



THE DEFENDER

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

Vol. 28 No. 01 Serving All Branches of The Uniformed Services JANUARY 2022

Lunch Meeting & Discussion

When: Thur, 6 Jan 2022
Time: Gathering 1130, Lunch 1200
Program to follow
Place: Fort Walton Yacht Club
180 Ferry Road, NE, FWB
Program: Induction of Officers and Board of Directors

MAKE A RESERVATION

• RESERVATIONS ARE REQUIRED

- 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 nwreservations@gmail.com, or call 850-609-8075 if you are attending.

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5 Stars Again!

By Michael Griffith

In mid-October, I was invited to the MOAA national meeting near Washington DC. It was an interesting meeting, and I learned a lot about how MOAA works at the national level. The meeting was held across the street from the Pentagon, which is as close as I have ever been, or ever really wanted to be, to what is so often referred to as the "puzzle palace."

I also got a close look at the Air Force Memorial, the newest such memorial erected in Washington to a branch of the armed services. As an Air Force vet, seeing the memorial for the first time was something of an inspiration.

Like most such meetings, this one included a lot of briefings and conferences, mostly concerning the operations of MOAA, especially its role in advocating to Congress for measures that help to support not only MOAA members, but American veterans and their families in general. More information about the meeting, along with details of what was discussed, will soon be posted on the President's Page of the NWFMoa website.

The highlight of the meeting occurred during the final banquet,



NWFMoa Chapter President Mike Griffith receiving the Five Star Levels of Excellence Award during the 2021 annual MOAA meeting. The award was presented by Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA President, (left) and Gen. Walter "Skip" Sharp, USA (Ret), Chairman of the MOAA Board of Directors, (right)

when I had the distinct honor of accepting a Five Star Levels of Excellence Award for our chapter's performance during 2020. I can take no personal credit for how our chapter performed in 2020, as it was not until late in the year that I became a chapter board member. Many of you, however, served above and beyond during that year, doing everything from arranging meetings (or not) despite Covid, to handling finances, correspondence, and our programs to give scholarships to deserving students and provide food assistance to local military families.

Continued on page 3

From the Editor's Pen

By Ken Zepp

A Fond Farewell!

I know as you open the first page of the Defender you usually see a picture of the NWFMOA President; however, as this is my final edition as editor of The Defender I decided to commandeer the President's Pen section to reflect on my tenure, recognize a few people, and open the door for a volunteer to take over the editorial duties.

Four years ago, Scott Berry sauntered up to me as only he can do, put his arm around me and said he had a great opportunity that had my name written all over it. Now, being in the military for over 25 years and having half of my cognitive faculties still intact, I knew this wasn't a great opportunity. I don't recall if Scott asked, "Do you want to be the editor?" or "Do you mind taking over as editor?" but I must have answered wrong because the very next day I found myself talking to Larry Williamson (previous Defender editor) on the duties of the editor. Of all the wrong decisions I've made, this one has honestly resulted in being one of the most rewarding.

As the editor of the Defender I had the opportunity to experience how NWFMOA operates from the inside-out. I've had the pleasure to work with four wonderful presidents (Scott Berry, Nick Marotta, Elvira Chiccarelli, and Mike Griffith) each having their unique leadership style and vision. One great Secretary (Fred Westfall) who worked above-and-beyond with me to make sure the Defender continues to be a 5-star publication, and numerous long-term Officers (George Colton) and Board of Directors (Dan Brown, Dave Parisot, and Bob Allen). All these people exemplify service above self and make NWFMOA a truly remarkable organization. As editor, I have learned firsthand about topics like the politics of Fort

Walton Beach, estate planning strategies, countering IEDs in Iraq, the Alaquia Animal Refuge mission, the AF Retiree

Activities Program, and that just names a few. I was privileged to write and learn about great Americans like Sam Lombardo and Patt Maney. Most importantly though, I had the distinct honor to meet many of you. After four years as editor, it is time for me to hang up the old keyboard and pass the mouse pad to someone else.

