



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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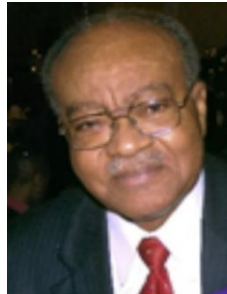
NEWSLETTER

Jay E. Garbus Same as above

NEXT MEETING

October 17, 2021;3 p.m.

Red Rocks Cafe



Newsletter October 2021

President's message

Hello everyone!! After months of planning, it is time for Charlotte-Metrolina Chapter's Annual Signature Event of the Year...namely...the JROTC Scholarship Benefit

Golf Tournament. It takes place on Friday, October 8 at the Olde Sycamore Golf Plantation and we hope to see you there, whether you are a golfer or a volunteer. As you know, this the primary source of funding for our scholarship awards, so we really need your support.

We also look forward to some long-overdue "face time" and good fellowship with all of you at the upcoming general membership meeting at Red Rocks Cafe on Sunday, Oct 17 when we will celebrate Oktoberfest. We know that a good time will be enjoyed by all.!

We look forward to seeing you soon!! Until then.....

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.charlottemoaa.org> / **MOAA Website** <http://www.moaa.org/>

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

CHARLOTTE METROLINA CHAPTER NEWS

CMC PAST-PRESIDENT JAY GARBUS ELECTED NCCOC PRESIDENT

Congratulations to Jay on his election as President, North Carolina Council of Chapters. We look forward to supporting you as our state President.

CHARLOTTE-METROLINA CHAPTER PRESIDENT INCLUDED IN OCT 2021 MOAA MAGAZINE

The October 2021 edition of Military Officer, the MOAA National Magazine included a section that focused on Keys to Recruiting Success. A part of that focus was called "Faces of Chapters". The face of the Charlotte-Metrolina Chapter was our President, LTC Joe Anderson (USA (RET)). The content of the interview with Joe is below:

Why did you join the chapter? I joined the chapter because I wanted to continue my connection with the military community, a connection that I have enjoyed since my days in college ROTC, then 26 years in uniform. It is a connection that I have thoroughly enjoyed.

Why is chapter membership important to you? It gives me an opportunity to network with fellow officers; stay informed about proposed legislative changes and make my voice heard in protecting important benefits; and give back to the community.

What council or chapter project or initiative are you most proud of? We provide MOAA Leadership awards and higher education scholarship opportunities for cadets in the thirty-nine (39) high school JROTC units in our area. In 2020, the chapter awarded five (5) \$ 2,000 higher education scholarships to deserving cadets that scored the highest in both academic and school/community involvement evaluations. In 2021, the chapter awarded (3) \$2,000 scholarships. I am proud to have the privilege of positively impacting the lives of young people.

PROGRAMS/CHAPTER MEETING DATES

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 Meeting Dates:

2021 - November 21; December 12;

2022 – January 16; February 20; March 20; April 17; May 15;

NOMINATIONS (ELECTIONS) 2022 CHAPTER OFFICERS AND BOARD – "In accordance with our Chapter By-Laws, elections of officers for the 2022 Calendar Year will take place at our November meeting to be held at our November meeting at 3 p.m. If you interested in serving our chapter as an officer or as a board member, **please contact Chuck Martin, Chair, Nominating Committee NLT Sunday, November 1.** He can be reached at mobile # 571-239-5630 or email: chuckmartin63@msn.com. Thank you for your attention to this matter and for the fact that you are.....**STILL SERVING AMERICA.**"

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)

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:

1. 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.

2. 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.

SURVIVING SPOUSE CORNER:

Mary Cuthbertson, marycut3@aol.com, Surviving Spouse Liaison

United States Vietnam War Commemoration Surviving Spouse Lapel Pin. Eligibility: “the Surviving Spouse of a deceased Veteran who served honorably on Active Duty in the U.S. Armed Forces at any time during the period of Nov. 1, 1955 to May 15, 1975, regardless of location.”



