



5 STAR
2015,18,19,20



5 STAR
2014,15,17,18, 20

Officers Serving the Army, Marines, Navy, Air Force, Space Force, Coast Guard, Public Health Service & NOAA

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CHAPLAIN

Vacant

Jay E. Garbus Same as above

NEXT MEETING

September 19, 2021;3 p.m.

VIA ZOOM

Newsletter September 2021



President's message

Here is hoping that everyone had a great summer, despite COVID-19 and all the challenges associated with it. COVID challenges or not....summer recess is over, and it is time to

continue the great work that the Charlotte-Metrolina Chapter has been doing over the years.

We had hoped that our upcoming September meeting would be a live meeting at Red Rocks Café; however, due to the recent status of COVID-19 virus, our Board of Directors has decided to continue meeting using our virtual format via ZOOM for the month of September. A very informative program has been planned for the September chapter meeting. PLEASE PLAN ON JOINING US!!

KEEP IN MIND....The Charlotte-Metrolina Chapter's Signature event..... the Annual JROTC Scholarship Golf Tournament..... is our next chapter activity. It will take place on Friday, October 8 at Olde Sycamore Golf Plantation. We need **"ALL HANDS ON DECK"** for this event, so please contact Ron Morgan or Ron Wilsbach to find out how you can contribute to the success of the event.

Again, WELCOME BACK from summer recess. We are soo glad that you have decided to.....

NEVER STOP SERVING.

Joe L. Anderson, President, Charlotte-Metrolina Chapter, MOAA, 336-324-1008

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.



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 nonprofit, politically 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/>

CHARLOTTE METROLINA CHAPTER NEWS

(All programs will be done virtually via ZOOM unless otherwise indicated.)

PROGRAMS

September 19, 2021- Defense Alliance of NC

October 17, 2021 – OCTOBER FEST - Harley/Martha/Huberta "Join us as we celebrate. Hosted for 21 years by our own Huberta Barrett who also provides a genuine German Chef to assist Red Rocks Cafe, this is a great meal and festival of food, music and video. This meeting and meal require advance reservations. See attached Oktoberfest reservation form. If needed, with a reservation, you can pay at the door, but will be charged if a no show. Cash bar will be available as always."

CHAPTER MEMBER – IN THE NEWS**Jay Garbus, Past President, Charlotte-Metrolina Chapter Remembers 9/11**

As a US Army CID Special Agent, Jay Garbus, Past President of Charlotte-Metrolina Chapter of MOAA was called to sift through debris at the Pentagon after 9/11. He was interviewed by a staff reporter at WSOC and shares memories of 9/11 for the first time. Below is an excerpt of the article.



September 09, 2021; By WSOC-TV.com News Staff,

As we reflect on the tragic 20-year anniversary of the Sept. 11 attacks, the thousands of victims and their families may come to mind. The scars of what Americans witnessed run painfully deep throughout the country, especially for those who rushed to rescue survivors and investigate.

A man who helped sift through the debris at the Pentagon is speaking for the very first time and sharing his memories with Channel 9's Allison Latos.

Jay Garbus still has the uniform he wore in September 2001. As an army criminal investigations department special agent, he was one of many to respond immediately after terrorists attacked America, flying planes into the World Trade Center towers and the Pentagon.

"I got the phone call, 'Get up to Washington,'" he said. His job was to sift through the debris at the Pentagon, the headquarters for the country's department of defense, a mission he worked day in and out for a month.

He shared several photos of the Pentagon parking lot that crews called "The Pile," where trucks dumped the wreckage for investigators to examine. "First, the cadaver dogs go through the pile," he said. "184 people from the plane, passengers to government employees, were killed." Every discovery of their deaths in that debris brought deep, deep pain. "They would put it in a box, and we would have a ceremony of taking the box out of the pile area. We would all line up," Garbus said. "That parade going out was very somber. We would all bow our heads. We don't know who they are. Somebody's family. It was overwhelming ... very emotional."

From the victims, to classified papers and even parts of the plane used in the attack, investigators like Garbus documented every detail.

Twenty years later, the memories of what he witnessed have not faded.

