



**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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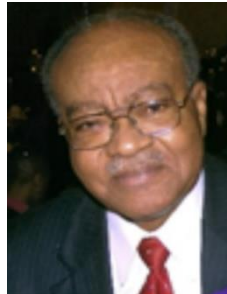
Ed Grant sane as above

### NEWSLETTER

Jay E. Garbus Same as above

### NEXT MEETING

**December 12, 2021;3 p.m.**  
**Red Rocks Cafe**



## Newsletter December 2021

### President's message

Believe it or not, it's the end of the year and this newsletter will be the last one for 2021. As everyone knows, this has been a difficult year which began with continuing restrictions from 2020 which would not allow us to gather for "in person" meetings. We are thankful that, as the year ends, we have been able to enjoy our annual Oktoberfest (in-person) and we are planning for a festive holiday party for our December meeting (in-person). THANK GOD that conditions are getting "better".

Of course, we also end the year with a major legislative victory as the result of a MOAA NC Council of Chapters initiative that resulted in the passage of HB 83 which will exempt military retired pay from North Carolina state income tax. WHAT A VICTORY!! We have much to be thankful for.

The beginning of the year 2022 is right around the corner and no doubt, it will be filled with challenges and opportunities. I look forward to standing with the members of Charlotte-Metrolina Chapter as we meet those challenges and opportunities with enthusiasm and conviction that will take us on a journey that will result in another successful year, especially as we prepare for our Fiftieth Anniversary Celebration in 2023.

Happy Holidays!!

### 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**

### **PROGRAMS/CHAPTER MEETING DATES**

December 12, 2021 – **HOLIDAY PARTY**

The highlight of our holiday party during the chapter meeting on Dec 12 will be a "White Elephant" gift exchange. Purchase price limit for the gift is \$10 (or bring something you already have.) It will be fun to see who ends up with what. <sup>H</sup> BRING a wrapped gift. One per couple and/or one per single member or guest. Price limit should be around \$ 10.00. A couple could bring two gifts if both want to play. Numbers will be drawn. Number 1 will select a gift first and open it. Number 2 (and so forth) can either select a new gift or "steal" the first gift. Successive numbers can either select a new gift or "steal" any other the previous gifts. At the end, the person that chose first can "steal" any other gifts. Of course, there will be seasonal music, holiday décor, and other goodies.

**TOYS FOR TOTS** – December 12 will be the last day to collect toys for tots. **PLEASE BRING ONLY NEW AND UNWRAPPED TOYS**

### **Chapter Meeting Dates:**

2022 – January 16; February 20; March 20; April 10; May 15.

### **Charlotte-Metrolina MOAA Chapter Dues - Dues - Dues - Dues**

Chapter Dues of \$30.00 for regular members and \$10.00 for surviving spouses for 2022 are due on January 1, 2022. Dues may be paid by check or through MOAA National at: [moaa.org](http://moaa.org) by credit card or debit card. Please make checks out to: Charlotte-Metrolina MOAA NC04. Put "2022 Chapter Dues" in the "For" Line. Send check and a completed Enrollment/Renewal Form (Back of Newsletter) to: Charlotte-Metrolina Chapter, P.O. Box 31394, Charlotte, NC 28231.

**LEGISLATIVE AFFAIRS** – In case you have not been following the news regarding the North Carolina State budget, we have some wonderful news to report. On November 18th Governor Cooper signed Senate Bill 105 into law, which is the budget bill for North Carolina for the next fiscal year. Contained within SB 105 was language regarding income tax for military pensions. The provision of the bill exempts from NC state income tax all military retired pay for those with over 20 years of service, medically retired personnel, and surviving spouses receiving Survivor Benefit payments. The deduction is effective beginning with the 2021 tax year.

This legislation is an effort to make the state of North Carolina more "military friendly" particularly to those members deciding where to live when they retire. North Carolina now joins thirty-one other states to take this action. Numerous people need to be thanked for this effort, especially Rep. John Szoka, a West Point graduate and retired Army officer, of Cumberland County as well as Sen. Phil Berger of Rockingham County. Our own Col. Jeri Graham deserves special recognition for her efforts to shepherd this effort through the legislature and for making sure the legislators understood how important a step this was to make NC a military friendly location in which to retire. I encourage all

members to reach out to their own state representative and senator to thank them for their approval of this legislative achievement. If you do not know the name of your representatives, it can be found at [www.ncleg.gov](http://www.ncleg.gov). Do not hesitate to call me with any questions (980-224-8965) regarding this legislative achievement. Charles A. (Tony) Castle MD, FACOG

### **SURVIVING SPOUSE CORNER:**

Mary Cuthbertson, [marycut3@aol.com](mailto:marycut3@aol.com) - Surviving Spouse Liaison

Surviving Spouses are encouraged to visit [MOAA.org](http://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.](#)

### **WIDOW'S TAX -** What to Expect in 2022 With the 'Widows Tax' Repeal

By [Nancy Mullen](#), Surviving Spouse Advisory Council member

In Phase 1 (2021), surviving spouse SBP payments were reduced, or offset, by two-thirds of the DIC rather than the full dollar-for-dollar reduction. For many surviving spouses, this resulted in an increase in the amount of SBP paid as the gross amount of their SBP exceeded two-thirds of the DIC. Others have had to wait to see an increase in their benefit.

We are nearing the start of Phase 2 of the elimination of the offset for which the amount offset (or deducted) from the SBP will be reduced to one-third of the DIC payment. **To estimate your benefit,** subtract one-third of your current base DIC payment from your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase, plus any COLAs, which is expected to be approximately 5.9%.