As of this writing NWFMOA does not have an editor to keep the Defender going; however, virtually everyone has the qualifications to be the editor. All you need is a computer, an email account, and the ability to read English. In all honesty it takes about 3-4 hours a month to consolidate the articles, send them to the typesetter, and then approve the final version. If this sounds like something you may even be remotely interested in, give Mike Griffith or Fred Westfall a call. I will provide a continuity book with step by step details on how to produce a 5-star Defender. Without you, this will be the last issue of the Defender.

It has been a true pleasure being your Defender editor for the last four years, and I wish you all a very Merry Christmas, and a Happy New Year. Be safe during the holidays especially if you are traveling. I don't want to see you guys on the police blotter! Take care and I hope to see you all in the New Year!

z

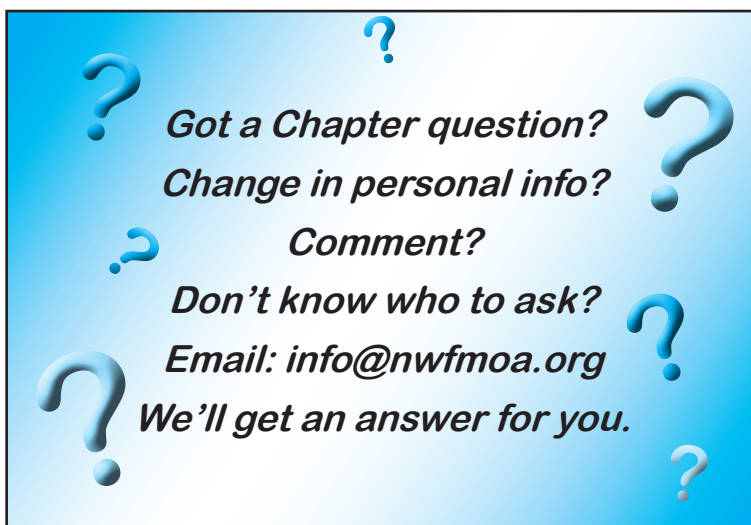
PUBLIC RECORD

New Members

Maurice A Powers, Lt Col, USAF (RET)

In Memorium

Dorothy Byron, Surviving Spouse, Nov. 15, 2021



Got a Chapter question?
Change in personal info?
Comment?
Don't know who to ask?
Email: info@nwfmooa.org
We'll get an answer for you.

SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

Community Outreach

By: Dave Parisot

On November 4th, I presented the last increment of Commissary gift cards purchased with our 2021 MOAA Community Outreach Grant to the 7th Special Forces (Airborne) First Sergeants Council at Eglin AFB. We donated 50 cards at \$25 each for them to distribute to their soldier families of E-4 and below prior to the holidays.



Dave Parisot presented 50 Commissary gift cards to Specialists Masters, Nutima, and Zocherl of the 7th SFG

At our December 2nd chapter luncheon, we were entertained by the Opus One choral group of Niceville H.S. They presented a very wonderful program of Christmas and holiday music for the Chapter members and spouses.



Chapter President Mike Griffith presented chapter coins to Catherine Feazell, Director of Opus One, and Andrea Solo, student representative.

Dues Reminder

Hello my fellow NWFMOA members. 2021 is history, welcome to 2022!!! For many of you this means your membership will be expiring and it is time to pay your dues for the New Year. If you are not sure when your membership expires look at the address label on this Defender, and across from your name you will see a year. If it says 2021 it is time to renew. You can renew your membership for 1, 2 or 3 years (see renewal form below your mailing address). Please bring to the next general meeting or mail it in to the address provided on the renewal form.

I encourage everyone to get their membership up to date as soon as possible.

Thank you. George Colton, Treasurer

5 Stars Again! (cont.)

Continued from page 1

I'll be bringing the award to a future NWFMOA meeting, but for the present, I want to thank each and every one of you who contributed to our chapter's top performance. It has not gone unrecognized.

I also want to thank Fran Hendricks, our chapter's First Vice President, for chairing our January 2022 meeting, as I will be out of town that week. Thanks, Fran!



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

COINS ON MILITARY TOMBSTONES

The 23 Psalm was read and my benediction delivered. Taps played and weapons fired. The folded flag was handed to the spouse and the family walked weeping to their cars. Alone with the grave diggers, I suddenly heard the roar of a C-130 overhead.

