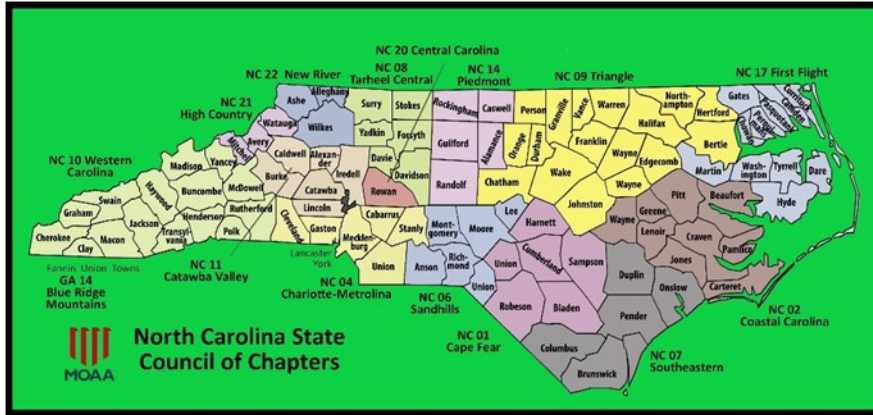


NORTH CAROLINA COUNCIL NEWSLETTER



NC Council of Chapters Website: www.moaa-nc.org

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

Volume 2022-2023 Issue XII

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

December 1st 10am Zoom meeting

Advocacy in Action April 24, 2023

Council Presidents' Seminar on Thursday, April 27th



PRESIDENT'S MESSAGE CW4 Jay E. Garbus, USA (Ret)

5 Star Council

*****See page 5 cruise update due to Jim Jackson passing*****



It has been a busy month, First we had the LOE meeting in Kansas City. All of us attending had a great time. We saw the new CEO of MOAA who is taking over in January. The new members of the Board of Directors took office on Saturday. COL Jeri Graham officially ended her tenure on the Board. Our Council Annual meeting is over. We had a great turnout for both days.

COL Jim Brumit, USA (Ret) presented awards that were earned during his presidency. Charlotte-Metrolina Chapter and High Country Chapter both received Five Star LOE awards. The NC Council of Chapters received the Five Star LOE and the Five Star Marvin J. Harris Award for Communication. CAPT Mike Covell, USA (Ret) was recognized posthumously for his outstanding service as the Council treasurer until his death. This will be presented to Mrs. Covell at a Chapter meeting. CW4 Jay Garbus, USA (Ret) presented a plaque to CAPT David Lee, USNR (Ret) for his role as tireless support of the president and continued service to the Council. He makes a difference and touches lives through the internal workings of the Council. 2nd VP - LCDR Mark Sandvigen, USN (Ret) presented COL Jeri Graham, USA (Ret) MOAA's President's Award for her exceptional work on behalf of veterans.

NORTH CAROLINA ANNUAL MEETING, 4-5 NOVEMBER 2022 PICTURES



NCCOC Annual Meeting 4-5 November 2022

Hawthorne Inn, Winston Salem, NC

Members, spouses and guests mingled during a Social Hour in the Hawthorne Inn beginning at 1730 hours. In the Banquet Room, Council President CW4 Jay Garbus, USA (Ret) welcomed everyone and led the Pledge of Allegiance to the Flag. CAPT David Lee, USNR (Ret) gave the Invocation and CDR Ken Klassen, USN (Ret) gave a Toast. A Buffet Dinner from Camel City BBQ of barbecue meats, sides and dessert was enjoyed. A Program was presented by Dr. Bob Manga, COL USA (Ret) who is the Director of the ECU Community Service-Learning Center in Sylva and David McCracken, COL USA (Ret) who is Founder of the Veteran Smiles Foundation, a 100% volunteer organization. Using excellent power point presentations, they spoke of the dental services provided to at-risk Veterans in eight centers across the state. They outlined the need for financing to continue this program. CAPT Donna Culp, USAF (FMR) presented a check for \$1000 to Veteran Smiles from Western Chapter.

Minutes of the 5 November 2022 NCCOC Annual Meeting

The In-Person Annual Meeting of the North Carolina Council of Chapters was held at the Hawthorne Inn, Winston-Salem. CW4 Jay Garbus, USA (Ret) called the meeting to order at 0830 hours. All stood to Pledge to the Flag of the United States and CAPT David Lee, USNR (Ret) gave the Invocation. Attendance was taken and it was announced that a Quorum was present.

