

## NEWSLETTER NOVEMBER 2018



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### PRESIDENT'S MESSAGE

Robin and I will be going to the MOAA national meeting in Phoenix, Arizona to receive the MOAA Chapter Five Star Levels of Excellence Award for 2017 – We are pleased to report that our Five Star Levels of Excellence award has returned for 2017. This highest-level chapter award was based on our membership growth/retention, our scholarship program and the MOAA Community Outreach grant we received.

The chapter had a wonderful time at Oktoberfest. Harley gave a talk on the background of beer and how it came to be. Huberta was given a gold watch for sponsoring Oktoberfest for the past twenty years. Her son Clark was there to help with the gold watch presentation. The food was very good as Red Rocks always has great food. This is the 20<sup>th</sup> and last Oktoberfest as Huberta has announced her "retirement".

The North Carolina Council of Chapters had their meeting in Wilmington on the 20<sup>th</sup> of October and Robin and I had a wonderful time. At the meeting it was brought up how to retain our members. So, I am asking the chapter for input on what we can do as a chapter to retain members? Send me your input.

Chapter meetings are held at the Red Rocks Café, 4223-8 Providence Rd., Strawberry Hill area where Fairview/Sardis Rds. cross Providence, behind the old Fresh Market, in the Strawberry Hill shopping center. We start the meeting at 3:00 PM with a 30-minute social, followed by a short business meeting, then dinner (order from the menu) and then the program.

Thank you for your participation with and for our chapter goals attainment.  
 Jay E. Garbus, CW4, USA (Ret), President

*The mission of the Charlotte-Metrolina Chapter of the Military Officers Association of America (MOAA) is to promote MOAA purposes and objectives. This will foster fraternal relations among retired, active, and former officers of the uniformed services, and their Reserve and National Guard components. The goal is to actively promote the protection of the rights and interests of members of the uniform services, their family members including survivors, provide useful services for members and their families, and serve the community, the active military forces (past present, and future), and our nation.*

### NEXT MEETING

**Sunday, November 11th,  
2018**

Red Rocks Cafe  
 4223 Providence Rd  
 Social Time **1500**  
 Meeting with Meal **1530**

**NEW CHAPTER WEB SITE** – We have a new chapter web site at <https://www.moaacharlotte.com/> Try the new site. Thanks to Dale Hohue for creating it.

**PROGRAMS AND NOMINATIONS – JOHN WILLIS**

**November 11<sup>th</sup>, 2018** - (Veterans Day) – Matthew Martin, Regional Executive, Federal Reserve Bank of Richmond. - What is the Federal Reserve and why are they here in Charlotte? See bio further down in newsletter. Bring “Toys for Tots” donations.

**December 9<sup>th</sup>, 2018** – Holiday Party - Will be at the Red Rocks Café with a special menu. Bring “Toys for Tots” donations.

**January 27<sup>th</sup>, 2019** – Installation of Officers and Mr. Chris Perez, Volunteer Services Manager, Volunteer Services Central Division, Atrium Health - Atrium Health for veterans.

**LEGISLATION – DICK STEEVES** – Please sign up for the 4<sup>th</sup> Branch, for those retiring after 1989, your retirement income in North Carolina is being taxed. 4th Branch is fighting to have your Military retirement not taxed. Do not forget to vote this election see page 5

**TOYS FOR TOTS** - At the November meeting, please bring your donation of a new, unwrapped toy for this year’s Toys for Tots local area campaign run by the US Marine Corps Reserve.

**MOAA/VETERANS BRIDGE HOME VETERANS (VBH) MENTORSHIP PROGRAM** - We are still seeking chapter members (and others) to serve as mentors for transitioning veterans. Initially, it is a 6-month program beginning with approximately ten selected mentors having a one-on-one mentor/mentee relationship with a transitioning veteran in need of and desire for support through some of the VBH/NC Serves network and in seeking employment and/or enhancement of professional skills.

There will be an initial mentor orientation program on November 14<sup>th</sup> **starting at 10:45 AM at the Covenant Presbyterian Church Community Room**, 1000 East Morehead Street. This is one hour prior to the monthly Veterans Network Lunch for November. Lunch is great and costs \$ 10. Being with and interacting other veterans makes this time even better. For learning about the MOAA/VBH Mentor program, try to attend. Let Ron Morgan know of your interest. Contact him at: [rbmorgan943@aol.com](mailto:rbmorgan943@aol.com) or (704) 941-7834.

**THE UNCC ROTC GOLD BARS PROGRAM** – Scott Morris heads up the Army program and Chuck Martin heads up the Air Force program. We will be continuing this program for December 2018 graduation and commissioning and for May 2019.

**JROTC SCHOLARSHIP FUNDRAISING** - Chapter JROTC Scholarship Fund Golf Tournament on **October 4<sup>th</sup>, 2019**. For the 2019 tournament, we need additional chapter members to get involved and seek out prime and hole/team sponsors.

