



5 STAR
2015,18,19



5 STAR
2014,15,17,18



CHAPTER BOARD

President

Joe Anderson 336-324-1008
joeanderson1970@yahoo.com

1st Vice President/Programs

Chuck Martin 571-239-5630
chuckmartin63@msn.com

2nd Vice President/Membership

Ron Morgan 704-708-8866
rbmorgan943@aol.com

3rd Vice President/Legislative

Tony Castle 980-224-8965
ccastle645@gmail.com

Secretary/Treasurer

Ron Wilsbach 704-844-9450
rwilsbach@carolina.rr.com

DIRECTORS

Larry Stawicki 704-814-9739
stawickilp@aol.com

Surviving Spouse Representative

Mary Cuthbertson 704-293-6704
marycut3@aol.com

IMMEDIATE PAST PRESIDENT and BOARD MEMBER

Jay E. Garbus 704-400-0160
jgarbus@carolina.rr.com

CHAPLAIN

John Samb 704-572-0460
jwsamb@novanthealth.org

Newsletter

Jay E. Garbus Same as above

NEXT MEETING
January 24th
On Zoom
At 3:00 PM

NEWSLETTER JANUARY 2021



PRESIDENT'S MESSAGE

My term as chapter president is over 24 JAN 2021. I will be continuing to serve on the Board as the Past President. I will also continue being the editor of the newsletter.

I want to thank the Board of Directors for the hard work they do for the Chapter. Each year we have received the Level of Excellence award either 4 or 5 star rating. We also received the COL Marvin Harris Communication Award 5 star rating every year that it has been applied for. That is due to the hard work of Ron Morgan and Ron Wilsbach (the Double Ron's).

Of course, it is the membership support of the Board in activities and sponsorships for the military community that makes it all work. The JROTC Scholarship program led by Bill McKenna with the help of Larry Stawicki and Robin Garbus does an excellent job for the value and reputation for our chapter.

On a sad note, we are losing for at least a year Chris Coke from the Davidson satellite, who took a position overseas advising the Saudi Defense Department. We wish him luck and hope he returns soon.

The Board will keep you informed of any updates that may affect us due to the COVID-19 pandemic and meeting restrictions.

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.

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/>

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

2021 DUES

2021 Charlotte-Metrolina MOAA **DUES - DUES - DUES- DUES - DUES- DUES- DUES**. Chapter dues of \$30.00 for regular members and \$10.00 for surviving spouses for 2021 are due on January 1st, 2021. They may be paid by check or through MOAA National via credit card or debit card. Please make checks out to: Charlotte-Metrolina Chapter MOAA and put 2021 Dues in the For Line.

PROGRAMS

January 24th, 2021 / 3:00 p.m. / **Zoom Meeting** Officer Installation. - Monthly Business meeting , North Carolina Council of Chapters President Jim Brumit will install the Officers for 2021 and will talk about NCCOC MOAA objectives.

February 21, 2021; 3:00 p.m. Zoom meeting. We will have COL Terri Coles, USA (Ret), Senior Director, Council & Chapter Affairs, 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. This will be a very informative meeting so mark your calendar and tell your military friends about the meeting.



March 21, 2021; 3:00 p.m. Hopefully at Red Rocks Café, 4223 Providence Road 8, Charlotte, NC 28211/Dinner meeting or on zoom.

NCCOC PRESIDENT BRUMIT PRESENTS NATIONAL MOAA AWARDS – NC Council of Chapters President will be present the COL Marvin J. Harris Communication 5 star award for Web and printed Newsletter. Level of Excellence 4 star award to our chapter on 24th of January Zoom meeting.

NCCOC PRESIDENT BRUMIT INSTALLS 2021 CHAPTER OFFICERS AND BOARD – Chapters officers.

PRESIDENT - Joe Anderson

1st VICE PRESIDENT/PROGRAMS - Chuck Martin

2nd VICE PRESIDENT/MEMBERSHIP - Ron Morgan

3rd VICE PRESIDENT/LEGISLATIVE - Charles "Tony" Castle

SECRETARY/TREASURER - Ron Wilsbach

DIRECTORS

1. Mary Cuthbertson – Surviving Spouse

2. Larry Stawicki

3. Chris Coke

IMMEDIATE PAST PRESIDENT And BOARD MEMBER

Jay Garbus

CHAPLAIN

John Samb

STILL SERVING AMERICA."

