



NEWSLETTER JANUARY 2020



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Newsletter

Jay E. Garbus Same as above

PRESIDENT'S MESSAGE

I hope everyone had a fantastic holiday. Now it is time to get back to work and plan for 2020 family events and holidays.

The December meeting was our holiday celebration party at the Red Rock Café. We had a "white elephant gift exchange" with members getting, exchanging some fun gifts. We had a lot of laughs "stealing" from each other.

At the January meeting we will have the installation of officers for the coming year. Our new President of the MOAA North Carolina Council of Chapters, COL Jim Brumit, USA (Ret) from Wilmington will be officiating and installing the officers. Jim will then fill us in on national and NC State MOAA activities.

1st VP Joe Anderson has filled all the monthly scheduled meetings with interesting speakers that will give informative presentations. Some are chapter members that we may not have met before.

We have a new 3rd VP Tony Castle who will be reporting on national and state legislative issues. If you have any legislative information and input on any of the military and veteran issues, he would love to hear them.

Dues for 2020 need to be paid to Ron Wilsbach as soon as possible and please take advantage of the free national Basic Membership if you are not a National MOAA. This will help the chapter receive the 5-star LOE award.

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, JAN 19th, 2020

Red Rocks Cafe
4223 Providence Rd

Social Time **1500**
Meeting with Meal **1530**

Publisher and Editor – Jay E. Garbus

The **Newsletter** is published monthly for members and friends of Charlotte-Metrolina Chapter, MOAA.

Editorial Policy: The Charlotte-Metrolina Chapter is affiliated with national MOAA. As such, the Charlotte-Metrolina Chapter is nonpartisan. Editorial policies are established by the Chapter's Publisher and Editor and are in consonance with MOAA's. Advertising and sponsorship are accepted based on MOAA policies and standards.

Editor may be reached at (704) 400-0160

Chapter Website <https://www.charlottesmoaa.org> / **MOAA Website** <http://www.moaa.org/>

MOAA "Take Action" <http://www.moaa.org/takeAction/>

Membership Open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services or their surviving spouses.

Chapter Dues for 2020 are due by December 31, 2019. If you have not yet done so, please send in now. See the last page, complete and send to Ron Wilsbach NOW! Become a national member FOR FREE with a Basic Membership

PROGRAMS

January 19th - Installation of officers – By MOAA NC Council of Chapters President COL Jim Brumit, USA (Ret).

February 16th - Rich Permenter, NOAA, Captain, (Ret) – Rich will brief us on the history and roles on the National Oceanic Atmospheric Administration (NOAA).

March 15th - David Laws Dir, Services to the Armed Forces, American Red Cross, David, a chapter member will talk about the Red Cross support for the military services, service members and families

April 19th – Our Chapter will have a representative from MOAA National visit us and provide a presentation on their work in influencing our national legislature for the benefit of all veterans and military families.

May 31st – JROTC Scholarship award presentations. This is a later May date due to Red Rocks Café scheduling and holiday conflicts.

LEGISLATION – Tony Castle - Check out the web site: <https://Statepolicy.militaryonesource.mil> which is the new web site for Department of Defense State Liaison Program, then go to the map for North Carolina)

THE WIDOWS TAX - Under current law, survivors of deceased military members must forfeit part or all of their purchased Survivor Benefit Plan (SBP) annuity when awarded the VA's Dependency and Indemnity Compensation (DIC). The loss of any portion of the SBP annuity is known as the "Widows Tax."

The Fiscal 2020 National Defense Appropriations Act changes this provision, for the benefit of more than 65,000 military survivors, with fix that will be phased in over a three-year span. Below, find out how MOAA has fought to end the widow's tax, what's next for survivors after the repeal, and how you can get involved.



The **Senate on Tuesday voted to repeal the "widows tax,"** a financial penalty affecting over 65,000 military survivors across the country. The measure passed as part of the fiscal year 2020 National Defense Authorization Act (NDAA).

The House voted to repeal the widows tax Dec. 11. The measure now heads to the White House for President Donald Trump to sign. In a [tweet](#) on Dec. 11, Trump indicated he would sign the bill. "Congress – don't delay this anymore! I will sign this historic defense legislation immediately!"

“Because of the momentum we built, this is the year, this is the day we will finally honor the commitment made to these families who have given everything to our country,” Jones said in remarks on the Senate floor prior to the Senate passing the legislation 86-8. “This is the year, this is the day that we will let our actions speak louder than words. This is the year we finally put our money where our mouth is when it comes to honoring our service members and their families. This is the year, this is the day that we finally repeal the widow’s tax once and for all.”

MOAA President and CEO Lt. Gen. Dana Atkins, USAF (Ret), said of the news, “This will be the culmination of the efforts of many over the last four decades: military and veteran service organizations, the media, an amazing army of surviving spouses, The Military Coalition, and members of Congress and their dedicated staffs.”

