



An Affiliate Chapter of the Military Officers Association of America

Save the Dates

2025

<u>BOD Mtgs.</u>	<u>Chapter Mtgs.</u>
April 22	February 22
July 15	August 16
October 14	November 15

Chapter Picnic - May 2025 - Day: TBD

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 (Feb, Aug, Nov)

February Meeting:
Hedrick-Rhodes Veterans Center
900 N. Main St
Hendersonville, NC 28792
Dress Code: Country Club Casual

Registration information for the February 17th is the last page of this newsletter.

Spouses and guests are welcomed to all Chapter meetings!



President's Message

Dear WNC-MOAA Members,

As I begin my second year as President of the Western North Carolina Chapter of MOAA, I want to express my heartfelt gratitude to the 2024 WNC-MOAA Board for their dedication and hard work throughout the past year. It has been a privilege to work with these board members while serving the members of the chapter.

Looking ahead to 2025, our Chapter is poised to reach even greater heights. Our strength lies in the bonds we share as members, united in the mission to support our military, our veterans, their families, their caregivers, and JROTC students within our community. The challenge before us is to maintain our momentum, remain vigilant, and stay focused on our goals. You may wonder, "How do we accomplish this?" The answer is straightforward: stay informed, actively participate in chapter activities, encourage new members to join (perhaps by inviting a friend, a colleague or fellow church-member), and seize opportunities to excel in our shared efforts.

I am honored to serve as your Chapter President and look forward to another year of collaboration and success. With your ongoing support, we will continue to make a difference. Happy New Year to all, and I look forward to seeing you at our first meeting of the year!

Speaking of meetings, I'm excited to invite you to join us on **February 22** at the **Hedrick-Rhodes Veterans Center** in Hendersonville. This is a wonderful opportunity to reconnect with friends, meet new members, and gain insights into our plans for the year ahead. Please consider bringing a guest to introduce them to the Chapter and the work we do.

Recruitment remains a critical priority for 2025. Did you know that only about 10% of National MOAA members are part of local chapters? This highlights the importance of personal outreach. We need your help to grow our membership and expand our impact. Whether it's a friend, neighbor, colleague, or fellow church member, consider inviting them to one of our meetings or events. Offer to cover their lunch - it might just be the encouragement they need to join.

Our goals for the year remain steadfast:

1. Achieve MOAA's Level of Excellence and Communication Awards.
2. Maintain and grow our membership.
3. Enhance participation in Chapter events.
4. Support veterans and their families in Western North Carolina.
5. Continue our enduring relationship with local JROTC programs.
6. Meet our fundraising goals to aid veterans, their families, and caregivers.

To accomplish these goals, we need every member's involvement. Let's double down on our efforts to bring in new members and ensure our Chapter thrives.

Finally, a friendly reminder: If your **2025 annual dues** are due, please make your payment promptly to help us continue our mission. Regular

(Continued on page 2)

President's Message (Continued from page 1)

member dues are **\$35**, and **Surviving Spouse** dues are **\$10**.

Additionally, I'm pleased to share that at our November membership meeting, the Board and membership in attendance voted to waive annual dues for members aged **90 and over**. This decision was made in recognition of their extraordinary service to our country, their invaluable contributions to WNC-MOAA's legacy, and the significant milestone they have achieved. It is also a small token of gratitude for the sacrifices they have made and a way to honor their continued role as mentors and guiding lights in our Chapter.

Thank you for the honor of serving as your President. Let's make 2025 a year to remember, and I look forward to seeing you at the February luncheon and our Chapter picnic in May! 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.

'Never Stop Serving'

Steve Watkins
President, WNC-MOAA Chapter



Plan Ahead: 2025 Pay Schedule for Retirees, Annuitants, and VA Disability

To help you plan your finances for 2025, here is important information regarding payment schedules for Retired Pay, Annuitant Pay, and VA Disability Pay.

These payments are typically due on the **first of each month**, but when the first falls on a **weekend or holiday**, adjustments are made:

- **Retired & VA Disability Pay** is issued on the **last business day of the previous month**.
- **Annuitant Pay** is issued on the **first business day of the new month**.

For example, February 1, 2025, falls on a **Saturday**. As a result, retirees will receive payment for January entitlement on **January 31, 2025** (Friday), and annuitants will receive their payment on **February 3, 2025** (Monday).

A **detailed chart** of the 2025 payment schedule is included below for your convenience. Please keep this handy to help you track your expected payment dates throughout the year.

