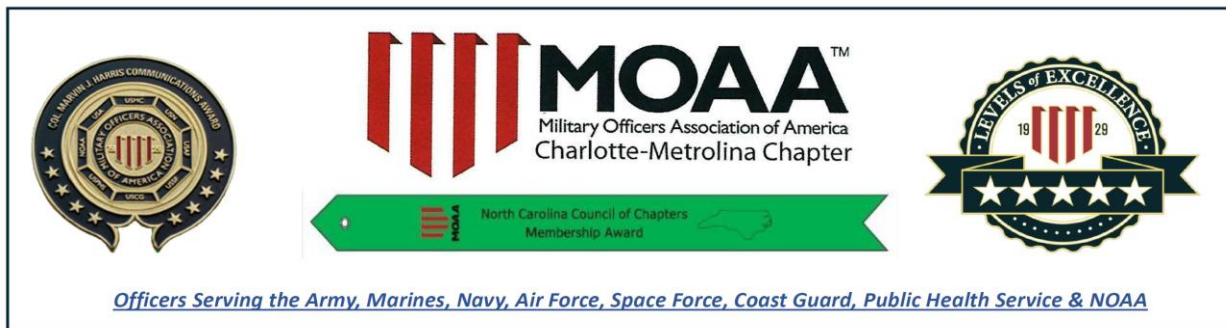


# CHARLOTTE - METROLINA NEWSLETTER



*Officers Serving the Army, Marines, Navy, Air Force, Space Force, Coast Guard, Public Health Service & NOAA*

## FEBRUARY 2026

### President's message

Greetings Leaders

Again, I offer a very special thank you for your dedicated and outstanding support in 2025. Our chapter continues to meet the goals of MOAA by serving our communities. I am proud to announce that Rich Livingston is our new golf tournament leader. He is very enthusiastic and has hit the ground running. I am positive that our golf tournament will again excel. Of course, your continued support is needed. Remember that the proceeds of this tournament support our ROTC and JROTC scholarships. We are re-energizing our recruitment and retention efforts. We have potential members with the JROTC units, members of the Army National Guard and Air National Guard, area retirees, and cadets/Cadre at the University of North Carolina, Charlotte. This is a chapter effort. Your suggestions and information are requested. As the plan of action is being formed, please consider volunteering to support this chapter goal. Also, if you do not have any chapter business cards, please contact or see Susan Bryant. These cards are a valuable source of recruitment. Please take care during this time of wintry weather. Use extra caution when going out. It's not the worse of ideas that if the forecast is for inclement weather, please stay home!

Our next meeting is 3 pm, Sunday, February 15, 2026. We meet at the Red Rocks Café in Strawberry Hill who offers a great selection for your Sunday dinner. Our guest speaker is Ms. Natisha Rivera-Patrick. She is the CEO of the Greater Matthews Habitat. Please plan to attend.

TOGETHER WITH TRUIST

NEVER STOP SERVING!

Nelson English, Lt Col, USAF (Retired)  
President, MOAA~CMC



### CHAPTER BOARD 2026

**PRESIDENT** Nelson English

**1<sup>st</sup> VICE PRESIDENT PROGRAMS** Ed Grant

**2<sup>nd</sup> VICE PRESIDENT MEMBERSHIP** Rob L. Walker, Jr.

**3<sup>rd</sup> VICE PRESIDENT/LEGISLATIVE** Tony Castle

**SECRETARY** Eric Kelly

**TREASURER** Susan Bryant

**SURVIVING SPOUSE LIAISON** Emily McClain

**IMMEDIATE PAST PRESIDENT** Jay E. Garbus

**DIRECTORS** Kenneth Glover

Margaret Draganac

**CHAPLAIN** Vacant

**NEWSLETTER PUBLISHER** Jay E. Garbus



**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.

**Mail -P.O. Box 79276, Charlotte NC 28271**

**Publisher and Editor – CW4 Jay E. Garbus, USA**

The **Newsletter** is published monthly for members and friends of Charlotte-Metrolina Chapter, MOAA. Electronic addition available contact the editor.

