THE WNC-MOAA NEWSLETTER

WESTERN NORTH CAROLINA CHAPTER
MILITARY OFFICERS ASSOCIATION OF AMERICA
FALL 2026 • VOLUME 20 • ISSUE 4

President's Message



A Year of Service, Fellowship, and Progress

As 2026 draws to a close, I want to take a moment to reflect on what has been a rewarding and productive year for the Western North Carolina Chapter of MOAA. Our accomplishments are a direct result of the dedication of our members, volunteers, and leadership team.

This year, we continued strengthening our chapter through fellowship, community involvement, and support for our fellow veterans and military families. Our annual spring picnic was a tremendous success, bringing together 71 members and guests, welcoming prospective members, and generating approximately $2,400 to support chapter activities. Our luncheon programs, satellite gatherings, and community partnerships have provided opportunities to reconnect with old friends and welcome new ones.

I am especially proud of our continued commitment to serving veterans throughout Western North Carolina. For the second consecutive year, our chapter received a $3,250 MOAA Foundation Community Outreach Grant to support Blue Ridge Honor Flight. Our members also continued supporting veterans through volunteer activities, community outreach, and partnerships with organizations that make a meaningful difference in the lives of those who served.

We also have much to celebrate as an organization. Our chapter earned MOAA's Five-Star Level of Excellence Award and received recognition for our communications efforts. These honors reflect the collective work of members who give their time and talents to keep our chapter active and relevant.

As we look toward 2027, I encourage each of you to become more involved. Whether attending a luncheon, inviting a fellow officer to join, or participating in a community service project, your involvement makes our chapter stronger. I would also welcome your ideas. What activities, programs, or outings would you like to see in 2027? We are exploring new opportunities for family-inclusive activities and outings, and your suggestions will help shape our plans. After all, this is your chapter.

Next year will be my final year serving as your chapter president. As we prepare for the next generation of chapter leadership in 2028, I hope more members will consider stepping forward to serve. Strong organizations do not happen by accident. They thrive because people care enough to get involved.

You'll also notice a refreshed look to our chapter newsletter. I hope you enjoy the new format and welcome your feedback and suggestions for future issues.

Finally, as we enter the holiday season, I want to thank each of you for your service to our nation, your continued support of MOAA, and your commitment to one another. Jen and I wish

you and your families a wonderful Thanksgiving, a joyous holiday season, and a healthy and happy New Year.

Thank you for allowing me the privilege of serving as your chapter president.

Steve Watkins

President, Western North Carolina Chapter
Military Officers Association of America

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At a Glance

Upcoming Chapter Luncheon: February 20, 2027

Join us at Champion Hills Club in Hendersonville for our first chapter luncheon of 2027!

Our guest speaker will be from the Alzheimer's Association of Western North Carolina, presenting **"Building Brain-Healthy Habits."** Learn practical ways to support brain health, recognize changes in memory and cognition, and discover resources available to individuals, families, and caregivers.

Members, spouses, family members, and guests are welcome!

RSVP: Watch your email and the WNC-MOAA website for luncheon details and registration information.

Wreaths Across America: Goal Achieved!

We Did It! Thanks to the generosity of our members, families, and supporters, WNC-MOAA reached its 2026 Wreaths Across America sponsorship goal!

Your contributions help ensure that veterans laid to rest at the Western Carolina State Veterans Cemetery are remembered and honored.

VRQ Christmas Gift Drive: Help bring Christmas cheer to veterans at Asheville's Veterans Restoration Quarters. This year's gift registry makes participating easy. See the full article in Chapter News & Community Service or visit www.myregistry.com/giftlist/vrq.

Thank you for supporting this meaningful mission and helping us fulfill the promise to **Remember, Honor, and Teach.**

About Our Chapter

The Western North Carolina Chapter of the Military Officers Association of America brings together members of the uniformed services, their families, and surviving spouses for fellowship, advocacy, and service to veterans and our communities.

Our Nonpartisan Commitment

The Western North Carolina Chapter of the Military Officers Association of America (WNC-MOAA) is a nonprofit, nonpartisan organization affiliated with National MOAA. MOAA and its affiliated councils and chapters do not endorse political parties or candidates. We remain committed to advocating for legislation and policies that support uniformed servicemembers, veterans, retirees, surviving spouses, and their families, regardless of political affiliation.

Chapter Contacts

Website	www.wnc-moaa.org
Chapter President	Steve Watkins | president@wnc-moaa.org
Membership questions	membership@wnc-moaa.org
Newsletter submissions	Steve Watkins | president@wnc-moaa.org

Receive This Newsletter Electronically

Stay connected with WNC-MOAA! Sign up to receive our quarterly newsletter by email, featuring chapter news, upcoming events, veterans' benefits, and opportunities to get involved.