I looked up and saw several specs descending in the sky. I placed my uniform and Bible in the car, and as I turned around the parachutes towered like the towering oaks. Five commandos walked gallantly, boldly and solemnly toward the grave. Saying nothing each in formation walked separately to the coffin and expressed their inner most feelings for their comrade by placing an item on it. One kissed the lid, another beat his fist and groaned, a third poured a liquid, a fourth placed an AFSOC coin and last prayed tearfully. Never forgotten! I lost it.

Only human beings write and mark their history. Many cultures going back thousands of years found ways to pay their two-fold respect to the departed and the family.

Mary and I visited Barancas in Pensacola this past Veterans Day weekend. We noticed that there were coins on top of the tombstones. We asked the worker their significance and he said, "I don't know what the coins mean but someone was placing them on every tombstone." Over the decades it was common for family and friends to place crosses, flowers, wreaths, dolls, flags and special items meaningful to the deceased.

Many trace the traditions back to the Romans and Egyptians who placed money on the mouth of the deceased or over the eyes in order to pay the ferryman to take them across the River Styx into the next world.

In the Bible, rocks were placed on the tombs of the early patriarchs Abraham, Isaac and Jacob, as well as their families (Genesis).

In our country many Indian tribes buried their warriors or family members with their tools, weapons, dolls, beads and war horse.

Servicemen and women from the Korea, Vietnam, Desert Storm and other conflicts have passed away. It has become more meaningful to pay their respect to the deceased by letting the family members know a friend, comrade or grateful citizen stopped by to honor the man

or woman who gave the full measure of their being to America's freedom. Coins add to the solemnity. Here is our tradition: a penny lets the family know that you paused to pray and acknowledge the sacrifice made. A nickel tells them you trained with the veteran. A dime represents a shared squadron, deployment or battle together. A quarter states that you were there when the family member was KIA. When there are too many coins, the cemetery often collects it to pay for burials of veterans who could not afford to be buried. We patriots value life.

We are blessed to live in America. We remember our military families who have kept our nation free and able to live out our democratic ideals. So find a small purse to hold several coins and together let's show our remembered pride by making a special trip to a cemetery. Now that's a meaningful New Year's resolution.

Medicare Part B Rates Will Spike. Here's What You'll Pay

By: Kevin Lilley (*Revised*)

Medicare Part B premiums will rise by the highest level in the program's history next year, with most Part B users paying 14.5% more than they did in 2021.

The Standard Part B 2022 premium of \$170.10 is up from \$148.50 in 2021. This is the monthly amount paid by beneficiaries who had a modified gross adjusted income of \$91,000 or less on their 2020 individual tax return or \$182,000 or less on a 2020 joint return.

The increase dwarfs last year's 2.7% standard rate hike. A Centers for Medicare and Medicaid Services (CMS) fact sheet offers three main reasons for the increase: Rising health care prices and utilization as patients return to provider offices for routine care while COVID-related expenses persist, a \$3-per-month increase brought about by a legislative fix that lessened last year's increase during the COVID-19 pandemic, and uncertainty regarding costs and coverage of Aduhelm, a new Alzheimer's medication.

Those who earned more pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment Amount (IRMAA) to the standard premium. The breakdown of those rates, per Medicare.gov, is as follows (Note: as with the standard premium levels, these income levels have risen slightly since 2020):

Continued on page 6

Scholarship Fund

By Dave Parisot

Happy New Year to all! We ended 2021 with the annual Military Ball on Dec. 9th and our scholarship raffles and auctions. These provided \$1,545 for the Scholarship Fund. Thank you to all who purchased raffle tickets and purchased the hotel room auctions at **Residence Inn & Suites by Marriott and TownePlace Suites by Marriott**. The hotel packages were donated by **InterMountain Management** of FWB, a new Business Gold sponsor. Renewing their Business Gold sponsorships this month were **Eglin Federal Credit Union** and **Merrill Lynch**. We welcome also another new Business Gold sponsor by **Step One Automotive Group** of FWB. The raffles and Business Gold donations will fund one of our nine \$3,000 scholarships for 2022. Thank you to all our Business donors (see below for complete list). Please support these local businesses.

Our Century Club donors have provided \$10,934 in 2021 and the 50/50 raffles netted \$979 in 2021 for a total of \$11,913. This will fund four of our scholarships for 2022. My sincerest thanks to all of our donors and raffle ticket purchasers; YOU ARE THE PEOPLE WHO MAKE OUR SCHOLARSHIP PROGRAM WORK!