**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

**National MOAA and the Council are nonpartisan**

**CHAPTER MEETING DATES** Next Meeting Sunday, February 15, 2026, 3 pm Red Rocks Café 4223 Providence Road, Charlotte

March 15, 2026, April 19, 2026, May 17, 2026, September 13, 2026, October 18, 2026, November 15, 2026, January 17, 2027

**CHAPTER FEBRUARY 16TH SPEAKER and Bio–** February: Natasha Rivera-Patrick, President and CEO of the Greater Matthews Habitat for Humanity. She is a graduate of the University of Phoenix and holds a Master’s degree from Liberty University. She has been in her position since June 2017. In addition to the Re-Store, they have three main focuses: Home Ownership, Critical Home Repair and Rock the Block for exterior maintenance and landscaping for select neighborhoods.

March: Kenneth Gilmore, Executive Director of the Hornets’ Nest Region of the Antique Automobile Association of America (AACA). He is a graduate of Appalachian State University and has been in his position since April 2024. The Hornets’ Nest Region is a classic car club and produces the Charlotte Auto Fair, the Hornets’ Nest Auto Fest and the Spirit of Wilkes car show and vendor market.

**CHAPTER DUES** - IMPORTANT - Pay with check included with renewal form or pay via website

### **LEGISLATIVE AFFAIRS and LEGISLATIVE ACTION CENTER**

Legislative Notes

The good news to share is that the National Defense Authorization Act (NDAA) was passed by Congress and signed into law. It provides a 3.8% pay raise for the military which will be well received. It also mandates that there will be no billet cuts for any of the military medical treatment facilities, in contrast to a provision of the 2017 NDAA. Also, there will be an increase in several family benefits, including payment for childcare, family separation allowance, and an



increase in support for PCS moves for active duty personnel. There is still no action regarding the Richard Star act, despite the ongoing support of MOAA. Given the risk of future government shutdowns, MOAA is advocating for legislation which would guarantee payment of military personnel in the event of a shutdown. It remains to be seen whether this will be approved by Congress.

Additionally, a few chapter members beside myself (Ron Morgan and Ed Grant) are preparing a request for a MOAA Chapter Community Outreach Grant which, if approved, would allow the Chapter to support local veterans experiencing financial difficulty due to unforeseen emergencies. We hope to submit this application in the near future and will provide more details how chapter members can become involved if the application is approved by MOAA national.

Tony Castle  
Charles A. (Tony) Castle MD, FACOG

**VETERANS' BENEFITS** - Congress is considering several bipartisan bills that would improve veterans' benefits, protect service members and families from financial and administrative harm, and ensure fair treatment for those who have served. These proposals address long-standing inequities, modernize outdated systems, and reinforce the government's commitment to those who wear — and have worn — the uniform.

One of these bills, H.R. 2201, has already passed the House and is well-positioned to move quickly through the Senate. Lawmakers must maintain momentum to ensure these reforms are enacted without delay.

MOAA urges you to contact your members of Congress and ask them to support and advance the following legislation: H.R. 2717 / S. 1320; H.R. 219; H.R. 6024 / S. 609; H.R. 2201; H.R. 2576 / S. 1245.

**SURVIVING SPOUSE CORNER:** MOAA Surviving Spouse Virtual Chapter (SSVC) Membership Report  
1. We have 277 Members registered for the Surviving Spouse Virtual Chapter. 222 Surviving Spouses and 68 Surviving Spouse Liaisons. Five members have been added since last month. 2 MOAA staff members and 1 Board of Directors member.

2. Meeting Attendance: Our last chapter meeting had 34 participants. Please update your screen name with your first and last name for our virtual Zoom meetings. Thank you.

