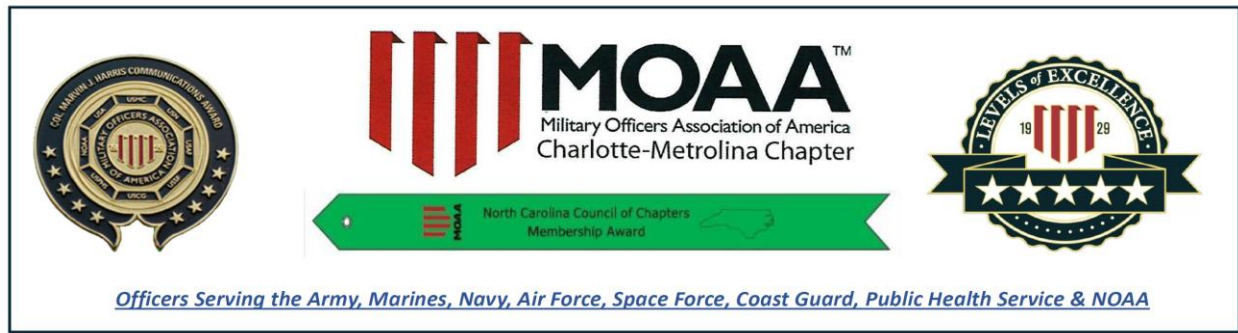




President's message

June 9, 2026

Greetings Leaders

Thank you for your dedicated support for our chapter and the MOAA objectives. Our work was recently recognized by MOAA National with the presentation of the 5-star awards for the Levels of Excellence for our chapter accomplishments as well as 5-star awards with the Colonel Marv J. Harris Communications Award for our outstanding newsletter and website. Special thank you to Jay Garbus and Tracy Young for their great work in representing our chapter.

A recent MOAA report highlighted that we are excelling as a chapter with our work on the Legislative Action Center (LAC) objectives. This leads me to a chapter-wide challenge: on Wednesday, June 17, 2026, please log-on to the LAC (<https://moaa.quorum.us/>) and provide your support for the Major Richard Star Act. There is growing support for this act in Congress, but a continued push is needed. Please stay engaged with this support. Congressional support is slowly growing, and the actions taken by MOAA will get this act across the line. By the way, the LAC is not limited to MOAA members. This website action allows non-MOAA members to participate.

Please assist, encourage, and support the Major Richard Star Act!

Please also take the time to verify your information as listed on the MOAA website. It is important to keep MOAA National of your current email address and other contact information.

Its summertime and our chapter will not meet in person until September. However, our Board of Directors will still meet monthly and there is work still to be accomplished. Please be prepared and amicable if you receive an email or phone call to assist in a chapter project. Remember to stay active and hydrate as the warmer weather, we wished for in February, rolls in. Also, check in on your neighbors to We are still in the membership recruitment season. We have over 1,700 potential members in the Charlotte-Metrolina area. Please share the value of a MOAA membership with these potential members. Our 2nd Vice President, Rob Walker, is completing the work on an updated new membership package. We anticipate this project to be completed and presented to the chapter by July 25.

Thank you again for your continued support. Let's get together for our next in-person meeting on Sunday, September 20, 2026, at Red Rocks Café. The meet-and-greet begins at 3:00 p.m., and the meeting starts at 3:30p.m.

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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WEBSITE Tracy Young

TOGETHER WITH TRUIST



CHAPTER MEETING DATES September 20, 2026, October 18, 2026, November 15, 2026, January 17, 2027

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

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/rs/



ROTC/JROTC Scholarship Fund BENEFIT GOLF TOURNAMENT



SPONSORED BY



All tournament proceeds go to support higher education scholarships for outstanding JROTC Cadets in Charlotte-Metrolina area high schools and Army/Air Force ROTC Cadets at UNCC.

Friday, October 2, 2026
Olde Sycamore Golf Plantation - Mint Hill, NC
(All NEW Mach 1 Bermuda Grass Greens)

7:30a - 8:45a Registration, Continental Breakfast, Driving Range Balls, Practice Putting Green
9:00a Tee Off Captain's Choice / Scramble Format & Tournament Play (until 2p)
2:00p - 3:30p Barbecue Buffet Dinner, Awards, Door Prizes & Raffle Winners

PRIZES AWARDED to 1st, 2nd, 3rd place teams, Closest to the Pins, Longest Drive & more!

(SEE PAGE 2 FOR PRICING, SPONSORSHIP LEVELS AND REGISTRATION FORM)

Together with
TRUIST

The Charlotte-Metrolina Chapter of MOAA is a 501 (c) 3 non-profit entity. The JROTC Scholarship Fund falls under that tax-exempt status and all donations are tax-free. Chapter Tax ID/EIN #38-3779812



ROTC/JROTC Scholarship Fund Benefit Golf Tournament - Oct 2, 2026

LEVELS & REGISTRATION

PRICE INCLUDES: Green fees, Cart, 2 Beverage Tickets on Course, Raffle Ticket, Continental Breakfast, Buffet Dinner, Door Prizes & Gifts.