JROTC COLLEGE SCHOLARSHIPS - The Charlotte-Metrolina Chapter of the Military Officers Association of America (MOAA) is proud to announce that multiple JROTC college scholarships of \$2000 each for some of the outstanding cadets from the JROTC units that we support in the greater Charlotte area will be awarded in the Spring of 2021. .

Applications have been emailed to the JROTC Senior Instructor for each of the 39 units we support. Each high school unit can select one cadet from their program to compete for a scholarship. The certified mail return deadline to our chapter for the completed application must be postmarked no than February 12, 2021. We intend to announce scholarship awardees in April and formally award the scholarships at our May 2021 meeting. For the past several years, the chapter committee has selected 4 or 5 awardees.

LEGISLATION – Take Action

- **Ask Your Lawmaker to Help Expand Benefits for Vietnam Veterans Exposed to Agent Orange**
The Senate version of the FY 2021 National Defense Authorization Act (NDAA) would expand the VA benefits available to Vietnam veterans exposed to herbicides such as Agent Orange, adding medical conditions scientifically linked to such exposure.
- **Ask Your Lawmaker to Help Expand Benefits for Vietnam Veterans Exposed to Agent Orange**
The Senate version of the National Defense Authorization Act (NDAA) would expand the VA benefits available to Vietnam veterans exposed to herbicides such as Agent Orange, adding conditions scientifically linked to such exposure.
- **Urge Your Lawmakers to Support FY21 NDAA Provisions to Stop Cuts to Military Medicine**
Act now to urge your elected officials to support FY21 NDAA legislation that will halt cuts to military medicine and increase congressional oversight of these efforts.
- **Ask The President To Sign Into Law The FY 2021 NDAA**
The FY 2021 National Defense Authorization Act (NDAA) contains important provisions that impact servicemembers, veterans, their families, and survivors. These include: a military pay increase, a halt to military treatment facility (MTF) restructuring and medical billet cuts, the addition of three Agent Orange presumptive illnesses, and other important sections. Please contact the President and urge him to sign this critical piece of legislation into law.

NORTH CAROLINA COUNCIL OF CHAPTERS EVENTS –

The following information about dates for upcoming events and activities for NCCOC Chapters are shown in the below bullets...underlined text indicate hot links that will open the subject information on the National MOAA website or other resource pages.

- The USAA grant program will open back up by mid-December, 2020 and run through 2021 until funds are no longer available. Generally, funds are depleted near late September/October time frame, so chapters are strongly encouraged to open the link in order to apply for the 2021 grant.
- Mercer Liability Insurance grant runs January 1, 2021 - May 31, 2021.
- Chapter Reports based on activities during July 31, 2020 to December 31, 2020 are due January 31, 2021 to info@newrivermoaa.org.
- **NCCOC meeting - February 19-20, 2021.**
- Link to the Community Grant Application submissions that are due February 28, 2021.
- Link to the Scholarship Application and submissions page that are due March 1, 2021.
- Storming the Hill and Council Presidents Seminars, April 19-20, 2021.
- **NCCOC meeting - May 15, 2021.**
- Link to the COL Steve Strobridge Legislative/Liaison Award criteria; submissions are due June 1, 2021. (Note: the submission criteria in this post says June 1, 2020).
- Link to the Surviving Spouse Liaison award; submissions are due June 1, 2021. (Note: the attached file describes the role of a Surviving Spouse; award criteria will be posted when available.
- **A Leaders Workshop will be held in Raleigh, NC on a date TBD September 2021.** Additionally, a NCCOC quarterly meeting will be combined with the Leaders Workshop in Raleigh.

- Annual National Meeting of Membership on a date TBD October 2021.
- **NCCOC meeting - November 13, 2021.**
- MOAA [Policy and Procedures Guide](#)

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. 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.

FY 2021 NDAA ACTION ITEMS: Stop Cuts to Military Medicine | Expand Benefits for Tens of Thousands of Vietnam Veterans]

While MOAA continues efforts to shape the end of 2020's legislative session, we're also looking toward the 117th Congress, as well as the changes in the administration's leadership and priorities that may impact our servicemembers past and present.

