

An Affiliate Chapter of the Military Officers Association of America

Save the Dates

2024

BOD Mtgs.

Chapter Mtgs.

November 16

2025

January 21

February 22

June Day: TBD - Chapter Picnic

The Western North Carolina Military Officers Association (WNC-MOAA) is an affiliate Chapter of National MOAA, is nonprofit and politically nonpartisan.

The mission of WNC-MOAA is stated in the bylaws and referenced in the newsletter and website.

Chapter Meetings are held on Saturdays

Kenmure Country Club
100 Clubhouse Drive
Flat Rock, NC 28731

Dress Code: Country Club Casual

Registration information for the November 16th is the last page of this newsletter.

Spouses and guests are welcomed to all Chapter meetings!



President's Message

Dear WNC-MOAA Members,

This past quarter has been marked by both loss and resilience. Our hearts go out to everyone affected by Tropical Storm Helene and the devastation that swept through Western North Carolina. Many chapter members faced significant challenges, from property damage to prolonged outages of power, water, cell coverage, and internet. Fortunately, I haven't heard of any serious injuries among our members, though the hardship and recovery will take time. I am grateful for everyone's patience and support of each other as we work to restore our communities.

One tragic example of Helene's impact is the extensive damage at the Veterans Restoration Quarters (VRQ) in Asheville. Floodwaters reached over eight feet in some areas, devastating everything on the ground floor. While the second floor remains untouched, the ground level needs extensive restoration. The ACTS building suffered even worse and will have to be demolished. The VRQ also lost critical resources, including their box truck, food truck, maintenance truck, three passenger vans, commercial kitchen equipment, and much more. While the veterans and staff managed to reach safety, those living on the first floor lost their belongings and, in some cases, their vehicles. As a chapter, we are committed to supporting them through this challenging time and will continue our lunch service for the veterans on a modified schedule.

On a lighter note, I had previously announced plans for a tour of the French Broad Chocolate Factory, but Helene delayed our timing as the factory also sustained some damage. We will reschedule this activity as soon as they are ready to welcome visitors again.

Our chapter had also embarked on a challenge to sponsor wreaths for the Wreaths Across America program at five Western North Carolina locations. For those who have already contributed, please know that your donations are still dedicated to honoring veterans in those cemeteries. However, given the storm's aftermath, I felt it was best not to continue our active push for wreath donations. Rest assured, this pause is out of respect for our local communities' immediate needs, and we are still immensely grateful for all contributions. If you still wish to support Wreaths Across America, you can contribute online at [WNC-MOAA Wreath Challenge](#).

I would also like to extend a heartfelt thank you to **Webb Cares**, a community service organization from Del Webb at Grande Dunes, Myrtle Beach for their generous donation to WNC-MOAA in support of WNC veterans impacted by Helene. Webb Cares is dedicated to supporting local organizations through volunteerism, needed supplies, and financial contributions, and their support means a great deal to us in this time of need.

On a more positive note, our recent chapter picnic at Fletcher Park was a wonderful time for us to reconnect. Stacie did an outstanding job organizing this first picnic in a long time, bringing us delicious food, fantastic weather, and great camaraderie. A big thank you to Stacie, Doug, Jen, Karen, Jeff & Paula, Tricia, Rod & Lisa Joy, and everyone who attended. I'm already looking forward to our next picnic,

(Continued on page 2)

President's Message (Continued from page 1)

which we are planning for June 2025!

As Veterans Day approaches, let us remember the importance of this day, set aside to honor those who have served in our nation's armed forces. I hope you enjoy Veterans Day, and I encourage each of you to share your pride as a veteran and member of WNC-MOAA with those around you.

Thank you all for your resilience and dedication, and for standing with each other in difficult times.

Please feel free to contact me with any comments or suggestions on how to improve our Chapter, not only for our members but also for our communities. Thank you all for your work and support. I look forward to seeing you at the upcoming meeting or one of our other upcoming events!

'Never Stop Serving'



Steve Watkins
President, WNC-MOAA Chapter



The MOAA Foundation Crisis Relief Program: Providing Support During Challenging Times

The Military Officers Association of America (MOAA) Foundation understands that life can bring unexpected challenges and crises. To provide a safety net for service members, veterans, and their families during such times, the MOAA Foundation has established the Crisis Relief Program. This program offers much-needed financial assistance to individuals and families facing severe financial hardship due to a sudden crisis or natural disaster.

Who Can Apply?

The Crisis Relief Program is available to those who meet specific criteria, ensuring that assistance reaches those most in need. Eligibility includes:

- ⇒ Currently serving military personnel (including National Guard and Reserve)
- ⇒ Spouses of currently serving members
- ⇒ Veterans with an honorable discharge
- ⇒ Surviving spouses whose spouses held an honorable discharge
- ⇒ Caregivers of veterans with honorable or general under honorable conditions discharge

Given limited funding, the program cannot accept applications from individuals with "Other Than Honorable," "Bad Conduct," or "Dishonorable" discharges.

Types of Assistance Available

The Crisis Relief Program provides assistance to those impacted by recent crises, particularly natural disasters officially deemed national emergencies. Applicants may request aid for the following types of expenses:

- **Housing costs** (rent, mortgage, essential repairs, etc.)
- **Vehicle expenses** (auto loan, lease payments, or repairs)
- **Utilities** (electricity, water, heat, internet, cable, and phone bills)
- **Medical bills**
- **Insurance payments**
- **Groceries**
- **Miscellaneous needs** (specified on application)

Note: The program does not cover legal fees or child support payments.

How to Apply

The application process is designed to verify applicants' needs carefully and provide timely assistance to those facing sudden hardship. To ensure smooth processing, applicants should thoroughly complete the application and include all required information. Incomplete applications will not be considered, though applicants may reapply if they can provide a complete submission.

If approved, recipients will be notified via email from relief@moaa.org and will receive the awarded funds as a single grant per household.

Accountability and Proof of Use

Recipients are required to submit proof of expenses paid using the grant within 30 days. Documentation should include details of the payments made, items or bills covered, and the amounts spent. This accountability measure ensures that the funds are used as intended to address essential needs.

For more information, questions, or to submit documentation, applicants can contact the MOAA Foundation Crisis Relief Program by:

Email: relief@moaa.org

Fax: 571-444-1428

Mail: The MOAA Foundation Crisis Relief Program, 201 N. Washington St., Alexandria, VA 22314-2539

The MOAA Foundation's Commitment

The MOAA Foundation Crisis Relief Program strives to provide a lifeline to those in need, helping to alleviate the burden of financial hardship during challenging times. By focusing on essential support and prioritizing veterans, their families, and caregivers, the MOAA Foundation underscores its commitment to caring for those who have served.

Whether it's housing, utility bills, or essential repairs, this program is here to help our military community weather life's unexpected storms. If you or someone you know qualifies, please encourage them to apply and take advantage of this invaluable resource.



