



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*

## Newsletter January 2022

### CHAPTER BOARD

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#### IMMEDIATE PAST PRESIDENT & BOARD MEMBER

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#### CHAPLAIN

Ed Grant SAME AS ABOVE

#### NEWSLETTER

Jay E. Garbus Same as above

### NEXT MEETING

January 16, 2022;3 p.m.

**VIRTUAL**

**(ZOOM LINK TO FOLLOW)**



### President's message

HAPPY NEW YEAR!!

2022 has begun and as we expected, it is beginning with challenges and opportunities. No doubt, the entire year will continue to offer similar challenges and opportunities...however,

none so great that we cannot overcome them. WE ARE BETTER TOGETHER!!

We begin the new year with the "tailwind" of 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!! As we interact with former officers who are not yet members of MOAA, I encourage you to let them know about this victory and remind them that this kind of victory is only one (of the many) benefits of the strength of membership in MOAA.

We begin this year, as we ended 2021, with enthusiasm and conviction that, as we take this journey together, 2022 will be another successful year, especially as we prepare for our Fiftieth Anniversary celebration in 2023.

### NEVER STOP SERVING.

LTC Joe L. Anderson, USA (Ret) President, Charlotte-Metrolina Chapter, MOAA, 336-324-1008



**Our mission statement** is in concert with the Military Officers Association of America purposes and objectives. The goal is to foster fraternal relations among retired, active and former officers of the uniformed services and their Reserve and National Guard components. Our aim is to actively promote the protection of the rights and interests of members of the uniformed 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 – CW4 Jay E. Garbus, USA**

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/>

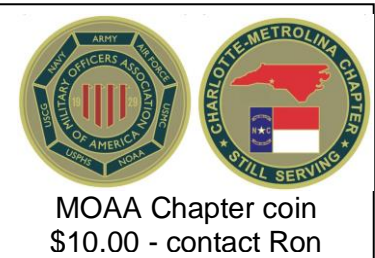
**Membership** Open to active duty, former, retired, and National Guard and Reserve

**National MOAA and the Council are nonpartisan**



### **CHARLOTTE METROLINA CHAPTER NEWS**

Congratulations to the newly elected members of the Board of Directors of Charlotte-Metrolina Chapter of MOAA for 2022.



MOAA Chapter coin  
\$10.00 - contact Ron

### **OFFICERS/BOARD OF DIRECTORS**

**President**-Joe Anderson; LTC (Ret); Branch-US Army; active duty during Vietnam era

**1<sup>st</sup> Vice President**-Charles Martin; COL (Ret); Branch-USAF; active duty during Vietnam era

**2<sup>nd</sup> Vice President**-Ron Morgan; COL (Ret); Branch-USMC; active duty during Vietnam era

**3<sup>rd</sup> Vice President**-Tony Castle; CPT (Ret); Branch-USNR; active duty during Vietnam Era and Gulf War

**Secretary/Treasurer**- Ron Wilbach; CDR (Ret); Branch-USN; active duty during Vietnam era.

**Chaplain**- Ed Grant; LTC (Ret); Branch-US Army; Active duty during Vietnam era and Desert Storm

### **OTHER BOARD OF DIRECTORS**

**Immediate Past President**-Jay Garbus; CW4 (Ret); Branch-US Army; Active duty during Desert Storm, Iraqi War, and Afghanistan

**Newsletter Editor**- Jay Garbus– (see above)

**ROTC/JROTC Coordinator**-Larry Stawicki; LTC (Ret); Branch-USMC; active duty during Gulf War

**Ed Grant**; (see above)

**Surviving Spouse Liaison**-Mary Cuthbertson (SOM)

### **PROGRAMS/CHAPTER MEETING DATES-2022**

#### **JANUARY 16 (NEXT MEETING) – THIS WILL BE A VIRTUAL MEETING**

The Charlotte-Metrolina Chapter is honored to have **Secretary of NC Department of Military & Veterans Affairs, Walter Gaskin, as our speaker**. Secretary Gaskin is a retired USMC LtGen who served in various high-level command leadership roles, as well as a key NATO position in Brussels, Belgium. Following retirement, General Gaskin served as Managing Director and CEO positions in Global Banking and Defense Technology firms. Lt Gen Gaskin served on the NC Military Affairs Commission prior to being appointed to his current cabinet position advising the NC Governor on Military and Veteran issues.