Everyone is a Chapter Recruiter! Please give me one potential member's name and phone number in February. Another option is to have them apply directly- email [mssvc02@gmail.com](mailto:mssvc02@gmail.com).

Thank you in advance for your support. Roy Yenchesky Surviving Spouse Virtual Chapter, Membership  
316-214-4234, [wichitaroy@hotmail.com](mailto:wichitaroy@hotmail.com), 5112 S 247 St W, Goddard, KS 67052

**MOAA PARAPHERNALIA** - There's no better way to show your pride of MOAA and the Charlotte-Metrolina Chapter than wearing official merchandise, found at the [MOAA Store](#) online. There's a good selection of quality men's and women's apparel; it costs no more than you'd pay at the mall; and they deliver it to your front door. Wear it at official functions and in



the community, where it can be a great conversation starter and generate more interest in our chapter from local veterans. Please check it out! Eric Kelly (USAF-Ret), Chapter Secretary."



**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 HAS SIX VIRTUAL CHAPTERS** - They are: Uniformed Services Nurse Advocates Virtual Chapter, the Surviving Spouse Virtual Chapter, the Public Health Service Virtual Chapter, Chaplains Virtual Chapter, Judge Advocate Virtual Chapter and the MOAA Advocacy for Servicewomen & Military Family Virtual Chapter. Inquiries can be sent via email to [Moajavc@gmail.com](mailto:Moajavc@gmail.com).

Interested in participating in 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)

**February 2026. March TBD:** Virtual Leader Training Workshop (New Leaders)

**March 26:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Advocacy in Action Logistics. [Join here](#) at the time of the meeting. (Meeting ID: 928 7877 4936)

**April 13-16:** Board of Directors Meeting and Advocacy in Action (AiA) Campaign

**April 23:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Chapter Dues Pay Portal. [Join here](#) at the time of the meeting. (Meeting ID: 923 4344 7025)



## NORTH CAROLINA COUNCIL OF CHAPTERS NEWS



The North Carolina Council website is hosted by the North Carolina council of chapters, an affiliate of the Military Officers Association of America (MOAA).

MOAA and it's affiliated councils and chapters are independent, nonprofit and politically nonpartisan organizations per the mission statement shown here.

\* The **North Carolina Council of Chapters (NCCOC)** provides programmatic guidance and oversight for the 14 state chapters that serve 1350 members in 100 counties. As one of 35 state councils that support the Military Officers Association of America, we are serving the needs of military members in our state.

\* Whether you are already participating in MOAA, becoming part of one of our North Carolina Chapters will guarantee your access to the many valuable resources of the NCCOC.

\* The role of the **North Carolina Council of Chapters (NCCOC)** is to:

- Further the legislative and other objectives of MOAA.
- Foster fraternal relationships among retired, active, and former officers of the uniformed services and their National Guard or reserve components.
- Protect the interest of retired, active, reserve, and National Guard personnel of the uniformed services and their dependents and survivors
- Provide useful services for members and their dependents and survivors.
- Serve the community and the nation.
- Protect the interests of service retirees and active-duty military members in matters of North Carolina state legislation.
- Organize and coordinate the collective action of the Member Chapters in the State of North Carolina.
- Provide the assistance necessary to Member Chapters to enable them to effectively serve their members, their communities, and the nation.

### **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.

### **PERSONAL INCOME TAX**

- Personal Income Tax Rate: 4.25%
- Standard deduction: Single Filing Status: \$12,750
- Personal Exemption Allowance: None
- Itemized Deductions Allowed?: Yes, if itemized on federal return. Differ from federal itemized deductions and subject to limitations.
- Retirement Income
  - ❖ Social Security: Exempt
  - ❖ IRAs: Taxable at ordinary income tax rates\*
  - ❖ 401Ks/Defined contribution employer retirement plans: Taxable at ordinary income tax rates
  - ❖ Private pensions: Taxable at ordinary income tax rates
  - ❖ Public Pensions: Taxable at ordinary income tax rates\*
- Military Pay
  - ❖ Active Duty Pay: Taxable to the extent included in federal Adjusted Gross Income
  - ❖ Military Retirement Pay: Exempt if servicemember served 20 years or was medically retired. Includes USPHS and NOAA Commissioned Corps retirees. Retroactive to 2021.
  - ❖ Military Disability Pay: Exempt
  - ❖ VA Disability Dependency & Indemnity Compensation Benefits: Exempt
  - ❖ SBP/SSBP/RCSBP/RSFPP: Exempt