Your Future Care at Risk? Why Veterans Need the Dole Act to Move Forward NOW

By: Kevin Lilley, National MOAA

2024

Our Chapter member, Dr. Vivianne Wersel, WNC-MOAA Legislative Team (Federal) has been significantly occupied with the aftermath from TS Helene, so for this newsletter we included an article from MOAA for our Advocacy in Action section.

Click here to get to MOAA's Legislative Action Center

With a few scant weeks left in their session, members of the 118th Congress must act immediately or risk leaving generations of veterans, and their caregivers, with inadequate resources, life-altering stress, and more questions than answers about their long-term health.

The bipartisan Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act ([H.R. 8371](#)) addresses these issues and others, improving service-earned benefits and offering even wider upgrades to survivor programs, homeless veteran outreach, and many other facets of VA-provided support. Yet despite backing from key committee leaders and [dozens of veterans groups \(including MOAA\)](#), the bill has not cleared the House nor been introduced in the Senate.

[TAKE ACTION: [Ask Your Lawmakers to Back the Dole Act](#)]

Thousands of visitors to MOAA's Legislative Action Center already have reached out to their legislators in support of the bill, but as other post-election priorities stack up, it's critical to make your voice heard *today*

Failure to pass this bipartisan bill would push planned improvements back years – improvements needed as the VA faces [its own budget crisis](#) and prepares for a [challenging demographic landscape](#):

- The VA will see a 31% increase in veterans 85 and older from 2021 to 2041.

- Over that same period, the number of women veterans over 65 will spike by 237%.

There are already 14.3 million military and veteran caregivers, mostly family members. According to [a new RAND study](#), 42% of caregivers to veterans age 60 and under met the criteria for depression, and 1 in 5 have contemplated suicide.

Improving available benefits for this cohort can be a life-altering, if not life-saving, step toward a better future for millions of veterans and caregivers.

What the Dole Act Would Do

The omnibus legislation [spans more than 300 pages](#), including provisions from many other MOAA-backed bills. Some of the key improvements:

Home-Based Care: As part of a continuing shift from facility-based care to home-based care – preferred by most veterans, and often a lower-cost option for the VA – the legislation would improve home-based options, target regions in need of more home health care workers, and improve coordination with the [Program of All-Inclusive Care for the Elderly](#).

Caregiver Help: The bill allows the VA to provide grants for mental health support for caregivers, requires a secretary-level review of respite care services and effectiveness, and requires caregivers who were deemed ineligible for the Program of Comprehensive Assistance for Family Caregivers (PCAFC) be made eligible for other lines of support.

Better Access to Care: Veterans with mobility issues or other chronic ailments would be able to find care from local providers, cutting down on travel demands.

Even More Progress: The bill calls for greater oversight of the department's new electronic records system, increases funding and

improves flexibility for programs supporting homeless veterans, and strengthens veteran education benefits, ranging from expanded access to benefits for surviving spouses to the relaunch of the [VET-TEC high technology program](#).

Help MOAA Make a Difference

Passing this sweeping legislation will not only provide for millions of veterans today, it will ensure these services are available in the future for an aging veteran population. Without this framework of support, the VA may not be able to provide the lifetime of quality care veterans have earned, nor will it provide the care options to veterans and their families they deserve as they make their long-term plans.

[Reach out to your lawmakers](#) before they return from recess. Let them know that caring for those who served remains a priority for their constituents, and the Dole Act must not be cast aside in a rush to finish other pressing business in the lame-duck session. Passage of the bill around Veterans Day would signal how much our nation values military service.

Learn more about the bill [at this link](#), and keep up with the latest on the Dole Act and other MOAA priorities at [MOAA's Advocacy News page](#).

Reference:

Lilley, Kevin. "Your Future Care at Risk? Why Veterans Need the Dole Act to Move Forward NOW." *Military Officers Association of America*, 18 Oct. 2024. Accessed 8 Nov. 2024. <https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/health-care-and-earned-benefits-your-future-care-at-risk-why-veterans-need-the-dole-act-to-move-forward-now/>.



LOOKING AHEAD- CHRISTMAS SEASON

CHRISTMAS GIFT GIVING PROGRAM

Asking for your organization to pledge continued support of Holiday gifts for all hospitalized Veterans and residents in our Community Living Center. The cost of each gift is \$40.00. Organizations can sponsor as many gifts as feasible. Any donation is appreciated and will go toward the overall purchase for our Veterans.

A booklet is included with each gift recognizing all donors, whether group or individual. All donations must be received by **Noon, Friday, November 15, 2024**, to be included in the book.

Sponsorship checks should be made out payable to Voluntary Services, in the memo put Christmas fund and mail to:

Voluntary Service
1100 Tunnel Road
Asheville, NC 28805

Have You Visited Our Website and 'Liked' Our Facebook Page?

www.wnc-moaa.org & Facebook: [WNC- MOAA](https://www.facebook.com/WNC-MOAA)

The WNC-MOAA website is a comprehensive and valuable tool that you can use to make the most of your MOAA Membership. Some of the things you can find on our website include:

Events Calendar: We have an "Events" page where you will find an updated calendar, displaying our upcoming MOAA events. Click on our Events Page to check it out

Newsletters: Here you will find the latest issue of the Western North Carolina Chapter of MOAA award winning Chapter Newsletter. You can also access archived versions of the newsletter for reference and research.

Photo Gallery of Events: This is our photo gallery, where you will see all of the photos during our luncheons, special meetings, conventions and more! If you've had your picture taken at our events, you can likely find it by scrolling through our Photo Gallery!

Facebook: Visit us on Facebook at "[WNC- MOAA](https://www.facebook.com/WNC-MOAA)" where you can scroll through our photo albums, like and share our posts, and stay up to date on Western North Carolina Chapter news and events.



Hosted by Winston-Salem VA Regional Office

November 15, 2024

Our hearts go out to our Veterans and their family members in the Western North Carolina region as you recover from the aftermath of Helene. We stand ready to support you in any way we can and to assist you in getting connected to your earned benefits and other community resources available in this time of need.

Location:
Renaissance Asheville
Downtown Hotel
31 Woodfin Street
Asheville, NC 28801

Date and Time:
Friday, November 15
9:00 a.m. – 3:00 p.m.

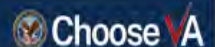
- During this event, you will be able to file claims for VA benefits and get updates on your pending VA claims.
- The event is open to all Veterans, their dependents, and their survivors.
- There is no charge to attend the event. Parking will be validated by the venue. Just bring your ticket in to get it stamped!
- The Renaissance is located on the ART bus route. The closest stop is 204.

Pre-registration is available but not required. Walk-ins are encouraged, and all in attendance will be seen.

If you wish to pre-register, please visit Eventbrite or [click this link](#).



For more information, visit:
www.benefits.va.gov/WinstonSalem/



Check Washing and USPS Check Theft: *How to Protect Yourself*

In recent years, check washing and mail theft have surged, posing significant risks to anyone mailing or receiving checks. Criminals are targeting checks sent through the USPS, altering them through a technique known as "check washing" and exploiting opportunities to steal from unsuspecting senders and recipients. Here's what you need to know about these crimes, how they occur, and steps you can take to protect yourself.