With military pay being exempted from state income tax in 2021, NC had a banner year! MOAA and other military/veteran associations provided strength and situational awareness to the legislative process. The Governor's support was critical in getting this initiative over the finish. The Department of

Military & Veterans Affairs were catalysts in this team effort. Other challenges remain and Secretary Gaskin will discuss those challenges.

Using the Zoom format, we will offer access to all Chapter members; to key leaders in the NC Council of Chapters; and to other leaders in Veteran associations in the Charlotte area. This is a significant opportunity to get a perspective from the top, together with Q&A. Join with us on Sunday, January 16<sup>th</sup> at 3:00 PM.

#### **OTHER DATES FOR 2022:**

February 20; March 20; April 17; May 15.

#### **DUES - CHARLOTTE-METROLINA MOAA CHAPTER –**

On December 16th we sent out Invoices, with PRE-ADDRESSED Envelopes, to members who had not paid their 2022 Dues. If you have not yet paid your dues for 2022, please Send your check and a completed Enrollment/Renewal Form to: **Charlotte-Metrolina Chapter, P.O. Box 31394, Charlotte, NC 28231.** Thanks for your support.

#### **LEGISLATIVE AFFAIRS**

It is tempting to gloat over our success at the end of 2021 regarding legislative activity with the passage of the state budget in North Carolina. I trust you have learned by now of the provision in SB105 which exempts military retired pay from state income tax, which is very exciting for both existing and future military retirees, and places North Carolina in the list of "military friendly" locations for retirees. Looking forward, MOAA has several advocacy priorities for 2022 which are described in detail in the January issue of the Military Officer magazine. Without going into detail, I will list the top five issues, which are quite similar to the priorities for 2021, as the 177th Congress is still in session this coming year.

- 1) Sustain pay raises and adequate BAH for the troops and adequate COLA for retirees.
- 2) Ensure the Coast Guard, NOAA and Public Health Service continue to be paid during a government shutdown.
- 3) Protect the value of the military healthcare benefit.
- 4) Protect the MHS pharmacy benefit and achieve flexibility in Tricare pharmacy copays.
- 5) Address barriers to accessing care within the MHS, including Tricare coverage gaps and mental health care access challenges.

Legislative goals for the North Carolina legislature are still in development and will be shared once they are available.

#### **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.



**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 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).



**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.

Each episode can be streamed below, or access the podcast on [Apple Podcasts](#), [Spotify](#), [Amazon Music](#), [Google Podcasts](#), [PodChaser](#), or [TuneIn](#). Check back for even more platforms!

**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.

**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.



### **SURVIVING SPOUSE CORNER: REFLECTING ON 2021**

Here's a look at some of the Surviving Spouse Advisory Council's accomplishments over the past year.

By [Gail Joyce](#), 2021 chair, Surviving Spouse Advisory Council

The Surviving Spouse Advisory Council (SSAC) began 2021 once again dealing with the fallout of the pandemic. Yet, we continued to support surviving spouses and spouses in a positive way and promote MOAA's strategic priorities at every opportunity through education, encouragement, and engagement. We are proud of what we were able to accomplish during a most unsettling time.

Some of our accomplishments for this year include:

**Surviving Spouse Liaison Training.** SSAC members led surviving spouse liaison trainings during virtual meetings of four Regional Leadership Workshops and one in-person workshop. Average attendance for each workshop was 120, with 20 attending the surviving spouse liaison training. The year's final workshop was held in person in San Diego, where about 125 council and chapter leaders registered and

26 participated in our training. SSAC members continue to finetune the training based on evaluations and comments from participants.

