



An Affiliate Chapter of the Military Officers Association of America

**Save the Dates
2025**

Chapter Mtgs.

November 15

2026

BOD Mtgs.

January 15

April 14

July 14

October 6

Chapter Mtgs.

February 21

May 30

August 15

November 14

Chapter Picnic - May 29, 2026

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, May, Aug, Nov)**

November Meeting:

Champion Hills Country Club

1 Hagen Drive

Hendersonville, NC 28739

Dress Code: Country Club Casual

**Registration information for the
November 9th is the last page of this
newsletter.**

**Spouses and guests are welcomed to
all Chapter meetings!**



From the President's Desk:

Fall Reflections

Dear WNC-MOAA Members,

As the leaves turn across Western North Carolina, we once again approach our Annual Meeting, a time to reflect on what we've accomplished and to look ahead to the year ahead. Your Board of Directors has been hard at work this fall reviewing and updating our Chapter Bylaws - a project that began months ago and represents many hours of careful research and discussion. The last update was in 2021, and this revision brings us in line with current North Carolina nonprofit law and incorporates today's technologies and practices to ensure our chapter remains strong and well-governed for years to come.

You'll find an article in this newsletter explaining those proposed changes, and we'll be asking members to vote on the revisions during our Annual Meeting on Friday, November 15 at Champion Hills Country Club.

We'll also be electing our 2026 Chapter Board of Directors. I'm proud of the slate of dedicated members who have volunteered to serve, but we still need a 2nd Vice President (Membership) and several committee members to round out the team. If you've ever considered getting more involved, now is the perfect time. We're also looking for a few members to assist with our We Honor Veterans pinning ceremonies and to help plan our Annual Chapter Picnic - both meaningful ways to give back and connect with fellow veterans.

As we prepare to transition to a new Board, I want to extend heartfelt thanks to two longtime leaders who are stepping down this year. Doug Abbotts, who has served diligently as our Treasurer, has kept our chapter's finances organized, transparent, and forward-looking. And Herb Mensch, who has served in multiple positions on the WNC-MOAA Board of Directors over many years - most recently as our U.S. Navy Representative - deserves special recognition for his dedication, wisdom, and steady leadership. Doug and Herb, thank you both for your years of service to our members and to the mission of MOAA.

As we enter the holiday season, I'd also like to issue a special Wreaths Across America Challenge to all members: help ensure that every veteran resting in our region is remembered and honored with a wreath this December. Our goal is to sponsor wreaths for ten Western North Carolina cemeteries - the State Veterans Cemetery in Black Mountain, Rutherford County Memorial Cemetery in Forest City, Greenhill Cemetery in

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From the President's Desk: Fall Reflections

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Waynesville, Upper Crabtree Community Cemetery in Clyde, three cemeteries in Sylva, Forest Lawn Cemetery in Hendersonville, Highlands Cemetery in Highlands, and Lakeside Cemetery in Toxaway.

For those who have already contributed, thank you - your donations remain dedicated to honoring veterans at those locations. To participate or share with friends, visit wncmoaa-wreaths-challenge.cheddarup.com.

Please remember to honor all veterans and their families for their service and sacrifices on Veterans Day, November 11. There will be special events held throughout our Western North Carolina region, including one at the Charles George VA Medical Center and another at the Transylvania County courthouse gazebo hosted by the Veterans History Museum of the Carolinas. Take a moment to attend, reflect, and thank those who have served.

It's been a wonderful year for WNC-MOAA - strong meetings, successful satellite gatherings, a memorable summer picnic, and several new social outings that brought members together in fellowship and service. Most importantly, many of you have given your time and talents to support and honor veterans and their families throughout Western North Carolina.

Thank you for everything you do to keep our chapter vibrant and mission-focused. I look forward to seeing you all at Champion Hills as we celebrate another successful year and prepare to launch into 2026 - together.



Steve Watkins
President, WNC-MOAA Chapter

'Never Stop Serving'



WNC-MOAA's Wreaths Across America Challenge

Honor Every Hero
December 13, 2025

This November, our WNC-MOAA Chapter is once again taking up the **Wreaths Across America Challenge** - ensuring that every veteran resting in our region is honored with a wreath. On **Saturday, December 13th**, ceremonies will be held across the country, including right here in Western North Carolina at:

- **State Veterans Cemetery - Black Mountain - 5755 to go**
- **Rutherford County Memorial Cemetery - Forest City - 655 to go**
- **Greenhill Cemetery - Waynesville - 351 to go**

- **Upper Crabtree Community Cemetery - Clyde - 37 to go**
- **3 Cemeteries in Sylva - 348 to go**
- **Forest Lawn Cemetery - Hendersonville - Made Goal!**
- **Highlands Cemetery - Highlands - Made Goal!**
- **Lakeside Cemetery Toxaway - Made Goal!**

With **over 5,700 veterans interred at the State Cemetery in Black Mountain alone**, we have a big challenge - and an even greater opportunity - to remember, honor, and teach.

