



# THE DEFENDER

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

Vol. 25 No. 07

Serving All Branches of The Uniformed Services

JULY 2019

## Lunch Meeting & Discussion

**When:** Thur, 11 July 2019

**Time:** Gathering 1130, Lunch 1200  
 Program to follow

**Place:** Ft. Walton Bch. Yacht Club  
 180 Ferry Road, NE, FWB

**Program:** Trusts, Wills and Estate  
 Planning Strategies  
 Mr. Mark Fisher

Please:

• **MAKE A RESERVATION**

- Wear a name tag
- Bring proper change:  
 \$14.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at [www.nwfmoa.org](http://www.nwfmoa.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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## Trusts, Wills and Estate Planning Strategies

By Nick Marotta

At our June meeting of NWFMOA, we were pleased to have Joe Meyer, from the Cultural Resources Branch at Eglin. Joe works as a Research Associate, with the Center for Environmental Management Military Lands and gave an enlightening presentation on the lands and people of Eglin AFB before there was Eglin AFB. If you missed it, you missed a great presentation.

Our July 11 speaker, Mr. J. Mark Fisher promises to be just as informative. Mark Fisher is a 1977 graduate of Ft. Walton Beach High School. He received his Bachelor of Science Degree in Finance from Florida State University School of Business in 1981 and his Juris Doctorate from Mississippi College School of Law in 1984.

Mark Fisher has been a licensed Florida attorney since 1985 and has concentrated and limited his practice to the field of Estate Planning, Probate, Wills and Trusts.

He lectures statewide on the topics of estate planning, asset protection, avoidance of inheritance taxes and the use of the Living Revocable Trust. He published his first book, Estate Planning for Florida Residents, in 1995. His second book (2005), Spending



**Mr. Mark Fisher**

Grandma's Inheritance, takes a humorous yet educational look at the true-life situations and the outcomes of his clients. He published his third book, How to Administer a Florida Trust in 2017, and is a guide for new Trustees, Trust creators, and beneficiaries of Trusts.

Mark will bring us his vast knowledge on Trusts, Wills, and other Estate Planning Strategies. He will also cover such topics as the different types of Power of Attorney, how to avoid Probate, and what happens when you have no estate planning documents at

Next Month's Guest Speaker  
 State Representative Mel Ponder

# From the President's Pen

By Nick Marotta

## HAPPY INDEPENDENCE DAY

Welcome to the July issue of the Defender. July is going to be great as we celebrate the 243rd birthday of the United States of America. In recognition of this and to celebrate Independence Day, our next NWFMOA meeting will be held on 11 July 2019. In August we will return to our normal first Thursday meeting date.



Nick Marotta

The Military Officers Association of America cordially invites you to attend the 2019 Military and Veteran Networking Forum. This evening of networking and professional development is designed to provide servicemembers, veterans, and military spouses the opportunity to network with executives, hiring managers, mentors, and resource specialists from top military-friendly companies. For additional information on this event, go to [HTTP://MOAA.ORG](http://MOAA.ORG) and click events.

**Date:** Sep 19, 2019 **Time:** 6:30 pm - 10:00 pm

**Venue:** National Air and Space Museum, Independence Ave at 6th Street SW, Washington, DC 20560.

Are you aware of discounts on products and services available to MOAA members? Be sure to take advantage of your MOAA membership perks. Go to the MOAA web page and click on the *MOAA-Benefits and Discounts* tab. This tab also includes Travel Discounts, MOAA Vacations. Trips booked through MOAA travel earns our Chapter (FL19) a commission.

In my last President's pen article, I noted that our NWFMOA Scholarship fund gave out \$16,000 worth of Scholarships to

7 individuals at our May meeting. However, did you know MOAA also has a Scholarship Fund? As a MOAA member, your son or daughter may qualify.

The Military Officers Association of America (MOAA) established the **MOAA Scholarship Fund** in 1948 to provide educational assistance benefits to children of military families. It supports one of the association's founding principles: education is the cornerstone of a strong democracy. It is funded by donations from MOAA members, Councils and Chapters, corporations, and others with a desire to help military families.

Applicants for a National MOAA Scholarship must be planning to attend an accredited college or university during the 2019-2020 school year as full-time students. All loans, scholarships, and grants are for students seeking their first undergraduate degree and are awarded for no more than five school years. No loans, scholarships, or grants are available for graduate-level studies.