2025 Pay Schedule Chart

Entitlement Month	Retired Pay Date	Annuitant Pay Date	VA Disability Pay Date
January, 2025	January 31, 2025	February 3, 2025	January 31, 2025
February, 2025	February 28, 2025	March 3, 2025	February 28, 2025
March, 2025	April 1, 2025	April 1, 2025	April 1, 2025
April, 2025	May 1, 2025	May 1, 2025	May 1, 2025
May, 2025	May 30, 2025	June 2, 2025	May 30, 2025
June, 2025	July 1, 2025	July 1, 2025	July 1, 2025
July, 2025	August 1, 2025	August 1, 2025	August 1, 2025
August, 2025	August 29, 2025	September 2, 2025	August 29, 2025
September, 2025	October 1, 2025	October 1, 2025	October 1, 2025
October, 2025	October 31, 2025	November 3, 2025	October 31, 2025
November, 2025	December 1, 2025	December 1, 2025	December 1, 2025
December, 2025	December 31, 2025	January 2, 2026	December 31, 2025

By planning ahead and knowing when to expect your payments, you can ensure a smooth financial year in 2025. If you have questions about your pay schedule, be sure to contact your pay provider for assistance.



The 119th Congressional Session Began January 2025

The 119th Congressional session of the U.S. Congress commenced in January 2025 with the convenings of both chambers, the House of Representatives and the Senate. For the next two years, Congress will be the 119th Congressional Session.

Understanding the U.S. Congress

- **House of Representatives:** 435 members representing districts nationwide. Elected for two-year terms.
- **Senate:** 100 members, two per state. Members serve six-year terms, and one-third of the Senate faces elections every two years. (Congress.gov)
- **Session Starts-** Order of Events
 - Administering oaths to members.
 - Selecting leaders (e.g., Speaker of the House).
 - Allocating members to committees.
- **2025 Session Focus:**
 - Economic policies and healthcare.
 - Introduction and discussion of new bills.
- **Bill Enactment Process:**
 - Requires approval from both houses and the president's signature.
 - Bills have a two-year shelf life.
 - Unpassed bills must be re-introduced in the next session (2027).

Understanding this process is crucial for comprehending how laws are created!

See more detailed information on [Congress.gov!](https://www.congress.gov/)

Advocacy in Action - April 9, 2025

This April, hundreds of MOAA members and staff from all states will gather in Congress to advocate for currently serving personnel, retirees, veterans, survivors, and family members. MOAA's top three legislative priorities to discuss with Congress have not been finalized.

They aim to connect with each office, emphasizing their presence and purpose.

This event highlights nationwide support for MOAA's legislative priorities.

MOAA's Board of Directors carefully approves legislative priorities annually, reflecting the mission to improve the lives of service members and their

families.

This dedication has driven MOAA advocacy efforts in Washington, D.C., for over ninety years.

How Can WNC-MOAA members help?

Connect with the MOAA Legislative Action Center from the comfort of your home. Your work at home influences Capitol Hill and inspires us to keep going.

- ⇒ **How to use MOAA's [Legislative Action Center](#)**
- ⇒ Log onto [MOAA](#).
- ⇒ Click Advocacy, then Legislative Action Center.
- ⇒ Locate and click Key Advocacy Issues.
- ⇒ This will propagate a letter to your elected official.
- ⇒ The final step is to "Submit Selected Letters."

Why engage with MOAA Advocacy?

Advocacy helps maintain momentum for priorities like the Major Richard Star Act, benefiting combat-injured veterans.

Support is needed to build new objectives and emerging issues.

Support is needed that requires immediate action.

How to be a MOAA Advocate

Register as an advocate in MOAA's [Legislative Action Center](#). If registered, share the link with a family member or friend. The Legislative Action Center is open to all who support the uniformed services community; they do not have to be MOAA members. (MOAA.org)

When MOAA Speaks, Congress Listens

Learn more about MOAA's key advocacy issues and contact your elected officials using our messaging platform. (MOAA.org) [TAKE ACTION](#)

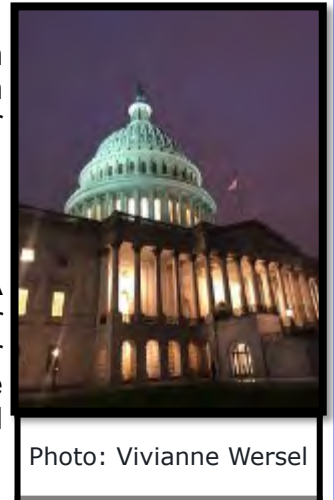


Photo: Vivianne Wersel

Compiled & Submitted by: Dr. Vivianne Cisneros Wersel

WNC-MOAA Federal Legislative Affairs

National MOAA Surviving Spouses Advisory Board



Help Support Asheville VA Hospital

The ASHVAMC is in need of items for Hospital, the CLC and Mental Health programs. If your organization would like to assist the VA, please consider donating the items below.