Please join us early on December 13th to help lay wreaths and honor the service and sacrifice of

those who served our nation.

Each wreath costs **\$17**, and through Wreaths Across America's **"\$5 Forward Plan,"** every 4 wreaths purchased through **WNC-MOAA's Challenge** helps fund an **additional wreath for another veteran.**

Take the Challenge!

Visit wncmoaa-wreaths-challenge.cheddarup.com to sponsor wreaths or make a donation today.

Together, we can make sure that every hero in Western North Carolina is remembered this December.





What a Continuing Resolution is - and Why it Matters to the Military Community

What Is Happening

Congress is once again facing a budget deadlock. The temporary Continuing Resolution (CR) that was funding the government has expired, and Congress has not approved a new CR or regular appropriations bills. As a result, the federal government has shut down.

A CR is a short-term funding measure Congress uses to keep the government running at last year's spending levels when lawmakers haven't reached an agreement on new appropriations. It is meant as a stopgap - not a permanent solution. When it expires without being replaced, the government faces a funding lapse, and many operations are disrupted.

What This Means for Servicemembers

Active duty service members are considered essential personnel and must continue working during a shutdown. However, they will not receive paychecks until Congress restores funding or passes separate legislation to ensure military pay, such as the Pay Our Military Act. Currently, no such legislation has been enacted, which is why many military families are not receiving their pay. Once funding is restored, back pay will be issued.

HOWEVER: President Trump ordered that troops be paid using "all available funds." He publicly stated that he has instructed the Department of Defense to use any funds at its disposal to ensure that active-duty military personnel get paid, despite the current government shutdown. The plan is to tap into "unobligated" research & development funds already appropriated by Congress to cover the mid-October paychecks (Associated Press, 2025).

The President signed an order to that effect

On October 15, 2025, President Trump signed an order directing the Pentagon to ensure active-duty military personnel continue to receive pay during the shutdown (Reuters, 2025). This action is described as a "short-term fix."

Most news reports emphasize that this is a stopgap measure. The sources of funds (unused research and development funds) may only be sufficient for the current pay period. It is not yet clear if similar measures will cover future pay periods if the shutdown continues.

What Is Not Affected - Mandatory Spending

It's important to understand that some programs

are funded through mandatory spending rather than annual appropriations. These continue even during a shutdown.

This includes:

- Military retirement pay (DFAS)
- Survivor Benefit Plan (SBP) payments
- Social Security benefits
- VA disability compensation
- These payments are safeguarded by law and will be consistently paid on time.



Photo: Vivianne Wersel

Why This Matters

While retirees and surviving spouses will continue to receive their benefits, active-duty families are directly affected by the funding lapse. Military pay disruptions create real hardship and uncertainty, especially for junior enlisted families living paycheck to paycheck. MOAA continues to advocate for timely and stable funding, as well as legislation to protect military pay during funding gaps, ensuring that those who serve our nation are not caught in the middle of political gridlock.

What You Can Do

We encourage all Servicemembers to contact their elected officials and urge them to support:

[Protect Military Pay During the Shutdown.](#) (MOAA Take Action)

- Immediate passage of a funding measure or CR to end the shutdown
- Legislation guaranteeing uninterrupted military pay during any future funding lapses
- Long-term solutions that provide stability for those who serve, have served, and their families.

Compiled & Submitted by: Dr. Vivianne Cisneros Wersel

WNC-MOAA Federal Legislative Affairs

National MOAA Surviving Spouses Advisory Board



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Fall 2025

State Legislature Update

The State Legislature is out of session, meeting only to deal with vetoes, budget specifics, election needs, position vacancies, litigation or similar matters until it reconvenes on or around 21 April 2026. Work does continue behind the scenes, but mostly by the staffs or leadership. Most news is dominated by a redistricting vote, ongoing budget impasse, and new laws that went into effect on October 1st and legal decisions. None of the current discussions are specific to veteran issues.

The NC MOAA Council of Chapters (NC COC) is a voting member of the NC Veteran's Council (NCVC), made up of all the various veteran associations with chapters in the state. They held a meeting on 8 Oct to go over their recommended list of 2026 short term priorities. We will be similar, but staying with our primary goals, modified to meet the guidelines set for the short session maximizing our efforts.

Our top priority remains property tax relief and update. The only bill that made the crossover list (a criteria of the short session) is H432 which is a study on the topic. This is how the legislature dealt with multiple options. Note: The Counties Commissioners have come online and want no changes worried about a loss in revenue. Our recommendation is to support H341, already written, with the caveat that the state reimburse counties for any shortfalls or a

percentage of shortfalls for any heavily impacted counties which is how other states deal with the issue. This bill uses the percentage of VA disability as the percentage of tax break on property taxes.