PARTICIPATION

Individual Golfer \$125 4 Person Team \$500

SPONSORSHIPS

HOLE/TEE SPONSORSHIP

Individual \$100 Company Signage \$250 4 Person Team + Signage \$600

PRIME COMPANY SPONSORSHIP

ALL LEVELS INCLUDE: Acknowledgement at Tournament Dinner, and company name and/or logo on printed material, and press releases. A representative of each Prime Sponsor will be invited to and be recognized at the buffet/golf awards presentation.

Signature Sponsor \$5,000

- (3) Foursomes
- Signature Sponsor Banner
- Opportunity to speak at Awards Dinner
- MOAA Challenge Coin to each golfer
- On MOAA website for 12 months

Platinum Sponsor \$3,000

- (2) Foursomes
- Title Sponsor Banner
- Opportunity to speak at Awards Dinner
- MOAA Challenge Coin to each golfer
- On MOAA website for 12 months

Gold Sponsor \$2,000

- (2) Foursomes
- Title Sponsor Banner
- MOAA Challenge Coin to each golfer

Silver Sponsor \$1,000

- (1) Foursome
- Title Sponsor Banner
- MOAA Challenge Coin to each golfer

Registration Form - ROTC JROTC Scholarship Fund BENEFIT GOLF TOURNAMENT 2026

Please Check One or Several: (Mulligan packages available at Registration)

PARTICIPATION: ☐ Individual Player \$125 ☐ 4 Person Team \$500

SPONSORSHIPS: ☐ Individual \$100 ☐ Company Hole/Tee \$250 ☐ 4 Person Team Hole/Tee \$600

☐ Prime Company Sponsorship (Level _____)

Team Captain/Player 1. _____ Phone: _____ Email: _____

Player 2. _____ Player 3. _____

Player 4. _____

Payment and Registration Due by September 28, 2026

ONLINE: Go to Charlotte-Metrolina MOAA website www.charlottemoaa.org to register and make payment

BY CHECK: Detach this form and make check payable to "MOAA Charlotte-Metrolina Chapter"

Mail to: Charlotte-Metrolina Chapter MOAA, ATTN: MOAA Scholarship Golf Tournament
PO Box 79276, Charlotte, NC 28271

Contact the Tournament Director, Rich Livingston, 859-358-7555, richlivingston8@gmail.com



Dear Charlotte-Metrolina Chapter MOAA Member,

My name is **Rich Livingston**, and I am honored to serve as the **2026 ROTC/JROTC Scholarship Fund Golf Tournament Director**. I'm new to this role and come ready to listen, learn, and serve—while helping build strong relationships with our members and local business partners and delivering a **fun, well-run tournament**.

The **2026 ROTC/JROTC Scholarship Fund Golf Tournament** is scheduled for **October 2, 2026**. While the event takes place in October, success depends on **member involvement throughout the spring, summer, and early fall**.

Why This Matters

This tournament is the **primary funding source** for our JROTC and ROTC scholarships. Since **2016**, our chapter has awarded **over \$98,000** in scholarships to deserving cadets, including:

- JROTC cadets from **41 programs** across North and South Carolina
- Army and Air Force ROTC cadets at **UNC Charlotte**

Continuing this legacy depends on **our members stepping forward together**.

How You Can Help

We ask each member to support the tournament in at least one way:

- **Volunteer**
- Secure **one sponsorship**
- Recruit **golfers or a golf team**
- Introduce the tournament to a business, organization, or individual who values supporting future military leaders

Sponsorship Levels (see flyer for details)

- **\$100** – Individual / Family (tee box sign)
- **\$250** – Company / Business (tee box sign; logo optional)
- **\$600** – Golf team + tee box sign
- **\$1,000 / \$2,000 / \$3,000** – Silver / Gold / Platinum sponsorships

The Charlotte-Metrolina Chapter MOAA is a **501(c)(3) tax-exempt organization**; all donations are tax-deductible.

Administrative Notes

Payments may be made **online** or **by check**.

Please contact **Rich Livingston** at richlivingston8@gmail.com when you secure a sponsor or golfers so we can assist the Treasurer with accurate tracking and follow-up.

Chapter website: www.charlottesmoaa.org

Closing

I'm excited to serve as Tournament Director and to work alongside you in supporting the next generation of military leaders. Please feel free to reach out to me directly with ideas, contacts, or questions—I value your experience and input.

Thank you for your continued support of our chapter's mission.

Respectfully,

Rich Livingston

2026 JROTC Scholarship Fund Golf Tournament Director

859-358-7555

richlivingston8@gmail.com

Nelson English

President, Charlotte-Metrolina Chapter MOAA

NWEnglish@aol.com



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

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

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.

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 8 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 Moajavc@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

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 <u>registered</u> 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.	

