

# Charlotte-Metrolina Chapter MOAA

## Chapter Meeting Minutes

### September 21, 2025

**Call to Order** – Chapter President Nelson English called the meeting to order at 3:30 PM following a period to check in, purchase raffle tickets, and greet friends at the Red Rocks Café in Charlotte, NC. Ed Grant led the group in an invocation, then President English led a recitation of the Pledge of Allegiance for all present.

**President's Report / Announcements.** President English began by welcoming everyone in attendance. Other remarks:

- He accepted the 2024 Level of Excellence and Colonel Marvin Harris Communications Awards from NC Council of Chapters President Jay Garbus
- With Jay Garbus, he announced the NC Council of Chapters annual meeting at the North Raleigh Holiday Inn Express on Nov 7-8. Guest speaker will be Governor Josh Stein, and MOAA National CEO Lt Gen Brian Kelly (Ret) is expected to attend.
- He encouraged members to either register or volunteer at the annual JROTC Scholarship Golf Tournament on October 3.
- The next meeting on October 19 will have the traditional Oktoberfest theme and meal. Members should register and pay for meals (\$20 each for schnitzel or chicken) as soon as possible. At the meeting we will also accept nominations for 2026 officer positions.
- The November 16 meeting will be for the annual Toys for Tots collection and 2026 officer elections.
- No meeting is scheduled for December.

**Secretary's Report** – Secretary Eric Kelly summarized the April 16 and June 11 chapter meeting draft minutes, which were emailed in advance to officers and distributed in hard copy at the start of the meeting. The April 16 meeting was held at Red Rocks Café and the June 11 meeting was virtual. Both sets of minutes were unanimously approved as written.

**Treasurer's Report** – Susan Bryant reported a Scholarship Fund balance of \$17,463.64 and a General Fund balance of \$6,055.43. She shared a thank-you note for the chapter's \$400 donation earlier this year to Blue Star Mothers. Finally, Jay Morgado won \$31 in the 50/50 raffle.

**Programs** – First VP for Programs Ed Grant requested ideas/suggestions for guest speakers for the Jan-May 2026 meetings.

**Membership Report** – The Second VP for Membership position remains vacant. Eric Kelly serves as the ad hoc Membership Chair and announced that only 52% of members have paid their chapter dues for 2025. More work is needed to contact them, remind them of the chapter's achievements and value, and determine why they have not renewed.

**Legislative Affairs** – Third VP Tony Castle stated that National MOAA has ten legislative priorities which are detailed on the website; each has an assigned bill number and one or more congressional sponsors. Of those ten, the top three are as follows:

1. The Major Richard Star Act for concurrent receipt of benefits for combat veterans who served less than 20 years.
2. The Military Spouse Hiring Act to remove state barriers to licensure/certification and employment in multiple career fields.
3. Increased access to Tricare for Guard and Reserve personnel and their families.

-He mentioned results of National MOAA's Advocacy in Action summer season, which was 20,000+ contacts of approximately 500 members of Congress.

-A new National Defense Authorization Act is needed by September 30. The House version has passed and includes a 3.8% increase in military retirement pay.

**Surviving Spouse Liaison** – Emily McClain remarked that September 15-18 was Gold Star Advocacy Week on Capitol Hill, supported by TAPS (Tragedy Assistance Program for Survivors). Emily's daughter attended the event, in which Gold Star families advocated for following legislation:

-Love Lives On Act: Works to end the remarriage penalty for surviving spouses. Current law significantly penalizes surviving spouses if they choose to remarry before the age of 55. Many survivors of illness loss, suicide loss, and combat loss are younger than 55 and have children that they must raise alone. There are 30,000 surviving spouses under the age of 55, but only 5 percent choose to legally remarry. Oftentimes, surviving spouses choose not to remarry after the death of their service member or veteran because the loss of financial benefits would negatively impact them and their families.

-Caring for Survivors Act: Works to improve DIC (Dependent and Indemnity Compensation) which is a tax-free benefit paid to eligible surviving spouses, dependent children, or dependent parents of service members who die in the line of duty or veterans whose death resulted from a service-related injury or illness. Currently, surviving spouses receive 43 percent of the rate of compensation paid to a 100 percent disabled veteran, as opposed to other federal programs that pay survivors 55 percent.

-Health Care Fairness for Military Families Act: The Affordable Care Act extends coverage for dependents under civilian health insurance plans up to age 26 with no additional premiums but does not apply to military or veteran health care. TRICARE coverage for military and surviving families ends at age 21 (or 23 for full-time students), leaving them with the option to purchase TRICARE Young Adult with added monthly premiums. CHAMPVA dependents lose coverage at age 18 (or 23 if they are students) without a young adult coverage option. Consequently, military and surviving young adult children are left with three choices: Pay a high premium, seek alternate health insurance, or go uninsured. By extending TRICARE and CHAMPVA eligibility, thousands of young adults will be ensured

access to health care and mental health care, saving military and surviving families up to \$7,644 per child each year.

-Service-Connected Suicide Compensation Act: Military service exposes individuals to unique stressors and potential traumas. The presumption of service-connection for veteran suicides would acknowledge that the mental health challenges veterans face are often a direct consequence of their service. If an active-duty service member dies by suicide, it is treated as a “line of duty,” death, and their eligible dependents are awarded various Department of Defense-related benefits. Extending similar benefits to veterans’ families would provide a consistent acknowledgment of service connection that does not end with active duty. The presumption that veteran suicide is service-connected and that benefits should extend to their families is not about incentivizing tragedy; it’s about recognizing the full scope of sacrifices made by those who serve, and the ongoing need to prioritize mental health and wellness for veterans, their families, caregivers, and survivors.

**Directors** – Ken Glover will present proposed bylaws changes to the membership next month for a vote and finalization.

**Program** – First VP Ed Grant introduced the September guest speakers, John and Donna Culp, who are both military veterans. John served as a EOD technician and volunteers to teach those skills to the Ukrainian military. They have both visited Ukraine several times and described those experiences in a PowerPoint presentation with photos. They also plan to return later this week. At the end, President English presented them with chapter challenge coins in appreciation of their efforts.

**Scholarship Golf Tournament** – Ron Morgan stated that plans for the October 3 event are on track, although we could still use more golfers and sponsors. Truist will participate this year as a partner, not a sponsor; Compass Group and Balfour Beatty Construction will return as sponsors. Volunteers are requested to show at 7:30 AM at Olde Sycamore.

**Adjournment** – The meeting was adjourned at 5:10 PM.

Eric Kelly – Secretary

Meeting Attendees (21): Nelson and Chiquita English, Ed Grant, Ron Morgan, Susan Bryant, Erica Deshaies, Eric Kelly, Tony Castle, Gary Aljets, Margaret Draganac, Ken Glover, Rob Walker, Carolyn Hogue, Jay Morgado, Ron and Kathleen Wilsbach, Jay Garbus, Natalie Terry, Emily McClain, Harley Ellinger, and Scott Morris.