Current Needs:

- Hot Chocolate – individual packets
- Spiced Cider – individual packets
- Fidget wrist cuffs - available on Amazon or Walmart (used for memory loss Veterans in CLC and hospitalized Veterans)
- Bookmark Ruler Magnifier - available on Walmart (10 Pieces)
- Colored pencils – 10 or 12 count boxes
- Pop its (poppers)
- Journal Books
- Acrylic Paints and Paint Brushes
- Sketch Pads
- Sympathy Cards



Delivery Information:

Please deliver your gifts and donations to - *mention you are with WNC-MOAA when you drop off the items:*

Charles George WNCVAHCS (attn Voluntary Service)

1100 Tunnel Road - Employee Entrance, Back of Hospital

Asheville, NC 28805

Hours: Monday - Thursday, 8:00 AM - 2:00 PM

Office: Voluntary Service, 4th Floor, Charles George VA Medical Center, Asheville, NC

Virtual Chapters Are Growing: Expand Your MOAA Connections

Did you know MOAA offers Virtual Chapters based on specific interests rather than location? These chapters connect members nationwide who share similar experiences and passions. Meetings are held monthly via Zoom, making participation convenient no matter where you live. Best of all, most chapters have no dues - just an active MOAA membership is required.

Current MOAA Virtual Chapters include:

- VC-01: Uniformed Services Nurse Advocates
- VC-02: Surviving Spouse
- VC-03: Public Health Service
- VC-04: Chaplains
- VC-05: Judge Advocate
- VC-06: Advocacy for Servicewomen and Military Families
- VC-07: Public Affairs and Communication Professionals

These chapters provide members with opportunities to exchange ideas, share knowledge, and support one another in areas that matter most to them. They are an excellent way to stay connected to MOAA while remaining active in the WNC-MOAA Chapter.

To learn more or join a Virtual Chapter, visit www.moaa.org. By participating, you can expand your role in advancing MOAA's mission while continuing to make an impact in your local chapter and the broader military community.

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.



Fall WNC-MOAA General Membership Luncheon Recap

The WNC-MOAA Fall General Membership Luncheon was held on a beautiful Saturday at the Kenmure Country Club, offering a delightful setting for an engaging and productive gathering.



COL Pete Champagne & LTC Ed Cottrell

founded by Veterans for Veterans. Colonel Champagne introduced us to the organization's mission and its innovative Veteran training program. This program is designed to provide long-term growth and transformative solutions that empower Veterans to become the best versions of themselves. Governed by community members, Unbroken Spirit emphasizes accountability, transparency, and financial efficiency, making it a truly impactful organization.



We were pleased to see strong participation from our chapter members, who contributed to a successful meeting filled with camaraderie and purpose.

During the luncheon, we conducted important chapter business, ensuring our organization remains aligned with its goals of serving and supporting our members and the larger veteran community.

If you would like to learn more about Unbroken Spirit or find ways to support their mission, please visit their website at unbrokenspirit.org.

Thank you to everyone who attended the luncheon and helped make it a memorable event. Your ongoing participation and support are vital to the success of WNC-MOAA and its efforts to serve those who have served. We look forward to seeing you at our February luncheon!



The highlight of the event was a captivating presentation by our guest speaker, Colonel (Ret.) Peter Champagne, who shared insights about **Unbroken Spirit**, an Asheville-based charity



COL Champagne & WNC-MOAA President Steve Watkins

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





Winter 2025

State Legislature Update

Governor Stein has been sworn in and held his inauguration, selected his cabinet and the state general assembly has been finalized with their speakers determined ready to being doing the work they were elected to fulfil beginning on 26 January 2025. From the state election results we have a Democratic leadership, the state Senate has a Republican supermajority, and the state House has a Republican majority, but missed the supermajority by one seat. Overcoming a governor veto by the general assembly will take at least one democrat or it will fail. There will need to be some middle ground for anything to get passed.

Since the election, within NC we asked our chapters their top three priority veteran issues, keeping the overall topics extremely overarching. We do this since we advocate and so we can work both short- and long-term efforts. The top three priorities for this upcoming session for NC MOAA state legislation are: 1) veteran property tax exemption update, 2a) State Veteran Homes program, 2b) WNC Veteran’s Restoration Quarters rebuild & 3)

Occupational Certification Portability & Economic Opportunities for Military/Veterans/Spouses (Subset of the Defense State Liaison Office (DSLO) Priorities). It would take a lot of background to describe each category in detail, but these topics give us a starting point with our legislators to let them know what is important to us and each topic has multiple subcategories. We have also provided these priorities with descriptive paragraphs to the North Carolina Veteran’s Council for them to update their veteran list of state issues. It includes efforts we have already been working to include the sudden closure in 2023 of the Fayetteville State Veteran’s Home, a 185-bed facility as well as the four other state veteran’s homes around the state. We made the repair of the VRQ here in WNC, a 200-bed transition home a ‘2b’, since both deal with veteran homes/transition care, even though they are separate capabilities. That enabled us to include our third issue, another continuation to support efforts for occupational licensing portability, which is very important to our military families. This is another effort we have supported for several years and continue to do so. Please note that we recognize there are many more issues that are very important to the veteran community, but if we focus on too many issues, none rise to the top and they all just get lost in the ‘noise’.