The second priority deals with a change made in the continuing budget signed on 30 September 2025. It specifically calls to reduce the NC Scholarship for Children of Wartime Veterans and takes the management of that program from veteran oversight (DMVA) and moves it to the State Education Assistance Authority (SEAA). This scholarship will be managed without any military understanding and funding reductions may be as much as 25%. We don't understand all the issues at play, but support the NC Veteran's Commission, new chairman Grier Martin (previous Secretary DMVA) as he determines the best path forward. He is a lifetime member of national MOAA and current member of our MOAA Triangle Chapter (9). Although this wasn't originally on our priority list, it has risen due to the changes made in the continuing budget resolution. Our goal is to return it to veteran oversight and hopefully to restore as much funding as possible to the scholarship fund when the budget is passed. It was the only scholarship directly called out for a funding reduction, although all scholarships will be impacted.

Our third short term priority continues to be all things related to In-State Veterans Housing/Care. This includes working on getting an update on the currently closed Fayetteville State Veteran's Home (the largest & a 175 bed capability), as well as seeing what the DMVA/State budget is doing to support the rebuild of the WNC Veteran's Restoration Quarters (VRQ) that was wiped out in Hurricane Helene. There has been a tremendous effort by

corporations, and non-profits to rebuild and replace, but no known state funding or support from the DMVA towards this 200-bed facility or capability. There is a lot of disaster funding being spent and we would like to see some directed towards this effort as well.

The State Veterans Home program is under the DMVA, although the funding approvals does go through the legislature. The funding has been consolidated into a single state trust fund for this program, with funds coming from Medicare, VA, private medical insurance (current residents), etc. Additional federal funds were provided to build a facility in Raleigh, and a law was passed requiring the DMVA to provide an annual report on the program. The Raleigh home has never been built. That report has been missing or wanting (incomplete or not turned in) to the legislature for years. There has also been a law passed that takes 10% of the gross trust fund proceeds and has it moved into a perpetual care veteran cemetery trust fund. The legality for this is questionable based on the sourcing of the State Home Trust fund. It is rumored that state budget funds haven't been used for veteran issues since around 2016. They have been using the



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

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What a Continuing Resolution is - and Why it Matters to the Military Community (cont.)

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In short, retirees and surviving spouses will continue to receive their payments, but active duty servicemembers will not be paid until funding resumes. The CR has expired, and Congress must act to end the shutdown and restore stability.

Dr. Vivianne Cisneros Wersel
Federal Legislative Chair, Western North Carolina MOAA

Citation

Reuters. (2025, October 15). Trump signs order to pay troops during U.S. government shutdown. Reuters. <https://www.reuters.com/world/us/trump-signs-order-pay-troops-during-us-government-shutdown-2025-10-15/>

Associated Press. (2025, October 15). Trump directs the Pentagon to use "all available funds" to ensure troops are paid despite shutdown. AP News. <https://apnews.com/article/8601ea092fe746cc35b88076e70c4598>

TAKE ACTION

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

State Legislature Update

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state home trust fund for that need (like a slush fund). A research study is an exception to the crossover list that is acceptable for the short session rules and could be requested by the House Homeland Security and Military and Veterans Affairs Committee to determine the funds' sources and legality of using that trust fund for anything other than its original intended use. It used to require the Veteran's Commission's approval for any funds to be used but that requirement has been written out of the Trust. We will be requesting that study be done and included in their research/study efforts.

As part of the 250th Birthday celebration in 2026, it is time for our state government to recognize the sacrifices made by the members of the armed services by passing H288. At this time the only POW/MIA flags flown are on federal buildings or installations. It is time for the state to decide if it is a veteran friendly state or not and support this bill and have the POW/MIA proudly flying on state buildings and public schools. 12.8% of the state GDP comes from the Department of War estimated to be over \$79.7 Billion. We are estimated to have the 4th largest number of uniformed military personnel in the US and with 6 major military installations, but the state doesn't even recognize the importance of this flag. Between no known support for rebuilding veteran capabilities from Hurricane Helene, no state budget support beyond using the State Home Trust fund as a slush fund and no POW/MIA flags flying on state buildings or schools, state legislators should not expect their veteran constituents to consider them veteran friendly. Hopefully they will improve their record.

Final priority is S693 is a crossover listed bill that is supposed to help prevent veterans from being taken advantage of by 'ambulance-chasing' lawyers. It provides stipulations that allows civilian lawyers to support veterans within certain restrictions. The one stipulation that I have been told should be mandatory, is not currently in the bill. which is that any civilian lawyer authorized to enter into an agreement should be VA certified and accredited to represent veterans. This enables them access to information necessary to provide benefit to a veteran and regulates fees, as well as continuing education. We will be pushing that any civilian lawyer authorized to enter into an agreement associated with VA benefits should be VA accredited.

We will continue to keep up with veteran issues within the state and will keep you posted as we work through various bills and efforts.

WNC-MOAA Bylaws Update Summary

Modernizing for Clarity, Compliance, and Continuity

Over the past year, your WNC-MOAA Board of Directors conducted a comprehensive review and update of the Chapter's Bylaws. This effort ensures our governing document is current with North Carolina nonprofit law, reflects how the Chapter actually operates today, and supports continued transparency and sustainability for years to come.