Council Officers

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

Chapter Presidents

NC01	Cape Fear	COL Rich Underwood, USA (Ret)-represented by COL Juan Chavez USA (Ret)
NC02	Coastal Carolina	CAPT Randall Ramian, USN (Ret)
NC04	Charlotte-Metrolina	LTC Joe Anderson, USA (Ret)
NC06	Sandhills	COL Walt Havenstein, USMC (Ret)-absent
NC07	Southeastern	Col Joe Irrera, USMC (Ret)
NC08	Tarheel Central	Lt Col Greg Chase, USAF (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)
NC14	Piedmont	LTC Lee Richmond, USAF (Ret)
NC17	First in Flight	LCDR Al DelGarbino, USCG (Ret) -absent
NC20	Central Carolina	LTC Gary Applewhite, USA (Ret)
NC21	High Country	Capt Douglas May, USMC (FMR) - absent
NC22	New River	LCDR Steve Tucker, USN (Ret)- represented by CAPT Doug Ehrhardt USN (Ret)

Quorum was present

Program: The featured speaker, Emmett Casciato, founder and curator of the Veterans History Museum in Brevard, NC was introduced by CAPT Donna Culp, USAF (Fmr). He presented an interesting and informative talk with power point photos about how the museum originated, how items are acquired and displayed, and the future of the museum. CAPT Culp presented a check from Western Carolina Chapter for \$1000 to the museum.

Minutes: COL Jim Brumit, USA (Ret) made a motion to accept the minutes as they were emailed. The motion was seconded and passed.

Treasurer’s Report: Treasurer Col Ken Hillman, USMC (Ret) presented the Treasurer’s Report, stating that the Council is in good shape financially. COL Juan Chavez, USA (Ret) asked about the satellite expansion fund. COL Jim Brumit, USA (Ret) replied that it was a donation to be used to help chapters establish a satellite. COL Juan Chavez, USA (Ret) asked if the Chapters need to make an LLC report. Col Ken Hillman, USMC (Ret) replied that they do not. It is only the Council, unless the chapter is an LLC. **A motion was made by LtCol Greg Chase, USAF(Ret) to accept the Treasurer’s Report, seconded and passed.**

President’s Report: The Council President has been visiting Chapters across the state and will welcome an invitation to attend a meeting of all chapters. He initiated monthly zoom meetings which continue; appointed Personal Affairs Officer CAPT David Lee, USNR (Ret); and reinvented a monthly newsletter to improve communication. National MOAA goals for the future are legislative, improved communication from National and making MOAA more relevant to younger vets. President CW4 Jay Garbus, USA (Ret) suggests that each Chapter have one recruiter for Iraqi/ Afghanistan vets. Chapters can use the Council Zoom account to set up meetings. He has suggested that National add a line on the National application for Chapter information. CAPT Doug Ehrhardt, USN (Ret) reiterated that Chapters must be involved in community and military activities to attract younger vets, and not just invite them to meetings. COL Vern Pike USA (Ret) said that the single biggest achievement has been TriCare and we need a new “theme” (goal/objective) to “sell” our work. COL Jim Brumit USA (Ret) reminded everyone that any Chapter president can request that National send out a post card to invite all members of National in your catchment area to a Chapter meeting twice a year.

Budget for 2023: The draft budget was presented and is attached. **COL Jim Brumit, USA (Ret) moved that the 2023 Budget be approved. COL Vern Pike, USA (Ret) seconded the motion and it passed** after some discussion of the costs of the Annual Meeting.

Membership- First Vice President’s Report: CDR Ken Klassen, USN (Ret) presented slides (attached) showing that the Council is on a slow path of increasing membership. There is a new format for semi-annual reports as well as a form for monthly reports. Chapter presidents OR membership Chairs can complete them. The numbers in your chapter have to be right for the dues assessment. CAPT Doug Ehrhardt, USN (Ret) has created a “fillable form” on the website. Click on “Choose an Item” to select correct answer. If you have questions, contact Joey Elliott (ext 160 or 116) at National. The NRT comes out monthly, then disappears, so save it to your files if you want to refer back to it. It is a great tool for contacting potential new members.

