



THE DEFENDER

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

Vol. 26 No. 08

Serving All Branches of The Uniformed Services

AUGUST 2020

Lunch Meeting & Discussion

When: **CANCELED**

Time: Gathering **NA**, Lunch **NA**
Program to follow

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

Program: **NA**

Please:

Top 5 MOAA's Legislative Mission for 2020

Revised from MOAA.org

1. Protect Your Health Care Benefit

Objective: Ensure any changes to the Military Health System sustain military-medical readiness and beneficiary access to top-quality care.

Overview: Access to quality health care is paramount for servicemembers and retirees and their families. MOAA continues to target our advocacy efforts at preserving a strong military medical system and keeping TRICARE effective and affordable for all beneficiaries who earned and rely on these health care benefits.

tied to the Employment Cost Index (ECI) as called for in law, and is the more stable approach to ensuring our troops are adequately compensated.

3. Support Military Families

Objective: Protect family support programs, and ensure military-provided services (housing, PCS, child care) are affordable, readily available, and meet quality standards.

Overview: Programs and services for military and veteran families are often the first to see cuts to staffing, quality, and availability when government funding becomes tight. Additionally, military spouses play a vital role in a servicemember's decision to stay in the military. When DoD prioritizes people first, it can retain a mission ready all-volunteer force.

2. Keep Military Pay and Benefits Strong

Objective: Sustain military pay comparability with the private sector and block erosion of compensation and non-pay quality-of-life benefits.

Overview: To support an all-volunteer force (AVF) essential to a strong national defense, our government must consistently provide our servicemembers with compensation commensurate with their service and sacrifice. A steady and benchmarked military pay raise,

4. Concurrent Receipt for All Retirees

Objective: End concurrent receipt penalties for military retirees.

Overview: Since 2004, Concurrent Retirement and Disability Payments

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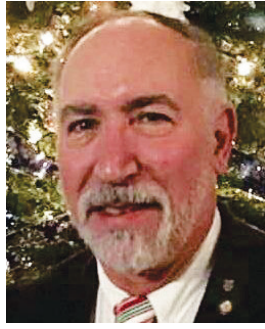
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From the President's Pen

By Nick Marotta

Welcome to the August, 2020 issue of the Defender. On March 5, 2020, the Northwest Florida Military Officers Association held its last monthly meeting at the Fort Walton Beach Yacht Club. Hard to believe or easy to believe, but we have not met as an organization for four months, and sorry to report more sad news for August. The NWFMOA will NOT hold its general membership meeting on August 6, 2020, at the Fort Walton Yacht Club due to positive tests of COVID-19 at the Yacht Club.



Nick Marotta

I am certain I am the first president to preside over five non-meetings. Trust me; I am looking forward to the September, 2020 meeting. Florida is slowly opening, but let's do it safely and have a September meeting, so keep your face masks handy! Keep in mind, things can change because of COVID. We will keep members informed.

During our time-out for the COVID-19 pandemic, I did convene Board of Director meetings for four months. In April, we also did a series of wellness phone calls. Every member that had a valid phone number was called by a Board member. If you weren't called, we don't have a good phone number for you. Please ensure your member information is up to date. The NWFMOA web site has an area to update your information. In May, Scott Berry and Fred Westfall went on a mission to update our membership rolls using ancestry.com. A total of 16 members who have passed have been removed from our membership rolls and MOAA was notified.

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PUBLIC RECORD

New Members:
None

In Memorium
Charles Martin, Col, USAF (Ret), 7/4/2020
Frederick A Rall, LTC, USA (Ret), 7/18/2020

TRICARE to Offer Free Physical Therapy for Lower Back Pain

By Jim Absher (Military.com) *revised*

Tricare users with lower back problems may soon be able to get free physical therapy to help ease their pain.

Officials with the healthcare program for military families and retirees announced they will begin a pilot program in January 2021 that allows members to receive up to three free physical therapy treatments for lower back pain. The program is scheduled to run for two years and will be available in ten states.

The states where the pilot program will occur are: Arizona; California; Colorado; **Florida**; Georgia; Kentucky; North Carolina; Ohio; Tennessee; and Virginia. These states were chosen for their large military retiree populations.

An analysis of Tricare claims conducted by the Defense Health Service showed that retirees were nearly 50% less likely than others to receive physical therapy treatments for lower back pain. One factor that may contribute to this is the fact that retirees have a higher copay or out-of-pocket cost than other groups of Tricare beneficiaries.

The pilot program looks to determine if more retirees utilize physical therapy for their lower back pain as a result of being able to access the treatments for free, according to a notice published in the Federal Register.