Why the Revisions Were Made

- **Alignment with NC Nonprofit Law:** The updated bylaws now fully align with North Carolina General Statutes governing nonprofit organizations. This includes the authority to conduct business electronically, hold hybrid meetings, and ensure compliance with state record-keeping standards.
- **Clarification of Duties and Responsibilities:** Officer, director, and committee roles have been rewritten for clarity. Each position's purpose and authority are now clearly defined, promoting continuity as new leaders step forward.
- **Improved Succession Planning:** Term limits, vacancy procedures, and expanded provisions for electronic or written voting provide smoother transitions and encourage broader participation in Chapter leadership.
- **Operational Transparency:** New sections describe financial management practices, electronic communication, and meeting procedures to ensure consistent and accountable operations.

At a Glance - Key Updates	
Topic	What's New
Legal Compliance	Incorporates current NC nonprofit law and MOAA standards
Electronic Voting	Authorizes secure online or email ballots
Meetings	Allows in-person, virtual, or hybrid formats
Officer Roles	Defines duties, responsibilities, and succession procedures
Membership	Adds 90+ dues exemption & surviving-spouse continuation & 90+ dues exemption
Transparency	Strengthens financial oversight and communications

These revisions bring the Chapter's foundational document up to date - preserving our mission while strengthening our structure for the future. Members will vote on the proposed bylaws at the Annual Meeting on Saturday, November 15, 2025, at Champion Hills Country Club.

A full redline draft of the Bylaws is available on our wnc-moaa.org website or by request.

WNC-MOAA Volunteers Prove What "Never Stop Serving" Really Means

Many WNC-MOAA volunteers have been watching small but meaningful changes take shape at the old Quality Inn - the temporary home of the Veterans Restoration Quarters (VRQ) - while continuing their monthly service there over the past year.

At the end of September, during one of our regular lunch-serving volunteer shifts, Jeff and Paula Snyder and Ernie and Linda Reynolds found themselves in the middle of an especially busy day. Between VRQ residents and visiting volunteer agencies, the team served 200 Chick-fil-A sandwich meals - a record for a single shift!

Adding a bit of excitement to the day, members of the cast and crew from *This Old House* stopped by for lunch while filming their "Carolina Comeback" season, which highlights rebuilding and recovery efforts across Western North Carolina. As expected, they turned out to be just regular folks - friendly, humble, and appreciative. And yes, Paula made sure to give Tommy Silva a well-earned hug!

To see more about the *This Old House* project and its partnership with The Home Depot Foundation, visit: [This Old House – Carolina Comeback Volunteer Event](#)



Meet the Candidates: 2026-2027 WNC-MOAA Board of Directors

As we approach our Annual Meeting on Friday, November 15, one of the most important responsibilities of our membership is to elect the officers and directors who will lead our chapter into the next two-year cycle. The Nominating Committee has submitted the following slate of individuals who have stepped forward to serve our members, surviving spouses, and the broader veteran community across Western North Carolina.

These positions are not simply titles - they represent a deep commitment to uphold the mission of WNC-MOAA: to support and advocate for all uniformed service members, past and present, and their families. Many of the nominees have faithfully served on the Board for several years, providing continuity and experience. We are also proud to welcome several new members who bring fresh energy, diverse perspectives, and continued passion for service.

During the Annual Meeting, chapter members in attendance will vote to approve the 2026-2027 slate of elected Officers and Directors, as submitted by the Nominating Committee and in accordance with Bylaws Article XIII, Section 2. Satellite Chair positions are appointed (not elected) and will continue to serve alongside the elected leadership.

Elected Officer Positions:

- **President:** Steve Watkins
- **Secretary:** Joe Neubert
- **Treasurer:** Steve Salter
- **1st Vice President (Programs/Meetings):** Jeff Snyder
- **2nd Vice President (Membership):** *Vacant - volunteers encouraged - contact Steve Watkins responsibilities are not that significant!*

Director Positions:

- **U.S. Army Representative:** Rod Honeycutt
- **U.S. Navy Representative:** John Odell
- **U.S. Marine Corps Representative:** Jim Gough
- **U.S. Air Force Representative:** Vic Marshall
- **At-Large Representative:** Jim Steinbaugh
- **Black Mountain Satellite Chair:** *Position open - - volunteers encouraged - contact Steve Watkins responsibilities are not that significant!*
- **Smoky Mountain Satellite Chair:** John O'Donnell
- **Woodfin Satellite Chair:** Rod Honeycutt
- **Immediate Past President:** Donna Culp

This year, members will also have the opportunity to get to know Steve Salter, nominated to serve as Treasurer. Steve is a former Navy surface warfare officer (O-3) and professional engineer who spent much of his career with the Department of the Navy. After retiring, he and his wife rescued and restored their family homestead in the Midwest before eventually settling in Western North Carolina.

Steve enjoys fly-fishing, woodworking, and volunteering in the community - and especially spending time with his kids and grandkids. He brings a strong background in organizational leadership and a meticulous eye for detail, skills that will serve our chapter well as he takes on the Treasurer's role.