Here is a preview of MOAA's legislative priorities for the coming session, which we are already working to influence during the incoming administration's transition.

These objectives are broad and topical in nature. They are subject to refinement and interpretation depending on the latest legislation, as well as activities on the Hill or within the administration and its departments. Visit the [Advocacy News page](#) for the latest on all these subjects and others.

- Protect the value of the military health care benefit.
- Protect the military health system's pharmacy benefit and achieve flexibility in TRICARE pharmacy copays.
- Address barriers to accessing care within the military health system, including TRICARE coverage gaps and mental health care access challenges.
- Protect family support programs, and ensure military-provided services (housing, PCS, childcare) are affordable, readily available, and meet quality standards.
- Sustain pay raises for the troops and COLA raises for retirees.
- Ensure Coast Guard members are paid during a government shutdown.
- Sustain Veterans Health Administration (VHA) foundational missions and services.
- Achieve equity of benefits, protections, and administrative support for Guard and Reserve members consistent with their active-duty counterparts.
- Reform the presumptive process to support veterans claiming service-connected disabilities for toxic exposures.
- Achieve concurrent receipt of service-earned retirement pay and VA disability pay.
- Protect Arlington National Cemetery as an option for those currently eligible to receive full military honors through expansion of our national cemetery.
- Improve survivor benefits.

NEW MOAA SEAL SHOWING 8 SERVICES



THE INS AND OUTS OF A VA DISABILITY COMPENSATION CLAIM AND APPEAL

JANUARY 12, 2021 | 2:00 PM - 3:00 PM EST [REGISTER NOW \(gotowebinar.com\)](#)[ADD TO CALENDAR \(moaa.org\)](#)

Many veterans neglected to submit a VA claim at retirement or when leaving service ... and then are intimidated by the process. Join MOAA's accredited Veteran Service Officer Capt. Paul Frost, AFC®, USN (Ret), for a tutorial on what you need to know about a VA disability compensation claim and appeal.

Topics include:

- The Purpose of VA Disability Compensation Claims
- What Evidence Is Required for Claims
- Types of Claims and Appeals
- How to Get Your Service Medical Records
- What a Veteran Service Organization (VSO) Can Do for You
- Navigating the Various Claim Forms
- What Is Concurrent Receipt?
- Setting Up an eBenefits Account
- Understanding Dependency & Indemnity Compensation (DIC)

MOAA Premium and Life members have access to all recorded MOAA webinars at any time via [MOAA's Webinar Archive](#). Want to join MOAA? See [MOAA.org/join](#) for details.

SPOUSES REPORT MORE STRESS, LESS SATISFACTION WITH MILITARY LIFESTYLE. AND THAT WAS BEFORE COVID

Editor's note: This article by Karen Jowers originally appeared on [Military Times](#), the nation's largest independent newsroom dedicated to covering the military and veteran community.

Fewer active duty spouses report satisfaction with the military lifestyle, fewer support their service member staying in, and there are signs of increased stress and distress, according to the results of a survey conducted by the Defense Department in 2019.

The pandemic has disrupted the lives of many military families, from [drastically reduced child care](#), [school closures](#), increased unemployment, sudden stoppage of PCS moves, financial issues, reduced operations of base facilities, and many other areas.

Satisfaction Dropping

While 56 percent said they are satisfied with the military lifestyle, that's significantly lower than the 64 percent in 2012, and the 60 percent in 2017. Marine Corps spouses reported the lowest satisfaction rate, at 53 percent, and Air Force spouses, the highest, at 60 percent. Dissatisfaction was highest in the junior enlisted ranks, where 23 percent of spouses reported being dissatisfied with the military way of life.

More than half — 54 percent — rated the current level of stress in their personal life as more than usual, a little more than the 51 percent who reported more stress in 2017. But the number is higher — 59 percent — for Marine Corps spouses; and for unemployed spouses, where 63 percent reported higher levels of stress.

