



CHAPTER BOARD

President

Jay E. Garbus

704-400-0160

jgarbus@carolina.rr.com

1st Vice President/Programs

Vacant

2nd Vice President/Membership

Carol Aljets

704-628-5192 NAVCDRmom@aol.com

3rd Vice President/Legislative

Dick Steeves 704-763-2602

ralden215@aol.com

Secretary

Gary Aljets

704-628-5192

Treasurer

Ron Wilsbach 704-844-9450

rwilsbach@carolina.rr.com

DIRECTORS

Gloria Scienski

704-847-0405

g.scienski@gmail.com

Larry Stawicki 704-814-9739

stawickilp@aol.com

Scott Morris 704-846-7429

Scottm79@gmail.com

IMMEDIATE PAST PRESIDENT and BOARD MEMBER

Ron Morgan 704-708-8866

rbmorgan943@aol.com

CHAPLAIN

John Samb 704-572-0460

jwsamb@novanthealth.org

Newsletter

Jay E. Garbus

Same as

above

NEXT MEETING

**Sunday, January 27th,
2018**

Red Rocks Cafe
4223 Providence Rd
Social Time 1500
Meeting with Meal 1530
NEWSLETTER FEBRUARY 2019



PRESIDENT'S MESSAGE

It is February already and time is flying by trying to have the newsletter ready to go. Robin got sick just before we left for vacation. She saw the Medical Office on the ship, and they gave her medicine to get her by. When we got home I had to bring her to the Mint Hill Hospital where they decided that her Appendix had to be removed so she had surgery. She then came home and a couple of days later ended up at Pineville CMC for 5 days. After a lot of medicine and tests she is back home and doing better. So much for my recent lack of time.

The next chapter meeting will be at the Red Rocks Café on February 17th at 3PM.

The program by Joe Anderson who is a member of our chapter will give us an excellent program that will be enjoyed by all.

Please read the article on page 3 as there is a lawsuit that was brought against 3M for defective hearing protection. There are a lot of Uniform Members that will be affected from losing hearing. I myself have a hearing loss with a 10% disability from the VA. If you feel you have the hearing loss please contact one of the lawyers that are involved in the lawsuit. I have contacted a local Law firm myself to make a claim.

Chapter meetings are held at the Red Rocks Café, 4223-8 Providence Rd., Strawberry Hill area where Fairview/Sardis Rds. cross Providence, behind the old Fresh Market, in the Strawberry Hill shopping center. We start the meeting at 3:00 PM with a 30-minute social, followed by a short business meeting, then dinner (order from the menu) and then the program.

Thank you for your participation with and for our chapter goals attainment.

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.

NEW CHAPTER WEB SITE - We have a new chapter web site at <https://www.moaacharlotte.com/> Try the new site.

PROGRAMS AND NOMINATIONS - 1st VP Vacant

17 Feb 2019 will be Joe Anderson with a presentation on the Tuskegee Airmen

17 March - Ms. Catherine Hall, Atrium Health - will discuss Medical Power of Attorney and other health matters.

14 April - Kate McCullough, LifeShare of the Carolinas.

19 May - JROTC Scholarship Awards

LEGISLATION - DICK STEEVES - In that the election for the 9th Congressional District is still not verified by the Elections Board, we do not know when we will hear from a seated Congressman. Hopefully someone from Representative Adam's office can make it to future meetings.

Federal - HR 413 A bill to amend the Internal Revenue Code of 1986 to allow the work opportunity credit to small businesses which hire individuals who are members of the Ready Reserve or National Guard, and for other purposes.

MOAA/VETERANS BRIDGE HOME VETERANS (VBH) MENTORSHIP PROGRAM - We have seven (7) chapter members (and about 6 others) who have volunteered to serve as mentors for transitioning veterans. Initially, it is a 6-month pilot program with selected mentors having a one-on-one mentor/mentee relationship with a transitioning veteran. Most are in need of and desire for professional support through some of the VBH/NCserves network and in seeking employment and/or enhancement of professional skills. A follow-on grant request for 2019 - 2020 is being submitted

THE UNCC ROTC GOLD BARS PROGRAM - Scott Morris heads up the Army program and Chuck Martin heads up the Air Force program. We have presented 3 sets of gold bars and a certificate for new Army Lieutenants and one for a new USAF Lieutenant for the December 2018 graduation. Contact is being made for the numbers being commissioned this May.