To subscribe or update your email address, visit:

Sign Up for the WNC-MOAA Newsletter

Subscription is free, and you may unsubscribe at any time.

How to Join or Renew Your Membership

WNC-MOAA welcomes eligible military officers, their families, and surviving spouses. Whether you are joining for the first time, renewing your membership, or updating your contact information, we make it easy!

2027 Chapter Membership Dues:

- Regular Members: $35 annually
- Surviving Spouses: $10 annually
- Members Age 90 and Older: Dues waived
- Multi-year memberships (1, 2, or 3 years) are available.

Renewals are due January 1, 2027. Chapter dues are separate from National MOAA membership dues.

Join or Renew Online: Scan the QR code or visit:

https://my.cheddarup.com/c/wnc-moaa2027dues

Prefer to Pay by Check? Complete the membership form included in this newsletter and mail it with your payment to:

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

Please complete a membership form even if your dues are waived. This helps us maintain accurate contact information and keep you informed about chapter activities.

Visit www.wnc-moaa.org for additional chapter information and electronic copies of our newsletters.

See the last page of the newsletter for the 2027 membership form

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Chapter News & Highlights

2026: A Year of Fellowship, Service, and Accomplishments

As 2026 draws to a close, WNC-MOAA has much to celebrate. Throughout the year, our chapter continued its commitment to fellowship, service, and advocacy while strengthening connections among military officers, veterans, surviving spouses, and their families across Western North Carolina.

Our quarterly meetings featured engaging programs highlighting organizations serving veterans and preserving their legacy. In February, we welcomed Marcus Laws, Director of Veterans Restoration Quarters (VRQ), and Ruth Lolo, Volunteer Coordinator, who shared the organization's recovery efforts following Hurricane Helene and its continuing mission of supporting homeless veterans.

In August, Sgt. Maj. C.R. (Bobby) Kotlowski, USMC (Ret.), Vice President and Curator of the Veterans History Museum of the Carolinas, presented "Preserving the Stories of America's Veterans," emphasizing the importance of safeguarding veterans' experiences and military heritage for future generations.

Fellowship remained an important part of chapter life. Our May picnic brought together 71 members and guests, while October's Fall Colors Caboose Excursion offered a memorable opportunity to enjoy Western North Carolina's autumn scenery.

On November 14, we gathered at Champion Hills Country Club for our Annual Meeting and year-end celebration. The West Henderson High School JROTC Color Guard opened the program, and members enjoyed a review of chapter accomplishments, fellowship, and holiday raffle baskets.



Service to fellow veterans remained central to our mission through continued support of Veterans Restoration Quarters, Wreaths Across America, Blue Ridge Honor Flight, and other community partnerships.

Our chapter also received national recognition, earning MOAA's Five-Star Level of Excellence Award for 2025 and the Harris Communications Award in April 2026. These honors reflect the dedication of our volunteer leadership and members.

As we look toward 2027, our priorities include welcoming new members, expanding family participation, strengthening our satellite groups, and encouraging greater involvement in chapter leadership and service.

Thank you to everyone who contributed their time, talents, and resources. Together, we continue to demonstrate that service and fellowship extend well beyond our years in uniform.

Proudly Recognized by National MOAA

2025 Five-Star Level of Excellence Chapter
2025 Five-Star Harris Communications Award Recipient

VRQ Christmas Gift Drive: Continuing a Tradition of Giving

By Joe Neubert, Chapter Secretary

Last Christmas, WNC-MOAA organized the "Warm Hands, Warm Feet, Full Hearts" Christmas Drive, benefiting the 125 veterans residing at the Veterans Restoration Quarters (VRQ) in Asheville. Through the generosity of our members & community supporters, we collected winter gloves, socks, adult coloring books, & colored pencils to bring comfort and holiday cheer to veterans in need.

This year, our chapter is continuing that tradition with a new approach designed to make giving even easier.

Working with Walmart, Ruth Lolo has established an online Christmas gift registry featuring items specifically needed or requested by VRQ residents. Rather than collecting donations at chapter meetings, members can now select and purchase gifts online and have them shipped directly to the VRQ.



2025 VRQ Christmas Gift Drive

How You Can Help

1. Visit the VRQ Christmas Gift Registry.
2. Select an item you would like to purchase.
3. When ordering, include "Attn Ruth Lolo Christmas" in the delivery address to ensure your gift is properly identified.
4. Prefer to shop locally? You may purchase and hand-deliver your gift. Simply label it "Ruth Lolo Christmas."

Every gift, regardless of size, is a meaningful way to show the veterans that their service and sacrifices are remembered and appreciated.

Please consider participating in this year's Christmas Gift Drive and help WNC-MOAA continue its longstanding tradition of supporting fellow veterans.