**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.](#)

## **VETERANS ADMINISTRATION - VETERANS' BENEFITS**

**YOUR VA BENEFITS ANNUAL INCREASE** - **Increase in VA Disability Compensation** VA disability payments are going up in 2022. Watch this edition of the SITREP with Marine Corps Veteran Paul Corbett and learn about the changes in compensation. For additional details and to see what your new monetary compensation will be in 2022, be sure to visit the links in the YouTube video description.

## **MOAA IN ACTION: MAJOR LEGISLATIVE ACCOMPLISHMENTS**

**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.



### **TAKE ACTION**

[TAKE ACTION: [Ask Your Lawmakers to Preserve the National Cemetery Benefit](#) | [Meet MOAA's New Legislative Action Center](#)]

A House Armed Services Committee (HASC) [report on this year's NDAA](#) expresses the committee's concerns regarding proposed eligibility changes and "directs the Secretary of Defense, in coordination with the Secretary of Veterans Affairs to submit a report to congressional defense committees no later than March 1, 2022, on potential locations of the next national cemetery."

Legislation is still required for a [halt to ANC eligibility changes](#). The joint DoD-VA report to designate the next national cemetery that will afford full military honors can set the foundation for language in the next NDAA.

While a halt to eligibility changes was not included in the most recent NDAA, it was proposed as a Senate amendment. This issue will require continued advocacy as the HASC report is pending.

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

**THE SURVIVORS OUTREACH SERVICES OFFICE (SOS):** Find your nearest SOS coordinator at <https://dcs9.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**

#### **MEETING DATES -**

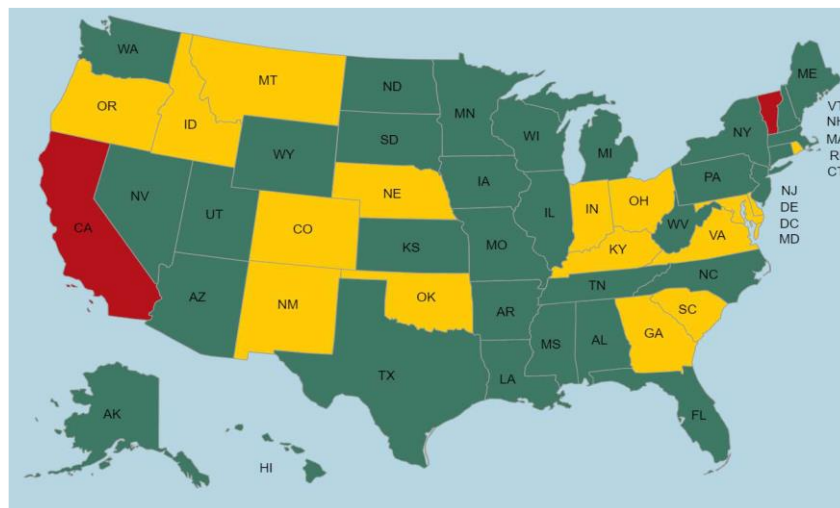
- NCCOC quarterly meeting, 6 & 7, May 2022
- National MOAA Workshop, 12, 13 August 2022, Hilton, 3415 Wake Forest Rd., Raleigh, NC
- NCCOC quarterly meeting, 16 & 17 September 2022
- NCCOC quarterly meeting 4 & 5 November 2022

#### **STATE TAX COMPARISON MAP FOR MILITARY RETIREMENT PAY AND SBP**

##### Map Legend

- Green: Both military retired pay (MRP) and Survivor Benefit Plan payments (SBP) are fully exempt from state taxation.
- Yellow: MRP and/or SBP receive partial exemption from state taxation.
- Red: Neither MRP nor SBP is exempt from state taxation

Source: MOAA Communications; updated Dec. 10, 2021





## 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.