A special thank you to **Connie Hendricks** who made and donated a gorgeous holiday wreath.

Here is the complete list of **Gold Century Club** members (\$500 cumulative minimum donation) and **BG Frank Glunn Century Club** members (\$100 minimum donation) for the most previous 12 months, along with our **Business Donors**. Your support is greatly appreciated. [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 & Irene 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 & Charlotte Eschmann** (Oct 2018); **Carol Baker** (Jan 2019); **Ann Adelsperger** (Feb 2019); **Don Litke** (Aug 2019); **Fred Boyer** (Aug 2019). **Dr. Keith Kulow** (Nov 2019); **Al Bills** (Nov. 2019); **Kay Dent** (Nov. 2019); **Dr. Roger Riggensbach** (Dec 2019); **Robert "Pete" Peterzen** (Dec 2019); **Nick Marotta** (Oct 2020); **Kathy & Jesse Bush** (Dec 2020); **Patt & Caroline Maney** (Dec

2020); **Kevin Kirby** (Apr 2021); and, **Scott & Janet Berry** (May 2021); **Patrick Boab** (Dec. 2021). [Note: 30 total members]

BG Frank Glunn Century Club (past 12 months) (R=Renewal): **Jan 2021: Fred Westfall** (R); **Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); **Feb 2021: Rod Gerdes** (R); and **Chris Beam** (R); **Mar 2021: Dave Davis** (R) (In memory of B/Gen Bud Day); **Fred Boyer** (R) (In honor of Marlene Bosak); **Joy Houck** (R) (In memory of Maj. Stanley Houck); **Apr 2021: Dr. Keith Kulow** (R); **Kevin Kirby**; **May 2021: Larry Bush** (R); **Patrick Boab** (R); **Al Bills** (R); **Scott & Janet Berry** (R); **Dick Solt** (R); **June 2021: Dave Parisot** (R) (In memory of Sam Lombardo); **Aug 2021: Janet (Ryan) Taylor** (R) (In honor of Maj. Bill Ryan); **Donald Litke** (R) (In memory of Kay Litke); Anonymous (In memory of David Baker); **Chuck Merkel** (R); **Sept 2021: Paul & Kathy Gerth** (In memory of Larry and Ann Shingler); **Doug Hardin** (R) (In memory of Gen. Bill Kirk); **George Colton** (R) (In memory of Larry and Ann Shingler); and, **Kevin Kirk** (R). **Oct 2021: Janet (Ryan) Taylor** (R) (In honor of Major Bill Ryan); **Kevin Kirby** (R); **Howard & Irene Fisher** (R); **Craig Miller** (R); **Nov 2021: Dave Parisot** (R) (In memory of Dick Prater); **Bob Gramm** (R); **Joe Stevens** (R); **Jesse & Kathy Bush** (R); **B/G Fran & Mrs Connie Hendricks**; **Dan Brown** (R); **Robert "Pete" Peterzen** (R); **Mark Fluker**; **Karl and Charlotte Eschmann** (R); **Jeff Watson** (R); **Dec. 2021: Kay Dent** (R) (In memory of Troy Dent and Larry Ketter); **Christine Hallion** (R); **Nick Marotta** (R); **Larry Tashlik** (R); **Dennis Phillips** (R); **Chris Beam** (R); **Patrick Boab** (R); and **Larry Bush** (R).

2021 Business Gold Donor (\$500 - \$749): **Dec. 2021: Merrill Lynch** (Chris Beam & Tess Bass); **Eglin Federal Credit Union**; **Step One Automotive Group**; **Residence Inn & Suites by Marriott** of FWB (In-kind); **TownePlace Suites by Marriott** of FWB (In-kind).

