

# NORTH CAROLINA COUNCIL NEWSLETTER



**NC Council of Chapters Website: [www.moaa-nc.org](http://www.moaa-nc.org)**

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

**Volume 2022-2023 Issue XI**

## COUNCIL BOARD MEMBERS

- President - CW4 Jay E Garbus, USA (Ret)
- 1st VP - CDR Kenneth Klassen, USN (Ret)
- 2nd VP - LCDR Mark Sandvigen, USN (Ret)
- Immediate Past President - COL Jim Brumit, USA (Ret)
- Surviving Spouse Liaison - Dr. Vivianne Wersel, (SSL)
- Treasurer - Col Ken Hillman, USMC (Ret)
- Secretary - Mrs. Sue Harris, (SOM)
- Council Web Manager - CAPT Doug Ehrhardt, USN (Ret)
- Personal Affairs Officer - CAPT David Lee, USNR (Ret)
- Health and Welfare – MAJ Leon Rooks, USAR (Ret)
- Chaplain—CAPT (Chaplain) Thomas Atkins, USN, (Ret)
- Lay Chaplain – LTC Ed Grant, USA (Ret)
- Parliamentarian COL Vern Pike, USA (Ret)

## COUNCIL MEETING DATES

**In Person Annual Meeting/4th Quarterly  
November 4<sup>th</sup> & 5<sup>th</sup> Hawthorne Inn, Winston Salem**

### **FRIDAY: Dinner Speakers:**

**Dr. Rob Temple, MG USA (Ret)  
Dr. Bob Manga, COL USA (Ret)  
David McCracken, COL, USA (Ret)**

### **SATURDAY:**

**Spouses' Activity—Shopping  
Business Meeting  
Speaker: Emmett Casciato— Veterans History  
Museum of the Carolinas**



## **PRESIDENT'S MESSAGE CW4 Jay E. Garbus, USA (Ret) 5 Star Council**



The Annual meeting is coming up. Make sure you make reservations for the Friday night dinner and with the hotel if you are staying over.

In this issue I have several articles that may interest you or a Chapter member so please distribute to the Chapter members.

CAPT David Lee, USNR (Ret) Past Council President, has done an outstanding job setting up the hotel and dinner for us. Please let him know that he did a great job. David will need help setting up for the meeting on Friday afternoon. If you can help please do.

Thanks also go to Capt Donna Culp, USAF (Fmr), President of Western Chapter who arranged for our all of the speakers for the weekend.

# MOAA Crisis Relief Fund

This grant program from The MOAA Foundation may assist those affected by Hurricane Ian.

In light of the extensive damage resulting from Hurricane Ian, we are reminding our council and chapter leaders of The MOAA Foundation's Crisis Relief Fund grant program. This program is designed to provide small grants to servicemembers and veterans and their families who are financially affected by natural disasters or crisis situations.

Anyone in your local military or veteran community who might need financial assistance as a result of this current natural disaster or unique crisis situation can apply for financial assistance of up to \$500 by filling out The MOAA Foundation's [Crisis Relief Fund Grant application](#).

If you or another MOAA council or chapter member can verify the applicant's military status and current financial needs, please fill out a [MOAA Affiliate Verification Form](#) once their application is complete.

[Learn more about the MOAA Foundation's Crisis Relief Fund grant program processes and eligibility requirements.](#)



## DEPARTMENT OF MILITARY AND VETERANS AFFAIRS

[Military and Veteran License Plates | DMVA \(nc.gov\)](#)

### North Carolina Disabled License Plates

**Disabled Veteran** Issuable to a veteran **with a 100% service-connected rating** (100% schedular) or with Individual Unemployability (IU). P&T is NOT a requirement. \* A temporary 100% convalescent rating does not entitle the veteran to this plate.

**Partially Disabled Veteran** Issuable to a veteran who suffered a service-connected disability of **less than 100%**. Does not have to be a compensable rating.



## UPDATE WITH JOHN AND DONNA CULP



The past few weeks I had the opportunity to meet my husband, John, in Poland and then travel on to Ukraine where I pitched in to help Bomb Techs Without Borders (BTWOB) wherever I could. However, it was the experience of traveling by train where things began to get really real. Standing in line going through customs to get from Poland to Ukraine, we moved right along with refugees returning to **their** homes and communities.

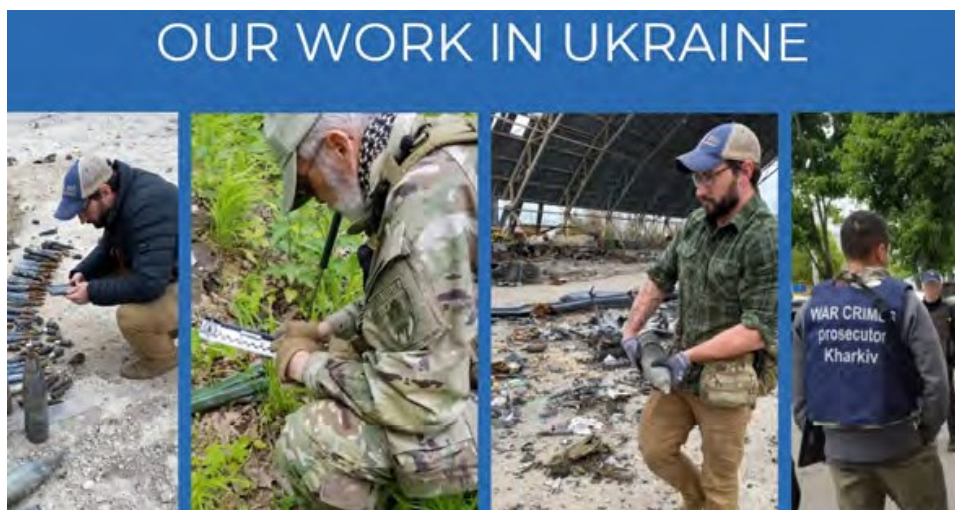
First stop, Lviv, we met with the commander of National Police of Ukraine Explosive Ordnance Disposal unit (NPUEOD) for that region and members of his team for a couple of days. Then back on the train and on to Kyiv where the first order of business was presenting an award on behalf of the Alexandria, VA VFW to Patron, Ukraine's famous bomb sniffing dog. Complementing the award were dog treats and a toy from WNC MOAA, which was a hit with Patron. Next was meeting the NPUEOD overall national commander and his team in Kyiv. He facilitated my visit, along with a member of the press, to towns and villages where evidence of Putin's carnage was visible everywhere you looked, areas where John had been working.