Bylaw Proposed Changes: The proposed Bylaw Changes have been presented at the August meeting and were emailed last week. **CAPT Randall Ramian, USN (Ret) made a motion to accept the proposed bylaw amendments as presented in Raleigh. COL Juan Chavez, USA (Ret) seconded it. David Lee made an amendment to the motion to look at the two areas of voting rights.** A Roll Call vote was in favor of the wording remaining the same as the original in Article V Section 2. There will be no change to Article V, Section 2. **COL Jim Brumit, USA (Ret) made an amendment referring to Article VI Section 3 that the phrase “dues paying members” be eliminated and Council dues be based on the number of members on the Committee Module.** The vote was against this change in the bylaws. The original wording of the proposal stands. **Voting was conducted by Roll Call on the original motion to accept the proposed changes with the amendment which passed. The motion passed.** Jay thanked COL Juan Chavez, USA (Ret) and his committee for their conscientious work on the Bylaws.

Legislation- Second Vice President’s Report: LCDR Mark Sandvigen, USN (Ret) reported on the progress of the Major Richard Star Act. He crafted examples to provide to congressional staffers which clearly illustrates the thrust of the legislation. For example, if US service members have a greater than 30% disability from DOD they are medically discharged and retired receiving a retirement check. However if the VA disability pay is more than DOD retirement, there is dollar per dollar reduction to the DOD retirement leaving the service member with just the VA disability check. Eleven of the 13 congressmen have cosponsored the bill, and the other two will vote in favor of it once it makes its way to the floor of the House making this a successful Advocacy in Action activity with 100% of our representatives voting YES. COL Jeri Graham, USA (Ret) was presented MOAA’s President’s Award for her exceptional work on behalf of veterans. The award was presented for her leadership in achieving a change to the NC tax law to now include NOAA and USPHS members in the law’s tax-exempt status clauses. She is only the fifth person to receive this award since 2017.

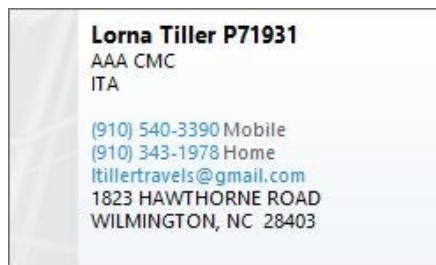
Awards: COL Jim Brumit, USA (Ret) presented awards that were earned during his presidency. Charlotte-Metrolina Chapter and High Country Chapter both received Five Star LOE awards. The NC Council of Chapters received the Five Star LOE and the Five Star Marvin J. Harris Award for Communication. CAPT Mike Covell, USA (Ret) was recognized posthumously for his outstanding service as the Council treasurer until his death. This will be presented to Mrs. Covell at a Chapter meeting. CW4 Jay Garbus, USA (Ret) presented a plaque to CAPT David Lee, USNR (Ret) for his role as tireless support of the president and continued service to the Council. He makes a difference and touches lives through the internal workings of the Council.

Adjournment: CAPT Henry Scheller, USN (Ret) made a motion to adjourn. It was seconded and passed. The meeting adjourned at 1210.

*******NOTICE*******

CRUISE UPDATE CONTACT

Lorna Tiller, the AAA agent who is backing up Jim Jackson's clients, with a sincere offer to help anybody that Jim was working with.



UPCOMING PROGRAMS, DEADLINES, EVENTS

COUNCIL AND CHAPTER DATES TO KNOW

- ⇒ **Dec. 29:** 2022 Monthly chapter leader virtual roundtable, 7 p.m. Eastern: End of Year Review/Discussion. Join [here](#) at the time of the meeting.
- ⇒ **April 24, 2023** Advocacy in Action - Washington, DC
- ⇒ **April 26th 2023**—AiA,
- ⇒ **April 27th 2023** Council Presidents’ Seminar - Washington, DC
- ⇒ **November 11-16, 2023:** MOAA Cruise/Convention on Carnival Sunshine from Charleston

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.



FEDS TO VETERANS: **BEWARE OF SCAMMERS CHARGING YOU TO FILE FOR BENEFITS**

NOVEMBER 14,

by Karen Jowers, with contributions from Leo Shane III, originally appeared on [Military Times](#), the nation's largest independent newsroom dedicated to covering the military and veteran community.