Many conventional medical treatments for lower back pain such as drugs or surgery either have dangerous side-effects, or are cost-prohibitive. Physical therapy has shown promise in eliminating the pain more rapidly than conventional methods, and is cheaper in the long run while having less side effects.

Conventional medical treatments for lower back pain focus on medication or surgery. However, the drugs used are quite often highly addictive painkillers that stop the pain, but don't cure the problem. Surgery, while usually a last-ditch effort to fix a serious underlying problem, can be dangerous and is also quite expensive.

Medical science, and those that suffer from lower back pain, have long known that most lower back pain is a temporary condition that can be resolved within six weeks given the proper care and rest. Most conventional treatment methods involve expensive procedures such as CAT scans, MRIs or X-Rays.

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Top 5 (cont.)

Continued from page 1

authorized the concurrent receipt of retirement pay and disability pay for those who retired with a rating over 50% by the VA. Unfortunately, those who retired with less than a 50% rating from the VA and those who did not reach the 20-year mark and were medically retired under Chapter 61 do not receive the compensation they deserve. Incremental improvements to concurrent receipt that include Chapter 61 retirees and those retired with a 40% rating is the next step to extending concurrent receipt to military retirees.

5. Support the Total Force

Objective: Achieve equity of benefits, protections, and administrative support for Guard/Reserve members consistent with their active duty counterparts.

Overview: National Guard and Reserve troops are an essential part of America's national defense strategy. Despite conducting the same duties as their active duty counterparts, they are not receiving the same credit for their active time. To support our servicemembers in reserve components, changes must be made to reflect the total force mentality.

President's Pen (cont.)

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With the September meeting, I am hopeful we will not cancel any more meetings. With that in mind, we need speakers, we need interesting speakers. We are a Military organization; speakers with Military backgrounds are great. We also have had some interesting speakers on money management, history of the area, an elected state official and fraud and crime prevention. If you know someone, please contact me or Don Panzenhagen. Our goal is to line up speakers a few months in advance. So, keep the ideas coming in! And Thanks.

Since we are on the topic of speakers, speakers are like volunteers, all of the Chapter officers and Board members are volunteers. I, as your Chapter President am a volunteer and I am probably the most visible volunteer. However, point being, I am not the only volunteer. There are many other 'volunteers' who help keep the chapter running from collecting money at the door, ordering shirts for the Chapter, or running a successful scholarship program to name but a few. So..... I'm encouraging you to say thanks to everyone who does something for the chapter, an email, a shout-out, or a pat on the back. (from 6-feet away) They will appreciate it. I'd say shake their hand but we are social distancing!

At the next Board meeting, in September, we will begin our annual cycle for next year's elected chapter officers. It may appear early, but we've been planning in the background for months, and as we all know, our last meeting was in March. So, we need plenty of lead time to ensure a timely transition. Why do I bring this up, is to encourage you to consider being more involved in the chapter through either an elected or appointed position. Most of these positions will require a few hours a month; I'm not soliciting a full time work load. I've found new faces bring new ideas which are always refreshing and help the rest of us maintain prospective. So far this year, I've had two 'volunteers', but there is plenty to go around. Talk to me.

As previously mentioned our next meeting is canceled.

Be Safe!!

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.



Chaplain's Corner

By: Chaplain Thomas Azar

A meaningful life is often a fluid collection of spiritual, mental and emotional aspirations that evolve and become one's personal reality. For me serving, sustaining and 'being there' has manifested itself in a unique 4 decade ministry to religious and nonreligious communities. A chaplain blends church ministry with clinical involvement in public safety environments.

The men and women behind the shield both on and off military bases exposed me to individual's whose aspirations were to maintain laws, keep order and peace, thus ensuring safety and security for fellow Americans. Police chaplains graduate from a group ceremonial role to that of a team camaraderie that allows him or her to witness to God 'by walking in their shoes' and experience the heartbeat and mission of law enforcement.

Growing up in NYCI lived next door to a homicide photographer detective. The pictures I saw shocked my foundations. While attending college I saw violence and crime on the city streets and personally encountered thugs with knives, guns and threats. I decided that the best way to serve American citizens and try to reduce the crime, family breakdown, drugs, alcohol and immorality was through a supportive ministry to the frontline men and women behind the shield who engaged those breaking the law. I wanted to give God's peace to peacemakers.

As a police chaplain and EMT my eyes were continually being opened. Daily dispatches brought our squad car to see how the misuse of love caused husbands and wives to wound each other. How the absence of trust between grown brothers and sisters gave rise to uncontrollable rage and destruction. How the absence of spiritual values and family education about the purpose, meaning and value of a human life led one to kill and destroy. How the absence of moral upbringing lead 12 and 13 year olds to steal and sell themselves to out-of-town johns. Furthermore, these experiences made me realize anew the personal necessity and public importance of religious and moral principles that are teachable, workable and able to provide a higher standard for daily living. My faith evolved as I left the comfortable spiritual incubator of a church office to try and reach others lost in darkness.