The experience was a lot to take in, and affected me greatly. Hearing the stories of those who lived through it all absolutely broke my heart. Although they were victims of horrific crimes, I also saw evidence of individual and community resolve to carry on. You either choose to be a victim, or to be victorious. The greatest act of defiance toward Putin has been, and will continue to be the latter. Slava Ukraini! (Glory to Ukraine!)

Thank you for your service, and NEVER STOP SERVING!

**Donna Culp, Capt , USAF (Frm)**

President, WNC MOAA



(L to R) Lee "Dakota" and John Culp (and Lee again) removing UXOs and documenting details to share among the EOD community, and provide evidence to war crimes investigations.

**November 11-16, 2023**



5 nights Aboard Carnival's "Sunshine of the Seas"  
Departing from Charleston, SC  
Destination- Nassau, Half Moon Cay (Little Salvador Island), Bahamas  
Open to all MOAA Members, Family and Friends

Prices:  
\$1245 Interior Cabin  
\$1370 Ocean View Cabin  
\$1680 Balcony Cabin

Prices are per couple including all taxes, fees, port charges, gratuities and food in Main Dining Room and the Lido Deck – No Surprises! Accessible Cabins at no additional charge. Single rates, Suite rates and rates for up to 5 in a cabin available - Contact POC below. Covered secure parking available at Port \$15 per day.

As an added educational program feature, RDML Ron Henderson, USN(Ret) is scheduled to present daily lectures with graphics on the Pacific Battles during WWII. The lectures will be open to all members and guests at no additional cost.

**Registration Form (Rev. 3)**

Full Names (as on passports)

\_\_\_\_\_ DOB \_\_\_\_\_

\_\_\_\_\_ DOB \_\_\_\_\_

Mailing Address \_\_\_\_\_

Email \_\_\_\_\_ Telephone \_\_\_\_\_

Cabin Preference (circle) Interior Ocean View Balcony Other \_\_\_\_\_

Please email POC Jim Jackson: [jimjackson2224@gmail.com](mailto:jimjackson2224@gmail.com) for rates on Singles, Suites, 3-5 persons sharing a room, travel insurance or any other questions or issues.

Travel insurance is highly recommended for international trips. Coverage includes cancellation for medical reasons, medical and dental issues emergencies, medical evacuation. Most U.S. issued insurance is not recognized in foreign destinations. Contact POC Jim Jackson for a quote. **To confirm your reservation please send a \$50 deposit per person and the registration form by January 13, 2023 (or ASAP FOR CHOICE CABIN LOCATION or an ACCESSIBLE CABIN) to the address below. A second deposit of \$100 per person is required by July 14, 2023. Final payment is due by August 28, 2023. Make check out to NCCOC MOAA, then send to below.**

Ken Hillman Treasurer NCCOC  
4425 Arendell St. Unit 509  
Morehead City, NC 28557

**To all NCCOC Chapter Presidents for Distribution to your members:**

**Revision #3 to the Registration Form for the November 2023 Cruise is attached. Note the deposit checks should be made to: “NCCOC MOAA” and sent to Ken Hillman, Treasurer**

**If you have already registered, you have the option to reserve your billeted Suite Number now by sending in the required second deposit of \$100 per person early. Jim Jackson will assist you with available suites to billet you in the most desirable state rooms. His email is: [jimjackson2224@gmail.com](mailto:jimjackson2224@gmail.com)**

**Remember the cruise is open to your friends and family member, especially those eligible for membership within MOAA Chapters. As of Oct 6<sup>th</sup>, there are 31 registered guests. Early registration gives you the best choice of available state-rooms.**

# CARNIVAL SUNSHINE

**IF YOU NEED MORE INFORMATION EMAIL [JEGARBUS@GMAIL.COM](mailto:JEGARBUS@GMAIL.COM)/ 704-400-0160**

People will have to make their own air, transportation, and trip insurance. That is not part of the package.

You need to book through Jim Jackson and if you want a different cabin, he will set you up for your request. I had Jim make a reservation for me in a suite.

**For Those Who Love Indoor Fun** - There's plenty for everyone to do throughout the ship. Carnival Sunshine is like a shining oasis boasting a wide variety of activities and entertainment for all ages to enjoy, including:

The Punchliner Comedy Club: The laughs don't stop at our cruise ship comedy club. Featuring shows for all ages and adults-only, the onboard comedians know how to tickle everybody's funny bone.

Playlist Productions: Amazing Broadway-style musical productions featuring top hits and brilliant dancers.

The Warehouse Arcade: The whole family will enjoy playing classic and new arcade games. It's open 24 hours giving you plenty of time to beat the high score.

Cloud 9 Spa: Treat yourself to some relaxation therapy with a massage, body wrap or facial. Or better yet, take a dip in the Hydrotherapy whirlpool.

Casino: Whether you enjoy table games or slots, you'll find all your favorites at the onboard casino. Will tonight be the night you win big? Pull the handle and see how well you do at the slots or try your hand at blackjack. If poker is your game, we've got you covered. Fancy a try at the roulette wheel? There's plenty of your favorite table games and some new variations.

**For Those Who Love Outdoor Fun** - Carnival Sunshine offers so much to do while you relax under the sun on your way to your next port of call. Try some (or all!) of these fun outdoor family activities while cruising to The Bahamas or the Caribbean:

WaterWorks and Twister Waterslide: What's better than a waterpark? A waterpark on a cruise ship! Splash and race your way through plenty of water-soaked attractions, including Twister Waterslide, one of the tallest and fastest waterslides at sea!

SportSquare: Enjoy some friendly competition at SportSquare, where you can team up to play volleyball, foosball, soccer and more.

Mini Golf: Play a round or two of mini golf with friends and family at this whimsical set of links.

Serenity Adult Only Retreat: Need some alone time away from the kids? You'll find it here as you relax on hammocks, enjoy some cocktails, and make some new friends in a serene setting.