VRQ Christmas Gift Drive

Our WNC- MOAA Chapter has a long tradition of supporting our Veterans at the VRQ with some Christmas cheer.

This year we are doing the same, however with a slightly different process created by VRQ leadership to make it easier for anyone who wishes to participate.

Ruth Lolo, with support from Walmart, has created an online shopping site with the items most in need and desired by the VRQ residents. You can make a purchase online, put "Attn Ruth Lolo Christmas" in the delivery address and Walmart will ship directly to the VRQ. If you prefer to purchase and hand deliver, please just label the item clearly with "Ruth Lolo Christmas".

Here is the list: https://www.myregistry.com/giftlist/vrq

Thank you

Questions please contact Joe Neubert

607-684-4833 or jwneubert79@gmail.com



Around the Chapter

Smoky Mountain Satellite Update



Smoky Mtn Lunch - John, TR, Michael, Donna, John

Our Smoky Mountain Satellite, led by CDR John O'Donnell, USN (Ret), continues to provide opportunities for MOAA members in the Waynesville area to stay connected through fellowship and chapter activities.

The satellite is an important part of WNC-MOAA's efforts to serve members throughout our 14-county region. We appreciate John's continued leadership and encourage members in the western counties to participate in satellite activities.

Fall Colors Caboose Excursion

On October 24, WNC-MOAA members and guests enjoyed a fall colors caboose excursion, combining the beauty of Western North Carolina's autumn scenery with an opportunity for fellowship.

The outing offered a welcome change from our traditional chapter meetings and another opportunity for members and their families to spend time together in a relaxed setting.

Activities like this remind us that chapter membership is about more than meetings. It's also about building friendships, sharing experiences, and enjoying the camaraderie that connects our military community.



Fall Colors Caboose Excursion - 2026

Looking Ahead: Events & Activities

February Chapter Luncheon

Saturday, February 20, 2027 | 11:00 AM - Champion Hills Country Club, Hendersonville

Program: Building Brain-Healthy Habits, presented by the Alzheimer's Association. Registration details to follow.

Wreaths Across America

Saturday, December 19, 2026

Help honor our fallen veterans by volunteering at local wreath-laying ceremonies. Visit https://wreathsacrossamerica.org/NC0600 and click "Volunteer" to participate.

Coming in 2027

Watch for more chapter gatherings, community service opportunities, and family-friendly activities!

Ways to Get Involved

WNC-MOAA thrives because members volunteer their time, talents, and experience. Whether you have a few hours to spare or are interested in a leadership role, there are many ways to make a difference.

Chapter Leadership: We are seeking volunteers to serve as 2nd Vice President (Membership Chair) and Air Force Representative. We also welcome members interested in helping with programs, events, and communications.

Satellite Chapters: Connect with fellow members through our Woodfin, Smoky Mountain (Waynesville), and Black Mountain satellite groups. These gatherings provide opportunities for fellowship and local involvement.

Community Service: Support chapter initiatives such as Wreaths Across America and Blue Ridge Honor Flight. We are always looking for WNC-MOAA volunteers to help serve veterans at the Veterans Restoration Quarters (VRQ) in Asheville. This is a rewarding opportunity to give back directly to veterans in our community.



Ernie & Linda Reynold's & Steve W

Surviving Spouse Support: We are seeking a volunteer to assist Sharon Woodcock, our Surviving Spouse Liaison, with outreach and fellowship.

Your Chapter Needs You! You don't need to be a board member to contribute. Whether helping organize an event, welcoming new members, supporting local veterans, or sharing a new idea, your participation strengthens our chapter.

Interested in getting involved? Contact Chapter President Steve Watkins. We would welcome your help!

Legislative Update & MOAA Advocacy



Federal Legislative Update: Protecting Earned Benefits

By Dr. Vivianne Cisneros Wersel, Au.D. | Updated November 21, 2026

Major Veterans Legislation Advances in Congress

November brought significant developments for veterans and military retirees. On November 11, 2026, the U.S. House of Representatives passed the Take Care of America's Veterans Act (TCAVA), H.R. 9237, a comprehensive package addressing veterans' benefits, health care, and Department of Veterans Affairs (VA) operations.

The following day, the House passed the Major Richard Star Act (H.R. 2102) by an overwhelming bipartisan vote of 392-18.

The Star Act would allow eligible combat-injured veterans who were medically retired with fewer than 20 years of service to receive both their earned military retirement pay and VA disability compensation without the current offset. This has been a longstanding advocacy priority for the Military Officers Association of America (MOAA).

TCAVA also addresses retirement benefits for certain combat-injured veterans, along with survivor benefits, caregiver assistance, VA health care, and claims processing. However, concerns have been raised about provisions affecting future disability ratings for sleep apnea and tinnitus. These provisions warrant careful consideration as the legislation advances.