Consumer advocates are reminding veterans that you don't have to pay someone to file disability claims.

"Some dishonest businesses set their sights on the monetary benefits veterans get for their service, especially with the passing of the [PACT Act](#), which expands VA benefits and health care for veterans exposed to burn pits and other toxic substances," wrote the Federal Trade Commission in a recent consumer alert.

"Scammers also try to get in your good graces by emphasizing — maybe even stretching the truth about — their time in service," the alert stated.

That could mean a hefty financial burden for veterans, said Marty Callaghan, deputy director of benefits and claims services for the American Legion.

In some cases, predatory companies charge 500% to 600% of the monthly benefit the veteran receives. So if, for example, a veteran receives a monthly benefits increase of \$1,000, the veteran would owe the company \$5,000 to \$6,000 "right off the bat," he said. Veterans sign a contract, but may not realize the cost. "We're working with Congress and other veteran service organizations to try to get this problem taken care of. It's gotten worse since the pandemic started," Callahan said. "These companies are making millions of dollars off of our veterans.

"They've turned veterans' disability benefits into a for-profit venture," he said.

The [Promise to Address Comprehensive Toxics Act](#), better known as the PACT Act, expands and extends eligibility for VA health care for veterans with toxic exposures and veterans of the Vietnam, Gulf War, and post-9/11 eras. It adds more than 20 additional presumptive conditions for burn pits, Agent Orange and other toxic exposures, and adds more presumptive-exposure locations for Agent Orange and radiation.

Those include 12 types of cancer and 12 other respiratory illnesses linked to burn pit exposure in the Gulf War and the wars in Iraq and Afghanistan; hypertension and monoclonal gammopathy of undetermined significance (MGUS) for veterans who served in Vietnam; and radiation-related illnesses for veterans who served in several new locations in the 1960s and early 1970s.

MOAA WELCOMES NEW JUDGE ADVOCATE VIRTUAL CHAPTER

By Contributing Editor Blair Drake

Military judge advocates can find career networking, educational, and advocacy opportunities through MOAA's newest virtual chapter. The Judge Advocate Virtual Chapter was approved by MOAA's board of directors at the association's annual meeting in Kansas City last week.

Maj. Peter "Brooks" Rose, USAF, chapter president, said any judge advocate — active, Reserve, Guard, and retired — from all branches of service are able to join. The chapter already has about 50 members from across the U.S.

"Being a virtual chapter, folks can tune in from wherever they're at," Rose said. "We want to bring in the career-networking aspect during our meetings. We also want good educational content."



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

MOAA Announces New President/CEO and Board Chairman

The Military Officers Association of America (MOAA) is proud to announce its new president and CEO, Lt. Gen. Brian T. Kelly, USAF (Ret), and new board chairman, Gen. Gary L. North, USAF (Ret), along with 12 newly elected members of its board of directors.

Kelly will become MOAA's President and CEO on Jan. 4, 2023, leading the nation's largest and most influential association of military officers. Commissioned in 1988, Kelly concluded his military career this year after serving most recently as the Air Force deputy chief of staff of Manpower, Personnel and Services at the Pentagon.

"I'm extremely excited and proud," Kelly said. "It's a fantastic organization. What MOAA has been able to do in terms of legislative advocacy is really second to none."



Gen. Gary L. North, USAF (Ret), MOAA's new board chairman, addresses board members and staff during MOAA's annual meeting in Kansas City, MO. (Photo by Mike Morones/MOAA)



Lt. Gen. Brian T. Kelly, USAF (Ret), center, and Lt. Gen. Dana T. Atkins, USAF (Ret), right, smile during MOAA's annual meeting in Kansas City, MO. on Oct. 28. Kelly will succeed Atkins as MOAA's President and CEO on Jan. 4. (Photo by Mike Morones/MOAA)

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”



Gen. Walter "Skip" Sharp, USA (Ret), MOAA's outgoing board chairman, speaks during MOAA's annual meeting Oct. 28 in Kansas City, Mo., as Lt. Gen. Dana T. Atkins, USAF (Ret), looks on. (Photo by Katie Currid/for MOAA)

NATIONAL MOAA NEW BOARD OF DIRECTOERS

Class of 2028



CDR
Stephen A. Bedard,
USN (Ret)



COL
Myles B. Caggins III,
USA



LtCol
Ronald J. Clark,
USMC (Ret)