Ropes Course: Are you ready for the challenge of a thrilling ropes course? On Carnival Sunshine you'll find challenges featuring levels for kids and adults; it's the ultimate in daring recreation.

Dive-in Movies: Carnival Seaside Theater™ has a lineup of blockbuster movies and sporting events for you to enjoy while relaxing in your own deck chair beneath the stars. There're special themed nights too, comedy, date night, and more. Your seat even comes with popcorn and blankets!

**For Those Seeking the Best in Refreshment** - Treat yourself to some delicious Bahamian-themed or craft cocktails, or a signature beer. These bars on Carnival Sunshine serve up entertainment along with your drinks.

RedFrog Pub: Enjoy a rum drink poolside at this lively cruise ship hotspot.

Havana Bar: This Cuban-themed bar transports you back to classic Cuba. Enjoy handcrafted Cuban cocktails and Cuban coffee drinks while dancing the night away.

BlueIguana Tequila Bar: This Mexican-themed bar serves up spectacular tequila drinks, plus refreshing cervezas and margaritas.

Alchemy Bar: Tantalizing, invigorating, delicious and stimulating. Those are just some of the words used to describe the handcrafted drinks at this vintage cocktail pharmacy.

**Delicious Dining** - Awaken your taste buds with an amazingly delicious array of cruise dining options, including:

BlueIguana Cantina: Build your own mouth-watering tacos or tasty burritos from a menu of Mexican ingredients. Add some tortilla chips and lip-smacking-good salsa for an authentic cantina treat.

Guy's Burger Joint: Never has a burger been so full of flavor than when it's served at this classic burger joint on Carnival Sunshine. Add your favorite toppings and a side of hand-cut fries for a new flavor experience.

## Minutes of the 06 October 2022 NCCOC Board Meeting

The Monthly Board Meeting of the North Carolina Council of Chapters was held via Zoom. CW4 Jay Garbus, USA (Ret) called the meeting to order at 1000 hours. Attendance was taken visually.

### Council Officers

President	CW4 Jay Garbus, USA (Ret)
1 <sup>st</sup> Vice President	CDR Ken Klassen, USN (Ret)
2 <sup>nd</sup> Vice President	LCDR Mark Sandvigen, USN (Ret)
Immediate Past President	COL Jim Brumit, USA (Ret)
Secretary	Sue Harris, (SOM)
Personal Affairs Officer	CAPT David Lee, USNR (Ret)
Surviving Spouse Liaison	Dr. Vivianne Wersel (SSL)
Council Web Manager	CAPT Doug Ehrhardt, USN (Ret)
Health and Welfare	MAJ Leon Rooks, USAR (Ret)
Parliamentarian	COL Vern Pike, USAA (Ret)

### Chapter Presidents

NC01	Cape Fear	COL Rich Underwood, USA (Ret)
NC02	Coastal Carolina	CAPT Randall Ramian, USN (Ret)
NC04	Charlotte-Metrolina	LTC Joe Anderson, USA (Ret)
NC07	Southeaste rn	Col Joe Irrera, USMC (Ret)
NC09	Triangle	COL Herb Segal, USA (Ret)
	represented by	CAPT Henry Scheller, USN (Ret)
NC10	Western Carolina	CAPT Donna Culp, USAF (FMR)
NC11	Catawba Valley	LTC Davy Davenport, USA (Ret)
NC22	New River	LCDR Steve Tucker, USN (Ret)

### Quorum was present

**1. Approval of Minutes** - A motion to accept the minutes of the last meeting as emailed was made by COL Vern Pike. It was seconded and it passed.

**2. November Annual Meeting** - discussion postponed for later in the meeting.

**3. Donation to MOAA Crisis Relief Fund** - CW4 Jay Garbus referred to an email from Jim Carman about donations to the MOAA Crisis Relief Fund in General Dana Atkins' name in recognition of his retirement. COL Jim Brumit made a motion that the Council make a donation of \$100 to the fund. It was seconded by CAPT Donna Culp. Receiving a tie vote, President Garbus cast the tie breaking vote and the motion failed.

**4. 2<sup>nd</sup> Vice President's Report** - **LCDR Mark Sandvigen** - There is a problem when you put in your zip code. The correct Representatives do not appear. It is hoped to be straightened out by the November meeting.

**5. 1<sup>st</sup> Vice President's Report** - **CDR Ken Klassen** - Membership should be updated before the Annual Meeting next month. Chapters should check their numbers with National. National MOAA has monetary awards for percentages of members who are National Members. Some numbers vary from the semi-annual reports. Chapters should scrub their lists and update the information to National. Cape Fear Chapter and Tarheel Chapter need to send their numbers to Ken.

**6. Annual Meeting Update** - **CAPT David Lee** - We have four speakers, three on Friday night and one on Saturday morning. What do we pay for? COL Jim Brumit noted that this expense was not in the budget and requires a vote. David said that we will make some money (probably \$100) since we are charging more for the dinner than the caterer is charging. Jim Brumit moved to take \$400 and apply it to the speakers' hotel rooms and meals. Ken Klassen seconded it and it passed unanimously. CAPT Donna Culp has told the speakers that spouses' meals will not be covered by the Council. David Lee has received some feedback that there was no spouse activity planned last year. Jim

*Continued on Next Page*

Brumit said that COL Jeri Graham conducted a spouse information session during the business meeting. Jay said that he will ask Vivianne or Jeri to plan an activity. David requests that everyone wear their MOAA name tags, but he will have some write-on name tags available. He asked for help about 1500 hours on Friday to set up AV equipment.

**7. a. Cruise Update** - Ken Klassen reports that there are 31 attendees now. For an extra \$100, you can request a specific room assignment through Jim Jackson. RADM Ron Henderson has agreed to present a talk each day on World War II in the Pacific. Next month we will discuss what to comp him for this. He has requested a balcony room, which is around \$1600.

**7. b. Retirement of Senator Burr** - David Lee suggested that we not give him money. CAPT Doug Ehrhardt suggested a letter of appreciation for what he has done for the military and perhaps giving him a President's Coin. These suggestions were met with overwhelming support.