MOAA has fought for years to eliminate the widow’s tax. In April, more than 150 members from across the country came to Washington, D.C. as part of MOAA’s Storming the Hill event. Eliminating the widow’s tax was a main topic of discussion for MOAA stormers.

The final bill language phases out the widow’s tax over three years, with **survivors receiving their full benefits on Jan. 1, 2023.**

Survivors who received a partial refund of their sponsor’s premiums **will not be required to return that money** to DoD.

The bill language removes the option for an eligible surviving military spouse to establish an annuity in the name of a dependent child instead of their own. This change would take effect Jan. 1, 2023. Spouses who’ve elected to transfer their annuity payment to a child (or children) will have their eligibility for the benefit restored on Dec. 31, 2022, “whether or not payment to such child subsequently was terminated due to loss of dependent status or death,” per the legislation.

Previously, survivors were coerced to transfer their survivor benefits to their children in order to receive both benefits. Those benefits expired whenever the dependent reached the age of majority. But a change in the 2017 tax bill dramatically increased the rate those benefits were taxed at.

By repealing the child option, survivors both avoid what’s been termed the “**kiddie tax**” and receive the full benefits they deserve. Though a kiddie tax solution was not presented in the NDAA, there is a provision in the government funding deal that would eliminate this egregious tax. Congress could vote on this measure in the coming days.

MOAA/VETERANS BRIDGE HOME (VBH) MENTORSHIP PROGRAM – Program is going well with 19 mentor/mentee pairings. Finding additional mentees willing to commit to the program remains a challenge. If interested in learning more, contact at rbmorgan943@aol.com

JROTC SCHOLARSHIP - Bill McKenna with Larry Stawicki and Robin Garbus. Scholarship applications have been sent to all JROTC unit senior instructors and are due for submission no later than February 8, 2020.

NORTH CAROLINA COUNCIL OF CHAPTERS -

February 1st - COL Marvin J. Harris Communication award (moaa.org>Chapters>Council and Chapter Awards)

March 31st - Last date to change the Committee Module More later.

May 1st - Levels of Excellence (moaa.org>Chapters>Council and Chapter Awards>Best Practices) More later.

June 1st - COL Steve Strobridge Legislative Liaison Award (moaa.org>Chapters>Chapters>Council and Chapter Awards) More later

June 1st - Surviving Spouse Liaison Award (moaa.org>Chapters>Council and Chapter Awards) More later

The four NCCOC meeting for 2020 will be on Saturday

February 15th - (more later) The first meeting will be held at the VFW Headquarters, 917 New Bern Ave, Raleigh, NC 27601. We will begin at 1000 hours and adjourn at 1430 hours.

May 16th - TBA

August 15th - TBA

November 14th - A two-day weekend, Friday and Saturday, but that will be determined later.

MOAA NEWS

MOAA is the nation's largest and most influential association of military officers. We are a powerful force speaking for a strong national defense and representing the interests of military officers and their families at every stage of their careers. To reach our Member Service Center, please call 1-800-234-6622 or email us at msc@moaa.org.

MOAA NAMED ONE OF THE HILL'S TOP LOBBYISTS FOR 2019 - For the 13th year in a row, the Military Officers Association of America (MOAA) was named one of the top lobbyists for 2019 by The Hill, a news outlet based in Washington, D.C., covering federal policy, defense, finance, and technology.

MOAA is the only military or veteran service organization honored among the 100 winners in the association category of [The Hill's Top Lobbyists for 2019 list](#).

"We are grateful to receive this recognition. Our staff and MOAA members, along with our Board of Directors and the nearly 400 chapters across our nation, take pride in our advocacy for those who serve or have ever served in our seven uniformed services, their families and survivors," said MOAA's president and CEO, Lt. Gen. Dana Atkins, USAF (Ret). "To be included among the other 99 accomplished associations adds to this honor and highlights the diversity of effort it takes to make a difference in Washington D.C."

Below are some highlights of MOAA's successful advocacy efforts in 2019, many of which are included in the [Conference Report of the FY2020 National Defense Authorization Act](#) passed overwhelmingly by the [House](#) and [Senate](#) and is now being sent to President Donald Trump for his [expected signature](#):

- Helped secure [repeal of the widows tax](#) to eliminate the loss of up to \$12,000 per year for nearly 67,000 surviving spouses of servicemembers killed in service or through service-caused illnesses. This rights a wrong that has existed for over four decades.
- Partnered with other Veteran Service Organizations to pass the [Blue Water Navy Vietnam Veterans Act of 2019](#) – increasing access to benefits and healthcare for those impacted by Agent Orange at sea further from the mainland.
- Ensured a 3.1 percent active duty pay raise, and protected housing allowances from arbitrary cuts.
- Successfully lobbied Congress to [delay DoD's plan to eliminate 18,000 military medical billets](#) and call for an assessment on military medical readiness and support to beneficiaries, including many military caregivers and their families.
- Engaged Congress to legislate significant improvements to accountability for the quality and safety of military family housing provided by public-private partnerships.
- Ensured no new healthcare access fees for currently serving and retirees.