**NORTH CAROLINA COUNCIL OF CHAPTER MEETINGS** – Sandhills January 18<sup>th</sup> and 19<sup>th</sup>.

**MOAA NATIONAL MEETING** - November 1-2, 2018 - Phoenix, AZ

**ON GOING EVENTS**

1. Mecklenburg Veterans Council – 1<sup>st</sup> Tuesday every month at 11:30 am. 700 North Tryon Street
2. Veteran Network breakfasts on the first Thursday of every month, starting at 0730 at Another Broken Egg in Ballantyne. Total cost is \$ 13.
3. Veteran Network Uptown Lunches on the second Wednesday of every month starting at 11:45 at the Covenant Presbyterian Church Community Room. Total cost is \$ 10.00. Next lunch is November 14<sup>th</sup>.

## **AMAZON SMILE CHAPTER DONATIONS**

**Ronald Wilsbach,**

Thank you for registering Charlotte-Metrolina Chapter of the MOAA at [org.amazon.com](https://org.amazon.com) and welcome to AmazonSmile, where Amazon donates 0.5% of the price of eligible smile.amazon.com purchases to the charities selected by customers. Spread the word to your supporters so they can generate donations for your organization when they shop.

When customers sign up for AmazonSmile, they're asked to select one of over a million charities to support. When customers click on your unique link, they skip this charity selection process. Instead, they're taken to [smile.amazon.com](https://smile.amazon.com) and are automatically asked if they want to support Charlotte-Metrolina Chapter of the MOAA. Your unique charity link: <https://smile.amazon.com/ch/38-3779812>

**HEARING AIDS** - From Candice L. Graves CW5 Commissioned, USA, Retired

Where can you get help? The Retiree-At-Cost Hearing Aid Program (RACCHAP) may be able to assist. RACCHAP is a program that allows hearing aids to be purchased at cost at many military medical treatment facilities.

All MTFs do not support this program; here is a list of the MTFs that do by state:

Connecticut - Naval Hospital Groton

Florida (2 locations) - Eglin Air Force Base; or Naval Hospital Jacksonville

Kansas - Fort Riley

Kentucky - Fort Campbell

Louisiana - Fort Polk

Maryland (2 locations) - Walter Reed National Military Medical Center; or Andrews Air Force Base

New Hampshire - Naval Health Clinic Portsmouth

Rhode Island - Naval Health Clinic Newport

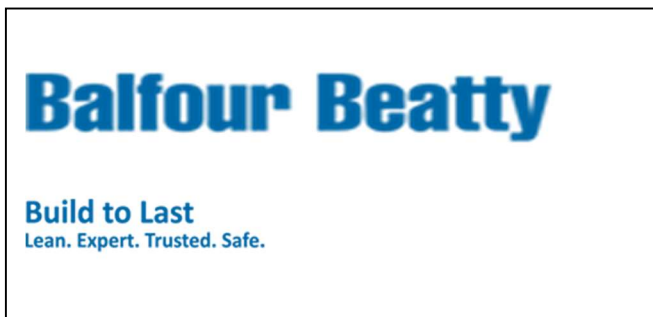
**South Carolina (2 locations) - Naval Hospital Beaufort/Parris Island; or Fort Jackson**

Texas (2 locations) - Fort Bliss; or Joint Base San Antonio-Lakeland

## **PICTURES FROM OCTOBERFEST**



**MOAA PRIME SPONSORS/SUPPORTERS for Chapter's JROTC Scholarship Fund Golf Tournament**



**MISCELLANEOUS**



**Matthew Martin, Regional Executive, Federal Reserve Bank of Richmond – Our November 11<sup>th</sup> Speaker**

Matt is based in the Bank's Charlotte office with responsibility for outreach to business, banking, and community groups across North Carolina and South Carolina. He also leads the Bank's Outreach and Statistics and Reserve Accounts departments for the Federal Reserve's Fifth District, which includes North and South Carolina, Virginia, Maryland, and most of West Virginia, and serves on the Bank's senior management team.



Matt joined the Charlotte office as a regional economist in 2006 and assumed the regional executive role in early 2009. Prior to joining the Bank, he worked as a senior economist for Moody's Analytics, as an analyst in the Congressional Budget Office, and as a faculty member at Kent State University, where he taught macroeconomics, money and banking, and economic history.

Matt is active in the community having served as past chair of the board for Community Link, a housing non-profit where he continues to serve on the Strategic Planning Committee. He also serves as a board member for Veterans Bridge Home, an organization that helps veterans successfully transition home after military service. He recently served on the Charlotte Mecklenburg Opportunity Task Force, and is on the board of North Carolina Council on



Economic Education, the Belk School of Business Advisory Board at the University of North Carolina Charlotte, and the Junior Achievement of Central Carolinas Advisory Board.

A Pennsylvania native, Matt has a B.S. degree in economics from the U.S. Military Academy at West Point and a Ph.D. in economics from the University of Delaware, which he earned after completing his military service.



## Equal Tax Treatment for ALL Government Retirees

### The Bailey Settlement and North Carolina's Government Employees

In November 1999, in **Bailey vs. State of North Carolina**, the North Carolina Supreme Court decided that federal, state and local government retiree pension income must be taxed in the same manner - and that all those retirees who were vested in a qualifying retirement system by August 12, 1989 would not be taxed on their retirement benefits.