**8. Donna Culp moved to adjourn, and COL Joe Irrera seconded it. The meeting adjourned at 1110**

### **CHARLOTTE JROTC BOOK STUDY OPENING CEREMONY**

On September 20<sup>th</sup>, 2022, the book study team of Garinger and the rest of the JROTC programs in Charlotte Mecklenburg Schools all came together for the annual JROTC Book Study Opening Ceremony. ALL 20 programs will read *It Worked for Me: In Life and Leadership* by General (R) Colin Powell and present an oral presentation. When we arrived we were greeted by the cadets of Hawthorne High School JROTC. We talked with cadets from the hosting school and many more cadets from other JROTC book study teams. After not seeing the cadets and not being able to have the opening ceremony in person last year due to COVID, we were ecstatic. Before the ceremony we were able to see the Hawthorne color guard prepare for the presentation of colors and the singing of the national anthem by one of their very own cadets, PFC Jonathan Cruz.

After the national anthem and presentation of colors, we heard a few words from our DAI Colonel Cowley, and the most important person there, keynote speaker and prodigy of Colin Powell LTG(R) Michael Tucker. He told us integrity matters, "What you see depends on where you sit", and leadership is 5% direction and 95% follow up. Once he opened the floor for questions, C/CPT Gina Molina asked a very intriguing question "What do you think it means to be an inspiration to people or inspire you to do better?" His answer, "I feel obliged, better yet obligated to give back to the country and the people who have given so much to me to succeed".

Afterwards we grabbed a couple of pictures with LTG(R) Michael Tucker and some pictures of other cadets. After this event, we were very glad that we were able to have a great time and bond but yet learn some life lessons. We all enjoyed the ceremony in different ways, but we all came together.



C/SGT Carolina Alonso, C/SGT Jose Salinas, C/CPT Gina Molina, LTG (R) Tucker, C/SGM Catherine Debeer, C/SGT Diana Gonzalez-Soler, and C/SGT Deysie Hernandez





Join us on National Wreaths Across America Day

December 17, 2022

Each December on National Wreaths Across America Day, our mission to Remember, Honor and Teach is carried out by coordinating wreath-laying ceremonies at Arlington National Cemetery, as well as at more than 2,500 additional locations in all 50 U.S. states, at sea and abroad.

Please join us for a brief ceremony where we will pay tribute to all our veterans.

Date: Saturday, Dec. 17, 2022

Time: 10am

Location: Gethsemane Cemetery and Memorial Gardens  
1510 W Sugar Creek Road, Charlotte, NC 28262

We will open with a short program, and the laying of the wreaths, followed by light refreshments.

All family members of our veterans are VIP guests.

If you would like to sponsor a wreath for a veteran, please visit Gethsemane's website.

Personal checks can also be accepted at Gethsemane's office. Gethsemane Cemetery and Memorial Gardens

## UPCOMING PROGRAMS, DEADLINES, EVENTS COUNCIL AND CHAPTER DATES TO KNOW

- ⇒ **OCT: 27TH - 28TH MOAA ANNUAL Meeting Kanas City Missouri**
- ⇒ **Oct: 27:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Transition Services. Join [here](#) at the time of the meeting.
- ⇒ **Nov. 4 - 5: Annual Meeting, Hawthorne Inn, Winston Salem - Evening of Friday, November 4th**  
Dr. Rob Tempel, MG USA (Ret) - Associate Dean for Extramural Clinical Practices ECU School of Dental Medicine  
Dr. Bob Manga, COL USA (Ret) - Director, ECU Community Service Learning Center - Sylva,  
David McCracken, COL USA (Ret) - Veteran Smiles Foundation.  
**Saturday, November 5th 10:00 hrs:** Emmett Casciato - President and Curator Veterans History Museum of the Carolinas - Brevard, NC <https://theveteransmuseum.org/contact/>
- ⇒ **Nov. 17:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Retention. Join [here](#) at the time of the meeting.
- ⇒ **Nov. 18-19:** Texas Leadership Training Workshop (location TBD)
- ⇒ **Dec. 29:** Monthly chapter leader virtual roundtable, 7 p.m. Eastern: End of Year Review/Discussion. Join [here](#) at the time of the meeting.
- ⇒ **November 11-16, 2023:** MOAA Cruise/Convention on Carnival Sunshine from Charleston



### Message from

#### Lt. Gen Dana Atkins, USAF, (RET.) President/CEO MOAA

“As I approach retirement from MOAA, I want to take the opportunity to say Thank You to all our surviving spouses . As the years pass, I will always reflect on both the personal friendships and strength of your collective advocacy that made so much difference in the lives of everyone – active duty – retired – and survivors.

It will be hard to eclipse the monumental effort of repealing SBP/DIC (Widow’s Tax) and the many personalities within your collective Surviving Spouse ranks that brokered that legislative success. Through the lens of MOAA you all have grown in numbers and advocacy success. From auxiliary membership to full voting members—from an advisory council to positions on our national board—from a loose federation of survivors to the introduction of a robust virtual chapter. Your social media presence has been an instrument providing counsel, guidance, support, and fellowship to so many who need you as they navigate the changes and uncertainties in their future. It’s simply hard not to smile when I think of our Surviving Spouses and how much they mean to me personally, to MOAA, and to the many surviving spouses who both need and depend on your caring, compassion and wisdom. Although I am retiring from my position as President and CEO of MOAA I will endeavor to stay connected—I need you more than you need me . God bless. Lt Gen (ret) Dana “DT” Atkins”



## **FLAG SALUTE GUIDELINES FOR VETERANS**

**WASHINGTON** – Federal law authorizes veterans to salute the flag in the following situations:

**The Pledge of Allegiance.** Members of the Armed Forces not in uniform and veterans may render the military salute in the manner provided for persons in uniform. Alternately, military personnel and veterans not in uniform may stand at attention facing the flag with the right hand over the

heart. When not in uniform men should remove any nonreligious headdress with their right hand and hold it at the left shoulder, the hand being over the heart (Title 4 USC section 4).

**During hoisting, lowering or passing of the American flag.** Members of the Armed Forces and veterans who are present but not in uniform may render the military salute. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes. (Title 4 USC section 9).