Both bills have passed the House and await Senate action. Neither has become law, and existing benefits remain unchanged.

FY 2027 National Defense Authorization Act

Congress continues work on the FY 2027 National Defense Authorization Act (NDAA), which establishes defense policy and authorizes military programs.

House and Senate proposals differ on military pay increases, with the House proposing increases ranging from 5% to 7%, depending on paygrade, and the Senate proposing 3.6%.

MOAA continues advocating for improved military health care access, housing safety, childcare, and National Guard and Reserve benefits. Final provisions remain subject to congressional negotiations.

Protecting Veterans, Survivors, and Military Families

Additional MOAA legislative priorities include:

- **Survivor Benefits:** The Love Lives on Act seeks to protect certain survivor benefits following remarriage.
- **Veteran Caregivers:** The Veteran Caregiver 3R Act would improve support and retirement security for caregivers.
- **Women Veterans:** Bipartisan legislation addresses women's health care, menopause research, mental health services, and support for survivors of military sexual trauma.
- **VA Claims Protection:** The GUARD VA Benefits Act and SAFEGUARD Veterans Act seek stronger protections against companies charging veterans unauthorized fees for assistance with VA disability claims.

These measures remain important elements of MOAA's national advocacy agenda.

TRICARE for Life and Prescription Coverage

MOAA is urging Congress to restore TRICARE for Life coverage of GLP-1 medications for eligible beneficiaries following coverage restrictions implemented in 2025.

These medications are prescribed for serious medical conditions, including certain cardiovascular and metabolic conditions. MOAA maintains that eligible military retirees should retain access to medically necessary treatments through their earned pharmacy benefit.

PACT Act and Toxic Exposure

The PACT Act expanded VA health care and benefits for veterans exposed to toxic substances during military service. However, challenges remain in claims processing, access to care, and connecting eligible veterans with benefits.

MOAA continues advocating for improvements to ensure veterans receive the care and benefits they have earned.

Source: Military Officers Association of America; U.S. Congress; House legislative records, November 2026.

Editor's Note: The legislative priorities described reflect National MOAA's advocacy positions and do not constitute separate endorsements by the WNC-MOAA Chapter.

Your Voice Matters: Take One Minute to Make a Difference

One of the greatest benefits of MOAA membership is having a voice in Washington. But that voice is strongest when members participate.

MOAA's Legislative Action Center (LAC) makes it easy to stay informed and communicate directly with your elected representatives about legislation affecting servicemembers, veterans, military retirees, surviving spouses, and their families.

Why is your participation important? Because decisions made in Congress can directly affect your earned benefits, including TRICARE For Life, military retirement, survivor benefits, and access to quality health care. MOAA also uses member engagement to help inform its legislative advocacy efforts.

Registering takes about a minute, costs nothing, and requires no special knowledge of legislation. Once registered, you can receive legislative updates and, when an issue matters to you, use prepared messages to contact your members of Congress in just a few clicks.

MOAA's advocacy is nonpartisan. You are never obligated to support a particular position or respond to every legislative alert.

Here's one action you can take today: Register for MOAA's Legislative Action Center. Once registered, you can review current legislative priorities, stay informed about issues affecting your earned benefits, and contact your elected representatives on matters important to you and your family.

Whether you are a retired officer, surviving spouse, or supporter of our military community, your voice matters.

It takes just a minute to register, it's free, and your participation helps strengthen the collective voice of our military community.

MOAA' s Legislative Action Center - https://moaa.quorum.us/sign_in/



North Carolina Legislative Update

By Tricia Vinson | Updated November 21, 2026

North Carolina Veterans Home Moves Forward

One of the most significant legislative developments for North Carolina veterans in 2026 involves plans to replace the Fayetteville State Veterans Home, which closed in early 2024 because of serious structural and infrastructure concerns.

On September 29, 2026, the U.S. Senate approved H.R. 10159, following House passage on September 14. The legislation authorizes the transfer of approximately 20 acres of federal property at Fort Bragg to North Carolina for construction of a replacement veterans' home.

Earlier, on July 7, Governor Josh Stein signed Senate Bill 257, authorizing up to $40 million in temporary state financing for the project.

The funding arrangement is noteworthy. The state will initially provide financing through its State Capital and Infrastructure Fund, with repayment expected from the North Carolina Veterans Home Trust Fund after construction. Total project costs have been estimated at as much as $100 million.

The proposed facility would restore much-needed long-term skilled nursing care capacity for North Carolina veterans. However, completing the land transfer and securing sufficient construction funding remain important steps.

Military Spouse Employment Legislation

Another positive development is Senate Bill 1041, signed into law on July 6, 2026, and effective October 1.

The legislation expands North Carolina state government employment preferences to eligible spouses of active duty servicemembers.