**General Eligibility:** Applicants must be under 24 years old. Applicants must have a parent eligible for MOAA membership or be children of active duty, Reserve, National Guard, or retired enlisted military personnel. If the applicant served in a uniformed service before completing college, his or her maximum age for eligibility will be increased by the number of years he or she so served, up to five years. Applicants must have a high school GPA of 3.0 or higher. Children attending U.S. military academies and academy prep schools are not eligible. If selected for any Educational Assistance program, the sponsoring parent must have a paid MOAA (officers) or Voices (enlisted) membership throughout the college years and, if applicable, until the loan is repaid. Male applicants must affirm they have registered or will register for the Selective Service (by accepting the terms at the end of the application).

**Anti-fraud Tip:** If someone asks you to make a payment by purchasing a gift card, IT'S A FRAUD, IT'S A SCAM. Do not pay any money demanded with a gift card, period. If it's by phone hang up.

I'd like to close by asking, how are we doing? Chapter attendance is steady, but are we making it fun? My goal as chapter president is to grow the chapter, make it interesting, we want you to attend and participate. Please feel free to share your thoughts!

Nick

## PUBLIC RECORD

In Memorium

None

New Members:

Joseph Dillis, Major, USAF (Ret)

## By Chaplain Tom Azar

Were they on the HMS Titanic or the USS Dorchester? As we celebrate this Independence Day, I want to underscore in remembrance a group of non-combat passengers whose selfless example impacted millions, of whom I am one.

My wife and I visited the Titanic exhibit in Gatlinburg, Tennessee and as many travelers know, they give you a 'boarding card' with the name of a Titanic passenger. I asked the usher, "were there any pastors?" I learned there were five ministers and three priests who sailed west across the Atlantic from the British Isles in 1912.

In 1943, thirty years later, the Dorchester, a troop carrying vessel sailed east across the same ocean. On board were 900 fresh recruits to support World War II. Accompanying them were four military chaplains--a rabbi, a priest and two Protestants. As it was a long and dangerous journey the chaplains conducted religious services, provided evening sing-alongs and ministered according to the spiritual needs of each person.

In the middle of the night a German U-boat launched 3 torpedoes striking the Dorchester. Survivors describe the overwhelming chaos, tremendous fear and screaming hopelessness. The chaplains took charge handing out life jackets and pointing to life boats. They filled many young men with hope and calm on that black night. When several climbed topside they learned there were not enough life jackets; the four chaplains took off their own and secured them onto the soldiers.

As many survivors testified all four chaplains were last seen comforting the remaining troops, singing hymns meaningfully and praying, huddled together as their ship disappeared in the frigid North Atlantic. Every war and human tragedy has shown similar sacrifices made by chaplains.

Likewise on the Titanic there were not enough lifeboats or jackets. Many jumped into the ocean facing hypothermia. Without giving it a second thought, the 8 civilian ministers gave up their survival equipment. Books and movies have been made about the Titanic; however, there is little awareness of the 3 priests and 5 ministers. They too followed Christ's example—all gave up their seats in the life boats. More importantly they comforted and prayed to

Order your fashionable, extremely high quality Polo shirt at the July MOAA Meeting. Men's shirt can be ordered with or without pockets, sizes XS-4XL, Women's are without pockets only, sizes XS-4XL.

These shirts are light-weight, moisture wicking, with double stitching throughout. It has a tag-free label, with 3 dyed-to-match rubber buttons (women's shirts do not have buttons). See attached photos. Samples can be seen at the 11 July meeting.

Available Colors:

Men's No Pocket Polo Colors – Black, (Light)Blue Lake, Deep Orange, Forest Green, Gold, Grey Concrete, Iron Grey, Kelly Green, Lime Shock, Maroon, Purple, Texas Orange, White

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Women's Colors – Black, (Light Blue Lake, Deep Orange, Forest Green, Gold, Grey Concrete, Iron Grey, Kelly Green, Light Pink, Lime Shock, Maroon, Pink Raspberry, Purple, Tropic Blue True Navy, True Red, True Royal, White

Due to the Logo colors we recommend Red, Black, or a blue. Men's white is available, but is somewhat translucent. We recommend Blue print on lighter colors or White on dark colors for the same reason.

Contact Dan Brown [brownaandd@hotmail.com](mailto:brownaandd@hotmail.com) or 651-0005 to order. Send check \$34 for each shirt to Dan Brown, 60 Lake Lorraine Cir, Shalimar, FL 32579. Shirt will not be ordered until check is received.



Examples of Polo Shirts without MOAA Logo

Continued on page 5

# Community Outreach

By Dave Parisot

## Distinguished NWFMOA Members Achieve Life Milestones

Please be sure to join us at the Chapter luncheon on 11 July when we will recognize and honor two of our members who have achieved life milestones.