What is Check Washing?

Check washing is a technique that criminals use to erase information from a check so that they can rewrite it, often with larger sums or different payees. This process typically involves using common household chemicals to dissolve the ink used in signatures, payee names, and check amounts, allowing the criminal to rewrite the check to themselves or an accomplice. This altered check is then cashed or deposited, leaving the check writer with potentially devastating financial losses.

How Do Thieves Steal Checks from the USPS?

Theft of checks is often linked to criminals gaining unauthorized access to USPS mailboxes, especially the older blue collection boxes. Thieves sometimes use simple tools to "fish" mail out of collection boxes or, more aggressively, break into them. Once they steal mail, they can sift through the contents to identify checks and attempt to wash and cash them.

How to Protect Yourself from Check Washing and Mail Theft

With check fraud on the rise, consider these steps to protect yourself and your finances:

1. Use Permanent, Fraud-Resistant Ink

When writing checks, use pens with gel ink or specialized "check washing-resistant" ink, which is harder to erase. Gel ink tends to bond to the paper more effectively, making it much more difficult to remove without damaging the check.

2. Deposit Mail Directly at the Post Office

Rather than leaving checks in your home mailbox or a street-side USPS collection box, bring them directly to the post office, ideally using the indoor mail slot. This reduces the risk of mail theft and protects sensitive information.

3. Avoid Mailing Checks After Hours or on Weekends

The best time to send checks is right before the USPS collection times. Avoid mailing checks overnight or over weekends, as these periods leave your mail vulnerable to theft before it is collected by USPS.

4. Track Checks with Online Banking

Frequently monitor your bank accounts for any unauthorized activity. If you notice any unexpected withdrawals, check with your bank immediately to determine if a check has been altered or forged. Many banks also offer alerts for suspicious activity or large withdrawals.

5. Consider Alternative Payment Methods

In today's digital world, there are



often safer ways to send money, such as electronic bank transfers, online bill pay, or payment services offered by your bank. These methods typically have fraud protections and are often more secure than sending paper checks. *This is one of the reasons WNC-MOAA has implemented an online payment option through Cheddar Up for any payments or donations to the chapter.*

6. Use Security Envelopes

For any mailed checks, consider using security envelopes, which obscure the contents from prying eyes. These envelopes can add an extra layer of protection by making it harder for criminals to identify checks inside the envelope.

What to Do if You Suspect Check Theft or Washing

If you believe a check, you sent was stolen or altered, contact your bank and file a police report. The USPS also has an Inspection Service to address mail theft complaints. You can report suspected mail theft or fraud to the USPS Postal Inspection Service at 1-877-876-2455 or via their website.

Mail theft and check washing are serious crimes, but by taking these proactive steps, you can better protect yourself and your finances. For our WNC-MOAA members, being vigilant is key—remember, protecting your finances is as important as securing any other valuable asset.

Introducing New WNC-MOAA Shirts and Caps!



We're excited to announce that WNC-MOAA shirts and caps are now available! Show your Chapter Pride with these stylish pieces, featuring the embroidered WNC-MOAA logo. We expect to have a limited supply at our November 16th chapter meeting, so make sure to check them out!



Shirts: These classic grey shirts are available in assorted sizes, with the WNC-MOAA logo embroidered on the left chest. *Price - \$35.00.*

Caps: Choose between tan or grey, both with the embroidered WNC-MOAA logo. *Price - \$27.00.*



To order your gear and represent WNC-MOAA, visit <https://my.cheddarup.com/c/wnc-moaa-gear> to place your order today!

Early Bird Save the Date Invitation for a Cruise to Bermuda in 2025

6-Day Bermuda Cruise from Norfolk - Carnival Cruise Line Dates: October 12-18, 2025

Round trip from: Norfolk, VA - Open to MOAA members from anywhere, their adult family members and guests. MOAA membership is not required. **Please open the link below for details:**



6-Day Bermuda Cruise from Norfolk - Carnival Cruise Line

Cruise Line: Carnival on Sunshine! Special group rates apply and bookings are managed through our tour agent. Her contact details are listed below. 50 cabins have been reserved for our group and more can be added as needed.

Prices for double occupancy in each cabin are approximately \$800 for inside, \$900 for ocean view or \$1100 for balcony staterooms per person depending on selection. Suites and cabins for more than 2 people can be arranged. Minimal deposit is required to reserve cabins with final payments not due until July 14, 2025.

Call the agent below to discuss and reserve if interested.

Lorna Tiller,
AAA ITA
910-343-1978(O)
910-540-3390(M)
1823 Hawthorne Rd. Wilmington, NC 28403

Thanks,
Ken Klassen
NC Council of Chapter





Fall 2024

State Legislature Update

What a year we have had here in WNC! I pray that everyone made it through the Hurricane Helene storm with family, friends and property intact or a minimum of repairable damage. I believe everyone has been working through this time, helping neighbors, communities or supporting efforts to help WNC. I believe most have enough future firewood to last several years or decades. Hopefully the new normal is a good one and that if you need help it is available. Please reach out if you believe there is something you believe your veteran family can do to help to support, even if it is mental support as you wait for additional disaster relief to become available, or for structures to become habitable again.

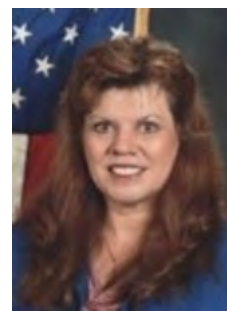
As I submit this article, we are in pre-election voting and will see what the future holds for our local, state and federal governments. In the next newsletter, I will do a recap of the winners for all our districts within the state legislature to make sure we are on the same page. While waiting for those results, what is important for us now is to solidify what is important to our chapter and to the state MOAA council of chapters to work on as priority issues to the representative's constituents. Of course, we are focused on our local member needs, but we also recognize that there is strength when we have agreement on

issues with other chapters and even other veteran organizations within NC. Voices across the state focused on similar concerns is a strong message of continuity and importance. So while we wait for who will represent each district, region and at the state level, we can be working on our priority list of issues for the next two year sessions. That is the focus of this article today.

We normally get our priorities from several locations, and your chapter board votes on which issues are their primary focus. Also note we normally have very broad priority topics so we can work pieces under those topics and not have to revote if a topic is similar but not included. So, we will have a topic say 'property taxes' rather than only using a topic that deals with increasing the \$5,000 property tax exclusion of the appraised value if you are an 100% permanent 'service connected' disability. Issues come from our chapter members, from other state MOAA chapters/NCCOC, the NC Veteran's Council, and from the Defense-State Liaison Office. MOAA National doesn't deal with state legislation, so they aren't a source of state legislation issues.

Looking at the different lists of state legislative issues, please review the below recommended list, prior to board submission/approval (not in any specific order) and let the board know if you have any additional issues for us to add to our priority list, delete or modify to the below list. Send your input to wing23pav@gmail.com (Tricia Vinson) Subject State List 2024. Please provide your issue, justification (for better understanding) and name (so I can ask or give feedback if the legislature moves on the issue). Please respond within 30 days of the newsletter date of issue.