Do you or someone you know have a Vietnam veteran that passed away due to Agent Orange exposure, PTSD/suicide, and other illnesses as a result of their service? We suggest applying for our In Memory Program to honor your loved ones. There is no cost to honor a veteran and we are now accepting applications for our 2022 program. The Vietnam Veterans Memorial Fund (VVMF) believes all those who served in Vietnam should be honored and remembered for their service. For more details and the online application, visit here: [Monthly District Virtual Spouses](#)

Surviving Spouses are encouraged to visit MOAA.org, where you can sign up to receive [The MOAA Newsletter](#) and choose areas of most interest to you, such health care and earned benefits, finance, and spouse and family.

MOAA's Surviving Spouse Virtual Chapter meets once a month and is open to all MOAA surviving spouses and surviving spouse liaisons. Speakers cover important information regarding issues and concerns one month and the next is an open forum meeting taking questions and hearing concerns of attendees. [Learn more about the chapter, including how to join.](#)

CHARLOTTE STREET RENAMING, HONORING MONTFORD POINT MARINES

On October 28th, the City of Charlotte will rename Phifer Ave to Montford Point Ave in honor of the 1st African American Marine recruits who joined the Marine Corps.

Event will take place on the corner of North College Street and Phifer Ave at 1130am. The local Montford Point Marine chapter (<https://mpmch40.carrd.co>) along with city leadership will be hosting the event. Expecting one of the original Marines from Montford Point to be in attendance along with many of local family connections.

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,



[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](#)



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:

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)

Nov. 3: Quarterly Council President/Independent Chapter President Meeting (2 p.m. Eastern) |

Nov. 18: Monthly chapter leader virtual roundtable: Community Outreach Grants and Sponsorships (7 p.m. Eastern) | Join [here](#) at the time of the meeting.

Scammers Cost Military Retirees and Veterans \$68 Million Last Year By: Kevin Lilley

Military retirees and veterans far outpaced other members of the military community when it comes to damage done by financial fraud in 2020, according to federal data released in July, with \$68 million reported lost to various scams.

That figure nearly doubles the combined losses reported by active duty servicemembers (\$13 million), National Guard and Reserve members (\$6 million), and spouses or dependents of active-duty members (\$17 million) according to data (The Big View: All Sentinel Reports | Tableau Public) from the Federal Trade Commission's Consumer Sentinel Network.

Only 57% of fraud victims reported their rank or that of their military family member, but of those that did, officer-related losses topped \$19 million, compared with \$44 million related to enlisted members.

Other types of fraud at the top of the list:

· Fraudulent prizes, sweepstakes, and lotteries accounted for \$12.3 million in losses in 2020. · Scams connected to online shopping (Online Shopping | FTC Consumer Information), or negative reviews led to \$8.1 million in losses.

Fake business or job opportunities resulted in \$6.7 million in losses, as did fraudulent travel, vacation, and timeshare programs. The second group had the highest median loss rate (\$2,475) of all categories. Stay Vigilant Read MOAA's three-part series on avoiding scams (MOAA - Don't Be Scammed — Part 1: Be Alert) and learn more about scam avoidance and reporting practices at [FTC.gov](https://www.ftc.gov) (Scam Alerts | FTC Consumer Information). MOAA Premium and Life members can watch An Overview of Scams and Frauds, a recording of a webinar that was part of MOAA's 2020 Annual Meeting presentation.

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 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.



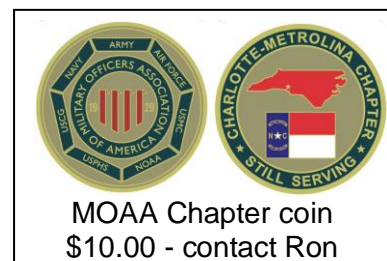
NORTH CAROLINA COUNCIL OF CHAPTERS NEWS

NCCOC MEETING DATES – 2021

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 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 spouse's membership.)