COL
Stephanie E. Dawson,
USA (Ret)



ADM
James G. Foggo,
USN (Ret)



LCDR
Elmer F. Green, Jr.,
USN (Ret)



RADM
Nancy A. Hann,
NOAA



MAJ
Sharron A. Mackey,
USAF (Ret)



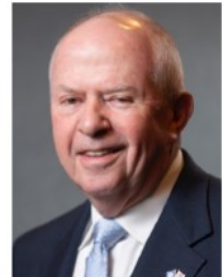
VADM
Fred M. Midgette,
USCG (Ret)



Maj Gen
Stephen W. Oliver,
Jr., USAF (Ret)



Brig Gen
Robert P. Palmer,
USAFR



CAPT
W.G. 'Bud' Schneeweis,
USCG (Ret)

WHY JOIN MOAA

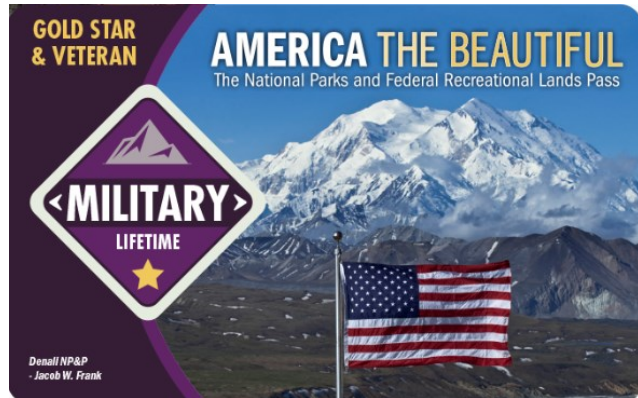
The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs 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](https://www.moaa.org)

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

Free Lifetime Pass to National Parks, Other Public Lands



Last week on Veterans Day, Veterans of the U.S. Armed Services and Gold Star Families started obtaining a free lifetime pass to more than 2,000 federal recreation sites spread out across more than 400 million acres of public lands, including national parks, wildlife refuges and forests.

VA CODE SHEET

When veterans receive a VA disability rating, they will also receive a packet of information outlining the VA disability claims decision. Unfortunately, these packets are often missing a key resource, the VA rating Code Sheet. This sheet can help the veteran better understand their disability rating and service connection decision. A veteran can determine if the VA is going to require a future medical examination of the disability condition by reading the VA Code Sheet that the VA should send with their disability decisions.

If a veteran receives a VA Disability Rating Letter from the VA and the packet does not include a Code Sheet, the veteran should request the Code Sheet from the VA. Veterans can request a copy of their VA rating Code Sheet using VA Form 3288, Request For And Consent To Release Of Information From Individual's Records. Veterans can get a copy of VA Form 3288 at <https://www.va.gov/find-forms/about-form-3288/>.

It is probably better and much quicker for veterans to ask their Veterans Service Officer (VSO) to tell them what the Code Sheet says or print a copy for them. There is a Code Sheet for each VA Rating. If your VA Rating Code Sheet shows a future exam and it has a date for that exam, veterans know for sure that the VA is going to re-evaluate that disability and if the condition has improved, the VA may (and probably will) reduce the disability rating after that exam.

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

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

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. 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

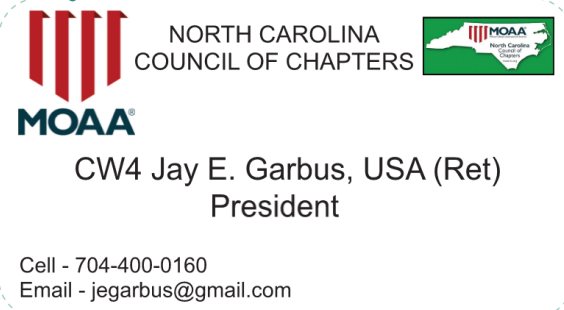
1. President - CW4 Jay Garbus, USA (Ret)
2. Treasurer - Col Ken Hillman, USMC (Ret)
3. Immediate Past President - COL Jim Brumit, USA (Ret)

Planning Committee

1. President—CW4 Jay Garbus, USA (Ret)
2. 1st VP—CDR Ken Klassen, USN (Ret)
3. 2nd 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



The MOAA Store Is Now Open!
From apparel to headwear and much more, we are excited for you to show your MOAA pride!



