



## NEWSLETTER NOVEMBER 2019



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#### Newsletter

Jay E. Garbus Same as above

### PRESIDENT'S MESSAGE

The Octoberfest which is sponsored by Huberta Barrett and her son was a great success once again. This is an annual event enjoyed by all who attend. We will plan on having Octoberfest again next year.

November 15<sup>th</sup> to the 17<sup>th</sup> our North Carolina Council of Chapters will have its convention at Cherry Point Marine Air Station. Several members of our chapter will represent us. Carol and Gary Aljets and Ron and Carol Morgan will be there as representatives.

Bring to the meeting a **Toy for Tots** sponsored by the Marines. The toys should not be wrapped up. We will be collecting this month and in December.

1<sup>st</sup> VP Joe Anderson is also the head of our chapter's officer nomination committee. Elections for all officers for the Chapter will be in November with the newly elected officers taking office in January 2020. If anyone is interested in serving as a Chapter officer or on the Board, please talk to Joe or any current officer.

*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.*

### NEXT MEETING

**Sunday, NOV 17th, 2019**

Red Rocks Cafe

4223 Providence Rd

Social Time **1500**

Meeting with Meal **1530**

**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 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.

**PROGRAMS**

17 Nov – Pat Biddy, WWII MIA historian and researcher - Bring Toys for Tots donations

8 Dec – Holiday Party – A fun "White Elephant" gift exchange – Bring Toys for Tots donations

January 19<sup>th</sup> - Installation of officers – By MOAA NC Council Of Chapters President COL Jim Brumit, USA (Ret).

February 16<sup>th</sup> - Open

March 15<sup>th</sup> - Open

April 19<sup>th</sup> – Our Chapter will have a representative from MOAA National visit us and provide a presentation on their work in influencing our national legislatures for the benefit of all veterans and military families.

May – An alternative meeting date is being considered as May 17 is booked by another group at Red Rocks, May 10 is Mother's Day and May 24<sup>th</sup> is Memorial Day weekend. We will, perhaps meet on May 31<sup>st</sup>?

**LEGISLATION – DICK STEEVES** – see MOAA action page 3.

**MOAA/VETERANS BRIDGE HOME VETERANS (VBH) MENTORSHIP PROGRAM** - A follow-on Community Outreach grant of \$ 5,000 from the MOAA Foundation for 2019 – 2020 **for our MOAA/VBH Mentorship program is well underway.** We **currently have 15 active mentor/mentee pairings**, however finding mentees willing to commit to the program remains a challenge that VBH is working hard to resolve. If interested, contact at [rbmorgan943@aol.com](mailto:rbmorgan943@aol.com)

**JROTC SCHOLARSHIP FUNDRAISING** - Dear Chapter Members **(To all who provided time and dollars, assisted in fund raising and/or worked on tournament day)**

A whole lot of thanks for your support and/or participation in our JROTC Scholarship Fund golf tournament and the fund raising efforts prior to.

You worked on tournament day, played, obtained prime and hole sponsorships, provided your own dollar sponsorships, raised funds, got donor gifts for the raffle, and silent auction. Many of you did most of these tasks. Our success in raising \$ 10,400 for the scholarship fund from the 2019 tournament could not have been done without you.

We were going to send each of you a letter, but cost of letterhead stationery, envelopes and stamps are better left in the scholarship fund bank balance. We have done hard copy letters for all the business sponsors and gift givers. If anyone needs a separate charitable donation letter beyond the bottom of page 2 of the tournament flyer, let either Ron Wilsbach or me know and we will send it.

Thanks again. We will try again next year on October 2, 2020. Thanks in advance for what you will do for our continued success in providing scholarships for deserving cadets.

All our best

Ron Morgan and Ron Wilsbach, Tournament Co-Chairs

## **NORTH CAROLINA COUNCIL OF CHAPTERS 4TH QUARTERLY MEETING and STATE CONVENTION**

### **MOAA NC Council of Chapters Convention November 15-17** **Schedule of Events**

#### **Friday, November 15**

3:00 to 5:00 pm - Check in with Convention Representatives in the Lobby of the Cherry Point Inn, on base at 487 Madison Drive.

6:00 to Until - Buffet Dinner at Millers Landing Club and Conference Center, 4843 Jackson Dr., beside the Golf Course. Pay as you go Social from 6:00 to 7:00 pm with Buffet Dinner following. Casual attire

#### **Saturday, November 16**

8:30 to 10:00 am Orientation for all attendees in the Cherry Point Inn Conference Room, 2<sup>nd</sup> floor.

##### **Agenda**

- Welcome and Administrative items to include 2020 to 2022 Council Officer Nominations
  - Capt David Lee, USN, (Ret)
- MOAA Councils and Chapters
  - Capt. Erin Stone JAGC, USN (Ret)
- Update on Legislative Strategy
  - Col Jeri Graham, USA, (Ret)
- Activities and Options for Personal Free Time

10:00 to 6:00 pm Personal Free Time

**Note:** Base Tour, 12:00 noon to 1:30 pm sign-up is required at check in

6:00 to Until - Convention Banquet at Millers Landing Club and Conference Center, 4843 Jackson Dr., beside the Golf Course. Pay as you go Social from 6:00 to 7:00 pm Dinner following. Coat and tie for the gentlemen with appropriate similar attire for the ladies.