JROTC SCHOLARSHIP FUNDRAISING - Chapter JROTC Scholarship Fund Golf Tournament on **October 4th, 2019**. For the 2019 tournament, we need additional chapter members to get involved and seek out prime and hole/team sponsors. Contact potential sponsors early in the new year. **The 2019 tournament flyer is included in this newsletter.**

NORTH CAROLINA COUNCIL OF CHAPTER MEETINGS - May 17-18, 2019, The Western Carolina Chapter, (NC-10), CAPT. Mike Covell, President will host the 2nd Quarter North Carolina Council of Chapters meeting at the Mountain Lodge and Conference Center, Flat Rock, NC.

MOAA UNIFORMED SERVICES NURSE ADVOCATES VIRTUAL CHAPTER - Our member Robin Garbus has been appointed as Treasurer of **this new Virtual** Chapter. Jeri Graham, past NCCoC President and national board member is the President.

MOAA-BACKED STUDY SHOWS HEALTH RISKS REMAIN FOR THOSE WHO'VE SERVED - A MOAA backed study in generous partnership with the United Health Foundation on the health of those who've served shows they are more likely to report their health as "good" or "excellent," than their civilian counterparts but they're also more likely to suffer from a litany of chronic diseases and to engage in unhealthy behaviors.

The [America's Health Rankings Health of Those Who Have Served Report](#) compiled responses from more than 1 million participants from 2015-2016.

Some of the findings:

- Those who've served are more likely to have cancer (10.9 percent, compared with 9.8 percent of civilians), cardiovascular disease (9.8 percent to 7.2 percent), and arthritis (24.7 percent to 22.8 percent) than their civilian counterparts.
- Those who've been in uniform have higher rates of excessive drinking (21.4 percent, compared with 18.6 percent of civilians), smoking (19.9 percent to 16.6 percent) and insufficient sleep (42.5 percent to 34.6 percent) than civilians, as well as more than double the rate of smokeless tobacco use (8.7 percent to 3.5 percent).
- Despite the above, 56.3 percent of those who've served reported being in good or excellent health, compared with 51.1 percent of those who didn't serve.

Those who've served also show a tendency to engage in preventative health care services at a greater rate than their civilian counterparts, with more of them visiting the dentist (69.6 percent, compared with 65.2 percent of civilians), getting a flu vaccine (50.6 percent to 37.0 percent), and undergoing a colorectal cancer screening (72.4 percent to 66.0 percent).

The report compared its survey findings with a similar survey from 2011-2012. Those comparisons showed some improvements in key health areas among those who've served: Declines in drinking and smoking, for instance, and greater access to health insurance.

It also showed some troubling trends, particularly among women who've served - their rates of suicidal thoughts more than tripled, for example, from 1.8 percent in 2011-12 to 7 percent in 2015-16. The rate of depression rose 9 percent (15 percent to 16.4 percent) among all survey-takers who have served, and rose 32 percent among those ages 26 to 34 (14.8 percent to 19.5 percent).

These and other mental health findings from the report "are concerning," said Kathy Beasley, USN (Ret), director of MOAA's government relations health affairs. "We will continue to highlight these and others to officials in both the DoD and the VA and with Congressional policymakers on the committees and in testimony."

MOAA has partnered with the United Health Foundation for nearly four years, Beasley said, with the goal of determining how the unique demands of military service may affect long-term health "so that research and public policy can be directed toward understanding and improving these factors and conditions."

A key MOAA goal is to strengthen DoD and VA collaboration and services to support wounded warriors and an expanding population of women veterans. This study demonstrates the need for MOAA's continued advocacy and provides key indicators for lawmakers and the government to use in implementing needed changes and improvements.



Goals for 2019 — We will continue to face new challenges and opportunities this year. Our goals include to grow our virtual chapter to 150 members representing 75 percent of our states;

- recruit 20 new surviving spouse members for MOAA;
- increase the number of state council liaisons from 50 percent to 75 percent;
- continue to educate, encourage, and engage MOAA membership about spouse and surviving spouse issues;
- conduct a survey to determine the needs and interests of surviving spouses;
- continue to work for passage of a bill to eliminate the widows' tax; and
- develop and conduct at least one training session for spouses and surviving spouses at a national meeting to provide information about planning ahead.

3M COMBAT ARMS EARPLUG LAWSUIT - What is the 3M dual-ended Combat Arms Earplugs, Version 2 (CAEv2)?

The 3M dual-ended combat arms earplugs were meant to be worn by military personnel to protect them from damaging their hearing.