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, or Capt. Erin Stone, JAGC, USN (Ret), Senior Director for Council and Chapter Affairs, at 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

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

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 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 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



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)

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).

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/xAzY>
- Days Ahead Binder at <https://go.usa.gov/xAz2>
- Survivors Guide to Benefits at <https://go.usa.gov/xAzT>



**MILITARY
ONE SOURCE**

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

To learn more, go to MilitaryOneSource.mil and search "Survivor Support."



**MILITARY
ONE SOURCE**



Today And Tomorrow

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



- Create a DS Logon Level 2 (Premium) account (<https://go.usa.gov/xAzTW>).
- Create a VA eBenefits account (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).

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.



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).
- 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).



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 Strobridge 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.

2023 Community Outreach Grant Cycle Begins Dec. 1

Next month, The MOAA Foundation will start accepting applications for its 2023 Community Outreach Grants. Grants of up to \$5,000 are offered to MOAA councils or chapters providing services to local military and veteran families — either directly or through partnerships with other community organizations — in one of 10 areas of critical military and veteran family need: housing, food assistance, employment, health (including behavioral health), family strength, community reintegration, financial assistance, legal assistance, transportation, and emergency relief. [The application website and grant criteria can be found here.](#)

SURVIVING SPOUSE CORNER: FINDING A NEW NORMAL

Grief is never easy, but finding a new purpose can help you navigate through the pain.

By [Barbara Smith](#), *Surviving Spouse Advisory Council member*



It's been a long time since I became a surviving spouse, and during that time, I've gone through many stages. None were easy, but all were necessary. No journey out of grief is straight forward. We all handle it differently, and it's how we deal with it that makes a difference.

We must choose to be positive and live or be unhappy the rest of our lives. I chose to be positive, but I also realized that I needed to find a purpose.

When my husband died at the age of 57, I didn't know where to turn or what to do. I became aware that my path forward was to do what I could to make sure no other survivor felt as alone and unprepared as I was. To that end, I joined my local MOAA chapter, took on the job as their surviving spouse liaison, was appointed to the national MOAA's Surviving Spouse Advisory Council, and became active in the Surviving Spouse Virtual Chapter.

I also found not only a mentor but a dear friend because of a chance meeting in 2015. Patricia "Pat" Farnsworth shared her vast knowledge of surviving spouse issues, her wisdom, and her wonderful sense of humor. She encouraged me to do the best I believed I could be — and then pushed for more. Pat died on Oct. 14 at age 86. She was an inspiration to many and a friend to all.

We will never forget our loved ones. We will always miss them. But I have found peace and comfort in my new normal. I hope you find the same.

[Read past Surviving Spouse Corners.](#)



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/rs1

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 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/>

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why MOAA chapter membership matters.



MEMBERSHIP ENROLLMENT FORM FOR MOAA AND

Name _____
Rank _____ Branch of Service _____
 Active Retired Former Reserve National Guard Surviving Spouse
Spouse name _____
Address _____
City _____ State _____ ZIP _____
Date of birth _____ Telephone _____
Email _____
(To ensure deliverability of MOAA communications, please provide a personal email address.)
Are you a member of MOAA? Yes No Unknown
MOAA Member Number (if known) _____

Not a MOAA national member yet? Check here to receive a BASIC Membership at no cost to you. **BASIC**

And, for only \$4 a month, you can upgrade to **PREMIUM** membership, giving you immediate access to a full spectrum of career and financial resources, exclusive publications, college scholarships for dependents, and countless discounts on products and travel. **Visit moaa.org/join to learn more.**

How did you hear about MOAA Chapter involvement? _____
Are you a member of any other MOAA Chapter(s)? Yes No
If yes, which one(s)? _____

To complete enrollment:

- **Fill in this form** on your computer, save it, and email it to _____
[add chapter email address/contact information] as an attachment.
Do not include credit card information. We will contact you to finalize payment if required; or
- **Print it out**, fill it in by hand, and mail it with a check made out to _____
[add chapter payment info]; or
- Go to _____
[insert chapter webpage]

You will be opted in to receive e-communications from MOAA and your local chapter. You will be able to opt out of any further e-communications at any time. MOAA will not sell or share personal information.

**Chapter membership
and dues information:**