**National Anthem.** Members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform. When the flag is not displayed, all present should face toward the music and act in the same manner they would if the flag were displayed. (Title 36 USC section 301).

### **Published by the North Carolina Council of Chapters of MOAA**

**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 (Ret) and Sue Harris (SOM)

**Editor** may be reached at (704) 400-0160 or [jegarbus@gmail.com](mailto:jegarbus@gmail.com)

**The Newsletter** is published for members and friends of North Carolina Council of Chapters, MOAA.

**Editorial Policy:** The North Carolina Council of Chapters is affiliated with national MOAA. As such, the North Carolina Council of Chapters is nonprofit, politically nonpartisan. Editorial policies are established by the North Carolina Council of Chapters Publisher and Editor and are in consonance with MOAA's.

Advertising and sponsorship are accepted based on MOAA policies and standards.

**Chapter Website** - [www.moaa-nc.org](http://www.moaa-nc.org)

**MOAA "Take Action"** <http://www.moaa.org/take Action/>

A current issue of the newsletter can be found on the North Carolina Council of Chapters website, [www.moaa-nc.org](http://www.moaa-nc.org).

Anyone wishing to receive this newsletter by e-mail may do so by contacting us using the "Contact Us" link

### CHAPTER PRESIDENTS

- (NC01) - Cape Fear—COL Richard A. Underwood, USA, (Ret)
- (NC02) - Coastal Carolina—CAPT Randall Ramian, USN, (Ret)
- (NC04) - Charlotte-Metrolina—LTC Joe Anderson, USA, (Ret)
- (NC06) - Sandhills—COL Walter Havenstein, USMC, (Ret)
- (NC07) - Southeastern—Col. Joseph (Joe) Irrera, USMC, (Ret)
- (NC08) - Tarheel Central—Lt. Col. Greg Chase, USAF (Ret)
- (NC09) - Triangle—COL Herb Segal, USA, (Ret)
- (NC10) - Western Carolina—Capt. Donna Culp, USAF, (FMR)
- (NC11) - Catawba Valley—LTC Clifford (Davey) Davenport, USA, (Ret)
- (NC14) - Piedmont—LTC Lee F Richmond, USAF (Ret)
- (NC17) - First in Flight— LCDR Al DelGarbino, USCG, (Ret)
- (NC20) - Central Carolina—LTC Gary Applewhite, USA, (Ret)
- (NC21) - High Country—Capt. Douglas May, USMC (FMR)
- (NC22) - New River—LCDR Steve Tucker, USN, (Ret)

### Executive Committee

1. CW4 Jay Garbus, USA (Ret)
2. CDR Kenneth Klassen, USN (Ret)
3. LCDR Mark Sandvigen, USN (Ret)
4. COL Jim Brumit, USA (Ret)
5. Col Ken Hillman, USMC (Ret)
6. Mrs. Sue Harris (SOM)— nonvoting

### Nominating Committee

1. Immediate Past President - COL Jim Brumit, USA (Ret)
2. Chapter President - CAPT Donna Culp, USAF (FMR)
3. COL Jeri Graham, USA (Ret)
4. CAPT David Lee, USNR (Ret)

### Finance Committee

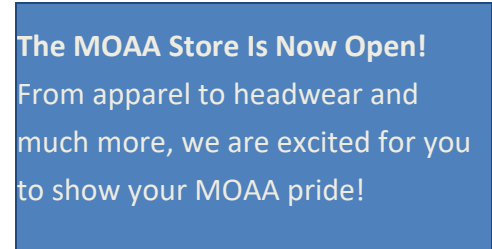
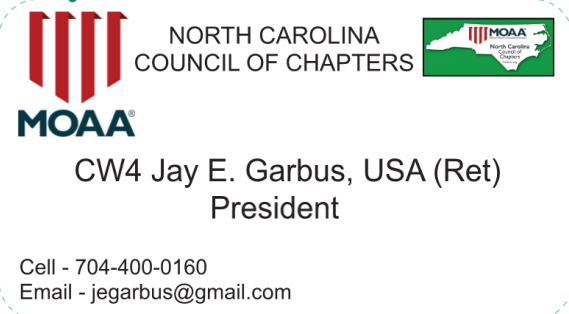
1. President - CW4 Jay Garbus, USA (Ret)
2. Treasurer - Col Ken Hillman, USMC (Ret)
3. Immediate Past President - COL Jim Brumit, USA (Ret)

### Planning Committee

1. President—CW4 Jay Garbus, USA (Ret)
2. 1<sup>st</sup> VP—CDR Ken Klassen, USN (Ret)
3. 2<sup>nd</sup> VP—LCDR Mark Sandvigen, USN (Ret)
4. Mrs. Sue Harris (SOM)
5. Col Ken Hillman, USMC (Ret)
6. Dr. Vivianne Wersel, D. Aud. (SSL)
7. COL Jeri Graham, USA (Ret)
8. CAPT Donna Culp, USAF IFMR)
9. CAPT David Lee, USNR (Ret)
10. CAPT Doug Ehrhardt, USN (Ret)
11. COL Iggi Husar, USA (Ret)

### By-Law Committee

1. Juan Chavez, Past President, Cape Fear Chapter, Chairman
2. Walt Havenstein, President, Sandhills Chapter
3. Greg Chase, President, Tarheel Chapter
4. Al DelGarbino, President, First Flight Chapter
5. Jeri Graham, Past Council and Chapter President



**Veterans Bridge Home**  
704-332-8802



NCServes in collaboration with NCCARE360

## **MOAA HAS FOUR VIRTUAL CHAPTERS**

They are: [Uniformed Services Nurse Advocates Virtual Chapter](#), the [Surviving Spouse Virtual Chapter](#), the [Public Health Service Virtual Chapter](#), and the [Chaplains Virtual Chapter](#).

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), 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.