This honor really speaks to the hard work of MOAA's staff and its members, and it validates the value of relationships we forged with members of Congress and their staffs. Our work with The Military Coalition and other organizations must also be recognized as a force multiplier for all of us who lobby on behalf of those who selflessly serve our nation.

[THIS IS THE 2020 VETERAN DISABILITY PAY RAISE](#) - *This article by Jim Absher first appeared on [Military.com](#), the premier resource for the military and veteran community.*

Standing by for that annual cost of living increase for your Department of Veterans Affairs disability pay? Wait no more. Officials have just announced exactly how much disabled veterans can expect those monthly disability payments to go up for 2020.

Disability compensation rates are going up 1.6% for 2020. So, what does that mean for you? More cash.

Here's Your Annual Veteran Disability Payment Increase - An increase of 1.6% does not seem like much, but it does add up over time. For example, a veteran who has a disability rated at 10% from the VA will see their monthly tax-free payment increase from \$140.05 to \$142.29, an increase of \$26.88 annually.

On the other end of the spectrum, a veteran rated as 100% disabled with two dependents will see their payment go from \$3,437.10 to \$3,492.09, or a \$659.88 annual change.

For the full listing of all disability compensation rates for 2020 [check out our Disability Compensation Rates page](#).

HONORARY PROMOTIONS FOR 2 HERO PILOTS PART OF NDAA PASSAGE - Two heroic pilots – one a member of the legendary Tuskegee Airmen, one a participant in the [Doolittle Raid](#) – have been recommended to the president for honorary promotions for their distinguished service thanks to the recent passage of the National Defense Authorization Act.

Col. Charles E. McGee, USAF (Ret), has been recommended for promotion to brigadier general, and Lt. Col. Richard E. Cole, USAF (Ret), would be posthumously promoted to colonel. The measure, which was signed by President Donald Trump on Dec. 20 [and includes several MOAA-backed provisions](#), recognizes the aviators' service in air operations during World War II.

"Beyond expectations," said McGee, a MOAA Life Member, describing the promotion. He celebrated his 100th birthday on Dec. 7; the day before, [he flew a private jet](#) from Frederick, Md., to Dover AFB, Del. He told MOAA he was planning a quieter celebration of the promotion with family and friends.

McGee, of Bethesda, served with the Tuskegee Airmen, the first African American aviators to serve in the then-segregated armed forces. The nickname came from Alabama's Tuskegee Army Airfield, where they trained.

The group included fighter and bomber pilots that completed combat missions in Italy during World War II.

McGee is a legend among Air Force aviators for flying 409 fighter combat missions over three wars. He completed 136 combat missions with the Tuskegee Airmen during World War II, 100 combat missions in the Korean War, and 173 combat missions in the Vietnam War.

McGee told MOAA it was rewarding to take on different phases of missions in each of those wars: superiority-type flying during World War II, interdictions and ground support in Korea and intelligence-gathering in Vietnam. However, he said his most rewarding experience was to retrieve Americans during World War II, which had been part of classified missions he said he couldn't share until years after.

"Retrieving Americans protected by Yugoslavia from German forces was important," McGee said. "It was highly classified. It was never talked about. Fortunately, two of those missions, our unit was able to participate in. It was always, to me, very important to have participated in such an adventure that brought a lot of Americans back home."

McGee became the first African American man to command a stateside Air Force Wing and Base. He retired after serving 30 years.

Doolittle's Co-Pilot - Cole had been the last surviving Doolittle Raider – the nickname given to the fearless aviators who executed an air raid on Tokyo and other places in April 1942 to strike back at Japan after the attack on Pearl Harbor.

Cole, a MOAA member who was 103 years old when he died in April, first enlisted as an aviation cadet, then earned a commission as a second lieutenant to become a pilot. He retired in 1966 after serving 26 years in the Air Force.

VETERANS WITH MESOTHELIOMA - **Quick Summary** - Veterans make up one-third of all patients diagnosed with mesothelioma. Each military branch used asbestos until the 1980s, putting veterans at risk of the disease. Veterans today have many resources to help them get the treatment they need. They may also be able to access compensation to pay for out-of-pocket expenses.

Mesothelioma Diagnoses in Veterans - Many military members were exposed to asbestos during their service, causing high rates of mesothelioma among veterans. Mesothelioma symptoms don't appear until 20-50 years after a person is exposed to asbestos, meaning veterans who served long ago are at risk today.