Military spouses frequently experience career interruptions because of military relocations. This legislation recognizes those challenges and provides additional employment opportunities for military families residing in North Carolina.

Other Veterans' Legislative Priorities

Several other veterans-related proposals, including property tax relief measures and requirements concerning POW/MIA flags on state buildings, did not advance during the 2026 legislative session.

These issues may return for consideration during the 2027 long session of the North Carolina General Assembly.

Looking Ahead to 2027

North Carolina is home to more than 620,000 veterans and maintains one of the nation's largest military populations.

As the General Assembly prepares for its 2027 session, veterans and military families should remain informed about legislation affecting health care, long-term care, employment, property taxes, and earned benefits.

Members are encouraged to follow legislative developments through the North Carolina General Assembly website at **www.ncleg.gov** and communicate their concerns to elected representatives.

Sources: North Carolina General Assembly, Senate Bills 257 and 1041; U.S. Congress, H.R. 10159; North Carolina Department of Military and Veterans Affairs; Office of Governor Josh Stein, September 30, 2026.

Editor's Note: This article provides information about state legislative developments and does not constitute an endorsement of any political party, candidate, or legislative proposal by WNC-MOAA.

Veterans' Benefits & Resources

TRICARE and Medicare: What's Changing in 2027?

Military members, retirees, and their families should review several healthcare cost changes taking effect January 1, 2027. The Defense Health Agency has announced updated TRICARE costs, while Medicare has released its new premiums and deductibles.

TRICARE Prime and Select

Most TRICARE Prime and Select costs will increase in 2027, including enrollment fees, copayments, and certain deductibles. Actual costs depend on the plan, military status, and whether the sponsor entered service before January 1, 2018 (Group A) or afterward (Group B).

For example, the annual TRICARE Prime family enrollment fee for Group A retirees will increase to $792.96. TRICARE Select Group A retirees will pay $388.92 annually for family enrollment.

Active-duty family members generally pay no enrollment fees for Prime or Select, although Select deductibles and copayments may apply. National Guard and Reserve families should also review updated TRICARE Reserve Select premiums.

TRICARE Open Season runs November 9 through December 8, 2026. Eligible beneficiaries may change their Prime or Select coverage during this period, with changes effective January 1.

Medicare and TRICARE For Life

For Medicare beneficiaries, the standard Medicare Part B monthly premium will increase from $202.90 to $209.40 in 2027, an additional $78 annually. The annual Part B deductible will increase from $283 to $292. Higher-income beneficiaries may pay additional premiums.

TRICARE For Life continues to provide coverage alongside Medicare Parts A and B. Beneficiaries generally must maintain both Medicare parts to retain TFL eligibility. TRICARE For Life does not require annual open season enrollment.

What should you do? Review your current healthcare coverage, compare 2027 costs, and make any necessary enrollment changes before the applicable deadlines.

Learn more:

- 2027 TRICARE Costs and Fees
- TRICARE Open Season
- TRICARE For Life
- Medicare.gov

Open Season 2026: Time to Review Your Healthcare Coverage

The annual healthcare Open Season is underway, providing eligible military members, retirees, and their families an opportunity to review coverage and make changes for 2027. Even if you are satisfied with your current plan, this is a good time to review costs, benefits, and available options.

Important enrollment deadlines:

- **TRICARE Open Season: November 9 - December 8, 2026.** Eligible beneficiaries can enroll in or change TRICARE Prime or TRICARE Select plans. Changes take effect January 1, 2027.
- **FEDVIP Open Season: November 9 - December 14, 2026.** Eligible military retirees, family members, and other qualified beneficiaries can enroll in or change dental and vision coverage through the Federal Employees Dental and Vision Insurance Program.

Who should review their coverage?

Military retirees under age 65 and their eligible family members should compare TRICARE Prime and Select costs, provider networks, and prescription coverage. Eligible National Guard and Reserve members should review their available TRICARE options.

TRICARE For Life beneficiaries do not participate in TRICARE Open Season, but many are eligible for FEDVIP dental and vision coverage.

Active-duty service members and their families should also review their dental and vision eligibility and available coverage options.

Don't overlook Medicare Open Enrollment. Medicare's annual Open Enrollment Period runs October 15 through December 7. Medicare beneficiaries considering changes to Medicare Advantage or Part D coverage should carefully review how those changes may affect their existing benefits, particularly if they also have TRICARE For Life.

What happens if you miss Open Season? Outside the annual enrollment period, changes to TRICARE Prime or Select generally require a qualifying life event, such as marriage, birth, retirement, or a change in eligibility.

Taking a few minutes to review your coverage now may help avoid unexpected healthcare expenses in 2027.