A chaplain's responsibility is primarily with the men and women who serve for the public's safety. However, I was called upon in the heat of the night to counsel individuals facing arrest. I would ride together with the first responders on swing and mid shifts in their patrol cars. When there is a trusting communication, one learns of the stress and strain that weigh heavily on the knights in blue armor. Behind the uniform, he or she is a patriotic human

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TRICARE (cont.)

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Physical therapy, therefore has the promise of being a lower cost treatment that has less danger of side effects, chance of complications, and is cheaper than conventional treatment methods, according to the report.

Rapidly receiving physical therapy for lower back pain treatment can also result in faster return to normal life and less lost wages as a result of being unable to participate in daily activities while suffering from lower back pain conditions.

The program will only be available to those who are referred by a Tricare authorized provider to a participating therapist after the 2021 start date. Only those who have a new episode of lower back pain will be able to participate in the program. If you are currently receiving physical therapy for a lower back pain condition, you aren't eligible. However, if you had a lower back pain incident in the past and are diagnosed with a new episode, you are eligible if you are in one of the participating states.

Coronavirus Grounds Thunderbirds Ahead of Wyoming Show

From Military.com

Coronavirus among U.S. Air Force personnel has grounded the Thunderbirds.

The fighter jet demonstration team was scheduled to perform in Cheyenne next Wednesday but canceled because "a few of our team members" tested positive for the virus, Nellis Air Force Base said in a statement.

The base near Las Vegas is headquarters for the Thunderbirds. The Thunderbirds and U.S. Navy's Blue Angels have overflowed several U.S. cities in recent months in a show of national unity amid the coronavirus pandemic.

Federal regulations prohibit the Air Force from saying how many personnel have the virus and their conditions, but none of them is a pilot, Thunderbirds spokeswoman Capt. Remoshay Nelson said Thursday.

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Chaplain's Corner (cont.)

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being, with concerned parents, a loving spouse, children and good church and civilian friends. They also have gifts and talents that contribute to an improved society. They too are separated from loved ones because of overtime at work, educational training, or deployments.

Additionally, off base pressure arises from the community where narrow views label the police officer more as an untrustworthy invader than a friend who risks his life for those he rarely knows. Over time however, departments began building better relationships within their unique environments. I've seen success when every 12-18 months departments underwent a TQM top to bottom review by both military and civilian members. Pressure points were highlighted, and blended tiger teams consisting of civilians and police worked together to address, review and improve unit specific challenges and irregularities. Participating and providing more pastoral support from chaplains and counselors to both sides helped improve the personal and social quality of life. When good and evil collide, my prayer is for mutual understanding and peaceful resolution.

All this individual, family and community complexity gets compounded and together creates a tidal wave of complicated stress. Unless the cause is tackled and therapeutically addressed, one begins to suffer from myriad physical and emotional problems or seeks to release them in unhealthy and/or over-reactive ways. That is why city leaders involve chaplains to confidentially listen and professionally guide first responders.

A police officer often develops a variety of issues at home and work. Many times the officer becomes workaholic or hyper-aggressive, or perhaps the complete opposite-indifferent to his responsibilities. It is here that an attentive chaplain, well trained in pastoral counseling, can help those who face tremendous pressure from all sectors of society.

A chaplain is a trusted representative of God, a valued friend, a spiritual inspirer, and an above reproach example of officership. You find him or her in the emergency room and ICU, behind barricades, on the flight line and chow hall, a funeral parlor and even at your home or deployed tent overseas. Not only must he always be available and accessible at many places and times, but he must exemplify an unwavering spiritual and moral character in tense situations.

The chaplain is a vertical bridge between the hard-working officer and God, and horizontally between the officer and community they serve. Chaplains seek to meet and serve

individuals at their point of need- as a representative of a Holy God, so as to make a difference in the lives of those who run toward resolving a crisis rather than away. It is true that discussion breeds progress; however my experience is to build on this by working side by side as a team, for "Faith without works is dead."

Listening, praying, counseling and teaching are the main spiritual approaches. Military and civilian communities continue to give a warm acceptance to chaplains. There are many elements of commonality between both professions. Moreover, the embedded chaplain who faces trauma together with the police and security forces can easily check and improve the depth and value of his own religious beliefs and convictions in the face of those whom one serves. Just as gold is tested by fire, so the minister who comes out from behind the stained glass windows and works with his flock on either paved or sandy streets comes to experience first-hand the living God working to give truth and build relationships of love with all mankind, especially those who risk their life so others may live in peace.