- Property taxes
- VRQ Rebuild or replacement (destroyed in storm displacing ~200 homeless local veterans)
- Veteran State Home (Fayetteville unexpected home closure Feb 2024) program Improvements
- DMVA Budget/Priorities (Cemetery, VSO support state-wide/salary commiserate with other departments, state veteran trust fund returned to original purpose, & not general-purpose veteran project fund)
- Occupational certification portability for military/veteran/spouses: Includes fixing federal law that crosses state authorities to enhance state's ability to help state certification portability and continue to support additional occupational interstate compacts
- Support Defense State Liaison Office Priorities that help military members & their families in NC (Update state law definitions to current federal policies (Title 10 & 38 CFR)) This would add Space Force recognition in state law, make NC compatible with other states/federal policies for eligibility of benefits. Also includes remote driver license & vehicle license. Renewal; military family special needs, military family childcare, military interpersonal violence and family antidiscrimination status.



Patricia Ann Vinson, LTC USA (Ret)
State Legislative Affairs Team

Mountains, Memories, and MOAA Vacations: Kevin and Ramona's Rocky Mountaineer Experience

Written by Kevin Ritter, WNC-MOAA, 2nd Vice President
Edited by Steve Watkins

We've all seen those MOAA vacation ads and, like many, I used to ignore them. But when our friends Carolyn and Jay signed up for a trip on the Rocky Mountaineer across the Canadian Rockies, they invited us to join. Why not? After a deep dive into the checkbook, we signed up, too. The MOAA travel representative I spoke with was very helpful and guided me through the trip details. When he asked if we wanted travel insurance, I initially declined to save some cash for our trip. However, Ramona quickly reminded me of all the "what-ifs," and I also heard rumors of a potential Canadian rail strike. I caved and purchased insurance—though at a better rate through AMAC, not MOAA. This way, if I fell off a glacier, Ramona would have the means to return me to the veterans' cemetery in Black Mountain. With that peace of mind, we were set for adventure.

Since there are no direct flights from Asheville to Calgary, we had a long travel day with layovers and connections, finally arriving in Calgary 19 hours later. Entering Canada was straightforward, thanks to the "Arrive Canada" online system that pre-cleared our passports. We arrived a day early to explore and adjust to the time zone. Calgary, located on the edge of the Canadian plains, hosted the Winter Olympics years ago. We took in views from the Calgary Tower, strolled around the city, and enjoyed its strong sports culture. A network of elevated walkways throughout the city hinted at the harsh winter weather they must endure.

The next day, we met our tour guide, who was a logistical marvel. She directed us at every stop, ensuring our bags seamlessly reappeared in our next room without us lifting a finger. Our itinerary was packed with stops like Lake Louise, Peyto Lake, and a skywalk with a 900-foot drop. One highlight was a gondola trip up Sulfur Mountain, where "wild" mountain goats and chipmunks put on a show for tourists.

Our excursions also took us to Banff and Yoho National Parks, where we rode on a glacier using an enormous snow machine. The Snow Dome here has a unique feature: a triple continental divide where glacial melt flows into three different oceans - a rare phenomenon. Our guide and driver offered



insights into the region's history, geology, and wildlife. One memorable spot was a so-called "natural bridge"—more a jumble of rocks with water rushing through. A fellow traveler from Virginia and I joked that Canadians might need a refresher on what a "natural bridge" really looks like!

We were on the lookout for wildlife throughout the trip. Banff and Yoho have numerous crossings over and under the highway to allow animals like bears, elk, and moose safe passage. We saw a few animals, like a photo-ready ground squirrel and a marmot sunning itself on a rock. Ramona even bought a marmot T-shirt as a souvenir.

In Banff, we stayed at the luxurious Fairmont, on par with Asheville's Grove Park Inn. Banff itself is a tourist town where you'll hear dozens of languages on the street. We dined at a Venezuelan-owned Cajun restaurant. The owner worried I'd "judge" his jambalaya since my father was from New Orleans—but I have to say, he did well!

After four nights, it was time to board the Rocky Mountaineer. This tourist train runs on freight tracks, pulling over for passing freight trains, and only operates during the day to ensure riders see the magnificent scenery. We had breakfast and lunch on board, and the young staff was attentive and knowledgeable, often pointing out sights along the way.

One of the train's highlights was traversing the Kicking Horse Pass near the Alberta-British Columbia border. This steep section once caused dangerous derailments, until engineers built a set of spiral tunnels in 1909. Watching the train loop over itself in the tunnels was impressive — a

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Mountains, Memories, and MOAA Vacations: Kevin and Ramona's Rocky Mountaineer Experience

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marvel of early engineering without the aid of modern technology. Further along, we passed Craigellachie, where Canada's transcontinental railroad was completed.

After a night in Kamloops, we continued along the Fraser River, passing Hell's Gate—a narrow canyon with a gondola offering a view of the dramatic rapids. Later, we passed through Hope, the filming location for *Rambo: First Blood*. The town still honors the movie, complete with a statue of Sylvester Stallone carved from wood.

We arrived in Vancouver, our final stop, and took a city tour that included Grouse Mountain (where I finally saw a grizzly bear) and the Capilano Suspension Bridge Park, which offers a network of swinging bridges and treetop walkways—a thrill for nature lovers.

Would we do it again? Yes, we would. The scenery was spectacular, and it was a pleasure to travel with fellow MOAA members from chapters all around the country between Florida and Alaska and we all have that shared experience of many years in uniform. I think being in a group like that makes the trip more enjoyable.



Veterans Healing Farm Finds a New Home in Mills River!

The Veterans Healing Farm (VHF) is thrilled to announce the opening of its new location at 138 Kimzey Road in Mills River, NC! After a diligent nine-month search, this new property offers a permanent headquarters where veterans and their families can find resources, support, and healing in a dedicated space designed just for them.

The spacious new property allows VHF to expand its programs and offer year-round workshops, agritherapy, and community events, which were previously limited at the old location. The new setup transforms bedrooms into private offices and therapy spaces, a large dining area into the primary workshop room, and the expansive living room into a veterans' lounge - a comfortable haven for veterans to connect, relax, and enjoy camaraderie. Importantly, the new facility even includes real bathrooms, enhancing accessibility and comfort for all who visit.

Alan Yeck, VHF's Executive Director, shares, "We are home! This achievement was made possible by the outpouring of support from people across WNC and beyond, including donations from across the U.S. and from military personnel overseas. Although the property belongs to the Veterans

Healing Farm, we continue to be 100% funded by donations. We are grateful for this support and for the chance to grow our services in such a meaningful way."

The journey to this new chapter began when VHF was informed in January that its previous lease would not be renewed. Megan Landreth, Director of Operations, reflects on the move: "Since January, we've been tirelessly searching for the perfect location. Now we have an amazing new space to continue our mission of supporting veterans and their families. It's a very exciting time!"

The public is warmly invited to upcoming events celebrating the new location, including a groundbreaking ceremony for the gardens and a ribbon-cutting event hosted in collaboration with the Henderson County Chamber of Commerce. Stay tuned for details!

