

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 XIII

COUNCIL BOARD MEMBERS

- President - CW4 Jay E Garbus, USA (Ret)
- 1st VP - CDR Kenneth Klassen, USN (Ret)
- 2nd VP - LCDR Mark Sandvigen, USN (Ret)
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- Chaplain—CAPT (Chaplain) Thomas Atkins, USN, (Ret)
- Lay Chaplain – LTC Ed Grant, USA (Ret)
- Parliamentarian COL Vern Pike, USA (Ret)

COUNCIL MEETING DATES

Zoom meeting January 7th

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**



This newsletter in MEMORIAM to CAPT Jim Jackson, USA, SENCLAND Chapter

Our North Carolina Council Business Meeting will be on Zoom on January 7th at 10:00 with guest speaker Program Director, Council and Chapter Affairs CAPT Frank J. Michael, USN (Ret)

As Program Director, Council and Chapter Affairs, Capt. Frank J. Michael, USN (Ret), is responsible for direct support of MOAA's robust nationwide network of more than 400 active and engaged affiliates as they influence legislation, serve their local communities in impactful ways, grow membership at the local and national levels, and increase MOAA brand awareness nationwide. He coordinates with senior headquarters staff, as well as national oversight committee and board leadership, to improve and support the vibrancy and effectiveness of MOAA's affiliate network. Michael also provides in-person support to council and chapter activities and events, and plans and organizes quarterly council and chapter leader in-person workshops and other training opportunities.

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

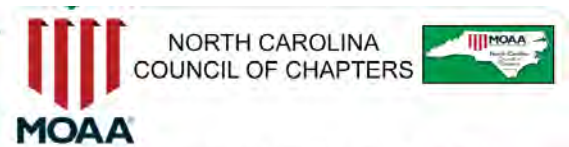
1. Immediate Past President - COL Jim Brumit, USA (Ret)
2. Chapter President - CAPT Donna Culp, USAF (FMR)
3. COL Jeri Graham, USA (Ret)
4. CAPT David Lee, USNR (Ret)

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)



CW4 Jay E. Garbus, USA (Ret)
President

Cell - 704-400-0160
Email - jegarbus@gmail.com

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

info@veteransbridgehome.org

www.veteransbridgehome.org



NCServes in collaboration with NCCARE360

NORTH CAROLINA COUNCIL NEWS SECTION



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/](http://www.moaa.org/takeAction/)

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

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.](#)



North Carolina Council of Chapters



North Carolina Council of Chapters Zoom meeting

Zoom communication meetings 10 am unless noted

January – 7th, **1st Quarter Meeting** with Capt. Frank J. Michael, USN (Ret), Program Director, Council and Chapter Affairs

February – 9th 1 hour

March – 9th 1 hour

* April – 5th **2nd Quarter Meeting**

May – 3rd 1 hour

Jun – 1st 1 hour

July - 6th 1 hour

* August – 3rd **3rd Quarter Meeting**

September – 21st 1 hour

October - 5th 1 hour

* November -11th **4th Quarter Meeting** and Annual Meeting on Cruise 5 days

December – 16th

* **Quarter Meeting**

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

The Piedmont Chapter of MOAA had its November 12th meeting at the Porterhouse Burger Company in Greensboro, and it was a huge success for our chapter. In fact, we had 31 attendees who enjoyed the camaraderie and the program. From Jamestown, Art Wise and Bruce Dillon told the history of Jamestown's Wrenn Miller Park and the later addition of a Veterans Memorial on that site. After the business meeting, Aimee Corning, our former president, was presented with a gift card, flowers, and a Past President Lapel Pin by current President Lee F. Richmond. Attached are a couple of photos of our chapter event. Best regards,
Lee F. Richmond
President





SURVIVING SPOUSE CORNER:

Surviving Spouse Corner: Benefits of Pet Adoption

If you're looking for companionship from a pet, here are five reasons why pet adoption might be the right choice.

By [*Nancy Mullen*](#), *Surviving Spouse Advisory Council member*

According to the ASPCA, well over 6 million companion animals enter U.S. animal shelters every year and just under 1 million are euthanized each year. Thankfully, that number has been declining in recent years due in part to more publicity around adoption as well as ease of technology tools like social media and microchips that can help to reunite a lost pet with its family.