**Join the Facebook page “ DIC Surviving Spouses/DIC Increase Advocacy “ today and get involved! For more information contact MOAA surviving spouse Edith Smith, phone (703) 569-3380 or email [esmith@capitolcrusader.com](mailto:esmith@capitolcrusader.com)**

## **2022 U.S. ARMY RETIRED SOLDIER HANDBOOK**

*Produced by Army Retirement Services, the 2022 U.S. Army Retired Soldier Handbook is available for download as a PDF document from the Army Retirement Services website at*

*[https://soldierforlife.army.mil/Documents/static/Post/2022\\_ArmyRetSoldierHandbk.pdf](https://soldierforlife.army.mil/Documents/static/Post/2022_ArmyRetSoldierHandbk.pdf)*

## **Learn What Your Fellow Veterans Know**

Mental Health Issues affect Veterans throughout the year, Veterans and those who care about them are encouraged to visit [MakeTheConnection.net](http://MakeTheConnection.net) to learn more about mental health and healing from Veterans who know because they've been there.

## **Veterans Eligible for Travel and Hotel Discounts**

[AmericanForcesTravel.com](http://AmericanForcesTravel.com) is a Department of Defense online leisure travel website managed by Morale, Welfare, and Recreation and supported by Priceline. Veterans can access exclusive deals on hotels, flights, rental cars, cruises, packages and event tickets.

## **COMMUNITY OUTREACH GRANTS**

[The MOAA Foundation](#), a 501(c)(3) charitable subsidiary of the Military Officers Association of America (MOAA), offers grants to MOAA's councils and its chapters in support of community outreach programs and services. The application period runs from Dec. 1 to Feb. 28 each year. Fill out [a grant application](#). This seems far away, but it's not too early to prepare.

Watch [a webinar on the application process](#).

Download [the grant criteria](#) (MS Word file).

## **COMMUNITY OUTREACH SPONSORSHIP**

Apply for up to \$300 per chapter or \$800 per council to support community service programs and recruiting/branding events. Get details [at this link](#).

## MOAA GUIDANCE ON PARTISAN POLITICAL ACTIVITIES

**Partisan Political Activities.** As organizations exempt from federal taxation under Sec. 501(c)(19) of the Internal Revenue Code, MOAA and its affiliates must take care to avoid engaging in partisan political activities. Under IRS rules, we are prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of (or in opposition to) any candidate for public office.

**Candidates for Public Office.** A candidate for public office is an individual who offers himself or herself, or is proposed by others, as a contestant for an elective public office, whether such office is national, state, or local, and includes incumbent candidates. The prohibition also extends beyond declared candidates and may apply to efforts to recruit an individual to run for office or advance exploratory activities. The prohibition also applies to advocating for the platform of one political party over another.

**Prohibited Activities.** Activities which constitute participation or intervention in a political campaign on behalf of or in opposition to a candidate include, but are not limited to, the publication or distribution of written or printed statements or the making of oral statements on behalf of or in opposition to such a candidate. It is clear that the prohibition on partisan political activity prohibits such outright actions such as posting a “Vote for Biden” or “Vote for Trump” on the organization’s website, or “Support Republican Candidates” or “Vote Democratic.”

In addition to these obvious examples, the prohibition goes well beyond direct expressions of support. In determining whether an organization is engaged in unlawful partisan political activities, the IRS applies a “facts and circumstances” test. The IRS looks not only to the expressed language, but to external factors, such as the communication’s timing, its targeted audience, and how the message relates to public policy positions that distinguish a candidate in a campaign.

**Consequences for Violations.** The consequences to an organization that violates the prohibition on partisan political activity can be severe including the loss of its tax exempt status and the imposition of certain excise taxes. For public charities, like The MOAA Foundation and the MOAA Scholarship Fund, the IRS can disallow tax deductions for charitable contributions. In addition, for an organization whose mission involves advocacy on key military community issues, MOAA must seek support from elected representatives from both parties. Engaging in partisan political activities on behalf of one party or candidate would seriously undermine MOAA’s ability to achieve the bipartisan consensus on key issues essential to achieving its legislative objectives.

**Personal Opinions.** As individuals, members and leaders of MOAA and MOAA’s affiliates are not prohibited from engaging in partisan political activities so long as they do so in way that makes it clear they are acting for themselves and do not appear to be speaking on behalf of MOAA or its affiliates. For example, it is permissible for an individual to express his or her personal preference in support of or in opposition to a candidate or political party. And they may do so publicly. However, when expressing their personal opinions or preferences, they may not make reference to their MOAA position, use MOAA communications channels, use MOAA letterhead or newsletters, identify themselves as MOAA leaders, or imply that MOAA or its members share their beliefs.

Continued on next page

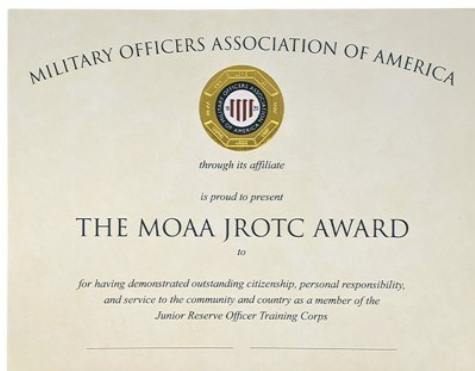
**Leadership Responsibilities.** Those in leadership positions have a special responsibility to separate their personal political opinions from statements that are or can be attributed to MOAA or its affiliates. For example, it is improper for a chapter leader to use the chapter's newsletter to advance the leader's personal political beliefs. This goes beyond statements expressly advocating for a specific candidate or party by name. Statements that incorporate campaign messaging, campaign slogans, and political positions identified with a particular candidate or party are also prohibited. No MOAA leader is authorized to use MOAA's or an affiliate's resources to communicate their personal political beliefs. This is an outright violation of the leader's fiduciary duty to the organization and a serious leadership and ethical failure.

**Divisive Social Issues.** We are all aware of the divisive nature of the debate over today's leading social issues – protesting during the national anthem at sporting events, racial justice, public protests, and the conduct of law enforcement officers. These are issues over which many Americans have deeply held, but differing, personal beliefs. This is also true within the military community among the ranks of active duty and retired officers and within MOAA itself. MOAA leaders have an obligation to keep this in mind when communicating on behalf of MOAA or its affiliates. Suggesting that MOAA only supports one side of a deeply divisive issue sends a message to those with a different belief that MOAA is not for them. Officers today have grown up in a military culture that is very different than the past. Many are accepting of attitudes and views that were not mainstream when many of us were in uniform. If MOAA is going to connect with the newest generation of uniformed officers, it needs to be clear that those with strong views on racial and social justice imperatives are just as welcome as those who adhere to more traditional expressions of patriotism and officership.