The earplugs were designed to be worn in two ways. The wearer could insert the plugs one way if they needed to hear speech and another way if they needed greater noise protection. The plugs looked like two inverted cones connected at each bottom by a stem.

The earplugs were originally manufactured by [Aearo Technologies, which was acquired by 3M in 2008](#). [Aearo was aware of the plug's defects as early as 2000](#), many years before it and 3M became the exclusive provider of “selective attenuation earplugs” to the military.

The U.S. government alleged that 3M and its predecessor, Aearo Technologies, Inc., were aware that the earplugs were too short for proper insertion into users' ears. As a result, the earplugs could gradually and subtly loosen until they did not perform the desired noise cancellation for certain individuals.



The United States also alleged that 3M did not disclose this design defect to the military when the contract was finalized.

3M's Combat Arms earplugs would “[loosen in the wearers ear, imperceptibly to the wearer and even trained audiologists visually observing a wearer, thereby permitting damaging sounds to enter the ear canal by traveling around outside of the earplug,](#)”

Side Effects of Defective 3M dual-ended Combat Arms Earplugs?

These defects lead to tinnitus and hearing loss, which are the VA's two most prevalent service-related disabilities, with [1,610,911 and 1,084,069 cases annually, according to the 2016 Annual Benefits Report issued by the Veterans Benefits Administration](#).

They are also the top two most compensated disabilities in the [Veterans Benefits Administration. And the incidence of auditory injury among soldiers is rising by 13 percent to 18 percent a year](#).

In 2012, the Department of Defense established a Hearing Center of Excellence, which calls [hearing loss an epidemic and reminds soldiers that “not all injuries bleed.”](#)

What Does This Mass Tort Lawsuit Claim?

In a prior whistleblower lawsuit brought by Moldex-Metric, Inc., under the False Claims Act, the complaint alleged that 3M and Aearo Technologies manipulated test results to make it appear that the plugs met government standards.

This lawsuit claims that 3M allegedly knew their product was defective since before they were the exclusive provider for attenuation earplugs to the military and should therefore be liable for the injuries caused by their faulty earplugs.

Are You Eligible?

There is a cost to hearing loss; it's linked to diminished earning potential, anxiety and depression. The VA spends [\\$2 billion a year in hearing-related disability benefits – a number that is expected to rise to \\$5 billion in five years](#). Hearing aids can cost thousands; cochlear implants cost more.

Those who were in any branch in the U.S. military between 2003 and 2015 who used the 3M dual-ended Combat Arms Earplugs while deployed in Iraq or Afghanistan and have been diagnosed with hearing loss or tinnitus by a healthcare provider are eligible to file a mass tort lawsuit against 3M.

In order to qualify, you must:

- Have been deployed to Iraq or Afghanistan between 2003 and 2015
- Be a member of the U.S. military
- Have been diagnosed by a healthcare provider hearing loss or tinnitus

If you or a loved one meet the requirements listed above, you might be eligible for compensation.

Please contact us online or by phone at (888) 727-0450 for a free legal consultation. There is no upfront

cost and you only pay if we recover compensation for you on your behalf. In other words, you don't pay unless we win.

ON GOING EVENTS

1. Mecklenburg Veterans Council - 1st Tuesday every month at 11:30 am. Valerie C. Woodard Center, 3205 Freedom Drive, Ste. 2000 (Community Support Services), Bldg. D, Charlotte, NC. The meeting room is the Queen City Conference Room, 2029
2. Veteran Network breakfasts on the first Thursday of every month, starting at 0730 at Another Broken Egg in Ballantyne. Total cost is \$ 13.
3. Veteran Network Uptown Lunches on the second Wednesday of every month starting at 11:45 at the Covenant Presbyterian Church Community Room. Total cost is \$ 10.00. Next lunch is January 9th. These are very good events for networking and meeting other veterans in the community.

AMAZON SMILE CHAPTER DONATIONS - Ronald Wilsbach, Thank you for registering Charlotte-Metrolina Chapter of the MOAA at org.amazon.com and welcome to AmazonSmile, where Amazon donates 0.5% of the price of eligible smile.amazon.com purchases to the charities selected by customers. Spread the word to your supporters so they can generate donations for your organization when they shop.

When customers sign up for AmazonSmile, they're asked to select one of over a million charities to support. When customers click on your unique link, they skip this charity selection process. Instead, they're taken to smile.amazon.com and are automatically asked if they want to support Charlotte-Metrolina Chapter of the MOAA.