However, as a result the NC legislature changed the tax law: Those who did not have the requisite service would be subject to the state tax laws. As an example, the retirement benefits of a military officer retiring with 20 years of service in 1989 are exempt from state taxation, while those of an officer serving in the same role and retiring now is not. **Same service, but inequitable treatment.**

The 4th Branch - a coalition of government employee and retiree organizations committed to leveling the playing field in North Carolina for **ALL** government retirees through fair taxation

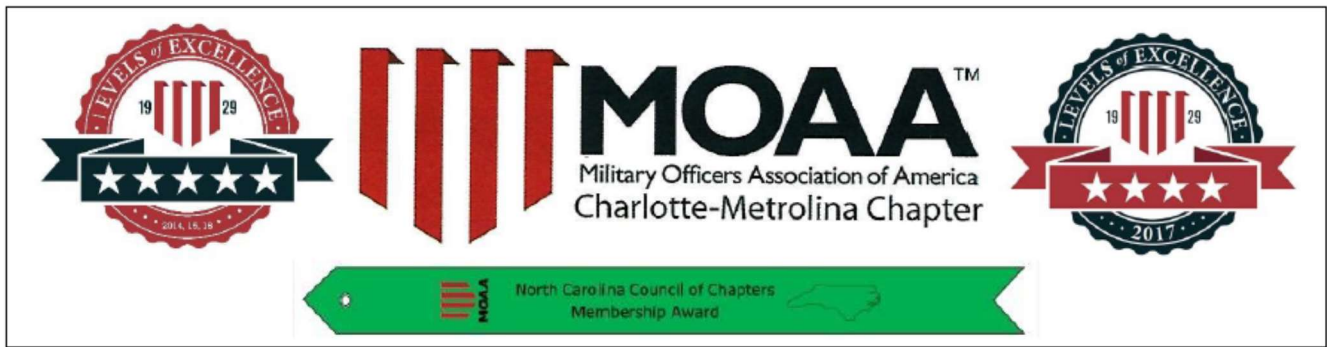
- is working to change the law so that all public retirees are treated the same by extending the Bailey settlement to all. To bolster our case, the 4th Branch commissioned a study that shows the many economic advantages to the state of such an extension, which include:

- For every \$1 a government retiree saves in state income tax, North Carolina accrues \$2.5 in economic benefits. Allowing ALL government retirees to deduct state, local or federal retirement benefits from their adjusted gross income is good policy.
- Without the need to save for retirement, government retirees direct most of their income BACK into the local economy which equals more sales tax revenue.
- New retirees would be attracted to North Carolina with no taxation of government benefits. Most buy homes - and about 20 percent are new housing which generates jobs directly and spending.
- Retirees use fewer public services. Without their own children in school, property taxes from just two retiree households can support one school child in their community.
- Most government retirees are motivated to volunteer in their communities. Based on our recent study, volunteer activities and skill contributions were worth nearly \$150 million per year to the state.

### **Get Involved - Its Free!**

Join the 4th Branch and help advocate for equitable treatment of **ALL** government retirees. Register with the 4th Branch at [www.4thbranchnc.org](http://www.4thbranchnc.org) by clicking/completing “**Join Now**”. Receive alerts on critical legislation and stay informed. *The 4th Branch will not reveal your email address to anyone else.*

Enter your address or Zip code in “**Find Your State Officials.**” Click their name to find out how to contact them and call, email or make an appointment with your legislator(s) when they are in their home office.



## NC-04 CHARLOTTE-METROLINA CHAPTER MOAA

### ENROLLMENT/RENEWAL FORM

New Member \_\_\_\_\_ Renewal \_\_\_\_\_ Date \_\_\_\_\_

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Rank \_\_\_\_\_ Branch \_\_\_\_\_ DOB \_\_\_\_\_ Spouse's Name \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

E-Mail Address \_\_\_\_\_ Phone # \_\_\_\_\_

I would like to receive my newsletter by: \_\_\_\_\_ US Mail \_\_\_\_\_ E-mail

National MOAA Member? Yes \_\_\_\_\_ No \_\_\_\_\_ Are you a life member? \_\_\_\_\_

Membership No. \_\_\_\_\_

(Found above your first name on magazine label)

**First Year New Members \$5.00**

Annual Renewal \$25.00

Surviving Spouses \$10.00

Renew for 5 years \$100.00

Mail to: Charlotte-Metrolina Chapter MOAA

P.O. Box 31394

Charlotte, NC 28231-1394

Scholarship Donation: \_\_\_\_\_ Receipt: Yes \_\_\_\_\_ No \_\_\_\_\_

**Membership Requirements:** Commissioned and Warrant Officers of the seven uniformed services (Army, Navy, Air Force Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration, and U.S. Public Health Service) and the reserve and other components of these services may become regular members. Widows and widowers of any deceased individual, who would, if living, are eligible for membership as auxiliary members. Regular members must hold and maintain membership in both the national organization as well as the local chapter. Auxiliary members are encouraged but not required to hold both memberships.