"Yes, I have nightmares," Garbus said. "I'm still trying to resume normal life. That's how traumatic it was." But for the first time, Garbus is sharing what he saw and the emotions he still feels, so that no one will ever forget. "It needs to be ingrained in people," he said. "I would do it again. It means a lot."

CAROLINA'S VETERANS DAY FESTIVAL SAVE THE DATE: THURSDAY-November 11, 2021, VETERANS DAY, from 9:00 AM to 2:00 PM at Truist Field, 324 S. Mint St. Charlotte. This festival, sponsored by Veterans Bridge Home (VBH) and presented by Truist Bank, will include Community Boot Camp, Veterans Day Expo and Veterans Appreciation Lunch & Awards. Our MOAA Chapter will participate in the Expo with a chapter recruitment and veteran assistance table. **We need chapter volunteers to assist in being present at our table and assisting with the festivities.** Please notify Ron Morgan or Joe Anderson of your plans to attend. Details will be forthcoming. Thursday, November 11,

COMMITTEE MEMBERS NEEDED:

Members are needed for ALL committees in the chapter, and everyone is encouraged to identify a committee where they would like to contribute to the success of the chapter. Feel free to contact the chair of the committee of your choice and discuss options with Joe Anderson (336-324-1008)

CHARLOTTE-METROLINA CHAPTER - A 2020 LEVEL OF EXCELLENCE FIVE-STAR AWARD WINNER!

Thank you for your efforts throughout 2020 to contribute to grassroots advocacy, impactful community service, and membership growth. Thanks to each of you for your support of chapter activities that helped to make this award possible.

JROTC SCHOLARSHIP FUND GOLF TOURNAMENT - The JROTC Scholarship Golf Tournament is the chapter's signature event, and it is the major source of income that funds the JROTC Scholarships. It is scheduled for **Friday, October 8, 2021**, at Olde Sycamore Golf Plantation. After having to cancel the 2020 tournament due to Covid restrictions and the resulting sponsor financial issues, the 2021 tournament is critically important to rebuild the scholarship fund account so that we may continue to provide annual scholarships for deserving cadets. The success of this year's tournament is dependent upon the support of **ALL** members in volunteer roles, securing sponsorships, and in other capacities. **YOUR SUPPORT IS NEEDED AND REQUESTED. IF YOU WOULD LIKE TO VOLUNTEER IN ANY WAY, PLEASE CONTACT RON MORGAN (rbmorgan943@aol.com) OR RON WILSBACH. (rwilsbach@carolina.rr.com)**

LEGISLATION – Summary of progress since our last newsletter:

First, Governor Cooper signed House Bill 78 recently which makes active-duty personnel, veterans, and their dependents eligible for in-state tuition without the normal 12-month residence requirement for state run institutions of higher education. This is particularly beneficial for members who have been ordered in or out of North Carolina with children of college age. More details are available regarding this bill at ncleg.gov.

Secondly, we are continuing to follow with interest House Bill 83, which has been passed in the North Carolina House by a large majority and is now being considered in the State Senate. In case you are not familiar with this bill, it is intended to exempt military retired pay from North Carolina state income tax. The bill passed the House with such a large majority that it is being considered very seriously in the Senate, and has become a part of Senate Bill 105, which is the overall budget for North Carolina. SB 105 is currently going through the committee hearing process and those of us following the bill are optimistic it will continue to move forward in this legislative session. At some point in the future, we may ask each MOAA member to reach out to their State Senator to encourage their support for SB 105. Please go to ncleg.gov to find the contact information for your own State Senator if you do not already know it. The information to "find your legislator" is in the upper right corner of the sign on screen. More

details will be shared as we learn more. Please feel free to reach out to me with any questions at my email address which is ccastle645@gmail.com.



VETERANS BRIDGE HOME – See links below to support VBH.

- [Sign up for the Newsletter](#)
- [Join us for an upcoming Event](#)
- [Request Assistance](#) for yourself or a Veteran you know
- [Make a Donation](#)

SURVIVING SPOUSE CORNER:

The MOAA Surviving Spouse Virtual Chapter [was founded in 2018](#). Interested in applying for membership? Please contact Mary Cuthbertson, Chapter Surviving Spouse Liaison



MOAA NATIONAL 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. It is an independent, nonprofit, politically nonpartisan organization. To reach our Member Service Center, please call 1-800-234-6622 or email us at msc@moaa.org.