Learn more:

- TRICARE Open Season
- FEDVIP Dental and Vision Plans
- Medicare Open Enrollment

VA Travel Reimbursement: Are You Claiming an Available Benefit?

For veterans living throughout Western North Carolina, traveling to medical appointments can involve significant time and expense. Whether visiting the Asheville VA Medical Center, a community-based outpatient clinic, or an authorized community care provider, eligible veterans may qualify for reimbursement of travel expenses.

The Department of Veterans Affairs currently reimburses approved travel at 41.5 cents per mile. A deductible of $3 for one-way travel or $6 for round-trip travel generally applies, up to a maximum of $18 per calendar month. Certain veterans qualify for deductible exemptions.

Who may qualify?

Veterans may be eligible if they have a service-connected disability rating of 30% or higher, are receiving treatment for a service-connected condition, receive a VA pension, meet applicable income requirements, or are traveling for a scheduled VA compensation or pension examination. Additional eligibility categories apply.

Reimbursement may include approved mileage, parking, tolls, and certain other travel expenses.

How do you file a claim?

Veterans can submit claims through the VA's Beneficiary Travel Self-Service System (BTSSS), by mail, or through their VA facility's travel office. Claims generally must be submitted within 30 days of the appointment.

For veterans who travel regularly for medical care, these reimbursements can add up. Don't overlook a benefit you may have earned through your service.

Learn more: VA Travel Pay Reimbursement

Helpful Resources for Military Retirees and Veterans

Stay informed about changes to earned benefits, healthcare, and retirement programs through these official resources.

Resource	Website
Army Echoes	Army Retirement Services
Navy Shift Colors	Navy Retiree Newsletter
Air Force Afterburner	Air Force Retiree Services
Department of Veterans Affairs	VA.gov
Defense Finance and Accounting Service	DFAS.mil
TRICARE	TRICARE.mil
MOAA Benefits & Resources	MOAA.org

WNC-MOAA encourages members to use official government and MOAA resources to verify benefit information and stay informed about changes affecting military members, retirees, veterans, and their families.

Surviving Spouse Corner

Staying Connected: You Always Have a Place in Our Chapter

Military service creates lasting bonds, not only among those who serve but also among the spouses and families who share in the sacrifices, traditions, and friendships of military life. When a military spouse passes away, maintaining those connections can become especially meaningful.

Our own WNC-MOAA member, Dr. Vivianne Wersel, addressed this important subject in her September 29, 2026, article for National MOAA, "Surviving Spouse Corner: Celebrating Service, Keeping Connections."

Vivianne reminds us that surviving spouses sometimes find themselves wondering where they fit within the military community after losing their loved one. Military celebrations, service birthdays, and other traditions that were once shared as a couple can take on new meaning.

Her message is an important one: Surviving spouses remain part of the military family, and maintaining those connections can provide friendship, purpose, and a continued sense of belonging.

That is certainly true here at WNC-MOAA.

Our surviving spouses are valued members of our chapter. We encourage you to continue participating in chapter luncheons, social gatherings, community service activities, and other events. Your experiences, friendships, and contributions remain an important part of who we are.

Support Is Available Wherever You Live

Living in Western North Carolina, away from a major military installation, does not mean surviving spouses must navigate benefits, financial questions, or personal challenges alone.

Several organizations offer valuable resources:

- **MOAA Surviving Spouse Resources:** Guidance on benefits, financial planning, advocacy, and maintaining military connections. www.moaa.org
- **VA Office of Survivors Assistance:** Information about survivor benefits, Dependency and Indemnity Compensation (DIC), pensions, and other available assistance. www.va.gov/survivors
- **MOAA Surviving Spouse Virtual Chapter:** Opportunities to connect with surviving spouses nationwide, share experiences, and participate in educational programs. www.moaasurvivingspousevirtualchapter.org
- **Military OneSource:** Information, referrals, and support services for eligible military families and survivors. Eligibility varies by service and benefit. www.militaryonesource.mil

Helping Us Stay Connected: An Opportunity to Serve

Sharon Woodcock, a surviving spouse herself, has faithfully served as WNC-MOAA's Surviving Spouse Liaison for the past several years. Through her efforts, our chapter continues to recognize the importance of maintaining personal connections with our surviving spouse members.

We would like to identify a chapter member, ideally another surviving spouse, who would be willing to work alongside Sharon in this important role. Responsibilities would include occasional telephone calls, sharing information about chapter activities, welcoming participation, and helping ensure our surviving spouses remain connected to the WNC-MOAA family.

This is also an opportunity to learn from Sharon's experience and help provide continuity in this important chapter position for years to come.

The time commitment is modest, but the impact can be significant. A friendly call, a personal invitation, or simply knowing someone cares can make a meaningful difference.

If you are interested in assisting Sharon and potentially serving as a future Surviving Spouse Liaison, please contact Chapter President Steve Watkins.