The Veterans Healing Farm is a 501(c)(3) nonprofit organization dedicated to enhancing the mental, emotional, and physical well-being of our veterans and their families. For additional information, contact the VHF at (828) 595-6111 or via email at veteranshealingfarm@gmail.com.

Surviving Spouse Corner

MOAA Joins Surviving Spouses on Capitol Hill in Fight for Critical Legislation

MOAA recently joined more than 150 military survivors on Capitol Hill in support of the 2nd Annual Tragedy Assistance Program for Survivors (TAPS) [Gold Star Families Advocacy Week](#). This effort, backed by more than 35 military and veteran organizations, sought to address critical legislative needs that directly impact military survivors.

This year's Hill event focused on advocating for the passage of four bills:

The Love Lives On Act (H.R. 3651/S. 1266) addresses the complex realities facing surviving spouses who remarry after losing a servicemember. Currently, surviving spouses lose access to certain survivor benefits when they remarry before age 55. This bill would allow surviving spouses to retain these critical benefits regardless of remarriage.

The Caring for Survivors Act (H.R. 1083/S. 414) seeks to increase Dependency and Indemnity Compensation (DIC) for eligible survivors. Currently, DIC paid by the

VA is significantly lower than comparable benefits for other federal survivors, such as those in the civil service or law enforcement.

The Health Care Fairness for Military Families Act (H.R. 1045/S. 956) would expand health care coverage under TRICARE to dependents of servicemembers up to age 26, aligning the program with civilian health care standards. Currently, military families often find themselves in a position where their children age out of TRICARE coverage at 21 (or 23 if they are full-time students).

The CHAMPVA Children's Care Protection Act (H.R. 2414/S. 1119) addresses age limits like the Health Care Fairness Act, but focuses on young adult dependents of veterans who die from a service-connected disability who are eligible for the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). This bill would extend coverage to these children until age 26, ensuring that survivors of veterans

have access to critical healthcare for their dependents.

Advocating alongside these military survivors, coupled with MOAA's endorsement of these bills, underscores our commitment to all service-connected families. The importance of honoring the sacrifice of these survivors must go beyond extending sympathy and translate into actions that support the financial well-being of those left behind.

Getting these bills across the finish line will require a push from the entire military and veteran community. Contact your lawmakers using MOAA's [Legislative Action Center](#) to express your support and urge Congress act to protect those who have already sacrificed so much.

Reference: Goodale, J. (2024, November 8). *MOAA joins surviving spouses on Capitol Hill in fight for critical legislation*. Military Officers Association of America. Retrieved from <https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/moaa-joins-surviving-spouses-on-capitol-hill-in-fight-for-critical-legislation/>



A Season to Be Grateful

Written by Susan Collins, MOAA Surviving Spouse Advisory Council member

The holidays are filled with special family times that include beautiful memories. These memories can be sweet and make you all warm inside, but they also can cause sad emotions relating to the loss of a loved one.

As Thanksgiving approaches, it can be beneficial to focus effort and energy on what you are grateful for in your "new life" since the loss of a loved one. I am grateful for:

- The enduring and unwavering support of my family, friends, and community - as a military surviving spouse, these are near and far.
- My good health that allows me to support my family and grandchildren as they grieve and help others as well.
- Being able to enjoy every new day. To be able to walk daily and enjoy

meeting people, nature, trails, lakes, the ocean, sunrises, and sunsets.

- Beautiful memories and our legacy that I can pass down to my children and grandchildren.
- The strength and all the beauty life has to offer.
- My resilience to persevere.
- My faith. I look forward to meeting my spouse again.
- All life's experiences. These experiences, whether they are good or bad, shape us throughout this life. They keep us alive.

As the holiday season approaches, I wish everyone good health and happiness and a wonderful Thanksgiving that is shared with family, friends, and great memories.

Reference - Collins, S. (2024, November 8). *Surviving spouse corner: A season to be grateful*. Military Officers Association of America. Retrieved from <https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/member-spotlight/surviving-spouse-corner-a-season-to-be-grateful/>

VA Takes Steps to Fast-Track Benefits for K2 Veterans

By: Jeff Goldberg, National MOAA

The VA will begin the rulemaking process to add bladder, ureter, and genitourinary cancers as presumptive conditions for veterans stationed at Uzbekistan's Karshi-Khanabad Air Base, better known as K2, the department's top official announced Oct. 29.

Secretary of Veterans Affairs Denis McDonough also preliminarily indicated that the same will be done for multiple myeloma and leukemias as part of remarks at the National Press Club during his [annual pre-Veterans Day progress report](#).

Those who served at K2, including servicemembers among the first to deploy following 9/11, were exposed to a "toxic soup" that jeopardized both their immediate and long-term health, McDonough said. He also stated that when these veterans returned home, many developed disabling medical conditions.

MOAA aided in the efforts to raise the plight of K2 veterans and their toxic exposures in [Ending the Wait for Toxic-Exposed Veterans](#), our report co-authored with Disabled American Veterans (DAV) which provides a blueprint for timely, equitable access to exposure-related benefits. One such servicemember, Mark Jackson, noted that one of the first things he noticed upon his arrival at the base was his "throat and eyes stinging from ... this rotten smell."

He quickly concluded that "this place is toxic." His service at K2 was followed by a myriad of medical issues, including irritable bowel syndrome and thyroid dysfunction.

What's Changing for K2 Veterans

McDonough highlighted that the VA is building upon prior actions and implemented the following:

- Eliminated the PACT Act phase-in period for presumptive benefits. This makes all K2 veterans

immediately eligible for care and benefits related to more than 300 presumptive conditions.

- Made all K2 veterans eligible for VA health care, whether or not they've filed a benefits claim with the VA.
- Initiated the rulemaking process to make chronic multisymptom illness, also known as Gulf War Illness, a presumptive condition for K2 veterans.
- Made sure the unique toxic exposures at K2 are taken into account and each new K2 claim gets reviewed a second time prior to a final determination.
- Reached out to every known living K2 veteran to encourage them to contact the VA for care and benefits.

These actions provide a pathway for veterans who served at K2 to receive care for conditions biologically linked to affiliated toxic exposures.

"K2 vets now have higher claim and approval rates than any other cohort of veterans," McDonough said.

However, many challenges remain. The secretary noted in his remarks that K2 veterans have waited over 20 years for recognition of their exposure to toxic materials. And while he has initiated steps to correct previous inaction, organizations like MOAA must continue to advocate for those exposed to deadly toxins.

By highlighting the stories of Jackson and others, and by demonstrating the real-world impacts of K2 exposure, MOAA has consistently worked to shed light on these issues. The VA has recognized this work, done in coordination with other veterans service organizations, and acknowledged the efforts of all advocates who continually fight for veterans.

For over 23 years, K2 veterans waited to have their exposure recognized. That is far too long. MOAA will continue to fight on behalf of veterans, and we will help hold the VA accountable so that veterans, including those who served at K2, are never forgotten.