You might have thought about pet adoption and perhaps have some misgivings, and it is true that pet ownership is not right for everyone. After all, it can be a commitment of up to 20 years. Here are some adoption myths and why pet adoption might be right for you.

- *"Why adopt, not shop?" Adoption is cheaper, and you can save a life. Look into your local pet rescues and animal control shelters. Many will offer low cost adoption days or assistance with adoption fees and spay/neuter costs. Buying a pup from a pet shop may encourage the use of "puppy mills" or overbreeding. True, there are very reputable breeders that take great care of their animals, but consider all the animals that currently need a loving home that you could provide.*
- *"I can't get a purebred from a shelter." You'd be surprised at what you can find through your local rescues and shelters. If you want a specific breed, reach out to your local rescue organizations and shelters, and fill out an application listing your preference.*
- *"Shelter pets have behavioral issues." Some do, some don't, and there is no guarantee of an animal's disposition even if you buy one from a breeder. Most rescues want to see a successful placement so they will try their best to match an animal to a potential family based on their breed and observed demeanor. Want an energetic pup? They have it. Want a cuddly cat? They have those, too. Housetrained pet? Yep. No time for pet training? Many will offer that as well. Just remember that you and your shelter pet need an adjustment period to get used to a new routine.*
- *"I'm older. What if the pet outlives me?" First, as many of us know, tomorrow is not guaranteed and as such, regardless of our age we should all have a care plan for who will care for our pets when we no longer can. Second, consider adopting a senior pet or fostering through a reputable rescue.*
- *"I can't afford it." Yes, pets can be expensive. If this is a concern, check into long-term foster programs where costs may be covered in part or in full. You might also want to consider pet insurance. ([MOAA Insurance](#) even offers a plan.)*

NATIONAL NEWS SECTION



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

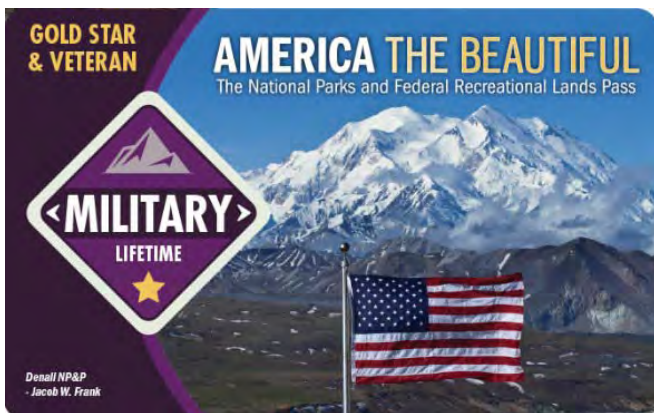
Food insecurity among junior servicemembers is not a new concern, but like many ongoing problems, it’s been made worse by the economic fallout from the COVID-19 pandemic. The Military Hunger Prevention Act would establish a Basic Needs Allowance (BNA) for these servicemembers, helping them overcome financial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

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.

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September 16, 2022

The Honorable Jack Reed
Chairman, Armed Services Committee
United States Senate
Washington, DC 20510

The Honorable Adam Smith
Chairman, Armed Services Committee
U.S. House of Representatives
Washington, DC 20515

The Honorable James Inhofe
Ranking Member, Armed Services Committee
United States Senate
Washington, DC 20510

The Honorable Mike Rogers
Ranking Member, Armed Services Committee
U.S. House of Representatives
Washington, DC 20515

Dear Messrs. Chairmen and Ranking Members:

The Military Coalition (TMC), a consortium of uniformed services and veterans' associations representing more than 5.5 million currently serving, retired, former service members, survivors, and their families, thank you and the Committees for your collective work in producing the FY23 National Defense Authorization Act. Your efforts support our Uniformed Services, protect the interests of service members and their families, and enhance our nation's security.

We applaud the bipartisan, bicameral work accomplished by lawmakers and staff this year – in partnership with TMC – on important legislation to ensure appropriate pay and benefits. We hope Congress will complete work on both the NDAA and appropriations bills by the end of this fiscal year, so the Department of Defense can continue its work without restrictions on new starts, expired provisions, and other obstacles that occur when these vital bills are put on hold.