Our surviving spouses have always been part of the military family, and they will always have a place in WNC-MOAA.

Recommended reading: Dr. Vivianne Wersel, "Surviving Spouse Corner: Celebrating Service, Keeping Connections," MOAA, September 29, 2026.

Membership & Chapter Leadership

Why Chapter Membership Matters

Fellowship, Service, Advocacy, and a Shared Commitment

What does it mean to be a member of WNC-MOAA? For some, it is the opportunity to reconnect with fellow servicemembers and build new friendships. For others, it is the chance to continue serving veterans, military families, and our Western North Carolina communities. For all of us, it is an opportunity to remain connected to the values and traditions that brought us together through military service.

Throughout 2026, our chapter demonstrated what we can accomplish together.

Our annual picnic brought together 71 members, spouses, guests, and prospective members for an afternoon of fellowship. Through the generosity of our members, sponsors, and community supporters, the event also generated approximately $2,400 to support chapter activities, community outreach, and programs benefiting veterans and their families throughout Western North Carolina.

Our chapter continued supporting veterans through our involvement with the Veterans Restoration Quarters, Blue Ridge Honor Flight, and other local veteran organizations. We also secured a $3,250 MOAA Foundation Community Outreach Grant to support veterans in our region.

A New Member Finds an Opportunity to Serve

At our November Annual Meeting, we welcomed a new member who is currently serving as a Lieutenant Commander in the Navy Reserves. After attending his first chapter meeting, he joined WNC-MOAA for three years and expressed an interest in becoming involved in our local veterans' outreach activities.

Because he lives in Weaverville, we connected him with our Woodfin Satellite leadership, providing an opportunity to meet fellow members closer to home and become involved in community service projects.

His experience illustrates an important benefit of chapter membership. Whether you have recently moved to Western North Carolina, are still serving, or have been retired for many years, WNC-MOAA provides connections that can lead to new friendships, meaningful volunteer opportunities, and continued service to others.

At the national level, our affiliation with MOAA also connects us to one of the strongest nonpartisan voices advocating for the earned benefits of servicemembers, veterans, retirees, surviving spouses, and military families.

Help Us Build an Even Stronger Chapter in 2027

As we enter a new year, we encourage every member to renew their membership and consider inviting a fellow officer or eligible friend to join us.

Our chapter's future depends on welcoming the next generation of military officers and families while continuing to serve those who have been part of our organization for many years.

Membership is about more than paying dues. We need your participation, ideas, and willingness to help. Attend a luncheon, volunteer for a project, introduce a prospective member, or consider serving in a chapter leadership position.

2027 Membership Renewal Information

The WNC-MOAA Board of Directors is pleased to announce that annual chapter dues will remain unchanged for 2027.

- Regular Members: $35 annually
- Surviving Spouse Members: $10 annually
- Multi-Year Memberships: One-, two-, and three-year options are available.

2027 Chapter membership dues are due January 1, 2027

Chapter Dues vs. National MOAA Dues

WNC-MOAA chapter membership dues are separate from National MOAA membership dues. Your chapter dues directly support our local programs, activities, community outreach, and administrative expenses here in Western North Carolina.

National MOAA membership dues support the organization's broader advocacy efforts, member services, and programs. Paying dues to National MOAA does not automatically renew your WNC-MOAA chapter membership.

Both organizations play important, complementary roles in supporting our military community.

Not yet a member of National MOAA? Discover the benefits of membership and learn how to join at www.moaa.org/content/join-moaa/why-join-moaa/.

Honoring Our Senior Members

In recognition of their many years of military service, sacrifice, and dedication to our nation and military community, the WNC-MOAA Board of Directors continues its policy of waiving annual chapter dues for members age 90 and older.

This is a small but meaningful way for our chapter to express its gratitude for their service and continued membership.

All Members Must Complete a 2027 Membership Form

Whether you are renewing for one year, selecting a multi-year membership, or qualifying for the age-based dues waiver, all members are asked to complete the 2027 membership form.

This helps us maintain accurate contact information, membership records, and communication with our chapter members.

Renew or update your membership online: https://my.cheddarup.com/c/wnc-moaa2027dues

Alternatively, complete the membership form included in this newsletter and mail it to:

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

Thank you for your continued membership and support. Together, we can continue making a difference throughout Western North Carolina.

Welcome New Members

WNC-MOAA is pleased to welcome the following new members to our chapter:

- Christa Sperling, Capt, USAF
- William Bell, COL, USA
- Richard Wilson, COL, USA
- Robert Sentell, COL, USA
- Adam Reed, LCDR, USNR

We are delighted to have you join our chapter! We look forward to getting to know you and your families and hope to see you at our upcoming meetings, social gatherings, and community service activities.