Upcoming Events - Everyone is Welcome

16 Nov 2024 - WNC-MOAA Chapter Meeting, 11:15am, Kenmure Country Club

21 Jan 2025 - WNC-MOAA Board Meeting, 2pm, Location: TBD

22 Feb 2025 - WNC-MOAA Chapter Meeting, 11:15am, Location: TBD

26 April 2025 - Blue Ridge Honor Flight Welcome Home celebration

June 2025 - Chapter Picnic, Date & Location: TBD



Purpose of the Western North Carolina Chapter, Military Officers Association of America, Inc.

The purposes of the Chapter shall be to promote the purposes of the Military Officers Association of America (MOAA); foster fraternal relations among retired, active duty, and former officers of the uniformed services and their reserve components; protect the rights and interests of active duty, retired, and reserve component personnel of the uniformed services and their dependents and survivors; provide useful services for members and their dependents and survivors; and serve the community and the nation.

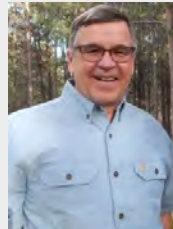
Ref: WNC-MOAA bylaws updated, amended, and approved November 20th, 2021 can be found on our website at

<https://wnc-moaa.org/chapterbylaws/>



Treasurer's Report submitted by Doug Abbotts:

FY 24 WNC-MOAA CASH FLOW REPORT							
11/11/24							
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	YTD	Budget	Diff
Membership Dues	\$ 1,810.00	\$ 285.00	\$ 30.00		\$ 2,125.00	\$ 4,200.00	\$ 2,075.00
Miscellaneous Income	\$ 16.32				\$ 16.32	\$ -	\$ 16.32
Donations	\$ 211.00	\$ 25.00		\$ 2,300.00	\$ 2,536.00	\$ -	\$ 2,536.00
VA Donations			\$ 45.00		\$ 45.00	\$ -	\$ 45.00
Chapter Meetings Income	\$ 1,320.00		\$ 380.00	\$ 770.00	\$ 2,470.00	\$ -	\$ 2,470.00
Badges	\$ 75.00		\$ 15.00		\$ 90.00	\$ -	\$ 90.00
Surviving Spouse Dues	\$ 90.00				\$ 90.00	\$ 200.00	\$ 110.00
NCCOC					\$ -	\$ -	\$ -
MOAA HQ	\$ 60.00		\$ 180.00		\$ 240.00	\$ -	\$ -
Meeting Raffles	\$ 85.00		\$ 198.00		\$ 283.00	\$ -	\$ 283.00
Wreaths /America donations			\$ 368.00		\$ 368.00		
Total Income	\$ 3,647.32	\$ 310.00	\$ 1,216.00	\$ 3,070.00	\$ 7,875.32	\$ 4,400.00	
EXPENSES							
NCCOC Dues	\$ 193.50				\$ 193.50	\$ 228.00	\$ 34.50
BCVC	\$ 50.00				\$ 50.00	\$ 50.00	\$ -
Recruiting & Retention		\$ 54.00	\$ 650.00		\$ 704.00	\$ 1,000.00	\$ 296.00
Web/Digital Services	\$ 160.00				\$ 160.00	\$ 350.00	\$ -
Liability Insurance			\$ 538.00		\$ 538.00	\$ 350.00	\$ -
IRS tax filing	\$ 50.00				\$ 50.00	\$ 50.00	\$ -
USPS/Shipping	\$ 224.20				\$ 224.20	\$ 350.00	\$ 125.80
Administrative Supplies	\$ 63.35	\$ 93.60			\$ 156.95	\$ 300.00	\$ 143.05
JROTC Awards	\$ 131.27	\$ 37.98			\$ 169.25	\$ 150.00	\$ 19.25
Speaker Gifts	\$ 78.01				\$ 78.01	\$ 200.00	\$ 200.00
Badges	\$ 140.32		\$ 89.29		\$ 229.61	\$ 250.00	\$ 20.39
Donations					\$ -	\$ 1,306.00	\$ 1,306.00
Meetings Expenses/Raffles	\$ 1,869.93	\$ 100.00	\$ 503.73		\$ 2,473.66		
Smoky Mtn Satellite Support					\$ -		
Woodfin Satellite Support					\$ -		
President's Travel	\$ 30.00				\$ 30.00	\$ 500.00	\$ 470.00
Wreaths/America expense					\$ -		
Total Expenses	\$ 2,990.58	\$ 285.58	\$ 1,781.02	\$ -	\$ 5,057.18	\$ 5,084.00	\$ 2,576.49
NET INCOME (Loss)					\$ 2,818.14		
(RESERVE) BANK BALANCE				11/8/24	\$ 12,917.85		



Doug Abbotts
WNC-MOAA Treasurer
2023—2025

Hails and Farewells

Hails

None Reported

Farewells

None Reported

TAPS

Jerry Beschta (previous Chapter Member)



**Standing with you
at every stage.**

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'NEVER STOP SERVING' ... CHAPTER INVOLVEMENT OPPORTUNITIES



We Honor Veterans - Since November 2014, WNC-MOAA, in partnership with Four Seasons Hospice, has honored **over 1,000** veterans with special pinning ceremonies to salute veterans in hospice care and thank them for their service. To learn more and get involved, contact **John Knapp, 828-702-3317 j.knapp4@att.net**



Veterans Restoration Quarters (VRQ)

VRQ - The Chapter continues to serve our area's homeless veterans by providing a lunch prep/serve crew on the 4th Wednesday of every month at the Veterans Restoration Quarters (VRQ). We also provide the 5th Wednesday lunch crew in applicable months. The VRQ is a converted motel that provides shelter, counseling, and vocational training for the area's homeless veterans. Chapter members arrive at 9:30 to prepare for the lunch meal then, at 12:00, serve the meal to the residents of the Veteran's Restoration Quarters. The Chapter is very proud to have been serving our area's veterans with this effort since 2015. If you would be interested in joining our crew, please contact the Chapter's VRQ volunteer coordinator, **Jeff Snyder, at jsnyder243@aol.com**.