Finally, as part of Governor Stein’s new cabinet, he has selected a new Secretary to the Department of Military and Veteran Affairs. Our new

Secretary is Jocelyn Mitnaul Mallette of Raleigh. An Air Force Academy graduate that started as an Intel officer until she earned her law degree and has a family tradition of military service with connections to the Army and Air Force. She served her 10 years while concurrently getting her law degree at UNC and was medically retired. Since her military medical retirement, she has helped other veterans doing pro-bono legal work that includes medical disability issues. She is very familiar with the PACT ACT and how it can help the lives of veterans. She believes in bipartisan support of veterans and will work towards that goal in her new position as Secretary. We look forward to working with Secretary Mallette as she settles into her new position. Your WNC chapter is reaching out to our WNC legislators and keeping an eye on what is being done in Raleigh for veterans. As the state general assembly gets started and begins to do its work we are watching and maintaining visibility for veterans with the goal to make sure our voice is heard.



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

Supporting Veterans in a “New Normal” at the Temporary Veteran’s Restoration Quarters in East Asheville

For many members of the **WNC-MOAA Chapter**, volunteering at the **Veteran’s Restoration Quarters (VRQ)** is more than just a commitment—it’s a heartfelt connection. After the VRQ was relocated across the street to the Quality Inn on Tunnel Road in Asheville, our chapter members eagerly returned to serve prepared meals to the residents, staff, and others displaced by Hurricane Helene.

Every **4th Wednesday of the month**, and on any **5th Tuesday or Wednesday**, WNC-MOAA volunteers step up to serve meals and bring a bit of joy to the lives of the VRQ residents. In addition to hearty meals, some of our volunteers bring **homemade brownies and desserts** to



L-R: Steve & Jen Watkins, Marshall G, LaVerne Marshall, photographer (not pictured): Vic Marshall



The new meal setup - freezer trailer, food ruck, white eating tent & green serving tent

serve to the residents, generously prepared by chapter members, adding a touch of comfort to the dining experience.



L-R: Chef Eric, Steve & Jen Watkins, Jeff & Paula Snyder

Beyond the serving meals, our volunteers have built **special friendships** with both the residents and staff of the VRQ. These relationships have become a

highlight for many of our members, who look forward to seeing the smiles, hearing the laughter, and sharing stories with the veterans they serve. One of our dedicated volunteers, Jennifer Watkins, summed it up perfectly:

“It’s one of my favorite days of the month when we get to volunteer at the VRQ and spend time with the residents and staff.”

The impact of this service goes both ways. After a recent volunteer shift, one veteran resident stopped a WNC-MOAA member as she was leaving, offering a heartfelt expression of gratitude:

“We love when y’all are here at the VRQ. You all are so special.”

With a tear in his eye, he gave her a big hug, a simple yet profound gesture that speaks volumes about the importance of these connections.

The relocation of the VRQ to the Quality Inn brought many challenges, but thanks to the dedication of WNC-MOAA members, the residents are experiencing a renewed sense of community and care. These efforts embody the mission of our chapter - supporting veterans and serving those who have served.



For our members, these moments are a reminder of why we do what we do. Volunteering at the VRQ is not just about providing a meal; it’s about showing respect, offering kindness, and building relationships that leave a lasting impact on everyone involved.

If you’re looking for a way to get involved, consider joining our efforts at the VRQ. Together, we can continue to make a difference in the lives of these veterans and bring **hope and warmth** to their “new normal.”

Smoky Mountain Satellite Update

On 17 January 2025, WNC MOAA Chapter members worked alongside other Haywood County veterans' organizations to remove wreaths from veteran gravesites at Greenhill Cemetery in Waynesville. Annually in December, wreaths are placed on the veteran's gravesites in remembrance of their service.

The next Smoky Mountain Satellite meeting will be held 27 March 2025 at 1500 at West Bridge Vocational. Their facility is located at 140 Little Savannah Road, Sylva, NC 28779.