The Board's work is vital to keeping our chapter active, relevant, and effective - overseeing programs, events, community outreach, and legislative engagement that benefit veterans and their families throughout the region.

Please join us at Champion Hills to meet these dedicated leaders, cast your vote, and thank them for their willingness to serve. Together, we continue to live MOAA's mission and motto:

“Never Stop Serving”

Stay tuned for our Winter Newsletter, where we'll introduce our new Directors - Jim Gough and John Odell - so you can get to know the full 2026-2027 leadership team.

Medicare Part B Premiums Projected to Nearly Double by 2034

Source: Article by Kevin Lilley, Military Officers Association of America (MOAA), June 2025

The latest Medicare Trustees Report projects a sharp increase in standard Medicare Part B monthly premiums over the next decade - nearly doubling by 2034

According to the report, premiums could rise from \$185 in 2025 to \$347.50 by 2034, reflecting growing costs tied to outpatient hospital services and physician-administered drugs.

The 2026 premium is expected to reach \$206.50, marking a \$21.50 year-over-year increase - the largest jump in the near term. Below are the projected annual premiums through 2034:

- **2026:** \$206.50
- **2027:** \$218.60
- **2028:** \$231.30
- **2029:** \$247.40
- **2030:** \$264.70
- **2031:** \$281.60
- **2032:** \$300.80
- **2033:** \$325.90
- **2034:** \$347.50



These estimates are significantly higher than last year's projections, which capped 2033

premiums at \$299.80.

The report also details anticipated increases to the Income Related Monthly Adjustment Amount (IRMAA) - additional costs for higher-income beneficiaries. In 2026, individuals in the lowest IRMAA bracket may pay about \$82.60 more per month, while those in the highest could pay an additional \$495.60. For comparison, the 2025 IRMAA levels are \$69.90 and \$419.30, respectively.

While the Hospital Insurance Trust Fund (covering Part A) is projected to run dry by 2033, the Supplementary Medical Insurance Fund (supporting Parts B and D) remains solvent due to its funding structure, though it could represent nearly 5% of the U.S. GDP by 2099 under current trends.

For MOAA Premium and Life Members preparing to transition from TRICARE to TRICARE For Life (TFL) - which requires enrollment in Medicare Parts A and B - MOAA offers an excellent resource: *Transitioning Into Medicare and TRICARE For Life*. This comprehensive guide includes eligibility checklists, claims guidance, overseas usage information, and helpful FAQs.

Read the full article by Kevin Lilley and access MOAA's Medicare and TFL resources at www.moaa.org



WNC-MOAA Shirts and Caps!

We're excited to announce that WNC-MOAA shirts and caps are available! Show your Chapter Pride with these stylish pieces, featuring the embroidered WNC-MOAA logo. We expect to have a limited supply at our May 30th chapter picnic, 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!

WNC-MOAA Awarded \$3,250 MOAA Community Outreach Grant to Support the Veterans Healing Farm

WNC-MOAA was selected as a recipient of a 2025 MOAA Community Outreach Grant from The MOAA Foundation, receiving \$3,250 in support of the Veterans Healing Farm (VHF) in Mills River, NC.

The Community Outreach Grant Program provides MOAA chapters with funds to support local military and veteran-related community service projects. Administered through The MOAA Foundation, these competitive grants strengthen partnerships between MOAA chapters and community organizations serving veterans and their families. Grants may be used for projects addressing housing, food insecurity, employment, health and wellness, or reintegration support for service members, veterans, and their families.

On August 22, 2025, WNC-MOAA leaders and chapter members presented the grant check to the Veterans Healing Farm team at their beautiful farm campus in Hendersonville. The funds will directly support VHF's mission of helping veterans and their families cultivate connection, purpose, and wellness through sustainable agriculture, community engagement, and peer-to-peer programs.

Veterans Healing Farm is a nationally recognized nonprofit that provides veterans and their families with a safe and supportive

environment where they can learn new skills, grow fresh produce, and build meaningful connections. The organization distributes thousands of pounds of fresh fruits and vegetables each year to veterans, their families, and local food banks - at no cost.

"This partnership with MOAA strengthens our shared mission of service beyond the uniform," said WNC-MOAA President Steve Watkins. "We're honored to support the Veterans Healing Farm and the extraordinary work they do in restoring hope and purpose among our veteran community."

The MOAA Community Outreach Grant Program has provided more than \$1 million in grants to MOAA chapters nationwide since its inception, empowering local chapters to make a tangible difference in the lives of those who have served.