KEY DATES:

Sept. 17: Mid-Atlantic Leaders' Regional Workshop (Virtual); **8:30am – 5:00pm EDT.**

Sept. 30: Monthly chapter leader virtual roundtable: Recruiting (7 p.m. Eastern).

Oct. 15: [Annual Meeting of the Membership/Levels of Excellence Awards Ceremony](#)

Oct. 28: Monthly chapter leader virtual roundtable: Retention and Succession Planning (7 p.m. Eastern)

TAKE ACTION

These important issues require your immediate attention. Send your elected officials a MOAA-suggested message today.

- **Urge Your Senators to Support Legislation to Repeal the TRICARE Select Enrollment Fee**
Act now to urge your senators to support the TRICARE Select Restoration Act, which is an important first step to repeal the enrollment fee for grandfathered retirees.
- **Urge your legislators to support concurrent receipt**
Contact your representative and senators and urge them to support *The Major Richard Star Act*, which would provide concurrent receipt for servicemembers unable to complete 20 years of service due to combat-related injuries. Help ensure these men and women get their full service-earned retirement, as well as their disability compensation from the VA.
- **Support Health Care for Children of Disabled Veterans or Veterans Who Have Died Due to a Service-Connected Disability**
Did you know many adult children of veterans who are disabled or who died from a service-connected disability lose access to their parent's health well before the age of 26?

MOAA WEBINAR - The Time is Now: What to Know About Alzheimer's
SEPTEMBER 15, 2021 | 2:00 PM - 3:30 PM EDT

Get the information you need to understand the landscape surrounding Alzheimer's and map out your game plan.

MOAA HAS FOUR VIRTUAL CHAPTERS: the [Uniformed Services Nurse Advocates Virtual Chapter](#), the [Surviving Spouse Virtual Chapter](#), the [Public Health Service Virtual Chapter](#), and the [Chaplains Virtual Chapter](#).

Interested in starting one of these virtual chapters, or in championing another group? Contact Capt. Pat L. Williams, USN (Ret), MOAA's program director for engagement, at patw@moaa.org, or Capt. Erin Stone, JAGC, USN (Ret), senior director for council and chapter affairs, at erins@moaa.org, for more information.



NORTH CAROLINA COUNCIL OF CHAPTERS NEWS

NCCOC MEETING DATES – 2021

3rd Quarterly Meeting - September 18, 2021: 10:00 a.m. – via ZOOM

4th Quarterly Meeting - November 14, 2021 (TBD)

COVID-19 BURIAL BENEFIT - <https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance>

This is a very important benefit for anyone who has lost someone due to COVID. Please help get the word out about this.





Charlotte-Metrolina Chapter Military Officers Association of America

21st Annual Oktoberfest

Red Rocks Café, 4223 Providence Road

Sunday, October 17, 2021

3:00 Social Time (Cash Bar)

3:30 Business Meeting

4:00 Dinner with German Music/Video and Beverages

Soft Pretzel with Mustard and Butter

Schnitzel with Mushroom Gravy on the side and Slice of Lemon

or

Roasted Chicken

Home Fries

Red Cabbage

Apfelstrudel with Vanilla Ice Cream

Coffee or Iced Tea

\$18.00/ person cash/check prepaid (if reservation made, can pay on site, but will be billed if no show)

RSVP NLT October 14, 2021 with your choice of entrée, number of guests and cash or check made out to: Charlotte-Metrolina MOAA. Send to: **Mrs. Carol Morgan, 9440 Duckhorn Drive, Charlotte, NC 28277 (704) 708-8866 or morgancc43@aol.com**

NAME(s) _____	# of Schnitzel Meals _____
_____	# of Chicken Meals _____
	Total Meals X \$18.00 _____

JROTC Scholarship Fund **BENEFIT GOLF TOURNAMENT**



SPONSORED BY



All tournament proceeds go to support higher education scholarships for outstanding JROTC cadets in Charlotte-Metrolina area high schools.