Rev. 8-13-2020

The MOAA Store is now open with apparel to headwear and much more, we are excited for you to show your MOAA pride!

ROTC/JROTC Medal with Ribbon





Veterans Affairs Life Insurance (VALife) provides guaranteed acceptance whole life coverage of up to \$40,000 to Veterans with service-connected disabilities. Lesser amounts are available in increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period.

## Important Dates for VALife and S-DVI

The VALife program includes key dates and features that are important to know. They include changes that impact the Service Disabled Veterans Insurance (S-DVI) program.

## Eligibility

All Veterans age 80 and under, who have a VA disability rating of 0 to 100 percent are eligible for the VALife program and have no time limit to apply. Veterans who are 81 or older and have applied for VA Disability Compensation before age 81 but did not receive the rating for a new service-connected condition until after turning 81 are also eligible if they apply within two years of their rating.

## Type of Coverage

The VALife program offers whole life guaranteed acceptance coverage. Under this type of coverage, the face amount of coverage takes effect two years after the date of enrollment as long as premiums are paid during the two-year period. This two-year waiting period replaces the need for medical underwriting. If the insured dies within this two year period, the beneficiary will receive all premiums paid plus interest.

## Cost

The premium rate (the amount you will pay each month or annually for your coverage) depends on your age and the amount of coverage you elect. The premiums for VALife are fixed and based on your age when you enroll. Click here to [FIND OUT MORE ON PREMIUM COSTS](#).

## How to Apply?

VALife will take effect January 1, 2023. The application will become available on our website at that time. In the meantime, you can [SIGN UP FOR FUTURE EMAIL UPDATES ABOUT VALIFE](#) to stay informed.





## Benefits to Support Survivors

- **DEATH GRATUITY** - A one-time, nontaxable payment to help surviving family members deal with the financial hardships that accompany the loss of a service member.
- **SSSB** - Social Security Survivor Benefits are monthly benefits paid to eligible family members of a deceased service member who has worked and paid Social Security taxes.
- **SSIA** - Special Survivor Indemnity Allowance is a benefit for surviving spouses who receive a Survivor Benefit Plan annuity that is offset by a Dependency and Indemnity Compensation payment from the U.S. Department of Veterans Affairs.
- **SGLI** - Servicemembers' Group Life Insurance is life insurance coverage for a service member.
- **TSGLI** - Servicemembers' Group Life Insurance Traumatic Injury Protection is financial assistance for service members who incur physical losses due to traumatic injuries.
- **FSGLI** - Family Servicemembers' Group Life Insurance is life insurance coverage for a service member's spouse and dependent children.
- **DIC** - Dependency and Indemnity Compensation is a tax-free monthly payment to survivors provided by the Department of Veterans Affairs.
- **SBP** - The Survivor Benefit Program is a taxable annuity for survivors paid through the Defense Finance and Accounting Service.
- **TRICARE** - The uniformed services' health care program.
- **DEA** - Dependents Educational Assistance is an educational benefit provided by the Department of Veterans Affairs.

This milestone guide outlines the change in benefits survivors can expect and what decisions a survivor may need to make.

## Primary and Secondary Next of Kin (Includes Spouses)

### Within 14 Days

- Meet your casualty assistance officer.
  - > Verify family information.
  - > Choose whether to authorize the disclosure of information to other government organizations for benefits and support.
- Review the will and any estate planning documents.
- Plan a funeral if you're the person authorized to direct disposition.
- Track and submit reimbursement claims for the funeral and related travel.
- Obtain a new dependent ID card (if applicable). ([www.dmdc.osd.mil/self\\_service](http://www.dmdc.osd.mil/self_service))

### Within First Year

- Update vehicle title and registration.
- Settle bank accounts, loans and credit cards.
- Connect with your service's long-term care management program.
- Request a copy of appropriate investigative reports.
- Inventory personal effects and submit claims for missing or damaged items if you're a person entitled to receive effects.
- Receive free financial counseling and online will preparation from FinancialPoint Plus if you are an SGLI recipient ([www.financialpointplus.com](http://www.financialpointplus.com)).

## Spouses

### Within First Year

- Update your status in the DEERS (Defense Eligibility Enrollment Reporting System) registry.
- Apply for Veterans Affairs DIC (Dependency and Indemnity Compensation), SBP (Survivor Benefit Plan), and Social Security (if applicable).
- Review initial Survivor Benefits Report with casualty assistance officer.

## For additional resources, visit:

- Long-term care at <https://go.usa.gov/xAZtY>
- Days Ahead Binder at <https://go.usa.gov/xAZt2>
- Survivors Guide to Benefits at <https://go.usa.gov/xAZtT>



Call or chat anytime, from anywhere in the world to learn more and connect to support. We're here for you 24/7.

800-342-9647 | [MilitaryOneSource.mil](http://MilitaryOneSource.mil)

To learn more, go to [MilitaryOneSource.mil](http://MilitaryOneSource.mil) and search "Survivor Support."



# Today And Tomorrow

Department of Defense milestone guide for survivors of service members who died in an active-duty status



### Age 21

- TRICARE and TRICARE Dental Program Survivor Benefit eligibility ends. Full-time college students remain eligible through age 23, if they meet certain conditions. They may also qualify to buy TRICARE Young Adult (age 21-26). (<https://www.tricare.mil/TYA>)

### Age 23

- TRICARE and TRICARE Dental Program Survivor Benefit Plan eligibility ends for students; TRICARE Young Adult can be purchased.

### Age 26

- DEA eligibility ends.

### Age 33

- Fry Scholarship eligibility ends if eligibility began before Jan 1, 2013. Time limit lifted if eligibility began after that date.

## Financial Beneficiary

### Within First Year

- Free financial counseling and online will preparation are available from Financial Point Plus for SGLI recipients ([www.financialpointplus.com](http://www.financialpointplus.com)).
- If applicable: Nonparent guardian of Surviving child(ren) should establish legal guardianship.

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires (applicable to SGLI and Death Gratuity recipients).