Blue Ridge Honor Flight transports American veterans to Washington, DC 2-3 times each year to "visit memorials dedicated to honor their service and the sacrifices of themselves and their friends." There are opportunities to donate, as well as learn more about applying as an honoree, guardian, or volunteer. For more information, contact **Rick Devereaux, 828-772-6023 rickdevereaux1@gmail.com or www.blueridgehonorflight.com**

Next flight: September 28, 2024



JROTC is active in 18 high schools throughout WNC. Our Chapter provides support to these units in a number of ways, to include presentation of the annual MOAA Leadership awards for a rising Senior in each unit. Chapter members present the awards on behalf of the Chapter at unit award ceremonies held in the spring. For more information about supporting the award presentations, and other information about supporting JROTC, contact **Jeff Snyder at 757-570-1472 or jsnyder243@aol.com**



Established in 2013, the Veterans Healing Farm's mission is "To enhance the mental, emotional, and physical well-being of our nation's Veterans and their families." This is accomplished through the creation of a safe, peaceful environment that fosters healing and camaraderie. Programs focus on brain health and includes Agri therapy (organic farming, beekeeping, medicinal herbs) as well as a variety of other therapies/ therapeutic activities, workshops, and live events. **To learn more: <https://www.veteranshealingfarm.org/about>**



Veteran Smiles Foundation is dedicated to helping veterans find their dental home all across North Carolina. Continuing the relationship with ECU Dental School of Medicine as established with the Sylva Community Service Learning Center (CSLC). Because of the success of the Sylva program Vet-Smiles programs are now partnering with the other CSLCs in Brunswick County, Robeson County, Lillington, Ahoskie, Elizabeth City, Davidson County, and Spruce Pine to reach more NC veterans. WNC-MOAA will continue its partnership with the Sylva clinic and coordinate efforts with VSF and NC Serves to continue to help identify veterans in need of dental care and a dental home for continuity of care. For more information, contact, **David McCracken, 984-233-3350, <https://vetsmiles.org/>**



The mission of the **Veterans History Museum of the Carolinas** is to honor our nation's veterans, to educate the public about our country's military history and the contribution of our servicemen and women, and to preserve important and unique historic artifacts. The Museum reflects a love of country and gratitude to those who serve it by remembering and celebrating their service. A world-class museum and great destination for visitors. For more information: **WNC-MOAA Museum POC: Duke Woodhull dukewoodhull@gmail.com or go to: <https://theveteransmuseum.org/>**



CAMARADERIE WITH A PURPOSE



WNC-MOAA offers

Two Ways to Join the Chapter - Pay Chapter Dues or Make Donations

If you like paying for things electronically and don't like writing checks, you can now pay for your WNC-MOAA *Chapter items online*.

You can do the following all online: you can PAY your Annual Membership Dues; make a DONATION to the Chapter's Operating Expenses; and you can even PAY for Chapter Activities (i.e. Quarterly General Membership Meetings).

Go to <https://wnc-moaa-annual-dues.cheddarup.com>

- Select your '**Annual Dues Renewing**' option.
- Select if you need an optional '**Replacement Name Badge**'
- Select if you want to make an optional '**Donation**' if you would like to donate to the Chapter's Operating Expenses.

Or you use the MOAA website

Go to <https://chapterdues.moaa.org/Membership.aspx>

- Select '**Join**' to join the Chapter, '**Renew**' if you are renewing your dues, or '**Donate**' if you would like to donate to the Chapter's Operating Expenses.
- For the State select '**North Carolina**'.
- For the Chapter select '**Western North Carolina Chapter, MOAA**'.
- Click '**Next**'.
- On the next page complete all of your information and then Click '**Next**'.
- If you are paying for Chapter Activities enter the cost of the activity in Donation Amount field. Enter your Payment Information and Billing Information.
- Click '**Finish**'.

Join/Renew Your Local Chapter

Thank you for visiting MOAA's online chapter membership dues site. Whether you are considering chapter membership or renewing, now is the time to add your voice to the thousands of other MOAA members making a difference on the legislative front and in their communities.

MOAA's chapters are critical in helping us do this by building grass roots support for MOAA's legislative goals in their congressional districts. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team here in Washington.

Learn more about reasons to join a chapter.

NOTE: National MOAA and local affiliate membership are two distinct memberships. Submitting your dues payment through this online application is for chapter dues (joins/renewals) only. If you are attempting to join/renew for National MOAA, please go to www.moaa.org/join.

Please use the Chapter Locator to verify your chapter name.

Getting Started

Do you want to join, renew, or make a donation? *	Donate Only
State: *	North Carolina
Chapter: *	Western North Carolina Chapter, MOAA
<input type="button" value="NEXT"/>	

WNC-MOAA Board of Directors and Officers 2023 - 2025

President Steve Watkins, COL, USA (Ret)

1st Vice President Stacie Litsenberger, MAJ, USA (Ret)

2nd Vice President Kevin Ritter, CDR, USN (Ret)

Secretary Joe Neubert, CAPT, USN (Ret)

Treasurer Doug Abbotts, Maj. USAF (Ret)

Immediate Past President Donna Culp, Capt. USAF (Fmr)

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US Navy Rep. George "Herb" Mensch, CAPT USN (Ret)

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Programs Chair Stacie Litsenberger, MAJ, USA (Ret)

Chaplain - VACANT

Senior Advisor Rick Deveraux, Maj Gen, USAF, (Ret.)

Newsletter Editor Steve Watkins, COL, USA (Ret)

JROTC Liaison Jeffrey "Jeff" Snyder, Col. USAF (Ret)

Legislative Affairs - Federal Dr. Vivianne Wersel, Au.D.

Legislative Affairs - State Patricia Vinson, LTC, USA (Ret)

VA Liaisons - VACANT

Dr. Vivianne Wersel, Au.D.

Surviving Spouse Liaison Sharon Woodcock, Donna Culp (Support)

Webmasters John Culp, LTC, USA (Ret)

Steve Watkins, COL, USA (Ret)

Spouses Activity Group (SAG) VACANT



New number. Same support.
Dial 988 then Press 1

Please Share The New Phone Option For The Veterans Crisis Line: Dial 988 & Press 1

<https://www.veteranscrisisline.net/>

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS



<https://www.taps.org/mission>

TAPS 24/7 National Military Survivor Helpline is always available toll-free with loving support and resources at 800-959-TAPS (8277)



The Western North Carolina Chapter of MOAA is a 5-Star Levels of Excellence Chapter. The Levels of Excellence (LOE) Awards is one of MOAA's most prestigious awards earned by state councils and chapters.

The Western North Carolina Chapter of MOAA is a MOAA 5-Star the Harris Communications Award in both the "Print" and "Digital" categories!!



Federal Benefits

for Veterans, Dependents, Survivors, and Caregivers
2023 Edition



Choose VA

www.va.gov/getstarted

To download your copy go to:

<https://www.va.gov/opa/publications/benefits-book/2023-federal-benefits-for-veterans-dependents-and-survivors.pdf>

Keep Your MOAA Contact Updated

Moved?

New Email address?

New Phone Number?

Upgrade Your Membership?

MOAA:

Call the **Member Service Center** at:
(800) 234-6622 or (703) 549-2311
e-mail msc@moaa.org

WNC-MOAA:

Use the Join Form in this newsletter to change address, update contact information, join, or renew.

Mail checks to:

PO Box 1984, Hendersonville, NC 28793

or go to

<https://www.wnc-moaa.org/>

For an electronic version of this newsletter go to the WNC-MOAA website

Balancing Member Privacy and Promotion on the WNC-MOAA Website and Social Media

Our WNC-MOAA chapter takes pride in sharing the achievements and connections among our members, and we strive to promote our activities through our website and social media platforms. However, maintaining the privacy of our chapter members is a priority, and we are committed to safeguarding personal information while responsibly promoting the WNC-MOAA.