**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](mailto:msc@moaa.org).

## **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 twenty-six?

**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](mailto:patw@moaa.org), or Capt. Erin Stone, JAGC, USN (Ret), senior director for council and chapter affairs, at [erins@moaa.org](mailto:erins@moaa.org), for more information.

**MOAA'S TRICARE GUIDE** - This new edition of MOAA's TRICARE Guide gives you details on how your earned health care benefit has you covered and the latest updates for making the most of it. That's not all: We bring you the details on MOAA's work to shield and protect your health care benefit from efforts to diminish it, so that it can shield and protect you.



**MOAA'S NEVER STOP SERVING PODCAST** tackles issues you care about most: your pay and benefits, health care, career transition tips, and more. Each week, host [Lt. Col. Olivia Nunn, USA \(Ret\)](#), talks with currently serving officers, veterans and veteran service organization leaders to provide expert guidance and insights.

**YOUR VA BENEFITS ANNUAL INCREASE** - As the cost of living goes up, VA ensures your benefit rates do too. As of December 1, all compensation benefits rates increased by 6% to match adjustments made to Social Security benefits. If you receive VA compensation benefits, take a look at your new rates.

### **VETERANS ADMINISTRATION NEEDS YOUR HELP**

In the coming weeks, My HealtheVet and other VA websites will adopt a single sign in process. This change will make it easier to move among other VA websites. It also provides an extra layer of security that will keep your online health information safe.

Before we make this change, ***we need your help***. If you are randomly selected from all the My HealtheVet newsletter subscribers to test this new process, please take time to complete the survey.

It will help us, and your fellow Veterans, make sure that the system and process is working in a way that meets your needs.

## **IMPORTANT PHONE NUMBERS & WEBSITES:**

**THE SURVIVORS OUTREACH SERVICES OFFICE (SOS):** Find your nearest SOS coordinator at <https://dcsgr9.army.mil/safr/sos/sos-find.html> Use the dropdown lists to find survivor coordinators by state/county or country/region. If a coordinator is not listed, please call 855-707-2769 for survivor assistance.

**TO REPORT THE DEATH OF A MILITARY RETIREE:** Call DFAS at 1-800-321-1080, or use the form at <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=18004>

**VA:** 1-800-827-1000 <http://www.va.gov>

**Social Security:** 1-800-772-1213 <http://www.ssa.gov>

**Update ID cards:** 1-800-538-9552; [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl)

**VA BURIALS & MEMORIALS PAGE:** VA burial benefits can help service members, military retirees, veterans, and their family members plan and pay for a burial or memorial service, whether in a local cemetery or in a VA national cemetery. Family members can also order memorial items to honor the service of a Veteran. The VA Burial and Memorial Products Quick Start Guide (QSG) provides clear and concise information on VA burial benefits for Veterans, their families, caregivers and survivors; read the guide at <https://www.va.gov/burials-and-memorials-guide.pdf> Go to <https://www.va.gov/burials-memorials/#get> to find out how to apply for burial benefits and how to plan for a burial in advance or at time of need.

**MILITARY FUNERAL HONORS:** The National Defense Act of 2000 ([Public Law 106-65](#)) authorizes Military Funeral Honors to Active Duty Soldiers, Retirees and Veterans. Under the law, at a family's request, every eligible veteran will receive military funeral honors, to include the presence of a military funeral honors detail that will oversee folding and presenting the U.S. flag and playing "Taps". **Your funeral director is responsible for making the necessary arrangements.** Go to [https://iris.custhelp.va.gov/app/answers/detail/a\\_id/183/~/\\_how-do-i-arrange-for-military-funeral-honors%3F](https://iris.custhelp.va.gov/app/answers/detail/a_id/183/~/_how-do-i-arrange-for-military-funeral-honors%3F) for details. A complete list of resources for funeral directors and planners is at <https://www.militaryonesource.mil/leaders-service-providers/casualty-assistance/funeral-directory-and-planner-resources/>



## **NORTH CAROLINA COUNCIL OF CHAPTERS NEWS**

**SWEARING IN CEREMONY** for New NCCOC Leadership Appointees for 2022 and 2023 on November 13, 2021  
This photograph shows CW4 Jay Garbus, USA, Ret. (left), CDR Kenneth Klassen, USN, Ret. (center) and LCDR Mark Sandvigen, USN, Ret. Being sworn in at an installation ceremony for the North Carolina Council of Chapters during the 4th Quarterly meeting held at the Hawthorne Inn and Conference Center in Winston Salem, NC. The installation was conducted by CAPT Jim Carman, USN, Ret., MOAA's Council/Chapter and Member Support Vice President.



### **NCCOC – Key Dates - 2022**

#### **Quarterly Meetings**

7,8 January

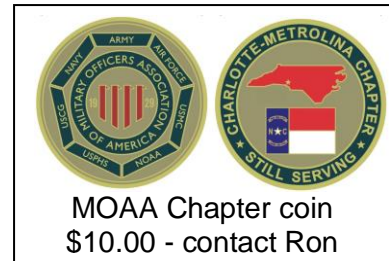
6,7 May

16,17 September

4,5 November

**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

### ENROLLMENT/RENEWAL FORM

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

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

Rank \_\_\_\_\_ Branch \_\_\_\_\_ DOB \_\_\_\_\_

Spouse's Name \_\_\_\_\_ Street Address : \_\_\_\_\_

City \_\_\_\_\_ Email \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ National Membership Number \_\_\_\_\_

Ph/Cell: \_\_\_\_\_

**Annual Dues - \$30.00**

**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 eight uniformed services ( Army, Navy, Air Force, Space 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. 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](mailto:msc@moaa.org) or call 800-234-6622.