The U.S. military used asbestos for its fire-retardant and insulating properties, but they were unaware of the deadly health risks associated with the substance.

Asbestos manufacturers hid this information from the government to continue selling their products. Eventually, OSHA began implementing limits on [asbestos exposure](#).

Protective equipment like respirators became standard. The military also systematically phased out asbestos and replaced asbestos-containing materials with safe products. However, it was virtually impossible to eliminate all asbestos in the military, as it was used too widely.

If you're a veteran with mesothelioma, we can help. The Department of Veterans Affairs (VA) has financial benefits and mesothelioma doctors.

Our VA-accredited claims agent can process your claim and help you get the most out of VA benefits. [Get started on your claim now.](#)

SURVIVING SPOUSE LIAISON - MOAA UNIFORMED SERVICES NURSE ADVOCATES VIRTUAL CHAPTER –

September 2020, the **Uniformed Services Nurse Advocates Virtual Chapter** and the **Surviving Spouses Virtual Chapter** will host a 6-day, 5-night [cruise to Bermuda](#).

On this trip, explore pink sand beaches, pastel-painted estates, military strongholds and enjoy underwater adventures, fine dining and brilliant golf courses.

Both cruises are possible through a partnership with MOAA Vacations. As an added benefit, a portion of the sales go directly to benefit the MOAA chapter or council hosting the trip.

Col. Jeri Graham, USA (Ret), founding member and president of the virtual nurse's chapter, decided to organize the Bermuda cruise as a way for the online groups to meet face-to-face. But neither trip is limited exclusively to chapter or council members. All are invited for the cruise.

There are 159 cabins available for the Bermuda trip exclusively to MOAA members, family and friends.

Reservations start at \$429 per person for an inside cabin, with options available for ocean view balconies and suites. [Click here for more details](#). All room prices are based on double occupancy.

Jeri has even established a "hugely successful" Cabin Mate Finder program to help members traveling by themselves to find a roommate for the cruise. To participate, [just fill out this compatibility form](#) on the MOAA Vacations website, and she will pair you with another MOAA member who has similar interests.

The Cabin Mate Finder program can "help people meet other people and help split expenses" for the cruise, Graham said.

On at-sea days, Graham plans to hold chapter and advocacy meetings with breakout sessions to discuss MOAA's key legislative issues. She is also hoping to have a few high-profile speakers as well.

"We've invited the three surgeons general," Graham said.

ON GOING EVENTS

1. Mecklenburg Veterans Council – 1st Tuesday every month at 11:30 am. Valerie C. Woodard Center, 3205 Freedom Drive, Ste. 2000 (Community Support Services), Bldg. D, Charlotte, NC. The meeting room is the Queen City Conference Room, 2029
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. Pre-register at Veterans Bridge Home website and lunch is only \$ 5.00. This lunch has great speakers.

AMAZON SMILE CHAPTER DONATIONS - **Ronald Wilsbach**, Thank you for registering Charlotte-Metrolina Chapter of the MOAA at 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 and are automatically asked if they want to support Charlotte-Metrolina Chapter of the MOAA.

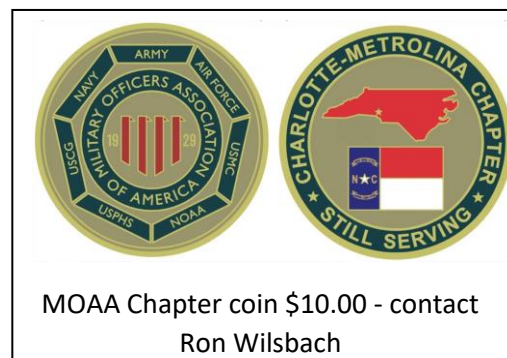
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Charlotte-Metrolina Chapter

ENROLLMENT/RENEWAL FORM

New Member _____ Renewal _____ Date _____

First Name _____ Initial _____ Last Name _____

Rank _____ Branch _____ DOB _____ Spouse's Name. _____

Street Address : _____ Email _____

City _____ State _____ Zip _____

National Membership Number _____ Ph: _____

Annual Dues - \$25.00 - After March 1st, 2020 Dues increase to \$30.00 Annually
Surviving Spouse Dues remain at \$10.00 annually.

Please remit check and completed renewal form to: Charlotte-Metrolina Chapter MOAA
PO Box 31394
Charlotte, NC 28231-1394

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. Spouse members are encouraged but not required to hold both memberships. (Surviving spouses of deceased MOAA Life Members retain their spouses membership.)

Not a MOAA national member yet? A basic membership is free. A Premium membership is available for \$48.00 per year. Get all the details at msc@moaa.org or call 800-234-6622.