2021 Business Silver Donors (\$250 - \$499): **Dec 2021: Shalimar Pointe Golf Club** (In-kind); **Rocky Bayou Golf Club** (In-kind); **Gator Lakes Golf Course** (In-kind); **Indian Bayou Golf & Country Club** (In-kind)

2021 Business Bronze Donors (\$100 - \$249): **May 2021: Eye MD of Niceville** (R); **Nov 2021: Lee Nissan** of FWB; **Buffalo's Reef** of FWB (in-kind); **Mary's Kitchen** of FWB (in-kind); **Painting With a Twist** of FWB (in-kind); **Repeat Street Thrift Store** of FWB (in-kind); **Dec 2021: Tammy's Journeys** of FWB (In-kind); **Popeye's Louisiana Kitchen** of FWB (In-kind); **Shalimar Cheers Pub** (In-kind).

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Scholarship Fund (cont.)

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

NWFMOA Scholarship Fund: “HELPING TO BUILD FUTURE MILITARY OFFICERS AND LEADERS.”



Raffle table for the Scholarship Fund at the 2021 Military Ball. All raffle prizes were donated and had a total value of over \$2,000.

SCHOLARSHIP DONATION FORM

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

Name: _____

Address: _____

(Donation is tax deductible as allowable by law.)

☐ This gift is in honor of: _____

☐ Please inform the following of this gift:

Name: _____

Address: _____

City, ST, ZIP: _____

Make payable to: **NWFMOA Scholarship Fund** and mail to:

Dave Parisot, President, 56 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.

Medicare Part B Rates (cont.)

Continued from page 4

- Those with income from \$91,001 to \$114,000 on an individual return or from \$182,001 to \$228,000 on a joint return will pay **\$238.10 per month**, up from \$207.90 in 2021.
- Those with income from \$114,001 to \$142,000 on an individual return or from \$228,001 to \$284,000 on a joint return will pay **\$340.20 per month**, up from \$297.00.
- Those with income from \$142,001 to \$170,000 on an individual return or from \$284,001 to \$340,000 on a joint return will pay **\$442.30 per month**, up from \$386.10.
- Those with income from \$170,001 to \$500,000 on an individual return, or \$91,001 to \$408,999 when married but filing a separate tax return, or from \$340,001 to \$750,000 on a joint return will pay **\$544.30 per month**, up from \$475.20.
- Those with income above \$500,000 on an individual return, or above \$408,999 when married but filing a separate tax return, or above \$750,000 on a joint return will pay **\$578.30 per month**, up from \$504.90.

Income Adjustment

If your income figures from 2020 don't reflect your current financial situation, especially in the event of a retirement, a divorce, or other life-changing events, you may qualify for a lower rate. You can file Form SSA-44, Medicare Income-Related Monthly Adjustment Amount – Life Changing Event, or visit your local Social Security office to request an adjustment.

Qualifying events include:

- Marriage, divorce/annulment, or death of a spouse.
- Work stoppage or reduction.
- Loss of income-producing property.
- Loss of pension income.
- Employer settlement payment.

For more information, call the Social Security Administration (SSA) at 1-800-772-1213.



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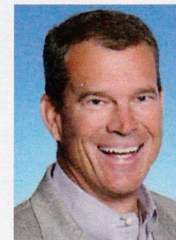
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AN INVITATION TO YOU: The membership of NWFMOA extends a sincere invitation to join us in our social cultural, professional and service activities that extend for the local to national levels.

Today's Date _____

Last Name _____ First Name _____ Initial _____

Spouse _____ Phone _____

Address _____ City _____ State & Zip Code _____

Email Address _____

Rank _____ Service _____ MOAA Member Number _____

☐ Regular ☐ Reserve ☐ National Guard ☐ Active Duty ☐ Retired

This application is for:

☐ Life Member ☐ New Member ☐ Renewal ☐ Surviving Spouse ☐ Other _____

Make Checks payable to NWFMOA or to Northwest Florida Military Officers Assn. Inc. Check here is you do not want your ☐ name, ☐ phone number, or ☐ email address listed in the printed chapter directories. Membership includes a subscription to *The Defender* for the dues period. We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

****The spouse of a deceased life member is automatically an auxiliary life member**

Membership Application/ Renewal

**New Members joining this year
receive membership through
December 31 next year for \$25.00**

**Membership Renewal
1 yr--\$25.00, 2 yr--\$48.00, 3 yr--\$65.00**

Life Membership Dues**

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91-95	75.00	61-65	295.00
86-90	110.00	56-60	335.00
81-85	150.00	51-55	360.00
76-80	195.00	-50	395.00

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