##### **Events**

- Lt. Gen. Dana T. Atkins, USAF (Ret), President and CEO of MOAA will be our keynote speaker
- Presentations of Levels of Excellence Awards (LOE)

#### **Sunday, November 17**

Check out and depart, no group events scheduled for Sunday

Base Religious Services, Base Chapel, 100 E St next to the Cherry Point Post Office.

- Catholic Mass Sunday 0900 in the Main Chapel.
- Liturgical Protestant Service Sunday 0900 in the Fellowship Chapel.
- Contemporary Worship Service (General Protestant) Sunday 1100 in the Main Chapel.

**For questions, contact David Lee, cell 704-232-2832**

## **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. To reach our Member Service Center, please call 1-800-234-6622 or email us at [msc@moaa.org](mailto:msc@moaa.org).

**MOAA ACTION - BILL WOULD REQUIRE AMERICAN-MADE MEDICINES FOR TROOPS AND MORE OVERSIGHT OF FOREIGN-MADE DRUGS** - MOAA continues to engage heavily in any and all issues associated with the access and safety of medications. In that regard, MOAA was a primary force behind a House bill introduced Oct. 17 that would require DoD to acquire and purchase only American-made medicines and vaccines — including only U.S.-produced raw materials — for use by our military.

**[TAKE ACTION: [Tell your members of Congress to support more oversight on foreign-made drugs](#)]**

The Pharmaceutical Independence Long-Term Readiness Reform Act ([H.R. 4710](#)) also will require DoD to identify the national security vulnerabilities caused by our current dependence on pharmaceuticals from China.

**[READ MORE: [Made in China: How U.S. Dependence on Chinese Medicines and Components Could Pose a Security Threat](#)]**

MOAA commends Rep. John Garamendi (D-Calif.) and cosponsor Rep. Vicky Hartzler (R-Mo.) for introducing H.R. 4710 (read the bill text [here](#)). MOAA's awareness of the issue was heightened well over a year ago, when the blood pressure medication valsartan was pulled off the market by the Food and Drug Administration (FDA). MOAA members called and voiced their worries, too, especially because a probable cancer-causing chemical was identified in the active pharmaceutical ingredient ... and traced back to its manufacturer in China.

**[HERE'S WHY YOU SHOULDN'T BE WORRIED ABOUT A FLAT COLA](#)** - The cost-of-living adjustment (COLA) raise for 2020 is 1.6%. That's certainly not as rosy as the 2019 raise of 2.8%, but it's still cause for optimism.

Although we would all prefer a higher COLA, the good news is that a stable Consumer Price Index – the metric used to determine the COLA raise – means a stable spending dollar. A 1.6% COLA raise will ensure our military retired pay, Survivor Benefit Plan (SBP) annuities, Social Security checks, and veterans' disability compensation keep up with inflation.

However, stability for military retirees and others who benefit from the COLA bump isn't guaranteed. MOAA remains vigilant in monitoring the CPI and COLA, making sure Congress does not try to slight this methodology of protecting your purchasing power by reducing COLA or changing the computational factors in ways that would harm beneficiaries.

**[TAKE ACTION: [Visit MOAA's Legislative Action Center](#)]**

As you may recall, MOAA was instrumental in repealing a 2015 law under which future military retirees would have had their annual COLA capped 1 percentage point below inflation until age 62. Using today's dollars and the 2019 military pay table, for an O-5 retiring this year with 20 years of service, that "COLA-1%" would have amounted to a loss of \$160,000 over the next 20 years!

#### **Behind the Numbers**

Some of the biggest factors that influence your COLA include the prices of:

- Food
- Clothing
- Housing
- Fuels and transportation fares
- Medical services and drugs

With the price of fuel stable compared to last year, for example, we've seen a modest CPI rise.

Historically, a COLA raise is not always guaranteed. Click [here](#) for the annual figures since 1975, which show a 0.0% COLA increase on three occasions (2015, 2010, 2009).

Measured price changes on consumer goods over time determines the annual COLA. The calculation is made by comparing the average CPI from July through September of the current year to the average for the same months of the year prior.

Want to keep up with monthly trends? You can monitor the CPI at [MOAA's COLA Watch webpage](#).

**[SURVIVING SPOUSE LIAISON](#)** - Mary Cuthbertson was married to the late Lieutenant Colonel Raphael Cuthbertson. Here is bio of Mary for your information.

**Mary Hamilton Cuthbertson** is a graduate of Johnson C. Smith University with a B.S. degree in Business Administration. Additionally, studied includes: Queens University of Charlotte, Charlotte, NC, Livingstone College, Salisbury, NC and NC A&T State University, Greensboro, NC.