Lt. Col. Samuel Lombardo, USA, Retired, will celebrate his 100th birthday on July 12, 2019. Sam is a distinguished combat veteran of World War II, the Korean War, and Vietnam. Sam is a combat decorated veteran who was awarded the Silver Star Medal for “Gallantry in Action” in Germany for his leadership in Germany on 20 March 1943, and awarded the Bronze Star Medal for “Heroism in Ground Combat” in Belgium during the Battle of the Bulge from 20 – 21 December 1944 as a 1st Lieutenant. He is a life member of both MOAA and NWFMOA.

Mrs. Doris Day celebrates her 90th birthday on July 7, 2019. Doris is the Surviving Spouse of Brig. Gen. George E. “Bud” Day. Doris is very well known nationally for her activities in advocating for humane treatment and information on Prisoners of War and those Missing in Action during and subsequent to the Vietnam war. Doris was also heavily involved in managing the lawsuit General Day filed against the United States government on behalf of military veterans for promised medical benefits--eventually leading to the creation of “TRICARE for Life” for retired military veterans on Medicare.

It is a rare occasion when we are able to honor and recognize two distinguished local heroes at a single event.

On June 18, 2019, the Okaloosa Board of County Commissioners unanimously passed Resolution 19-82 proclaiming ‘July 12, 2019 as “SAMUEL LOMBARDO DAY” in Okaloosa County, Florida, in commemoration of his 100th birthday and in honor and recognition of his services to our Country’. You can read a full copy of the Resolution on our website at [www.NWFMOA.org](http://www.NWFMOA.org) on the ‘President’s Page’. Also, a fantastic piece of literature on Sam can be found at <https://www.thevetsproject.com/the-blog/sam-lombardo>. Our heartiest congratulations to Sam.

## 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 Photos



Sam Lombardo



Doris Day



On June 18, 2019, the Okaloosa Board of County Commissioners presented Resolution 2019-82 designation July 12, 2019 as **SAMUEL LOMBARDO DAY** in Okaloosa County in recognition of Sam’s 100th birthday.

# Community Award Photos



**NWFMOA President Nick Marotta was presented MOAA 5-Star Awards of Excellence for 2018 for our Chapter Newsletter (The Defender) and Website (NWFMOA.org) by Lt Gen Dana Atkins at the Florida Council of Chapters Convention on June 12, 2019. From left to right: Col. Len Friedlander, FCOC President, Maj Marotta NWFMOA President, and Lt Gen Dana Atkins, CEO and President of MOAA.**

Continued from page 3

as many as possible so that they would not perish without believing in God's mercy and grace. One pastor told his wife, "Go and get on the boat" but she refused saying she chose her husband and his ministry till death do them part.

Military chaplains play a critical role on the commander's staff as well as in the field providing guidance, uplifting morale and giving God's Word to those enduring the extreme hardships of war. The four chaplains became my personal epiphany. In my heart I felt God's confirmation to leave my police chaplain's position to join the United States Air Force. On one of my early assignments I made a pilgrimage to the large stain glass windows in the National Cathedral in Washington DC and Carlisle Barracks, PA. (When I retired my staff gave me a small stainless replica).

Chaplains continue to serve today in many different settings from hospitals and law enforcement, to corporations and especially throughout the Department of Defense. They are quiet professionals, unsung heroes who continue to make silent and humble sacrifices. They teach, preach, counsel, guide and visit the workplaces of military units both stateside and deployed.

I believe the church, school, military and home are the backbone of America, and our spiritual shepherds are the marrow of the American bone. Many Presidents and Generals have publicly acknowledged the sacrifice, courage and faithfulness of spiritual leaders who put their Bible beliefs into sacrificial behavior. Called by God and hence held to a higher standard, pastors continue to provide for the spiritual, mental and emotional well-being of young men and women-America's true future strength and security.

## Comedy Corner

(In Honor of the 4th of July)

1. How come there's no Knock Knock joke about America?
2. How is a healthy person like the United States?
3. What did King George think of the American colonists?

*Answers on page 7*



**Got a Chapter question?**

**Change in personal info?**

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**We'll get an answer for you.**



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# Scholarship Fund

by Dave Parisot

Now that the school year has ended, activities with the Scholarship Fund have slowed down a bit. In addition to our May scholarship luncheon, we presented each of our seven scholarships at each school's JROTC Awards program and at their Senior Class Awards programs.

The work is never done, and we are still taking donations; that is a year-round activity. We are hoping to get at least ten (10) new members in the BG Frank Glunn Century Club. Will you be one of the ten? It takes just a donation of \$100 and your donation qualifies as a tax deduction on your federal income taxes as the Scholarship Fund is a registered not-for-profit organization.