The average level of distress is increasing, and was significantly higher among military spouses in 2019, than surveys found in 2017, 2015 and 2012. There were higher levels among Navy and Marine Corps spouses, and unemployed spouses. The use of counseling increased in 2019, with 17 percent of spouses reporting they had seen a counselor in the previous six months. Also, 39 percent reported having seen a counselor during their spouse's active-duty career.

Four of 10 of the spouses surveyed with children under the age of 13 said they used some sort of childcare on a regular basis to allow for work. The expense and availability of childcare is a barrier to those who would like to be employed, as well as those who would like to be enrolled in school or training. Of those who would like to go to school, 48 percent said they aren't enrolled because of the cost of childcare, and 42 percent cited the availability of childcare.

Of those who have children 13 years and younger and don't use on-base childcare, 67 percent said they didn't use it because of the lack of availability; 55 percent cited inconvenient location; 36 percent cited affordability and another 36 percent cited quality of childcare.

Carolyn Stevens, director of the office of military family readiness policy, said the services and DoD are looking at a number of initiatives, such as public private ventures involving leasing some facilities, and possibly expanding the fee assistance program to expand eligibility of more community-based childcare programs that military families can use.

DFAS NEWSLETTER - The December 2020 Retiree Newsletter is now available online. It contains all the information you need to help you prepare for and navigate your way through the coming tax season. We include availability dates for tax statements, information to help you obtain reissues on your tax statements if you misplace them, information that will help you keep your myPay account current, and information regarding updating your Federal Tax Withholding.

The biggest news this quarter for survivors is the upcoming changes to the Survivor Benefit Plan that will eventually eliminate the offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

Plus, make sure you check out our articles on this year's Cost of Living Adjustment for Retirees, and CRDP/CRSC Open Season.

We also include information from our branch of service partners, including the Air Force Assistance Fund Charities, Army Emergency Relief Support, and Armed Forces Retirement Homes. Finally, we include an article from TRICARE regarding Tricare Select Group A Retiree Enrollment Fee Payments.

Please remember, we also have a downloadable PDF version of the newsletter you can share with friends.

To access the newsletter, please copy and paste the link below into your internet browser. You will find a list of topics in the newsletter with a brief description of each article. Click on the link in the list of topics for the article you want to read, and the full text will appear. The bottom link in the list of topics is to the downloadable PDF version of the newsletter.

MARINE NEW SIDEARM QUANTICO, Va. – From Marine Times

For the first time since former President Ronald Reagan's Administration, the Marine Corps is fielding a new service-wide pistol replacement.

Marine Corps Systems Command began fielding the M18 Modular Handgun System in September. This striker-fired, semi-automatic, 9-mm pistol is based on the Sig Sauer Model P320. The M18 will replace all other pistols in the Marine Corps inventory, including the M9, M9A1, M45A1 and M007.

ARMY SENIOR FIELD GRADE WARRANT OFFICERS CHANGE – I Did Not Know This.

Until recently, Majors, Lieutenant Colonels, and Colonels were designated as Field Grade officers, not only in the Army but also in the Air Force and Marine Corps. In 2014, however, the U.S. Army issued a rapid revision of Army Regulation 600-20 that created a new classification, "Senior Field Grade Officers," consisting only of Colonels. This new classification codified something that was already known but not explicitly stated, namely that Colonels are the most senior of the group of officers designated as "Field Grade." The rapid revision makes no other remarks regarding the new designation.

Along with the creation of the Senior Field Grade Officers category, the rapid revision also established a hierarchy for Chief Warrant Officers (CW) and Warrant Officers (WO1). A Chief Warrant Officer Five, or CW5, is now classified as a "Senior Field Grade Warrant Officer," while CW4 and CW3 officers are considered "Field Grade Warrant Officers." Under the new system, CW2s and Warrant Officers are called "Company Grade Warrant Officers."

The new classifications extend to regulations regarding uniform wear. Chief Warrant Officers at the pay grade of W-3 and higher now have the option to purchase and wear the Field Grade service cap, while W-2 and lower may

opt for the Company Grade cap. And while Colonels may enjoy their new designation as Senior Field Grade Officers, they are still authorized to wear the same service cap as before the new system was introduced.

2021 DISNEY MILITARY DISCOUNTS: WHAT YOU SHOULD KNOW

Editor's note: This article by Heather Sweeney originally appeared on Military.com, a leading source of news for the military and veteran community.