Mary was employed for Johnson C. Smith University as Executive Assistant to the Vice President for Academic Affairs for twenty-two years. Following, she joined the staff of Charlotte Mecklenburg Schools (CMS) assignments included: West Charlotte High School and McClintock Middle School as Business Education Teacher. She also served as advisor to the National Honors Society, Future Business Leaders of America (FBLA), "Wall Street - Stock Market Kiz" and Chairperson of the Business Department.

**Awards:** "Teacher of the Year", NC State FBLA Adviser of the year awarded at the FBLA State Leadership

Conference in Greensboro, NC, and “Outstanding Leadership In the Field of Business Creativity and Entrepreneurship” awarded at the 23 Entrepreneurship FORUM in Orlando Florida, McClintock’s Top Educator Executive Award’ and Career and Technical “Exemplary Teacher of the Year Award”.

Mary’s professional memberships includes: North Carolina Business Education Association, National Business Education Association, International Business Education Association, Association of Career and Technical Education and the Global Association of Teachers of Economics.

The group plans to hold hour-long virtual meetings every quarter. Go to MOAA and search for the Surviving Spouse Chapter to sign up.

**MOAA UNIFORMED SERVICES NURSE ADVOCATES VIRTUAL CHAPTER** – September 2020, the **Uniformed Services Nurse Advocates Virtual Chapter** and the **Surviving Spouses Virtual Chapter** will host a 6-day, 5-night [cruise to Bermuda](#).

On this trip, explore pink sand beaches, pastel-painted estates, military strongholds and enjoy underwater adventures, fine dining and brilliant golf courses. Both cruises are possible through a partnership with MOAA Vacations. As an added benefit, a portion of the sales go directly to benefit the MOAA chapter or council hosting the trip.

Col. Jeri Graham, USA (Ret), founding member and president of the virtual nurses chapter, decided to organize the Bermuda cruise as a way for the online groups to meet face-to-face. But neither trip is limited exclusively to chapter or council members. All are invited for the cruise.

There are 159 cabins available for the Bermuda trip exclusively to MOAA members, family and friends.

Reservations start at \$429 per person for an inside cabin, with options available for ocean view balconies and suites. [Click here for more details](#). All room prices are based on double occupancy. Jeri has even established a “hugely successful” Cabin Mate Finder program to help members traveling by themselves to find a roommate for the cruise. To participate, [just fill out this compatibility form](#) on the MOAA Vacations website, and she will pair you with another MOAA member who has similar interests. The Cabin Mate Finder program can “help people meet other people and help split expenses” for the cruise, Graham said.

On at-sea days, Graham plans to hold chapter and advocacy meetings with breakout sessions to discuss MOAA’s key legislative issues. She is also hoping to have a few high-profile speakers as well. “We’ve invited the three surgeons general,” Graham said.

### **ON GOING EVENTS**

1. Mecklenburg Veterans Council – 1<sup>st</sup> 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. Pre-register at Veterans Bridge Home website and lunch is only \$ 5.00. This lunch has great speakers.

**AMAZON SMILE CHAPTER DONATIONS** - **Ronald Wilsbach**, Thank you for registering Charlotte-Metrolina Chapter of the MOAA at [org.amazon.com](https://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



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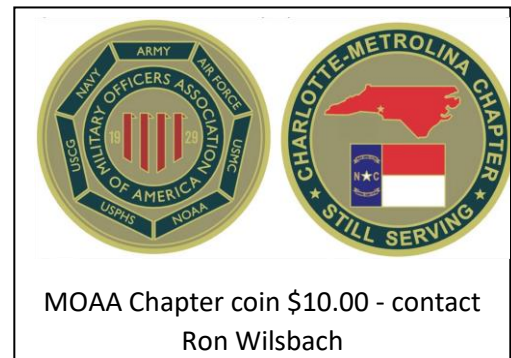
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Ron Wilsbach



## NC-04 CHARLOTTE-METROLINA CHAPTER MOAA

### ENROLLMENT/RENEWAL FORM

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

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

Rank \_\_\_\_\_ Branch \_\_\_\_\_ DOB \_\_\_\_\_ Spouse's Name \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

E-Mail Address \_\_\_\_\_ Phone # \_\_\_\_\_

I would like to receive my newsletter by: \_\_\_\_\_ US Mail \_\_\_\_\_ E-mail

National MOAA Member? Yes \_\_\_\_\_ No \_\_\_\_\_ Are you a life member? \_\_\_\_\_

Membership No. \_\_\_\_\_

(Found above your first name on magazine label)

**First Year New Members \$5.00**

Annual Renewal \$25.00

Surviving Spouses \$10.00

Mail to: Charlotte-Metrolina Chapter MOAA

P.O. Box 31394

Charlotte, NC 28231-1394

JROTC Scholarship Fund Donation: \_\_\_\_ Receipt: Yes \_\_\_\_ No \_\_\_\_

**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. Auxiliary members are encouraged but not required to hold both memberships.