To strike this balance, the board has established privacy guidelines for all chapter communications. Photos and names of members may be shared on the chapter's website, social media pages, and in promotional materials, but only with thoughtful consideration and, when appropriate, with member consent. Members should know that our aim is to ensure that any shared content respects their privacy while showcasing the important work and positive impact of our chapter in the community.

Guidelines on Privacy and Content Sharing:

1. Photos and Event Coverage

When capturing photos at chapter events, we focus on group shots and avoid close-ups of individual members without prior consent. Members who prefer not to be photographed or identified publicly can inform the event organizer, and we will respect those requests.

2. Name Usage

Names are primarily used in contexts such as awards, recognitions, and significant achievements, and only in ways that support the chapter's mission. If a story or post highlights an individual, we ensure it's shared respectfully and in line with the member's comfort level.

3. Consent and Opt-Out Options

Members can always opt out of being featured in photos or having their names published. Members who wish to opt out can contact the chapter webmaster at webmaster@wnc-moaa.org to update their preferences.

4. Social Media Safeguards

Our social media posts aim to share the broader message of the chapter's work without compromising individual privacy. Specifics about members or personal information will not be disclosed in social media posts unless it is publicly known and authorized by the individual involved.

By adhering to these guidelines, we aim to celebrate our chapter's achievements and the contributions of our members while respecting each individual's privacy. We thank our members for their continued support and participation in making WNC-MOAA a strong, vibrant, and respectful community. If you have any questions or concerns about privacy, please contact us at webmaster@wnc-moaa.org.

DO NOT TAKE EXIT 55

THERE IS NO ACCESS TO THE VA VIA EXIT 55. IF YOU ARE COMING FROM...

NORTH

From I-26, continue onto I-240
Use the right lane to **take exit 7** for US-70
0.2 miles Use the middle lane to **turn left**
400 feet **Take the US-70** ramp
2.2 miles **Turn left**
400 feet **Turn left**

SOUTH

Continue on I-26 W
Use the right lane to turn slightly right to **stay on I-26 W** (signs for Interstate 26W/ Asheville / Interstate 240)
4.2 miles Keep left to **stay on I-240**
3 miles Use the right lane to **take exit 7 for US-70**
0.2 miles Use the middle lane to **turn left**
400 feet **Take the US-70** ramp
2.2 miles **Turn left**
0.1 miles **Turn left**

EAST

Continue on I-40
Take exit 53B for I-240 W/ US-74 W toward Asheville
2 miles **Take exit 7** for Tunnel Rd.
0.2 miles **Turn right** onto the Tunnel Rd ramp
0.3 miles **Merge onto US-70/** Tunnel Rd.
1.9 miles **Turn left**
0.1 miles **Turn left**

WEST

From US-74 E (Waynesville) **take the I-40** exit toward Asheville
18 miles **Stay on I-40**
0.2 miles **Take exit 46B** for I-240/ I-26 W toward Asheville
4 miles Keep left to **stay on I-240**
3 miles **Take exit 7** for US-70
0.2 miles **Turn left**
400 feet **Take the US-70** ramp.
2.2 miles **Turn left**
0.1 miles **Turn left**



Charles George VA Medical Center

PRIORITIZING SAFETY IS CRUCIAL. FOLLOW THIS GUIDE TO REACH THE CHARLES GEORGE VA MEDICAL CENTER.
CHECK DRIVENC.GOV FOR NORTH CAROLINA TRAFFIC, ROAD CLOSURES, AND TRAVEL UPDATES.

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why WNC-MOAA chapter membership matters.



WNC-MOAA CHAPTER & MOAA MEMBERSHIP ENROLLMENT FORM

Name _____
 Rank _____ Branch of Service _____
 Active Retired Former Reserve National Guard Surviving Spouse

Address _____
 City _____ State _____ ZIP _____
 Date of birth _____ Email _____ Phone _____
 (To ensure deliverability of MOAA communications, please provide a personal email address.)

Are you a MOAA member? Yes No Unknown

MOAA Member Number (if known) _____

Spouse's information

Spouse's name _____
 Spouse's email _____ Spouse's phone _____

Is your spouse a MOAA member or eligible to be a MOAA member? Yes No

Your Chapter interest: Attending Social Events Board of Directors Member Recruiting
 Legislative Affairs Newsletter Editing Public Affairs Spouse's Programs

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

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 and email it to membership@wnc-moaa.org as an attachment or

• Print it and fill it and mail it to:

WNC-MOAA, P.O. Box 1984, Hendersonville, NC 28793 or
 Scan it and e-mail it to membership@wnc-moaa.org

• Go to wnc-moaa.org for more information about our Chapter.

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.

Western North Carolina Chapter membership of MOAA

Chapter Dues are due
January 1
(No Later Than March 1)

Member

\$45 - New Member
(includes Spouse)

\$30 - Renew

Surviving Spouse

\$25 - New

\$10 - Renew

Name Badges

(Badges are Magnet type only)

One name badge (for member)
is included with new
memberships

Additional/Replacement
Badges - \$15 each

Badge Name(s):

If you have any questions,
please contact Steve Watkins
at: membership@wnc-moaa.org
or call/text 608-225-0594

Join us for a Luncheon!



Saturday, November 16, 2024

**Location: Kenmure Country Club
100 Clubhouse Dr.
Flat Rock, NC 28731**

Meeting / Lunch Registration: 11:15 AM Check-in / Social - 12:00 PM Lunch / Program

Registration & Payment must be received NLT Tuesday, November 12, 2024

Registration and Payment options

Option 1

**Register & Pay link or with QR code -
\$35 each + processing fees**

***[https://nov-2024-general-
mtg.cheddarup.com](https://nov-2024-general-mtg.cheddarup.com)***



Option 2

Lunch by mailed check - \$35 each

Mail Registration & Check to:

**WNC MOAA
P.O. Box 1984
Hendersonville, NC 28793**

Make checks payable to: WNC MOAA; Enclosed is my check for ____ meal (s) at \$35 per person.

I / we plan on attending the WNC MOAA General Chapter Meeting on Saturday, November 16th, 2024

Name: _____ Guest: _____

Phone #: _____ E-mail: _____

Dress code: Country Club Casual – Relaxed attire. Collared shirts required for gentlemen but not jackets. Men in collared shirts, polo tops, and slacks and women in simple blouses, fitted trousers, skirts, and dresses.

PARKING INSTRUCTIONS: Once through the gate, follow signs to Clubhouse, turn right at the Welcome sign to park in either of the parking lots. (If passenger drop off or closer parking is desired, DO NOT turn at the Welcome sign, proceed to the next right to cross the bridge, and proceed to the front of the Clubhouse. You may park in the upper lot, drop passengers at the ramp or proceed to the portico and drop them at the main entrance.)

Guest Speaker: Colonel (Ret.) Peter Champagne

Topic - Unbroken Spirit

Unbroken Spirit is an Asheville community-based charity that was founded by Veterans for Veterans. They are governed by members of the community to ensure accountability, transparency, and financial efficiency. Unbroken Spirit developed an innovative Veteran training program that offers long-term growth and transformative solutions that will empower Veterans to become the best version of themselves.