**EVERYONE IS WELCOME TO ATTEND
CONTACT JOHN O'DONNELL**



WNC-MOAA members Lonnie Pizza (3rd from right) & John O'Donnell (4th from right) and other veterans removed wreaths

VA Launches Outreach Campaign to Enroll Veterans in Health Care

The Department of Veterans Affairs (VA) has launched a major outreach campaign aimed at enrolling eligible Veterans in VA health care. This initiative focuses on connecting approximately 1 million unenrolled Veterans from Vietnam, the Gulf War, Iraq, and Afghanistan with VA's comprehensive health services.

The campaign addresses health concerns, including the potential impact of repeated blast exposures from artillery, IEDs, missile launches, and other military activities. Enrolled Veterans can access specialty screenings, mental health services, and other resources to address issues related to blast exposure. Eligibility is determined based on deployments, without the need for specific service-related health conditions.

"We take Veteran concerns about repeated blast exposure very seriously and are studying the potential health impacts urgently," said VA Secretary Denis McDonough. "We encourage Veterans to enroll in VA health care today to access the care they deserve."

This effort is part of the largest outreach campaign in VA history, which began following the signing of the PACT Act in 2022. Since then, VA has enrolled more than 835,000 Veterans and seen record numbers of applications for disability compensation benefits.

To learn more about this campaign and VA health care services, visit the full story at the [VA Newsroom](#).

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/>



Womens Health
Newsletter Sign-Up
SCAN HERE



or email: kimberly.mcdowell@va.gov

Enter "NEWSLETTER" in the SUBJECT LINE

Surviving Spouse Corner

As a member of MOAA, you have access to a wealth of resources designed to support you and your family. Whether you're looking for advice, educational opportunities, or simply a good read, MOAA has something for everyone.

Surviving Spouse Corner

MOAA's **Surviving Spouse Corner** is a valuable resource dedicated to providing information and support for surviving spouses. From helpful articles to guidance on navigating life as a surviving spouse, you'll find a variety of resources to assist you. Visit the **Surviving Spouse Corner** here:

[https://www.moaa.org/content/about-moaa/meet-our-leaders/surviving-spouse-advisory-](https://www.moaa.org/content/about-moaa/meet-our-leaders/surviving-spouse-advisory-committee/surviving-spouse-corner/)

[committee/surviving-spouse-corner/](https://www.moaa.org/content/about-moaa/meet-our-leaders/surviving-spouse-corner/)

Books by MOAA Members

If you're ready for a good read, MOAA offers a curated list of **books written by MOAA members**. This collection includes both fiction and non-fiction titles, offering diverse perspectives from authors within our military community. Explore the list here:

<https://www.moaa.org/content/publications-and-media/member-books/member-books/>

"Ask the Experts" Resource

MOAA recently introduced a new resource called **"Ask the Experts."** This service allows MOAA **Premium and Life Members** to submit questions directly to MOAA's team of

professionals for tailored advice and assistance. Whether you have questions about benefits, finances, or other important topics, this resource is here to help. Check it out here:

<https://www.moaa.org/micro/asktheexperts/asktheexperts/>

As we look forward to another great year with **WNC-MOAA**, we encourage you to stay engaged and participate in our events. Our **1st Vice President, Stacie Litsenberger**, along with members of the Surviving Spouse Committee, have planned exciting activities for 2025. You won't want to miss out on the opportunities to connect, learn, and contribute to our mission.

We look forward to seeing you at our upcoming meetings! Together, let's make 2025 a memorable and impactful year for WNC-MOAA.

Thousands More Could Be Eligible for VA Family Caregiver Program

Editor's Note: This article, written by Patricia Kime, originally appeared on **Military.com**, a trusted source of news and information for the military and veteran community.

The VA has announced an overhaul of its family caregiver program that expands eligibility for some veterans but also institutes new eligibility requirements that will affect the thousands of veterans already enrolled.

The department also clarified its terms for eligibility and qualifications for the two different levels within the program, changing some of the language of a policy set in 2021 that sharply restricted qualifications and would have dropped thousands from its rolls but spelling out in clearer language how veterans may qualify for a higher level of compensation within the program.

The Program for Comprehensive Assistance for Family Caregivers provides benefits and stipends to people who care for seriously injured veterans who need at-home care that otherwise would be provided by a health aide, nurse or in an institution.

Under the proposal, veterans and caregivers may be eligible for the program if the veteran needs hands-on help or extensive assistance to complete at least one activity of daily living, such as dressing, bathing,

eating, grooming or going to the bathroom, or has a frequent need for supervision or protection as a result of neurological impairment.

To qualify for the highest tier of compensation and benefits, veterans would typically require help with three or more different activities of daily living -- either hands-on assistance or extensive instruction -- or need continuous supervision or protection as a result of a neurological disorder, mental health or other medical condition.