Mark Your Calendars - Everyone is Welcome

6 November 2025 - Smoky Mtn Satellite Mtg - Waynesville - Market Street Diner - 18 N Main Street - 11:00am

16 November 2025 - Chapter Mtg - 11:00am-2:00pm , Champion Hills Country Club, Hendersonville

21 November 2025 - Woodfin Satellite Mtg - Man Cave - 202 Old Home Rd, Asheville - 11:30am

21 February 2026 - Chapter Mtg - 11:00am-2:00pm, Location: TBA, Hendersonville

18 April 2026 - Blue Ridge Honor Flight Welcome Home celebration

29 May 2026 - Annual Chapter Picnic - more info to come



Surviving Spouse Corner:

Stay Connected Through MOAA's National Surviving Spouse Virtual Chapter

Losing a spouse who served our nation can feel isolating - but you don't have to navigate this journey alone. MOAA's *Surviving Spouse Virtual Chapter (SSVC)* offers a caring, connected community of surviving spouses from across the country. Meeting virtually each month, this national chapter provides support, education, and advocacy opportunities while keeping members informed about issues that directly affect surviving spouses.

Membership is open to all surviving spouses who belong to MOAA - whether or not you're part of a local chapter. Here in Western North Carolina, we encourage all our surviving spouses to be members of **both** our *WNC-MOAA Chapter* and the *Surviving Spouse Virtual Chapter*. It's a great way to stay informed, share experiences, and remain engaged in MOAA's mission to protect military families and the benefits they've earned.

Our own **Sharon Woodcock, WNC-MOAA Surviving Spouse Liaison**, is actively seeking someone to assist her in working with our chapter's surviving spouses. If you're interested in helping strengthen our local program and providing support to others, please reach out to Sharon - you'll make a meaningful difference.

You're also encouraged to visit MOAA's *Surviving Spouse Corner* online - a dedicated hub filled with helpful articles, personal stories, and updates from MOAA's Surviving Spouse Advisory Committee. You'll find practical information on topics like financial planning, benefits, and maintaining community connections.

Learn more and apply to join the Virtual Chapter: [Surviving Spouse Virtual Chapter Application \(PDF\)](#)

Explore the MOAA Surviving Spouse Corner: www.moaa.org/survivingspousecorner

Together, we honor our loved ones by staying connected, informed, and involved.

VRQ Update: New Veterans Village & Community Center Coming Soon

You all know members from WNC-MOAA support the Veterans Restorations Quarters (VRQ) every month. Well there is exciting news for the VRQ. Huge progress is underway for our local veterans community. The former Quality Inn on Tunnel Road has been purchased by ABCCM as part of the larger *Veterans Village* vision - providing 134 units of permanent housing exclusively for male veterans. The site will also serve as transitional housing during the rebuilding of the VRQ, which sustained severe damage from Hurricane Helene. In addition, the neighboring Zaxby's restaurant next to the VRQ property has been purchased and will be transformed into a Veterans Community Center, offering space for veteran service organizations and support agencies to better serve those who served us.

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

www.wnc-moaa.org & Facebook: [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: Check out our "Events" page to view an updated calendar of upcoming MOAA events.

Newsletters: Access the latest issue of our award-winning Chapter Newsletter, as well as archived editions for reference.

Photo Gallery of Events: Browse photos from our luncheons, special meetings, conventions, and more! If you've attended a WNC-MOAA event, you might just spot yourself in one of the albums.

Facebook: Follow us at *WNC-MOAA* on Facebook to view photo albums, like and share posts, and stay informed on chapter news and events.

Please note: By attending a WNC-MOAA event, you grant permission for your photographic image to be captured and used in our publications, including our website, newsletters, and social media platforms.



From the Treasurer's Desk: Closing Out the Year

Falling leaves in Western North Carolina mean the Holidays are approaching and It also means our annual business meeting is right around the corner. This year we will review the chapter financials and set the dues amount, officially, for 2026. In anticipation, we have opened the portal on our Cheddar Up site to accept your dues by credit or debit card for the coming year. If you haven't reserved a spot for lunch for our November 15 chapter meeting, now is the time to log in to the portal from our web site by November 9.

Champion Hills Country Club is a beautiful spot for a lunch meeting and comes highly recommended by the local chapter of Daughters of the American Revolution. The food is great and the facility is without equal in Henderson County.

We will also vote for new chapter leadership and swear in the new Board of Directors. I will be stepping aside as chapter treasurer at year's end to make way for my replacement.

It has been an honor and pleasure to serve in this position for the past two years. Good luck to the new Board and have a Happy Veterans Day.