Welcome aboard!

In Memoriam

The Reverend Nancy H. McCarthy



January 9, 1934 – September 10, 2026

WNC-MOAA mourns the passing of the Reverend Nancy H. McCarthy, a longtime chapter member and dedicated advocate for surviving spouses.

Nancy was the widow of Captain Walter R. McCarthy Jr., U.S. Army, who was killed in Vietnam on June 16, 1962. She faithfully served our chapter as Surviving Spouse Liaison from 2015 to 2022 and Chapter Secretary from 2017 to 2019.

A retired Episcopal priest, Nancy devoted her life to faith, compassion, and service to others. Her kindness, friendship, and dedication to military families will be fondly remembered.

We extend our heartfelt condolences to her family and friends and are grateful for her many years of service to WNC-MOAA.

Rear Admiral Walter H. Cantrell, USN (Ret.)



March 4, 1936 – April 23, 2026

Rear Admiral Walter H. Cantrell, 90, of Asheville, passed away April 23, 2026. A Brevard native and U.S. Naval Academy graduate, he served 37 years in the Navy, holding key leadership positions in nuclear submarine, Trident missile, and naval communications programs.

Following his retirement in 1995, he continued his service in industry and government, including supporting NASA's return-to-flight efforts following the Columbia tragedy.

Admiral Cantrell and his wife, Betsy, were welcomed as WNC-MOAA members in 2011, beginning a chapter association spanning more than 15 years.

He is survived by Betsy, his wife of 63 years; their son, Thomas; three grandchildren; and his sister, Barbara Wilson.

WNC-MOAA Board of Directors and Officers (2026-2027)

Chapter Officers

President: Steve Watkins, COL, USA (Ret)
1st Vice President (Programs): Jeff Snyder, Col, USAF (Ret)
2nd Vice President (Membership): *Vacant - Volunteers Welcome*
Secretary: Joe Neubert, CPT, USA (Fmr)
Treasurer: Tricia Vinson, LTC, USA (Ret)
Immediate Past President: Donna Culp, Capt, USAF (Fmr)

Board Representatives and Satellite Chairs

U.S. Army Representative: Rod Honeycutt, COL, USA (Ret)
U.S. Navy Representative: John Odell, LT, USN (Ret)
U.S. Marine Corps Representative: Jim Gough, Col, USMC
U.S. Air Force Representative: *Vacant - Volunteers Welcome*
At-Large Representative: Jim Steinbaugh, CAPT, USN (Ret)
Black Mountain Satellite Chair: Ernie Reynolds, LTC, USA (Ret)
Smoky Mountain Satellite Chair: John O'Donnell, CDR, USN (Ret)
Woodfin Satellite Chair: Rod Honeycutt, COL, USA (Ret)

Committee Chairs, Advisors and Liaisons

Programs Chair: Jeff Snyder, Col, USAF (Ret)
Chaplain: Vacant - *Volunteers Welcome*
Senior Advisor: Rick Devereaux, Maj Gen, USAF (Ret)
Newsletter Editor: Steve Watkins, COL, USA (Ret)
JROTC Liaison: Jeff Snyder, Col, USAF (Ret)
Legislative Affairs - Federal: Dr. Vivianne Wersel, Au.D.
Legislative Affairs - State: Tricia Vinson, LTC, USA (Ret)
Asheville VA Liaison: John O'Donnell, CDR, USN (Ret)
Surviving Spouse Liaison: Sharon Woodcock
Webmaster: Steve Watkins, COL, USA (Ret)

Help Lead Your Chapter - Volunteers Needed!

WNC-MOAA is a volunteer-led organization, and our continued success depends on members willing to share their experience, talents, and time.

We currently have three leadership opportunities: 2nd Vice President (Membership Chair), U.S. Air Force Representative, and Chaplain.

Whether you are currently serving, retired, a former officer, or a surviving spouse, we encourage you to consider becoming more involved. Volunteering is a meaningful way to strengthen our chapter, build friendships, and continue serving our military community.

If you are interested in learning more about any of these positions, please contact Chapter President Steve Watkins.

Support WNC-MOAA

Your generosity helps WNC-MOAA support veterans, military members, and their families throughout Western North Carolina. Every contribution, large or small, helps us continue our mission of service, advocacy, and community engagement.

We can't do it without you!

Make a donation today: https://wnc-moaa-donate.cheddarup.com

Newsletter Notes

Published quarterly by the Western North Carolina Chapter of the Military Officers Association of America. The chapter and National MOAA are nonpartisan. Views expressed by contributors do not necessarily represent official MOAA positions.

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why WNC-MOAA chapter membership matters.



WNC-MOAA CHAPTER & MOAA MEMBERSHIP ENROLLMENT FORM (2027)

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. ☐ BASIC

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