The PCAFC was established in 2010 to provide benefits such as a monthly stipend, respite care, health care and counseling to eligible caregivers of severely injured post-9/11 veterans. By law, the VA was to determine eligibility based on level of injury, to include brain injury, psychological trauma or other mental health disorder, and the need for assistance based on their inability to perform one or more activities of daily living or the need for supervision or protection.

With the expansion under the Mission Act, the VA issued new eligibility criteria that included serious

injury but also focused primarily on a veteran's need for physical help, eliminating a middle level of compensation and scoring stipends based on the amount of time it took to provide care, with those in the lowest tier needing 10 hours of care a week and those in the highest tier at least 40 hours a week.

The change, which also included reevaluation of the 19,700 veterans enrolled in the program before the new criteria went into effect in 2020, caused many to lose eligibility. The VA originally estimated that most in the lowest tier would lose eligibility, as would some in the middle tier, or roughly 6,000 veterans.

It is estimated the program will cost \$5.3 billion in the first 5 years after the changes and \$13.9 billion for 10 years.

"These proposed changes would expand the program to tens of thousands of veterans and their family caregivers -- ensuring we can provide these caregivers with the respite care, education, support and resources they need to care for their veteran," VA Secretary Denis McDonough said in a statement.

Upcoming MOAA Webinars and Virtual Classrooms: Learn from the Experts

MOAA offers a variety of **webinars and virtual classrooms** designed to keep you informed, engaged, and empowered with knowledge about issues that matter to the military community. These educational events cover a wide range of topics, from health and wellness to financial planning and caregiving. Whether you're looking for advice on navigating tax season or learning more about the Survivor Benefit Plan, there's something for everyone.

Here's a look at some upcoming webinars and virtual classrooms that you won't want to miss:

Fueling Your Focus: Nutrition for Cognition and Mental Health

Date: February 6, 2025

Time: 2:00 PM - 3:00 PM EST

Description: The connection between nutrition and mental health is powerful. Join this session to learn about the foods and nutrients that can improve cognitive function and support your mental well-being.

Caregiving Technologies: Enhancing Safety and Independence

Date: February 18, 2025

Time: 2:00 PM - 3:00 PM EST

Description: As technology continues to evolve, there are now many tools available to assist caregivers in providing better care and ensuring the safety and independence of their loved ones. This session will highlight the latest caregiving technologies and how they can make a difference.

What's New for the Upcoming Tax Season?

Date: February 19, 2025

Time: 2:00 PM - 3:00 PM EST

Description: Get prepared for the upcoming tax season by learning about the latest tax updates and tips. This webinar will cover important changes and what you need to know to maximize your tax returns.

What You Need to Know About the Survivor Benefit Plan

Date: February 25, 2025

Time: 2:00 PM - 3:00 PM EST

Description: The Survivor Benefit Plan (SBP) is crucial for ensuring financial security for your loved ones after your passing. This webinar will walk you through the details of the plan and answer any questions you may have about eligibility, coverage, and enrollment.

These events are **free for MOAA members** and provide a great opportunity to expand your knowledge on a variety of important topics. All webinars are **live** and offer the chance to interact with experts in real-time.

For more information and to register for these webinars, visit the [MOAA Events page](#).

Take advantage of these valuable learning opportunities and stay informed about the topics that matter most to you and your family. Don't miss out—mark your calendars for these upcoming sessions!

Upcoming Events - Everyone is Welcome

22 Feb 2025 - WNC-MOAA Chapter Meeting, 11:15am, Hedrick-Rhodes Veterans Center, Hendersonville

27 March 2025 - Smoky Mtn Satellite Mtg - 3:00pm, West Bridge Vocational

19 April 2025 - Blue Ridge Honor Flight Welcome Home celebration

22 April 2025 - WNC-MOAA Board Meeting, 2pm,
Location: TBD

May 2025 - 2nd Annual Chapter Picnic, Specific Date:
TBD, Location: TBD



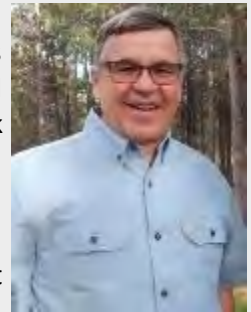
Treasurer's Report submitted by Doug Abbotts

