veterans service organizations:

- Veterans should consider telehealth options to receive VA care, thereby reducing exposure risk and limiting in-person patient load.
- Those who do visit a VA facility will be screened for fever, cough, and flu-like symptoms before entry. Those with such symptoms should call ahead to notify providers, and all visitors should allow for extra time for screening.



Nick Marotta

Continued on next panel

PUBLIC RECORD

New Members:

Kevin Kirby, LTC (RET), USA

In Memorium

None

Continued from previous panel

DoD Updates

Risk Remains Low: DoD updated its guidance earlier this week, with Brig. Gen. (Dr.) Paul Friedrichs, USAF, the Joint Staff surgeon, stressing common-sense actions such as wiping down workspaces and maintaining distance between individuals. "The immediate risk to our force remains low," Friedrichs said in a briefing.

The following link contains the latest news from DOD regarding COVID-19, <https://www.defense.gov/Explore/Spotlight/Coronavirus/>

The following link has the latest updates from Tricare: <https://www.tricare.mil/coronavirus>, and <https://www.airforcemedicine.af.mil/MTF/Eglin/> is the link to the Eglin AFB Hospital, all three of these links have great information.

In summary, regarding COVID-19, avoid public gatherings, stay calm and most importantly wash your hands.

On February 27, we had another Officers' Call at Slick Mick's and once again a good time was had by all. We are scheduled to have our next Officers' Call on April 30, at 1730 at Slick Mick's in Niceville. Since that event is over a month away, it's still scheduled; however, the health and safety of our membership will come first and this event is subject to cancellation.

Once again, 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.

Since there will not be an April meeting, the next meeting will be May 7, 2020 at the Fort Walton Beach Yacht Club, noon. As always if it's May for the NWFMOA, it's time to announce and give out scholarships for local High School Jr ROTC students.

Nick Marotta

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.

How to Protect Yourself from COVID-19

Older adults and people who have severe underlying medical conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.

Know How it Spreads

- There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19).
- The best way to prevent illness is to avoid being exposed to this virus.
- The virus is thought to spread mainly from person-to-person.
 - Between people who are in close contact with one another (within about 6 feet).
 - Through respiratory droplets produced when an infected person coughs or sneezes.
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

Take steps to protect yourself

- Clean your hands often
 - Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
 - If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
 - Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact
 - Avoid close contact with people who are sick
 - Put distance between yourself and other people if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting very sick.

Take steps to protect others

- Stay home if you're sick
 - Stay home if you are sick, except to get medical care.
- Cover coughs and sneezes
 - Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.
 - Throw used tissues in the trash.
 - Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not available, use hand sanitizer.
- Wear a facemask if you are sick
 - If you are sick: You should wear a facemask when around other people. If you are not able to wear a facemask, then you should do your best to cover your coughs and sneezes, and people who are caring for you should wear a facemask if they enter your room.
 - If you are NOT sick: You don't need a facemask unless caring for the sick.
- Clean and disinfect
 - Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, etc.

Chaplain's Corner

By: Chaplain Tom Azar

As we celebrate Passover and Easter this April we realize the strength of the American family is reinforced by the religious beliefs and practices of faithful Jewish and Christian congregants.

2020 continues to be a year of unprecedented death causing diseases, devastating tornadoes, abnormal flooding of great cities, as well as the increase in heinous crime, and the confusion in a polarized government. Where does one go to find inner peace, serenity, direction and support?

Our Judeo-Christian religions offer individuals and families not only an external construct for peace but a meaningful message that can fill the thirsty heart and guide the searching mind. Our places of worship are our harbors in a perplexing world where evil seeks to drown good individuals.

Our Old and New Testaments are rich with devotional texts that speak truth to our inner being in a way no other book does. Temples and churches that speak the truth faithfully and authentically have congregations that see-through the finite lifestyles in this of earthly chaos.

Many of us have read the existentialists in the 50's and 60's; they underscored the meaninglessness of life. They tell us everything is purposeless, meaningless, and absurd, and when we breathe our last there is no more.

Our children and grandchildren are growing up in this century where technology is replacing the Transcendent, where their dwelling place is more important than spiritual deeds, and where their collectibles are more treasured than their moral character.

When we were in college Philosophy and Theology were required courses. Today they are a buried optional elective. The teachers and courses that we attended gave us food for thought and a compass to face the critical decisions in our nation, and make us better versions of ourselves. We rose through the ranks because our spiritual values and sacrificial character stood out. We were entrusted to lead and guide others, and we all made a difference.

So as you gather with your family and friends this sacred season pass on the great wisdom God gave to you--it began with our education, our training and our experience on the front lines of war and peace. We were informed by our families, churches and schools. I believe the psalmist King David wrote: "Only a fool says there is no God."