As resorts and theme parks continue to grapple with operating around public health concerns, Disney has announced a partial renewal of their popular Armed Forces Salute at Walt Disney Resorts for 2021, while just how Disney World and Disneyland military discount tickets will work for 2021 remains in flux.

As of late 2020, the [Walt Disney World](#) offer extends for purchase through Feb. 14, 2021 the 2020 ticket price and gives choices between 4-day, 5-day or 6-day theme park tickets, with the Park Hopper option or the Park Hopper Plus option at the Orlando, Florida park. Those tickets must be used no later than Sept. 26, 2021.

Walt Disney World military discount ticket prices for purchase after Feb. 14, 2021 have not yet been announced.

Armed Force Salute 2021 prices for [Disneyland](#) in Anaheim, California have not yet been announced.

You can also score big discounts for 2021 at Disney Resort hotels at [Walt Disney World](#) and [Disneyland](#). Service members can get select rooms at 30 to 40% off the normal rates. Just keep in mind that the number of rooms allocated for this offer is limited, and advance reservations are required.

The Armed Forces Salute is available to active-duty and retired military, Reservists and members of the [National Guard](#). Military [spouses](#) qualify only if they present a valid and active military ID in the absence of the active or retired service member.

SURVIVING SPOUSE CORNER *By Dr. Vivianne Cisneros Wersel, Surviving Spouse Advisory Council member*

MOAA's mission is to improve the lives of those who serve and their families. As a MOAA member, surviving spouses have opportunities to connect with kindred surviving spouses in addition to receive information about benefits and programs that might be new to them.



Understandably, when someone becomes a surviving spouse, there is a certain knowledge gap to navigate. Surviving spouses of MOAA work to help close that gap.

It's also important to note many survivors might not be aware they are eligible to join MOAA even if their military spouses were not MOAA members.

Depending on your membership level, surviving spouses will have a consistent line of communication as well as support regarding their eligibility for various MOAA benefits, such as discounts, advocacy, scholarships, and membership to their virtual chapter. Communication options include telephone, emails, literature, social media, and webinars.

A great example of the support MOAA provides is the [MOAA Surviving Spouse Virtual Chapter](#) and the [Surviving Spouses and Friends Facebook group](#), which unites military survivors from different war eras. Through these avenues, a surviving MOAA spouse has ample opportunity to relate to like members with similar backgrounds. Local chapters also can provide a spouse with a tangible sense of community and connection.

CORONAVIRUS (COVID-19) RESOURCES AND UPDATES

If you believe you may be suffering from the virus and you are:

- *A TRICARE beneficiary:* Call the Military Health System Nurse Advice Line at 1-800-TRICARE (874-2273), option 1, to receive guidance. You can also connect with a nurse via web or video chat at www.mhsnurseadvice.com.
- *A VA beneficiary:* Contact [your local VA facility](#) prior to visiting. You can also [send a secure message via the MyHealtheVet portal](#) to receive guidance. Learn more about virtual care options [here](#). UPDATE: As of March 19, Veterans Benefits Administration (VBA) Regional Offices no longer will offer in-person services, including scheduled appointments.
- *Outside the VA and TRICARE networks:* Call your health provider.

Coronavirus Resources

- [Coronavirus.gov](https://www.coronavirus.gov)
- [Centers for Disease Control and Prevention Coronavirus Website](https://www.cdc.gov/coronavirus)
- [CDC Advice for Higher-Risk Individuals](https://www.cdc.gov/coronavirus/2019-ncov/high-risk.html)
- [VA Coronavirus Website](https://www.va.gov/coronavirus)
- [TRICARE Coronavirus Information](https://www.tricare.mil/coronavirus)
- [DoD Coronavirus Response Website](https://www.dod.mil/coronavirus)
- [Health.mil Coronavirus Information](https://www.health.mil/coronavirus)
- [National Institutes of Health Coronavirus Information](https://www.nih.gov/coronavirus)
- [Latest Coronavirus News from Military.com](https://www.military.com/coronavirus)
- [Latest Coronavirus News from Military Times](https://www.militarytimes.com/coronavirus)





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 - \$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 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.