At the June 18th Officers Call, I recognized **Shalimar Cheers Pub** as a Business Platinum Donor in 2018. Thanks, Jeb! We recognized **Karl Eschmann** at the June Chapter luncheon for being a Gold Century Club member.

The 50/50 raffle at the June luncheon was won by **Karl Eschmann** who received winnings of \$83 and \$82 went to the Scholarship Fund. Thanks all who purchased raffle tickets. Since my last article, **Joy Houck** has renewed her Century Club membership (In memory of Major Stanley Houck).

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.

**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); and **Ann Adelsperger** (Feb 2019).

**BG Frank Glunn Century Club** (past 12 months): **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**

Continued on next panel

## Scholarship Fund Continued

**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). **November 2018: Pete Peterzen** (Renewal); **Dr. Howard Fisher** (Renewal); **Bob Secrest; December 2018: Kathleen Bush; Jean Dutton** (Renewal); **Larry Bush** (Renewal); and **Dave Parisot** (Renewal) (In memory of Chong Parisot); **Kay Dent** (In memory of Troy Dent and Larry Ketter); **January 2019: Dick Prater** (Renewal); **Clyde Locke** (Renewal); **Charlie Brown** (Renewal); and **Dennis Phillips** (Renewal); **Wayne (Dave) Davis** (In honor of Doris Day); **Janet Taylor** (Renewal) (In honor of Maj Bill Ryan); **Carol Baker** (Renewal) (In memory of Col. David Baker). **February 2019: Dr. Roger Riggerbach** (Renewal) (In memory of Ashlyn Rhodes); **Ann Adelsperger** (In memory of Lt Col R. Wayne Adelsperger); **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Dann Mattiza** (Renewal); **March 2019: Nick Marotta** (Renewal); **Les Matheson** (Renewal); **Rod Gerdes** (Renewal); **Al Bills** (Renewal); **Bob Gramm** (Renewal) and **Ken Zepp; April 2019: Jake Bush**, and **Fred Westfall** (Renewal); **May 2019: Chuck Merkel** (in honor of Sam Lombardo); **George Hanks; June 2019: Joy Houck** (Renewal) (In memory of Major Stanley Houck).

Continued on page 7

## Trusts, Wills and Estate (cont.)

Continued from the front page

all. DO NOT miss this vitally important presentation.

During this month's meeting we will also be honoring two distinguished members for their milestone birthdays—Mrs. Doris Day and Lt Col Samuel Lombardo.

Please join us 11 July, at noon at the Fort Walton Yacht Club for an excellent presentation, and the honoring of two distinguished chapter members. Also, be sure to make your reservations early as we are again expecting a full house again. Reservations can be made online at [HTTP://NWFMoa.org](http://NWFMoa.org) or by email to Fred Westfall [nwfreservation@gmail.com](mailto:nwfreservation@gmail.com). I look forward to seeing you all there.

# Scholarship Fund (cont.)

Continued from page 6

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

**2018/2019 Business Gold Donor** (\$500 - \$749): December 2018: Eglin Federal Credit Union (Renewal); April 2019: Merrill Lynch (Chris Beam, Senior Financial Advisor) (Renewal).

**2018/2019 Business Silver Donors** (\$250 - \$499):  
November 2018: (Renewal); **Indian Bayou Golf & Country Club** (In-kind, Renewal); December 2018: Rocky Bayou Golf Course (In-kind, Renewal).

**2018/2019 Business Bronze Donors** (\$100 - \$249):  
November 2018: **Gator Lakes Golf Course** (In-kind, Renewal); **Mary's Kitchen** (FWB & Destin) (In-kind, Renewal); **Buffalo's Reef Restaurant** (FWB) (In-kind, Renewal); **Shalimar Cheers Pub** (In-kind, Renewal); **Shalimar Pointe Golf Course** (In-kind, Renewal); December 2018: Popeye's Louisiana Kitchen (FWB) (In-kind, Renewal); **Tammy's Journeys** (FWB) (In-kind, Renewal); **Painting With A Twist** (FWB) (In-kind, Renewal); **Destin Party Boat Fishing** (In-kind, Renewal); **Slick Mick's Deli & Grille** (FWB); **Connect with Flowers** (Shalimar) (In-kind, Renewal); **Destin Party Boat Fishing** (In-kind, Renewal); April 2019: Eye MD of Niceville (Renewal)

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

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



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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).

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## Comedy Corner Answers

1. Because freedom rings
2. They both have good constitutions
3. He thought they were revolting

### 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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Rank                      Service                                      MOAA Mbr. No

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**Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc.** Check here if you do not want your  name,  phone number or  email address listed in 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.**

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

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