Coronavirus Grounds Thunderbirds Ahead of Wyoming Show (cont.)

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Those testing positive will self-isolate for 14 days, and the team plans to resume flying next week. Contact tracing by public health officials was underway to determine if anyone else had the virus, Nelson said.

"Our primary focus is ensuring the health and welfare of our personnel so we can safeguard our mission readiness and capabilities," Nelson said by email.

Most of the Thunderbirds' scheduled shows this year are canceled amid public health orders banning large crowds. The Cheyenne event was originally scheduled as part of the Cheyenne Frontier Days rodeo festival held each year over the last two weeks of July.

Frontier Days is canceled for the first time in the event's 124-year history because of the coronavirus. Several other military aircraft remain scheduled to participate in an air show in Cheyenne on Wednesday.

The Thunderbirds' next scheduled event is an Ocean City, Maryland, air show Aug. 15-16.

Scholarship Fund

by Dave Parisot

I have certainly missed seeing our Chapter members at the monthly luncheons. It seems unfathomable that our last Chapter luncheon at the FWB Yacht Club was five months ago on March 5th. Let's hope the COVID-19 situation improves soon so we can start meeting again. I hope everyone is staying safe during this trying period.

Your Scholarship Committee/Board of Directors has three primary functions each year. First is to review each year's scholarship applications and select the winners from the seven local high schools we support with scholarships.

Our second is to award the scholarships to each JROTC selected. This is usually done each year at or May Chapter luncheon, at each school's JROTC Awards Program, and at each school's Senior Class Awards Program. Due to COVID-19 the high schools cancelled their JROTC and Senior Class Awards Programs, so I felt it very important to have the NWFMOSA Scholarship Luncheon, which we did belatedly on June 18th [NOTE: See **Fred Westfall's** photos of the luncheon on the Scholarship Fund page of our website at www.NWFMOSA.org].

The third function is raising funds for each year's scholarships. Thanks to donations by NWFMOSA members and local businesses, in 2020 we were able to award eight scholarships totaling \$21,500, the highest ever since the Scholarship Program was founded in 1997. Donations so far this year are a bit behind where we were in 2019. Rest assured, the funds to pay this year's scholarship are 'in the bank' at the Eglin Federal Credit Union and will be disbursed to the appropriate colleges as we receive certification of each JROTC cadet's enrollment in college and their college's ROTC unit.

We could use some help with donations for our scholarships to be awarded in 2021. If you have been an annual donor to the NWFMOSA Scholarship Fund through the B/G Frank Glunn Century Club, we ask that you continue your generosity. If you have not yet made a donation, we ask you to consider doing so to support our 2021 scholarships. Another way to support our scholarships is in your estate planning, like Lt. Col. Jim Heavener did prior to his death in 2016. I have also remembered the Scholarship Fund in my estate. There are some very good tax advantages to such estate plans if properly set up as the NWFMOSA Scholarship Fund is an IRS 501(c)(3) tax exempt organization. Please call me at (850) 613-6545 or see me at a future NWFMOSA luncheon to discuss. Due to COVID-19 our donations via the 50/50 raffles have also affected the scholarship funding.

At the June 18th Scholarship Luncheon I received a Century Club donation from Lt. Col. **Mike Ramirez**, the JROTC Senior Instructor at Baker School. Thanks, Mike.

Please see the "**BG Frank Glunn Century Club**" donor list below to see who donated in the past twelve months. Of course, we are very much open to donations from those not currently in the Century Club. Will you be the next Century Club donor?

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). **Dr. 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): 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 Riggensbach** (R) (In memory of Jan Riggensbach); January 2020: **Fred Westfall** (R); **Nick Marotta** (R); **Dave Parisot** (R) (In memory of Chong Parisot); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); February 2020: **Rod Gerdes** (R); **Ginny Mills**.

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Scholarship Fund (cont.)

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March 2020: Joy Houck (R) (In memory of Maj. Stanley Houck); April 2020: Larry Bush (R); .Carol Baker (R) (In memory of Col. David Baker); Mike Mitchell (In memory of Frank Harrison); June 2020: Dr. Keith Kulow (R); Dave Parisot (R) (In memory of Mike Mitchell); Michael Ramirez.

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."

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.

SCHOLARSHIP DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

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Gift is tax deductible to the extent allowed by law.

☐ This gift is a memorial in honor of: _____

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Make payable to: **NWFMOA Scholarship Fund**, mail to David Parisot, President; 56th 11th St, Shalimar, FL 32579

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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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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 if 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

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