Doug Abbotts

**WNC-MOAA Treasurer
2023—2025**

FY 2025 CASH FLOW REPORT - 11/2/2025

INCOME	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	YTD	Budget	Diff
Membership Dues	\$ 2,200.00	\$ 315.00	\$ 245.00	\$ 175.00	\$ 2,935.00	\$ 4,200.00	\$ 1,265.00
Miscellaneous Income			\$ 125.00		\$ 125.00	\$ -	\$ 125.00
Donations			\$ 250.00		\$ 250.00	\$ -	\$ 250.00
VA Donations			\$ 330.49		\$ 330.49	\$ -	\$ 330.49
Chapter Meeting & Raffles	\$ 1,290.00	\$ 2,157.00			\$ 3,447.00	\$ -	\$ 3,447.00
Badges	\$ 15.00	\$ 15.00	\$ 30.00		\$ 60.00	\$ -	\$ 60.00
Surviving Spouse Dues	\$ 10.00				\$ 10.00	\$ 200.00	\$ 190.00
NCCOC		\$ 333.33			\$ 333.33	\$ -	\$ 333.33
MOAA HQ	\$ 49.36	\$ 3,550.00			\$ 3,599.36	\$ -	\$ -
Wreaths /America donations							
Total Income	\$ 3,564.36	\$ 6,370.33	\$ 980.49	\$ 175.00	\$ 11,090.18	\$ 4,400.00	
EXPENSES							
NCCOC Dues	\$ 207.00				\$ 207.00	\$ 228.00	\$ 21.00
BCVC	\$ 50.00				\$ 50.00	\$ 50.00	\$ -
Recruiting & Retention		\$ 200.00			\$ 200.00	\$ 1,000.00	\$ 800.00
Web/Digital Services	\$ 160.00				\$ 160.00	\$ 350.00	\$ -
Liability Insurance			\$ 538.00		\$ 538.00	\$ 538.00	\$ -
IRS tax filing	\$ 50.00				\$ 50.00	\$ 50.00	\$ -
USPS/Shipping	\$ 200.00				\$ 200.00	\$ 350.00	\$ 150.00
Administrative Supplies	\$ 81.62		\$ 42.68	\$ 90.85	\$ 215.15	\$ 300.00	\$ 84.85
JROTC Awards	\$ 128.96	\$ 41.58			\$ 170.54	\$ 150.00	\$ 20.54
Speaker Gifts					\$ -	\$ 200.00	\$ 200.00
Badges	\$ 25.61		\$ 51.02		\$ 76.63	\$ -	\$ 76.63
Donations	\$ 500.00		\$ 3,780.49		\$ 4,280.49	\$ -	\$ 4,280.49
Meetings Expenses/Raffles	\$ 2,166.30	\$ 2,019.63			\$ 4,185.93	\$ -	
Smoky Mtn Satellite Support					\$ -	\$ -	
Woodfin Satellite Support					\$ -	\$ -	
President's Travel					\$ -	\$ 500.00	\$ 500.00
Wreaths/America expense					\$ -		
Total Expenses	\$ 3,569.49	\$ 2,261.21	\$ 4,412.19	\$ 90.85	\$ 10,333.74	\$ 3,716.00	\$ 2,621.81
NET INCOME (Loss)					\$ 756.44		
(RESERVE) BANK BALANCE				10/22/25	\$ 15,530.18		

Hails and Farewells and TAPS

Hails

CAPT Betsy Bird, USN
LTC John Czarnecki, USA
CDR Roger Gilmore, USN
Capt Rachel Ingram, USAF

Farewells

None Reported

TAPS

None Reported

Leave a Legacy of Service in Western North Carolina

Support the Mission of WNC-MOAA for Years to Come

The Western North Carolina Chapter of the Military Officers Association of America (WNC-MOAA) is built on a simple but powerful commitment: never stop serving. Our members put that into action every day - honoring hospice patients through our partnership with Four Seasons Hospice and the **We Honor Veterans** program, purchasing wreaths for veterans' graves across the region, supporting **Blue Ridge Honor Flight**, helping fund **JROTC** programs in local high schools, backing **Vet Smiles** to restore dignity through dental care, preparing and serving monthly meals at the **Veterans Restoration Quarters (VRQ)**, and supporting the **Western North Carolina VA Hospital and Clinics** through drives for hygiene items, snacks, and other critical needs.

Now, we invite you to extend that commitment through a lasting gift: a legacy donation.

What Is a Legacy Gift?

A legacy gift - also called a planned or estate gift - is a meaningful way to support WNC-MOAA through your will, trust, or beneficiary designations. It allows you to leave a gift without affecting your finances during your lifetime. You can give a specific dollar amount, a percentage of your estate, or name WNC-MOAA as the beneficiary of a retirement account or life insurance policy.

Why It Matters

Your gift helps ensure that WNC-MOAA remains a force for good across the mountains of Western North Carolina for years to come. It will support:

- Outreach and meal service at the VRQ
- Donations and support to the WNC VA Hospital and Clinics
- Wreaths Across America placements throughout our region
- JROTC recognition and leadership development
- The **Vet Smiles** dental care initiative
- Veteran honor ceremonies in hospice care
- Blue Ridge Honor Flight send-offs and welcome homes
- Chapter programming, events, and advocacy efforts

Rooted in Western North Carolina

Our chapter serves communities across Asheville, Hendersonville, Waynesville, Franklin, Brevard, Black Mountain, and beyond. A legacy gift lets your values live on - strengthening local efforts that support, honor, and connect veterans throughout the region.

How to Make a Gift

Making a legacy gift is straightforward. Here's sample language for your will or trust:

"I give and bequeath to the Western North Carolina Chapter of the Military Officers Association of America, a 501(c)(19) nonprofit organization, the sum of \$____ (or ___% of my estate) to support its veteran-focused mission in Western North Carolina."