- Create a DS Logon Level 2 (Premium) account (<https://go.usa.gov/xAZtW>).
- Create a VA eBenefits account ([www.ebenefits.va.gov/ebenefits/apply](http://www.ebenefits.va.gov/ebenefits/apply)).
- Access your Interactive Online Survivor Benefits Report (<https://go.usa.gov/xAZtK>).
- Access free financial counseling from Military OneSource.
- File income taxes with free software and support from MilTax ([www.militaryonesource.mil/miltax](http://www.militaryonesource.mil/miltax)).

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility for applicable survivors expires.
- "Final Move" deadline for survivors in government housing.

### Three Years

- "Final Move" deadline for survivors not in government housing. You may request an extension.
- "Qualifying widow/widower" federal income tax status expires.
- TRICARE Prime and active-duty dental plan expire. You're automatically enrolled in TRICARE Select for retirees. You may choose to enroll in TRICARE Prime for retirees and TRICARE Dental Program Survivor Benefit Plan.

### 20 Years

- Spouse Dependents' Educational Assistance eligibility ends.

### Age 55

- Remarriage restrictions on SBP payments lifted.
- Remarriage restrictions on DIC payments lifted.

### Age 57

- Remarriage restrictions on Social Security survivor benefits lifted.
- Reduced-rate Social Security retirement benefits available.

## Children

### Within First Year

- Obtain ID card (any age).
- Eligible for 40 hours of respite care at military Child Development Center.

### Age 16

- Social Security survivor benefits for child(ren)'s parental or nonparental caregiver ends.



## TAKE ACTION

These important issues require your immediate attention. Send your elected officials a MOAA-suggested message today.

**The Major Richard Star Act** has reached a milestone goal of 290 co-sponsors in the House – the threshold for it to be placed on the chamber’s consensus calendar. This significant accomplishment, along with ongoing efforts in the Senate, show clear progress in MOAA’s focused efforts and teamwork with fellow service organizations through The Military Coalition, to expand concurrent receipt to more than 50,000 combat-injured veterans who lose a dollar of retirement pay for every dollar of VA benefits they receive.

### **Ask Your Lawmakers to Support the Military Hunger Prevention Act**

Food insecurity among junior servicemembers is not a new concern, but like many ongoing problems, it’s been made worse by the economic fallout from the COVID-19 pandemic. The Military Hunger Prevention Act would establish a Basic Needs Allowance (BNA) for these servicemembers, helping them overcome financial difficulties and allowing them to concentrate on their duties.

## COUNCIL AND CHAPTER AWARDS

**MOAA Levels of Excellence Award** - Each year, councils and chapters may request to be recognized for one of two [Levels of Excellence awards](#). Councils and chapters that want to be considered for a Levels of Excellence Award need to submit a nomination by May 1.

- A standard set of rating criteria will be used to evaluate all councils and chapters that submit a package. Last year, 162 councils and chapters earned 5-star awards. Your council or chapter could be among the winners recognized at a dinner in Kansas City later this year.

**Col. Marvin J. Harris Communications Awards** - MOAA’s annual contest identifying those councils and chapters that do an outstanding job communicating with their members.

#### **Col Steve Strobidge Award for Advocacy:**

Council: Col Michael Kelly, USAF (Ret), Kansas State Legislative Liaison, Kansas Council of Chapters  
Chapter: Dr. Ron Sarg (posthumously), formerly Legislative Chair, Dover (Del.) Chapter

**2021 Surviving Spouse Liaison Excellence Award**- Surviving Spouse Liaisons work at the Council and Chapter level to ensure fellow survivors remain connected to the military family and participate in local and national programs and advocacy efforts.

**MOAA ROTC/JROTC Awards Program** - MOAA has PDF fillable certificates for ROTC and JROTC available for leaders to add their chapter name and the name of the award recipient.

- [ROTC fillable PDF certificate](#)
- [JROTC fillable PDF certificate](#)

Medals and certificates can be purchased at the [MOAA Store](#). Note for high schools and universities requesting that someone from MOAA make a presentation: If there is a local MOAA chapter in your area, you may want to consider contacting them. Many of our 400-plus MOAA affiliates are still supporting ROTC/JROTC programs in their area. These programs are entirely voluntary; no MOAA chapter is under any obligation to present a certificate to ROTC and JROTC units. You can use [the Chapter Locator](#) to find your closest available chapter.

## COUNCIL/CHAPTER AND MEMBER SUPPORT



**Cmdr. Erin Cardinal,  
USN (Ret), ACC, CPC**

Program Director, Transition  
Services & Family Programs



**Capt. Erin E. Stone  
JAGC, USN (Ret)**

Senior Director, Council and  
Chapter Affairs



**Capt. Frank J.  
Michael, USN (Ret)**

Program Director, Council  
and Chapter Affairs



**Victoria Twyne**

Program Manager, Council  
and Chapter Affairs

## KEY LEADERS



**Capt. Jim Carman,  
USN (Ret), CAE**

Vice President,  
Council/Chapter and  
Member Support



**Amanda Centers**

Vice President,  
Development



**Col. Dan Merry, USAF  
(Ret)**

Vice President, Government  
Relations



**Kathy Partain, CAE**

Vice President, Membership  
and Marketing



## WHY JOIN MOAA

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. MOAA members proudly hail from every branch of the uniformed services. To them, we have made the same promise that they have made to their country: Never Stop Serving.

Website [MOAA - Why Join MOAA](#)

**JOIN US** - Join a North Carolina Chapter our website [www.moaa-nc.org](http://www.moaa-nc.org) and click **JOIN NOW** menu.



# Choose VA

## VETERANS ADMINISTRATION - VETERANS' BENEFITS

**VA Changes** Hours before Biden's address, [the VA announced](#) plans to add nine new cancers to the list of [presumed service-connected ailments](#):

- Squamous cell carcinoma of the larynx.
- Squamous cell carcinoma of the trachea.
- Adenocarcinoma of the trachea.
- Salivary gland-type tumors of the trachea.
- Adenosquamous carcinoma of the lung.
- Large cell carcinoma of the lung.
- Salivary gland-type tumors of the lung.
- Sarcomatoid carcinoma of the lung.
- Typical and atypical carcinoid of the lung.



## 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/>