Friday, October 8, 2021
Olde Sycamore Golf Plantation - Mint Hill, NC

7:30a - 8:45a Registration, Continental Breakfast, Driving Range Balls, Practice Putting Green
9:00a Tee Off Captain's Choice / Scramble Format & Tournament Play (until 2p)
2:00p - 3:30p Barbecue Buffet Dinner, Awards, Door Prizes & Raffle Winners

(SEE PAGE 2 FOR PRICING, SPONSORSHIP LEVELS AND REGISTRATION FORM)

***PRIZES AWARDED to 1st, 2nd, 3rd place teams,
Closest to the Pins, Longest Drive & more!***

The Charlotte-Metrolina Chapter of MOAA is a 501 (c) 3 non-profit entity. The JROTC Scholarship Fund falls under that tax-exempt status and all donations are tax-free. Chapter Tax ID/EIN #38-3779812

JROTC Scholarship Fund Benefit Golf Tournament - Oct 8, 2021
LEVELS & REGISTRATION

PRICE INCLUDES: Green fees, Cart, 2 Beverage Tickets on Course, Continental Breakfast, Buffet Dinner, Door Prizes & Gifts. Sponsorships will also get signage at tee/green.

PARTICIPATION

Individual Golfer \$110 4 Person Team \$440

SPONSORSHIPS

TEE/GREEN SPONSORSHIP

Individual \$100 Company Signage \$200 4 Person Team + Signage \$500

PRIME COMPANY SPONSORSHIPS

All levels include: Acknowledgement at Tournament Dinner, and
company name and/or logo on printed material, press releases
and MOAA website.

A representative of each sponsor company will be invited to and be
recognized at the JROTC scholarship awards dinner/ceremony in May
2021/2022.

Platinum Sponsor \$2,000

- (3) Foursomes
- Title Sponsor Banner
- MOAA Challenge Coin to each golfer
- Opportunity to speak at Awards Dinner

Gold Sponsor \$1,500

- (2) Foursomes
- Title Sponsor Banner
- MOAA Challenge Coin to each golfer

Silver Sponsor \$1,000

- (1) Foursome
- Title Sponsor Banner
- MOAA Challenge Coin to each golfer

Registration Form - JROTC Scholarship Fund BENEFIT GOLF TOURNAMENT 2021

Please Check One or Several: (Mulligan packages
available at Registration) PARTICIPATION: Individual
Player \$110 4 Person Team \$440

SPONSORSHIPS: Individual \$100 Company Tee/Green
\$200 4 Person Team Tee/Green \$500

_____ Prime Company Sponsorship (Level_)

Team Captain/Player Name: Phone: Email:

1. 2.

3. 4

PAYMENT: Checks payable to MOAA Charlotte-Metrolina Chapter
Please detach and send form by October 1, 2021 (and payment if by check) to:
Ron Wilsbach – MOAA Scholarship Golf Tournament, 10944 Casetta Drive, Matthews, NC
28105-5918



Charlotte-Metrolina Chapter
(NC04)
Enrollment/Renewal Form

Date: Enter a date New Member: ☐ Renewal: ☐ Enter Rank Branch of Service
Officer Status: (click arrow and select) Surviving Spouse: ☐

(Regular members must hold and maintain membership in both the national organization as well as the local chapter.)

If you are a member of National MOAA, please provide your member MOAA

Membership No.

Not a MOAA National member yet? Check here ☐ and a basic membership will be provided at no cost to you.

First Name: Initial: Last Name:

DOB:

Spouse's Name:

Street Address:

City:

State:

Zip Code:

Email:

Ph/Cell:

Annual Dues - \$30.00 ☐ Surviving Spouse \$10.00 ☐

Please remit check and completed form to: Charlotte-Metrolina Chapter MOAA

PO Box 31394

Charlotte, NC 28231-1394

Membership Requirements: Commissioned and Warrant Officers of the eight uniformed services (Army, Navy, Air Force, Space Force, Marine Corps, Coast Guard, U.S. Public Health Service and National Oceanic and Atmospheric Administration Corps) and the reserve and other components of these services may become regular members.

Widows and widowers of any deceased Officer, who would be eligible for membership, if living, are also eligible for membership. Spouse members are encouraged but not required to hold both memberships. (Surviving spouses of deceased MOAA Life Members retain their spouses membership.)