You can also name WNC-MOAA as a beneficiary of a retirement account, bank account, or life insurance policy.

We'd Be Honored to Talk

If you've already included WNC-MOAA in your estate plans - or would like to learn more - please contact Steve Watkins at president@wnc-moaa.org or speak with any board member. We'll respect your privacy and ensure your gift is used according to your wishes.

Western North Carolina is our home. Service is our legacy. Your gift ensures we 'Never Stop Serving'.

★ **MOAA** ★
MEMBERSHIP

★ U.S. AIR FORCE ★
★ U.S. NAVY ★
★ U.S. ARMY ★
U.S. MARINE CORPS
★ U.S. SPACE FORCE ★
★ U.S. COAST GUARD ★
★ NOAA ★
★ U.S. PUBLIC HEALTH SERVICE ★



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.

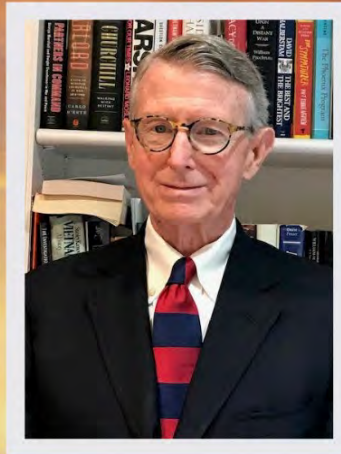
Ref: WNC-MOAA bylaws updated, amended, and approved November 20th, 2021 can be found on our website at

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



VETERANS DAY CEREMONY

November 11, 2025, at 11 a.m.
Charles George VA Medical Center



KEYNOTE SPEAKER: JOHN MASON

U.S. Marines Corps Vietnam Veteran
Bronze Star Medal with V Device Purple Heart x2

*CEREMONY CAN BE VIEWED AT 3PM,
USING THE URL BELOW:
[YOUTUBE.COM/CITYOFASHEVILLE](https://www.youtube.com/c/cityofasheville)*

The ceremony includes speeches from the Acting Associate Director and Maj. Erika Andresen, readings from Brothers and Sisters Like These, and live musical performances by Men in Harmony and Linda White.



VA



U.S. Department
of Veterans Affairs

'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 18, 2026

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://wncmoaa.mycheddarup.com>
- Select 'Join WNC-MOAA or Renew WNC-MOAA Dues'
- 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

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

Secretary Joe Neubert, CPT. USA (Fmr)

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 - VACANT

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 Steve Watkins, COL, USA (Ret)

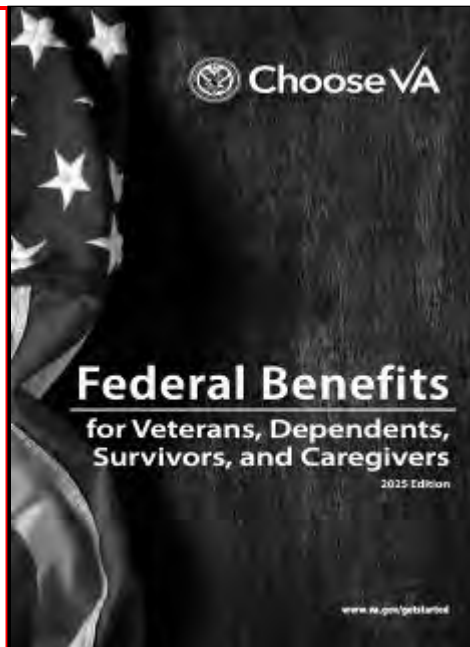
John Culp, LTC, USA (Ret)



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)



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 has once again earned MOAA's highest honors for 2024, with the awards presented in 2025. We are proud to be recognized as a 5-Star Levels of Excellence Chapter and a 5-Star winner of the Harris Communications Award for both our newsletter and website!

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)

All 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

Clear Form

Join us for a Luncheon!



Saturday, November 15, 2025

**Location: Champion Hills
Clubhouse
1 Hagen Drive
Hendersonville, NC 28739**

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

Registration & Payment must be received NLT Sunday, November 9, 2025

Registration and Payment options

Option 1 (Preferred)

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

<https://nov2025wncmoaa.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, November 15, 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.*

Join us for the WNC-MOAA Annual Meeting and Luncheon at our new and beautiful venue - Champion Hills Club in Hendersonville! It's a great opportunity to kick off the holiday season, enjoy a relaxed buffet lunch, meet new friends, and learn more about WNC-MOAA. We're honored to welcome the President of the North Carolina Council of Chapters as our special guest, along with a new JROTC Color Guard from T.C. Roberson High School to open our program. The meeting will include a review of the 2025 financials, discussion of 2026 dues, a proposed bylaws update, and the election of our 2026 Chapter Board of Directors. Don't miss this special afternoon of camaraderie and purpose as we continue to "Never Stop Serving!"

Don't miss this opportunity to connect!