We also thank both the House and Senate for reinforcing the fundamental comparability principle with a 4.6 percent raise for FY22. Considering recent inflationary trends, we also encourage consideration of restoring the 2.6 percent in accumulated losses from pay raises, which lagged the Employment Cost Index between 2014 and 2016, in NDAA 2023. Moreover, we respectfully offer the following support and recommendations for the NDAA Conference:

Major Richard Star Act (H.R. 1282/S. 344) – Senators Jon Tester (MT) and Michael Crapo (ID) will file an amendment to the Senate NDAA, with provisions of this important legislation. Reducing retired pay because a medically retired combat veteran receives a VA disability check is an injustice, and TMC hopes the Senate will approve the NDAA amendment and that conferees will include the amendment in the conference committee report.

Reserve Component (RC) Healthcare – Considering recent recruiting challenges identified by the armed forces, reportedly the most severe since 2007, TMC believes renewed emphasis must be placed on retention, ensuring dental and medical standards (as deployability and retention requirements) are met. As such, TMC supports the following healthcare provisions in the NDAA: **House, Sec. 703** TRICARE Dental for Selected Reserve; **House, Sec. 730** Clarification of license portability for health care providers of services under Reserve Health Readiness program; and **Senate, Sec. 702**, Health benefits for members of the National Guard following required training or other duty to respond to a national emergency.

Currently Serving Pay (House Section 615) – Considering recent inflation, TMC supports Inflation bonus pay to further assist servicemembers making less than \$45,000 per year.

Basic Needs Allowance (House Sections 601 and Senate Section 604): The Coalition appreciates the establishment of a Basic Needs Allowance (BNA) in the FY22 NDAA to support low-income service members and their families who too often struggle with food insecurity. We strongly support these versions, which improve BNA by removing BAH from eligibility calculations and increasing the income eligibility threshold.

MHS Restructuring: The Coalition remains concerned about the impact medical billet cuts and “right-sizing” MTFs will have on beneficiary access to care. We support House Sections 721, 745, and 780, that would require congressional notification before modifying the scope of services provided at an MTF, extend the report date for the Comptroller General’s analysis of proposed military medical billet cuts, and halt medical billet cuts for three years, requiring additional reporting from DoD.

Military Retiree Survivor Comfort Act (H.R. 2214/S. 1669) – A House floor amendment for NDAA with provisions of this legislation was filed but not called for a vote. An identical amendment may be filed in the Senate. TMC supports this amendment’s inclusion in the conference committee report.

Retain Skilled Veterans Act (H.R. 4031/S. 2161) – TMC supports inclusion of a Senate amendment to include this legislation, which would authorize repeal of the requirement for those retiring from military service to wait 180 days before entering DoD civil service General Schedule (GS) positions for GS13 and below. TMC also supports the House NDAA’s adopted amendment (#549/sec. 1110) that excludes the 180-day restriction for service members in the medical field.

Service Member Protection Against Binding Arbitration – While USERRA affords employment protection from deployments, employers use binding arbitration, and the absence of employment protections in SCRA, to work around this and fire or discharge RC service members. To mitigate this, TMC supports **House sections 5205 and 5891**.

Skillbridge Program (House sections 567, 569D, and 569E) – The Skillbridge program – recently opened to the RCs – is crucial because unemployment is a reality for RC service members throughout their military careers. TMC supports these provisions that will facilitate and fund Skillbridge, its apprenticeship programs, and law enforcement training.

Mental and Behavioral Health Care (House Sec. 767 and Senate Sec. 746) – The Coalition thanks Congress for addressing ongoing issues with beneficiaries’ access to mental health care. We strongly support these provisions that would expand behavioral health programs offered at the Uniformed Services University of the Health Sciences and establish a scholarship for service pilot program for civilian behavioral health care providers.

TRICARE Dental Program (Senate Sec. 701) – TMC appreciates this provision, which would address current problems with the TDP network by increasing competition among carriers, but we ask Congress to monitor implementation to ensure premiums and cost shares remain affordable for all military families.