Your unique charity link: <https://smile.amazon.com/ch/38-3779812>

MOAA PRIME SPONSORS/SUPPORTERS FOR CHAPTER'S JROTC SCHOLARSHIP FUND GOLF TOURNAMENT



Equal Tax Treatment for ALL Government Retirees

**The Bailey Settlement and North Carolina's
Government Employees**

In November 1999, in **Bailey vs. State of North Carolina**, the North Carolina Supreme Court decided that federal, state and local government retiree pension income must be taxed in the same manner - and that all those retirees who were vested in a qualifying retirement system by August 12, 1989 would not be taxed on their retirement benefits.

However, as a result the NC legislature changed the tax law: Those who did not have the requisite service would be subject to the state tax laws. As an example, the retirement benefits of a military officer retiring with 20 years of service in 1989 are exempt from state taxation, while those of an officer serving in the same role and retiring now is not. **Same service, but inequitable treatment.**

The 4th Branch - a coalition of government employee and retiree organizations committed to leveling the playing field in North Carolina for **ALL** government retirees through fair taxation

- is working to change the law so that all public retirees are treated the same by extending the Bailey settlement to all. To bolster our case, the 4th Branch commissioned a study that shows the many economic advantages to the state of such an extension, which include:

- For every \$1 a government retiree saves in state income tax, North Carolina accrues \$2.5 in economic benefits. Allowing ALL government retirees to deduct state, local or federal retirement benefits from their adjusted gross income is good policy.
- Without the need to save for retirement, government retirees direct most of their income BACK into the local economy which equals more sales tax revenue.
- New retirees would be attracted to North Carolina with no taxation of government benefits. Most buy homes - and about 20 percent are new housing which generates jobs directly and spending.
- Retirees use fewer public services. Without their own children in school, property taxes from just two retiree households can support one school child in their community.
- Most government retirees are motivated to volunteer in their communities. Based on our recent study, volunteer activities and skill contributions were worth nearly \$150 million per year to the state.

Get Involved - Its Free!

Join the 4th Branch and help advocate for equitable treatment of **ALL** government retirees. Register with the 4th Branch at www.4thbranchnc.org by clicking/completing “Join Now”. Receive alerts on critical legislation and stay informed. *The 4th Branch will not reveal your email address to anyone else.*

Enter your address or Zip code in “Find Your State Officials.” Click their name to find out how to contact them and call, email or make an appointment with your legislator(s) when they are in their home office.

MOAA Chapter coin \$10.00 -
contact Ron Wilsbach

JROTC Scholarship Fund Benefit Golf Tournament - Oct 4, 2019

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 \$100

4 Person Team \$400

SPONSORSHIPS

TEE/GREEN SPONSORSHIP

Individual \$100

Company Signage \$200

4 Person Team + Signage \$500

PRIME COMPANY SPONSORSHIPS

All levels include: Reserved dining table at Awards Dinner, 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 recognized at the JROTC scholarship awards dinner/ceremony in May 2020.

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 2019

Please Check One or Several: (Mulligan packages available at Registration)

PARTICIPATION: ☐ Individual Player \$100 ☐ 4 Person Team \$400

SPONSORSHIPS: ☐ Individual \$100 ☐ Company Tee/Green \$200 ☐ 4 Person Team Tee/Green \$500
☐ Prime Company Sponsorship (Level _____)

Team Captain/Player Name: _____ Phone: _____ Email: _____

PR 1. _____ 2. _____
3. _____ 4. _____

PAYMENT: Checks payable to MOAA Charlotte-Metrolina Chapter

Please detach and send form by September 13, 2019 (and payment if by check) to:
Ron Wilsbach – MOAA Scholarship Golf Tournament, 10944 Casetta Drive, Matthews, NC 28105-5918

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 4, 2019

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 \$100 4 Person Team \$400

SPONSORSHIPS

TEE/GREEN SPONSORSHIP

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

PRIME COMPANY SPONSORSHIPS

All levels include: Reserved dining table at Awards Dinner, 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 recognized at the JROTC scholarship awards dinner/ceremony in May 2020.

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 2019

Please Check One or Several: (Mulligan packages available at Registration)

PARTICIPATION: ☐ Individual Player \$100 ☐ 4 Person Team \$400

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 September 13, 2019 (and payment if by check) to:
Ron Wilsbach – MOAA Scholarship Golf Tournament, 10944 Casetta Drive, Matthews, NC 28105-5918