FY 2025 CASH FLOW REPORT - 1/26/2025							
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	YTD	Budget	Diff
Membership Dues	\$ 685.00				\$ 685.00	\$ 4,200.00	\$ 3,515.00
Miscellaneous Income					\$ -	\$ -	\$ -
Donations					\$ -	\$ -	\$ -
VA Donations					\$ -	\$ -	\$ -
Chapter Meetings Income					\$ -	\$ -	\$ -
Badges	\$ 15.00				\$ 15.00	\$ -	\$ 15.00
Surviving Spouse Dues	\$ 10.00				\$ 10.00	\$ 200.00	\$ 190.00
NCCOC					\$ -	\$ -	\$ -
MOAA HQ					\$ -	\$ -	\$ -
Meeting Raffles					\$ -	\$ -	\$ -
Wreaths /America donations							
Total Income	\$ 710.00	\$ -	\$ -	\$ -	\$ 710.00	\$ 4,400.00	
EXPENSES							
NCCOC Dues					\$ -	\$ 228.00	\$ 228.00
BCVC					\$ -	\$ 50.00	\$ 50.00
Recruiting & Retention					\$ -	\$ 1,000.00	\$ 1,000.00
Web/Digital Services					\$ -	\$ 350.00	\$ -
Liability Insurance					\$ -	\$ 538.00	\$ -
IRS tax filing	\$ 50.00				\$ 50.00	\$ 50.00	\$ -
USPS/Shipping	\$ 200.00				\$ 200.00	\$ 350.00	\$ 150.00
Administrative Supplies	\$ 38.93				\$ 38.93	\$ 300.00	\$ 261.07
JROTC Awards	\$ 128.96				\$ 128.96	\$ 150.00	\$ 21.04
Speaker Gifts					\$ -	\$ 200.00	\$ 200.00
Badges					\$ -	\$ -	\$ -
Donations					\$ -	\$ -	\$ -
Meetings Expenses/Raffles					\$ -	\$ -	\$ -
Smoky Mtn Satellite Support					\$ -	\$ -	\$ -
Woodfin Satellite Support					\$ -	\$ -	\$ -
President's Travel					\$ -	\$ 500.00	\$ 500.00
Wreaths/America expense					\$ -	\$ -	\$ -
Total Expenses	\$ 417.89	\$ -	\$ -	\$ -	\$ 417.89	\$ 3,716.00	\$ 2,410.11
NET INCOME (Loss)					\$ 292.11		
(RESERVE) BANK BALANCE			1/20/2025		\$ 15,245.67		

Happy New Year everyone! As your chapter treasurer I'm pleased to report we are financially solid and ready to take on the work of MOAA in Western North Carolina this year. There are many opportunities for us to serve our communities rebuilding after the hurricane. Your support of the chapter makes this work possible through your dues and donations.

During our last chapter meeting, we set the dues amount for this year at \$35 and as of this writing; our dues collection for 2025 is on track. The new chapter Cheddar credit/debit card portal for dues is now free from handling electronic transaction fees. The WNC-MOAA web site has a link to the portal.

Our next chapter meeting on February 22 will be at the Vets Center in Hendersonville. You can tour the new center dedicated area Vets to and see the Wall of Honor while enjoying lunch catered by a local chef. To RSVP and pay for your lunch on the portal go to our web site link and let us know you plan to attend. See you there! Doug Abbotts - WNC-MOAA Treasurer



Hails and Farewells

Hails

No Updates to Share



Farewells

No Updates to Share

TAPS

No Updates to Share



**Standing with you
at every stage.**

1-800-247-2192
www.moainsurance.com/plans

1/03/22

'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 two 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 **Steve Watkins** at 608-225-0594 or steve.watkins.email@gmail.com or www.blueridgehonorflight.com

Next flight: April 19, 2025

JROTC

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



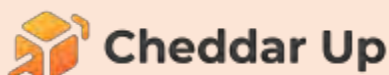
Join the WNC-MOAA Chapter Pay Chapter Dues or Make Donations

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://my.cheddarup.com/c/wnc-moaa-join/>

- Select your '**Member Dues**' or '**Surviving Spouse Member**' 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.
- Select the length of membership you would like (example — selecting a 3 years membership will protect you from any dues increase during those 3 years).
- Complete the contact information.



WNC-MOAA Board of Directors and Officers 2024 - 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)

US Army Rep. Rodney "Rod" Honeycutt, COL USA (Ret)

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

USMC Rep. - VACANT

USAF Rep. Jeffrey "Jeff" Snyder, Col. USAF (Ret)

At Large Rep. Jim Steinbaugh, CAPT, USN (Ret)

Smoky Mountain Satellite Chair John O'Donnell, CDR, USN (Ret)

Woodfin Satellite Rod Honeycutt, COL, USA (Ret)

Black Mountain Satellite Kevin Ritter, CDR, USN (Ret)

Membership Chair Kevin Ritter, CDR, USN (Ret)

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)