Spouse Employment (Senate Sec. 609) – TMC supports the “Permanent authority to reimburse members for spouse relicensing costs pursuant to a permanent change of station” provision, to mitigate challenges finding employment working in licensed or credentialed fields, especially after changing duty stations.

Prohibition On Considering State Laws When Considering Duty Stations (Senate Sec. 525) – The Coalition has concerns about this section. DoD historically considers Exceptional Family Member Program (EFMP) needs, humanitarian assignments, spouse co-location assignments, and career development when assigning duty stations. The Coalition recommends each branch work with service members at the lowest levels, identifying assignments that meet the needs of the service and service members.

Sexual Harassment and Assault Prevention (House Sec. 536 and Senate Sec. 542) – The Coalition supports these provisions that increase oversight of sex-related offenses and sexual harassment involving National Guard members; and require a random selection of qualified service members on a court martial panel.

Housing and Toxic Exposures (Senate Sec. 2822) – TMC supports the “Military Housing Readiness Council,” in support of continued oversight and assurance of a high quality of life for service members.

Defense Resale (House Sec. 631) – While the Coalition supports long-term efforts to diversify supply streams and reduce reliance on products from our nation’s adversaries, we do not support this language, which we feel would have immediate, negative consequences on the quality of life of our service members, their families, and the defense resale system.

Updating Warrant Officer Selection and Promotion Authority (Senate Sec. 504) – TMC is strongly in favor of these common sense, no-cost provisions to improve career opportunities for Warrant Officers and correct omission of them in NDAA 2019 legislation that was implemented for other officer grades.

SBP Open Enrollment and Remarried Surviving Spouses: (House Sections 624 and 736): The TMC strongly supports an open enrollment for the Survivor Benefit Plan (SBP); and House section 736 that would provide remarried surviving spouses access to their children’s electronic medical records.

Sincerely,



President,
The Military Coalition
cc: Members of House and Senate Armed Services Committees

The Military Coalition:

- Air Force Sergeants Association
- AMSUS, the Society of Federal Health Professionals
- AMVETS
- Blinded Veterans Association
- Commissioned Officers Association of the U.S. Public Health Service, Inc.
- Chief Warrant & Warrant Officers Association, USCG
- Fleet Reserve Association
- Iraq and Afghanistan Veterans of America
- Jewish War Veterans of the United States of America
- K9s For Warriors
- Marine Corps League
- Marine Corps Reserve Association
- Military Chaplains Association of the United States of America
- Military Officers Association of America
- Military Order of the Purple Heart
- National Military Family Association
- Naval Enlisted Reserve Association
- Non-Commissioned Officers Association of the USA
- Reserve Organization of America
- Service Women’s Action Network
- TREA: The Enlisted Association
- Tragedy Assistance Program for Survivors
- United States Army Warrant Officers Association
- United States Coast Guard Chief Petty Officers Association
- Veterans of Foreign Wars of the United States
- Vietnam Veterans of America
- Wounded Warrior Project

REFERENCE INFORMATION SECTION

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 and click JOIN NOW menu.

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 Strobbridge 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.

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 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

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.



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/xAz1Y>
- Days Ahead Binder at <https://go.usa.gov/xAz12>
- Survivors Guide to Benefits at <https://go.usa.gov/xAz1I>



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."



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/xAz1W>).
- Create a VA eBenefits account (www.ebenefits.va.gov/ebenefits/apply).
- Access your Interactive Online Survivor Benefits Report (<https://go.usa.gov/xAz1K>).
- 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).



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

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/>

+November 11-16, 2023



5 nights Aboard Carnival’s “Sunshine of the Seas” De-
parting 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. 4)

Full Names (as on passports)

_____ DOB _____

_____ DOB _____

Mailing Address _____

Email _____ Telephone _____

Cabin Preference (circle) Interior Ocean View Balcony Other _____

Please contact AAA Agent Lorna Tiller at 910-540-3390 or Email: ltillertravels@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.

To confirm your reservation please send a \$300 deposit per cabin and the registration form by January 13, 2023. Final payment is due by August 28, 2023. Make check out to NCCOC MOAA, then send to the address below.

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

CARNIVAL SUNSHINE

IF YOU NEED MORE INFORMATION EMAIL 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.

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.

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:

