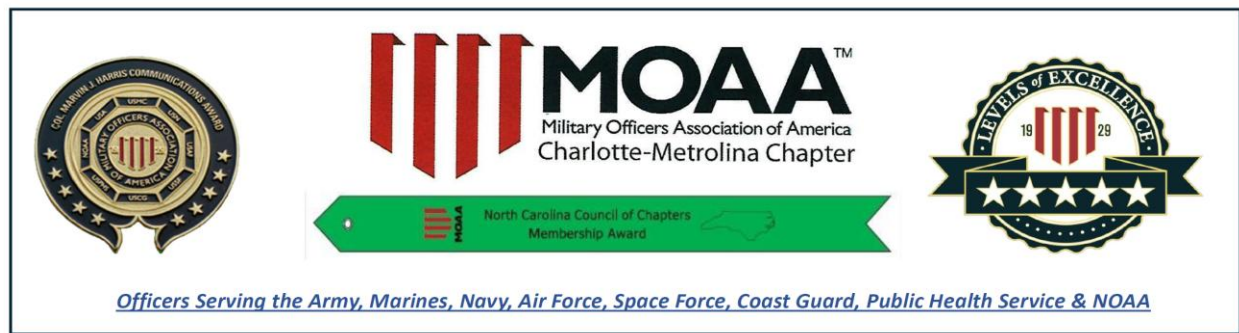




President's message

Greetings Leaders

Thank you for being a very important member of our MOAA Chapter. It is through your dedication, work and support that our chapter was awarded the 2025 MOAA Levels of Excellence award and the 2025 Colonel Marvin J. Harris Communications Award (for our outstanding newsletter and website). Thank you!

Our chapter was fortunate to provide five high school JROTC scholarships in the Charlotte Metrolina area and two ROTC scholarships at UNCC. Each scholarship is valued at \$2,000. Our members presented scholarship awards to the JROTC cadets at their school's ceremonies and visited UNCC to present the scholarship awards to our future military leaders. I again offer my special thanks to our Scholarship Committee for their dedicated work.

Mr. Adam Svolto, representing the United States Global Leadership Coalition (USGLC), provided an outstanding presentation at our April chapter meeting. His discussion included the great work that USGLC accomplishes in our nation's civilian-led tools of development and diplomacy. By advocating for a strong International Affairs Budget, the USGLC is working to make America's international affairs programs a keystone of U.S. foreign policy.

Our Second Vice President, Rob Walker, Jr., led our Carry the Load relay race team participation. The team, Emily McClain, Natalie Terry, Susan Bryant, and Rob Walker also contributed \$500 to the non-profit organization that exists to actively connect Americans to the sacrifices made by our military, first responders, and their families. Our Chapter's dedication was in honor of Captain David J. Thompson, US Army Special Forces. Captain Thompson was a Detachment Commander in 3rd Battalion, 3rd Special Forces Group. He gave his life for our Nation on January 29, 2010, at FOB Nunez, Afghanistan, while in support of combat operations.

Special thanks to Tony Castle, Ed Grant, and Ron Morgan for leading the Veterans Bridge Home (VBH) support project. Their investigative work was instrumental in National MOAA providing \$3,000 for the VBH outreach support project. VBH works diligently in the Charlotte Metrolina area connecting veterans, service members and their families with essential resources for stability and success, including housing, employment, healthcare and financial support. Thank you, leaders, for your vision to assist VBH. I recognize that all our members have full calendars, but please review the VBH mission and consider joining this outstanding organization. **Page 6**

Our guest speakers will be Captain Jace Estenson and First Sergeant Andrea Allen from the Charlotte Military Entrance Processing Station. Thank you again for your continued great support. **Page 3 and 4**

I hope to see you on Sunday, May 17, 2026, at Red Rocks Café. The meet-and-greet begins at 3:00 p.m., and the meeting starts

NEVER STOP SERVING!

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



Our mission statement is in concert with the Military Officers Association of America purposes and objectives. The goal is to foster fraternal relations among retired, active, and former officers of the uniformed services and their Reserve and National Guard components. Our aim is to actively promote the protection of the rights and interests of members of the uniformed services, their family members, including survivors, provide useful services for members and their families, and serve the community, the active military forces (past, present, and future) and our nation.

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

Publisher and Editor – CW4 Jay E. Garbus, USA

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

Editorial Policy: The Charlotte-Metrolina Chapter is affiliated with national MOAA. As such, the Charlotte-Metrolina Chapter is **nonprofit, politically nonpartisan**. Editorial policies are established by the Chapter's Publisher and Editor and are in consonance with MOAA's. Advertising and sponsorship are accepted based on MOAA policies and standards.

Editor may be reached at (704) 400-0160

Chapter Website <https://www.charlottemoaa.org/> / **MOAA Website** <http://www.moaa.org/>

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

Membership Open to active duty, former, retired, and National Guard and Reserve

National MOAA and the Council are nonpartisan

CHAPTER BOARD 2026

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TOGETHER WITH TRUIST



CHAPTER MEETING DATES May 17, 2026, September 13, 2026, October 18, 2026, November 15, 2026, January 17, 2027

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

LEGISLATIVE AFFAIRS and LEGISLATIVE ACTION CENTER

Legislative Notes

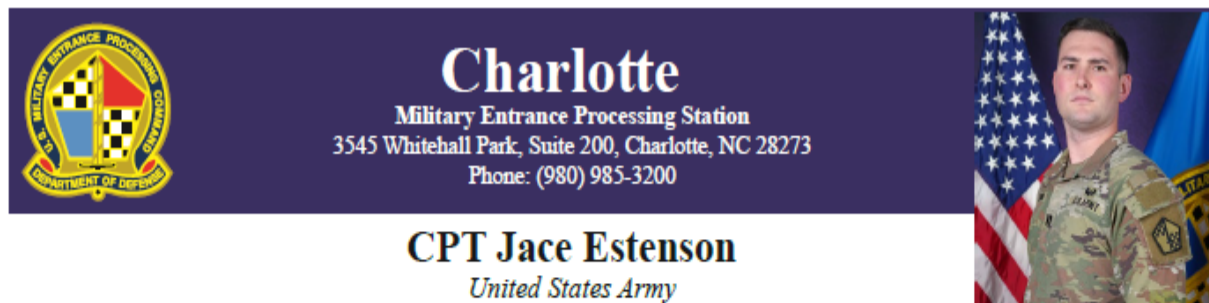
Advocacy in Action is now over for 2026, but MOAA reports that it was a very successful event with direct contact with hundreds of members of Congress and their staff members. North Carolina was well represented at the event and both Senators and numerous members of Congress were contacted regarding our issues. Thanks to all our members who used the MOAA Legislative Action Center to correspond with their representatives directly. There is still an opportunity to reach out via the MOAA website and express your opinion to your Congressional representatives. Believe me, the more messages they receive, the more attention the issue receives.



VETERANS BRIDGE HOME - On a separate note, we are pleased to announce that the Charlotte Metrolina Chapter has been awarded a grant of \$3000 from national MOAA for use in partnership with Veterans Bridge Home to help Veterans in need of emergency financial assistance. We are working out the details with VBH on how we shall select the recipients of these funds, and you will hear more details in the coming months. The chapter committee in charge of this issue includes Ron Morgan, Ed Grant, and myself. Feel free to contact any of us should you have any questions.

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

MAY 19th SPEAKERS



CPT Jace Estenson is the Operations Officer of the Charlotte Military Entrance Processing Station and supports the USMEPCOM mission of evaluating applicants by applying Department of Defense standards in processing and determining eligibility for military service.

He commissioned into the Army in 2021 from the United States Military Academy. He completed Armor Basic Officer Leader's Course at Fort Benning, GA.

CPT Estenson has served in several positions, including Brigade Maintenance Officer, 64th Brigade Support Battalion, Fort Carson, CO; Platoon Leader, 1st Battalion, 68th Armor Regiment, Fort Carson, CO; and Executive Officer, 1st Battalion, 68th Armor Regiment, Fort Carson, CO. CPT Estenson has completed two rotations to Poland in support of Operation European Assure, Deter, and Reinforce.

His professional military education includes Stryker Scout Commander's Course, Bradley Commander's Course, Scout Leader's Course, Air Assault School, and Maneuver Captain's Career Course. He holds a Bachelor of Science in Mechanical Engineering with Honors from the United States Military Academy, West Point, NY.

CPT Estenson's military awards and decorations include the Army Commendation Medal, the Army Achievement Medal, and the Air Assault Badge, and various unit and service medals and ribbons.





Charlotte

Military Entrance Processing Station
3545 Whitehall Park, Suite 200, Charlotte, NC 28273
Phone: (980) 985-3200



First Sergeant Andrea Allen

United States Army

1SG Andrea Allen is the senior enlisted advisor of the Charlotte Military Entrance Processing Station and supports the USMEPCOM mission of evaluating applicants by applying Department of Defense standards in processing and determining eligibility for military service.

She enlisted the Army in 2007 at the Fort Gillem MEPS, Georgia in 2007. She completed Basic Combat Training and Avance Individual Training at Fort Jackson, South Carolina.

First Sgt. Allen has served in numerous positions including Senior Human Resources Sergeant, 41st Field Artillery Brigade, Grafenwoehr, Germany; Assistant Inspector General, Fort Drum, NY; Drill Sergeant, 3rd Battalion, 13th Infantry Regiment, Fort Jackson, SC; Executive Administrative Assistant to the Division Sergeant Major, 4th Infantry Division, Fort Carson, CO and Human Resources NCO, HHBN, XVIII ABN CORPS, Fort Bragg, NC.

Her military education includes Basic, Advanced, Senior and Master Leader Courses; Human Resources Plans and Operations Course; Inspector General Course; Drill Sergeant Academy; Airborne and Air Assault School and Master Fitness Trainer. She earned a Master of Management and Leadership from Western Governors University, Salt Lake City, UT, and a Bachelor of Business Management and Associate of Accounting from the University of Maryland Global Campus, Adelphi, MD.

First Sgt. Allen's military awards and decorations include three Meritorious Service Medals, one Joint Service Commendation Medal, five Army Commendation Medals, and four Army Achievement Medals. She is also a recipient of the Field Artillery Association's prestigious Order of Saint Barbara and various service, unit and personal medals and ribbons.

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

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



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

SURVIVING SPOUSE CORNER: MOAA Surviving Spouse Virtual Chapter (SSVC) Membership Report

1. We have 277 Members registered for the Surviving Spouse Virtual Chapter. 222 Surviving Spouses and 68 Surviving Spouse Liaisons. Five members have been added since last month. 2 MOAA staff members and 1 Board of Directors member.

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

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

Thank you in advance for your support. Roy Yenchsky Surviving Spouse Virtual Chapter, Membership

316-214-4234, wichitaroy@hotmail.com, 5112 S 247 St W, Goddard, KS 67052

MOAA PARAPHERNALIA - There's no better way to show your pride of MOAA and the Charlotte-Metrolina Chapter than wearing official merchandise, found at the [MOAA Store](#) online. There's a good selection of quality men's and women's apparel; it costs no more than you'd pay at the mall; and they deliver it to your front door. Wear it at official functions and in the community, where it can be a great conversation starter and generate more interest in our chapter from local veterans. Please check it out! Eric Kelly (USAF-Ret), Chapter Secretary."



MOAA Chapter coin \$10.00
available at the meeting Contact
Susan Bryant



MOAA NATIONAL NEWS MOAA is the nation's largest and most influential association of military officers. We are a powerful force speaking for a strong national defense and representing the interests of military officers and their families at every stage of their careers. It



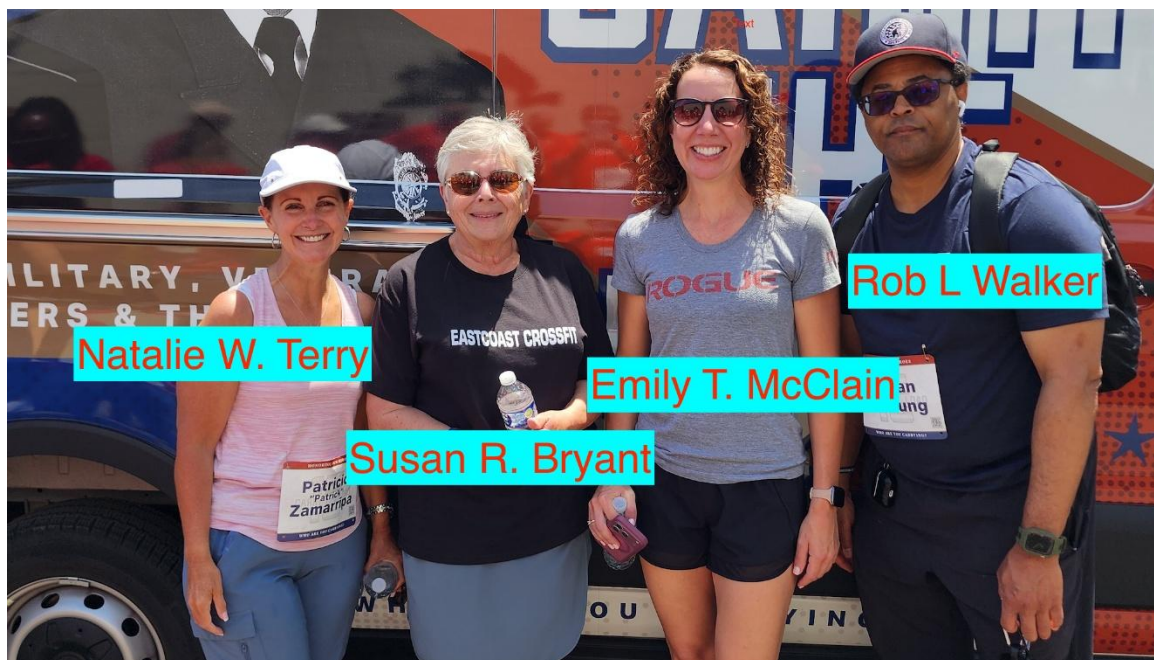
is an independent, nonprofit, politically nonpartisan organization. To reach our Member Service Center, please call 1-800-234-6622 or email us at msc@moaa.org.

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

Interested in participating in one of these virtual chapters, or in championing another group? Contact CAPT Pat L. Williams, USN (Ret), MOAA's Program Director for Engagement, at patw@moaa.org

CARRY THE LOAD Our Second Vice President, **Rob Walker, Jr.**, led our Carry the Load relay race team participation. The team, **Emily McClain**, **Natalie Terry**, **Susan Bryant**, and **Rob Walker** also contributed \$500 to the non-profit organization that exists to actively connect Americans to the sacrifices made by our military, first responders, and their families.

Our Chapter's dedication was in honor of Captain David J. Thompson, US Army Special Forces. Captain Thompson was a Detachment Commander in 3rd Battalion, 3rd Special Forces Group. He gave his life for our Nation on January 29, 2010, at FOB Nunez, Afghanistan, while in support of combat operations.



NORTH CAROLINA COUNCIL OF CHAPTERS NEWS



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

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

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

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

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

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

IMPORTANT PHONE NUMBERS & WEBSITES:

THE SURVIVORS OUTREACH SERVICES OFFICE (SOS): Find your nearest SOS coordinator at <https://dcs9.army.mil/safr/sos/sos-find.html> Use the dropdown lists to find survivor coordinators by state/county or country/region. If a coordinator is not listed, please call 855-707-2769 for survivor assistance.

TO REPORT THE DEATH OF A MILITARY RETIREE: Call DFAS at 1-800-321-1080, or use the form at <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=18004>

VA: 1-800-827-1000 <http://www.va.gov>

Social Security: 1-800-772-1213 <http://www.ssa.gov>

Update ID cards: 1-800-538-9552; www.dmdc.osd.mil/rsi



VA BURIALS & MEMORIALS PAGE: VA burial benefits can help service members, military retirees, veterans, and their family members plan and pay for a burial or memorial service, whether in a local cemetery or in a VA national cemetery. Family members can also order memorial items to honor the service of a Veteran. The VA Burial and Memorial Products Quick Start Guide (QSG) provides clear and concise information on VA burial benefits for Veterans, their families, caregivers and survivors; read the guide at <https://www.va.gov/burials-and-memorials-guide.pdf> Go to <https://www.va.gov/burials-memorials/#get> to find out how to apply for burial benefits and how to plan for a burial in advance or at time of need.

PERSONAL INCOME TAX

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

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

PROPERTY TAX - INHERITANCE & ESTATE TAXES: None Department of Revenue

Website: www.ncdor.gov

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





Charlotte-Metrolina Chapter

ENROLLMENT/RENEWAL FORM

New Member _____ Renewal _____ Date _____

First Name _____ Initial _____ Last Name _____

Rank _____ Branch _____ DOB _____

Spouse's Name _____ Street Address : _____

City _____ Email _____

State _____ Zip _____ National Membership Number _____

Ph/Cell: _____

Annual Dues - \$30.00

Surviving Spouse Dues remain at \$10.00 annually.

Please remit check and completed renewal form to: Charlotte-Metrolina Chapter MOAA
Note New PO Box/and Zip Code: PO Box 79276
Charlotte, NC 28271

Membership Requirements: Commissioned and Warrant Officers of the eight uniformed services (Army, Navy, Air Force, Space Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration and U.S. Public Health Service) and the reserve and other components of these services may become regular members.

Widows and widowers of any deceased individual, who would, if living, are eligible for membership. Regular members must hold and maintain membership in both the national organization as well as the local Chapter. Spouse members are encouraged but not required to hold both memberships. (Surviving spouses of deceased MOAA Life Members retain their spouse's membership.)

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



REFERENCE

CHARLOTTE – METROLINA NEWSLETTER CRITERIA

1. The newsletter contains the MOAA logo with registered trademark ®
2. The newsletter does not include partisan content. Page 2 statement
3. The newsletter does not contain service logos.
4. The newsletter does not contain unauthorized copyrighted material.
5. The newsletter contain a statement indicating national MOAA and the affiliate are nonpartisan. Page 2
6. The newsletter contain the web address or a link to MOAA's online Legislative Action Center. Page 2
7. The newsletter cover national, state, and/or local legislative issues? (Examples include exempting servicemembers' retired pay from state income tax, state legislative issues identified by the DoD State Liaison Office, etc.)
Page 2
8. The newsletter contain details about attending meetings or other activities and the location (in person or virtual)
page 2
9. The has a membership application or information about how to join the chapter.
10. The chapter members can receive the newsletter electronically. Page 2

SECTION II READ CRITERIA

- 1. The newsletter's design is pleasing and easy to browse.**
A healthy mix of pictures and text giving an effective layout
Effective title treatment, pictures are engaging, active, in focus and complement the text. Design is fluid and helps readability. Scoring at this level indicates best in class design.
-
- 2. Our newsletter gives the reader a good idea about the affiliate's activities and members. Such as mission statement, contact and leadership information, coverage of chapter activities, etc.**
We have a mission statement, contact information, articles are more national, or state based rather than about the chapter.
We stated mission or focus, how to contact the chapter and a list of leaders. A healthy portion of articles are about the chapter.
We have personality of the chapter, how to get involved, who to contact, and the mission of the chapter.
-
- 3. The newsletter cover a variety of topics (legislative issues, activities, veterans' benefits, local items of interest such as:**
Newsletter has limited topic variety in 1 or 2 categories.
Newsletter has a mix of topics, including news, chapter events, local items of interest, national topics.
Topics in at least 3 categories.
Newsletter has regular sections/features that give the reader a wide variety of content that addresses their military needs as well as general or timely topics. Scoring at this level indicates that you would look forward to reading each issue.