Corona Prayer

By: Chaplain Tom Azar

Almighty and merciful God as this viral cloud blows over our nation, give heavenly wisdom to your many servants on the front line:

To our medical and research teams instill creative discernment as they pursue healing

To our military and first responders sharpen their outreach as they give calming guidance

To our many public servants a sustaining unselfishness and statesmanship

To our spiritual shepherds and their flocks an encompassing heart of love as they care for the sick and separated

To employees and employers a calmness amidst the financial storm

To the many unsung quiet heroes, and the young and old in isolation your healing touch

We humbly ask oh God for the patience of Job, the leadership of David, the outreach of Paul and the love and forgiveness of Jesus Christ in whose name we pray

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.

Beware of Scams Connected to the Coronavirus Crisis

By Amber Monks (revised)

In a time of uncertainty, there is a heightened risk of falling victim to scams concocted by those with ill intent. For cybercriminals and scammers, the coronavirus crisis creates an attentive audience who may be willing to accept false information in order to protect themselves from perceived risks.

Arm yourself not only against the virus, but against other threats, by learning how to detect them first with tips from the Army Criminal Investigation Command (CID).

Know How Officials Operate

Knowing how legitimate organizations do business can give you a leg up on anyone who attempts to pull the wool over your eyes. Health officials you've never contacted will not email you or come to your door. If this happens, contact your local police department immediately. Legitimate health organizations will not intimidate you with repercussions if you do not do what is asked. If you are threatened with arrest, prosecution, or confinement, you can safely know that the representative you are dealing with is not working on behalf of a real agency.

Similarly, hospitals will not contact you seeking money to provide an urgent service for a loved one. If there is any question, contact your local hospital or the family member for further confirmation.

Your bank will not call you to offer investment alternatives or to move around funds during market uncertainty. Be especially suspicious if the contact comes from a financial organization that you do not have a relationship with.

Spot a Cyber-Threat

Some scammers are claiming your computer can be infected by a coronavirus; at present, there is not a digital version of the threat. This is a variation on a common scam where a caller claims to be a computer-support technician and offers to repair your device, then requests sensitive personal data to access it.

As always, follow good practices online and don't open or click on links from unsolicited emails. These links or emails could contain malware. Never give away personal or financial information about yourself or others online without first verifying the source.

Below is a list of websites that have recently shown signs of malicious behavior detected by anti-virus software, per Army CID:

- coronavirusstatus.space
- coronavirus-map.com
- blogcoronacl.canalcerero.digital
- coronavirus.zone
- coronavirus-realtime.com
- coronavirus.app
- bgvfr.coronavirusaware.xyz
- coronavirusaware.xyz

Common Scams

Other common scams can come in the form of phone calls and text messages. The White House is warning the public to ignore rumors of a national quarantine that have been circulating via text. By phone, criminals have been posing as friends or family members needing money to cover a "virus prevention fee" that must be paid to return from overseas.

Most scams include messaging that require immediate action. No matter how urgent it sounds, if something doesn't sound quite right, it probably isn't, and you can always contact an organization you know and trust for confirmation. Legitimate organizations can verify their information and will not pressure you into taking an action that you are uncomfortable with.

Comedy Corner

1. What do you call a fake noodle?
2. What do you call cheese that isn't yours?
3. How does a penguin build a house?
4. Do you know why you never see elephants hiding in trees?

(answers on page 7)

Scholarship Fund

by Dave Parisot

Most of our members should be aware that the 2 April NWFMOA meeting has been cancelled as precautions against the coronavirus per recent federal and state guidance 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 2 April 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.

By March 1st we received eight qualified applications by local JROTC cadets for our 2020 scholarships. Their applications are currently being scored by the Scholarship Fund board members toward determining which cadet will receive our \$4,000 scholarship. Since we will be awarding eight scholarships this year, the other seven cadets will each receive a scholarship of \$2,500. The scholarships will be awarded on May 7th at the monthly NWFMOA luncheon unless extenuating circumstances intervene, e.g., precautions in regard to the coronavirus, to be determined at a later date.

At our March luncheon, 50/50 raffle ticket sales were \$208 with \$104 to the winner and \$104 to the Scholarship Fund. Our luncheon speaker, Col. (Dr.) Matthew Hanson, drew **Loren Bentley**’s ticket. Congratulations, Loren, and Thank You to all who purchased raffle tickets to help our Scholarship fund.

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 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): 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**.

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.”

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

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.



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.



Comedy Corner Answers

1. An impasta
2. Nacho Cheese
3. Igloos it together
4. It's because they're so good at it

N.W. Florida Military Officers Assn., Inc.
P. O. Box 1213
Shalimar, FL 32579

PRSRRT STD
U.S. POSTAGE PAID
PERMIT NO. 126
FT. WALTON BEACH
FLORIDA, 32548



Dated Material - Please deliver promptly



Northwest Florida Military Officers Assn., Inc.
P.O. Box 1213, Shalimar, FL 32579

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