\*May be excluded from taxation if had five years active duty before Aug. 12, 1989. (Bailey settlement agreement)

### **PROPERTY TAX**

- Local municipalities average .7% of the property's assessed value.
- Calculation of assessed value: 100% of fair market value; reappraised at least every eight years.
- Relief programs for:
  - ❖ 65 and Over or 100% Disabled: Excludes greater of first \$25,000 or 50% of appraised value. Income and other requirements apply.
  - ❖ Disabled Veterans or Surviving Spouses: Excludes up to \$45,000 of appraised value if 100% service-connected disability; no income requirements.
  - ❖ Circuit Break Property Tax Deferment: If 65 or disabled and limited income, annual tax is limited to 4% of income, though taxes over limit are only deferred.

**INHERITANCE & ESTATE TAXES:** None **Department of Revenue Website:** [www.ncdor.gov](http://www.ncdor.gov)



# OFFICERS FOR 2026





## 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  
**Note New PO Box/and Zip Code:** PO Box 79276  
Charlotte, NC 28271

**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 spouse's membership.)

Not a MOAA national member yet? A basic membership is free. A Premium membership is available for \$59.00 per year. Get all the details at [mssc@moaa.org](mailto:mssc@moaa.org) or call 800-234-6622.



# REFERENCE

<b>CHARLOTTE – METROLINA NEWSLETTER CRITERIA</b>
1. The newsletter contains the MOAA logo with <u>registered</u> trademark ®
2. The newsletter does not include partisan content. Page 2 statement
3. The newsletter does not contain service logos.
4. The newsletter does not contain unauthorized copyrighted material.
5. The newsletter contain a statement indicating national MOAA and the affiliate are nonpartisan. Page 2
6. The newsletter contain the web address or a link to MOAA's online Legislative Action Center. Page 2
7. The newsletter cover national, state, and/or local legislative issues? (Examples include exempting servicemembers' retired pay from state income tax, state legislative issues identified by the DoD State Liaison Office, etc.) Page 2
8. The newsletter contain details about attending meetings or other activities and the location (in person or virtual page 2
9. The has a membership application or information about how to join the chapter.
10. The chapter members can receive the newsletter electronically. Page 2
<b>SECTION II READ CRITERIA</b>
<p><b>1. The newsletter's design is pleasing and easy to browse.</b> A healthy mix of pictures and text giving an effective layout Effective title treatment, pictures are engaging, active, in focus and complement the text. Design is fluid and helps readability. Scoring at this level indicates best in class design.</p>
<p><b>2. Our newsletter gives the reader a good idea about the affiliate's activities and members. Such as mission statement, contact and leadership information, coverage of chapter activities, etc.</b> We have a mission statement, contact information, articles are more national, or state based rather than about the chapter. We stated mission or focus, how to contact the chapter and a list of leaders. A healthy portion of articles are about the chapter. We have personality of the chapter, how to get involved, who to contact, and the mission of the chapter.</p>
<p><b>3. The newsletter cover a variety of topics (legislative issues, activities, veterans' benefits, local items of interest such as:</b> Newsletter has limited topic variety in 1 or 2 categories. Newsletter has a mix of topics, including news, chapter events, local items of interest, national topics. Topics in at least 3 categories. Newsletter has regular sections/features that give the reader a wide variety of content that addresses their military needs as well as general or timely topics. Scoring at this level indicates that you would look forward to reading each issue.</p>