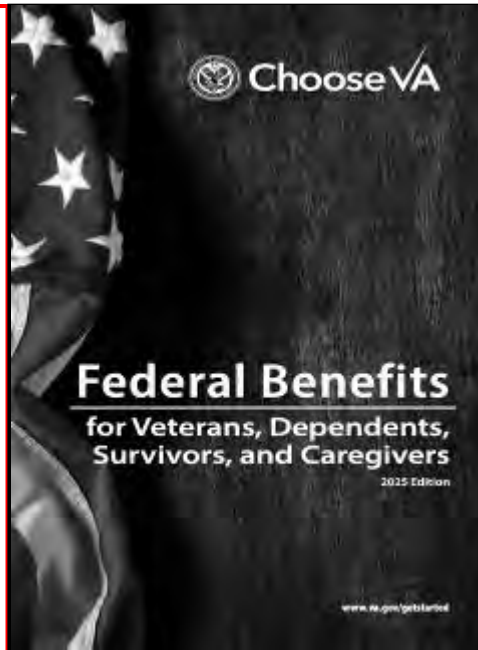
Spouses Activity Group (SAG) VACANT



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/>



To download your copy go to:

[2025-Federal-Benefits-for-Veterans-Dependents-and-Survivors.pdf](#)

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)

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



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!!

Presumptive Service Connection for Veterans' Cancers Expanded by the Biden-Harris Administration

In a significant move to support our nation's Veterans, the Biden-Harris Administration announced early January 2025, that several cancers would be considered presumptive for service connection. This change, effective January 8, 2025, aims to lower the burden of proof for Veterans seeking no-cost health care and earned benefits.

The Department of Veterans Affairs (VA) added acute and chronic leukemias, multiple myelomas, myelodysplastic syndromes, myelofibrosis, urinary bladder, ureter, and related genitourinary cancers to the list of presumptive conditions. This means that Veterans who served in specific regions and timeframes no longer need to prove that their service caused these conditions to receive benefits.

This policy applies to **Gulf War Veterans** who served in the Southwest Asia theater of operations, including Iraq, Kuwait, Saudi Arabia, and other surrounding areas, on or after August 2, 1990. It also includes **Post-9/11 Veterans** who served in Afghanistan, Iraq, and other specified locations on or after September 11, 2001.

By automatically assuming service connection for these conditions, the VA aims to provide timely and essential health care and benefits to affected Veterans. This expansion is part of the Biden-Harris Administration's ongoing efforts to fulfill the nation's commitment to its Veterans and is a continuation of the initiatives set forth by the PACT Act, signed into law in 2022.

Although the Biden-Harris Administration is no longer in office, these changes remain in effect, ensuring that Veterans continue to receive the care and benefits they deserve without the added stress of proving the connection to their service. This announcement marks a significant step in the previous Administration's commitment to supporting Veterans and their families, ensuring they receive the benefits and care they have earned through their service to the nation.

For more details on the presumptive service connection for Veterans' cancers, please contact your county Veteran Service Officer or visit the <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/>.

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.

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why WNC-MOAA chapter membership matters.



WNC-MOAA CHAPTER & MOAA MEMBERSHIP ENROLLMENT FORM (2025)

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

- \$35 - New Member (includes Spouse)
- \$35 - Renew

Surviving Spouse

- \$10 - New or Renew

Name Badges

(Badges are Magnet type only)

- H-Badges ••••• each
 Badge • ame •••••

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

Clear Form

Join us for a Luncheon!



Saturday, February 22, 2025

**Location: Hedrick-Rhodes
Veterans Center
900 N Main St
Hendersonville, NC 28792**

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

Registration & Payment must be received NLT Monday, February 17, 2025

Registration and Payment options

Option 1 (Preferred)

Register & Pay link or with QR code -
\$30 each

[https://feb-2025-
moaa.cheddarup.com](https://feb-2025-moaa.cheddarup.com)



Option 2

Lunch by mailed check - \$30 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 \$30 per person.

I / we plan on attending the WNC MOAA General Chapter Meeting on Saturday, February 22, 2025

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: The main parking lot is located on the west side of the building. For those requiring handicapped parking, spaces are available on the east (back) side of the building, where a ramp provides safe entry into the meeting room. We will gather in the Multipurpose Room (Room 201) on the second floor, which can be accessed via stairs or elevator.

Honoring Service & Stories: Chapter Luncheon

Join us for an engaging luncheon featuring two distinguished speakers!

Commander Brent Embry will discuss the newly remodeled **Hedrick-Rhodes Veterans Center** (formerly VFW Post 5206) and highlight the services offered by the Henderson County Veterans Service Office, now located within the center.

We'll also hear from a representative of the Henderson County Wall of Honor, sharing their mission to recognize local heroes.



Don't miss this opportunity to connect and be inspired!