



The Tarheel Central Chapter Newsletter Volume 2025, Issue 8, NOV 2, 2025

Published by The Tarheel Central Chapter of MOAA, Inc., since 1977, chartered May 9, 1978, and serving Davidson, Davie, Forsyth, Stokes, Surry, and Yadkin Counties.

This Newsletter and others may be found at our website: <https://www.tarheelmoaa.org/about/> under Social Media. Please sign into and like us on Facebook: <https://www.facebook.com/groups/1285830908624290>

For the full experience go to our website and enjoy the pictures, too! Click on this link: <https://tarheelmoaa.org/about/> then click on the current edition.

PRESIDENT'S MESSAGE – Phil Briscoe: Chapter Members,



Please be advised that the **Annual Meeting of the Tarheel Central Chapter MOAA** will be held Tuesday November 11, 2025, at 5 PM at the Salem Glen Country Club, Clemmons N.C. for the receipt of annual reports, the determination of annual dues for the next calendar year, the election of officers, the appointment of directors and the transaction of other business. This held each year in conjunction with our regular Dinner Meeting. All questions coming before the membership at this meeting shall be decided by a majority vote of the members present. **Proxy voting shall not be permitted, on any matter, at any meeting of the Chapter.**

The October Dinner Meeting was another great evening out. Jere Carter told us of his days in the Navy flying helicopters and our guest speaker, Dan Brown, a former Navy Jag, enlightened us on the specifics of a couple of his investigations. Mark Ferketish reminded us of the upcoming nationwide Wreaths Across America. The purpose of Wreaths Across America is to remember the fallen, honor those who served and teach the next generation the value of freedom. Please go to this site, <http://www.wreathsasscrossamerica.org/nc0275> purchase a wreath and then attend the ceremony on 13 December 2025, 12:00 noon, at Westlawn Gardens of Memory, in Clemmons to actually lay the wreath at the grave site of a Veteran. Mark also reminded us of the Toys For Tots fund drive. This is one of the chapter's Worthy Causes and with your help, the Marine Toys for Tots Foundation will deliver toys and moments of happiness to children who might otherwise be forgotten. Bring your unwrapped toy to the November Dinner Meeting. Monetary donations are welcome and can be sent to the chapter Treasurer, Mike Chapman. I look forward to seeing you at the November 11th Veterans Day Dinner Meeting with a toy in hand.

As always, Take Care and Beware, Phil Briscoe

Editorial Policy: The Tarheel Central Chapter is affiliated with The North Carolina Council of Chapters <https://www.moaa-nc.org/> and with MOAA national organization - <http://www.moaa.org>. As such, The Tarheel Central Chapter is nonprofit and politically nonpartisan. Editorial policies are established by the Tarheel Central Chapter Publisher and Editor and are in consonance with MOAA's guidelines. Advertising and sponsorship are accepted based on MOAA policies and standards. The Tarheel Central Chapter (NC08) is a 501(c) 19 organization. Membership includes active, retired, veteran, and reserve officers (Warrant - Flag Officer) of the Armed Forces, NOAA, US Public Health Services, and the surviving spouses of deceased eligible officers of all 8 uniformed services. MOAA is an independent, nonprofit, politically nonpartisan organization. 201 N. Washington St., Alexandria, Va. 22314 Phone: (800) 234-6622. "Never stop serving!" Use the Advocacy in Action section at: <https://www.moaa.org/content/take-action/advocacy-in-action/>.



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TARHEEL CENTRAL CHAPTER:



The Tarheel Central Chapter Challenge Coin
Available for purchase at the monthly dinner meeting for \$15.00. On the front the chapter name runs above the US Flag and the MOAA motto rings the bottom. The NC state symbol is representative of the state flag in color and has a single white star located in Tarheel Central Chapter catchment area – Surry; Stokes; Yadkin; Forsyth; Davie; and Davidson counties. On the Back of the coin is the official MOAA logo. Can't make the dinner meeting and wish to purchase?

Address purchase inquiries to info@tarheelmoaa.org.

OUR MISSION STATEMENT is in concert with the Military Officers Association of America purposes and objectives. The goal is to foster fraternal relations among retired, active, and former officers of the uniformed services and their Reserve and National Guard components. Our aim is to actively promote the protection of the rights and interests of members of the uniformed services, their family members, including survivors, provide useful services for members and their families, and serve the community, the active military forces (past, present, and future) and our nation.

5-Star Newsletter Publisher and Editor – Greg Chase, LtCol, USAF (Ret) and Vina Chase; Editor may be reached at (336) 946-2446 or gvchase@outlook.com The Newsletter is published for members and friends of The Tarheel Central Chapter, MOAA.

5-Star Chapter Website & Social Media Manager - Thomas B. Denegre III, LCDR USN (Vet); The address is: <https://www.tarheelmoaa.org/> Anyone wishing to receive this newsletter by email may do so by using the "Contact Us" link or contacting the editor. If we have your email, you will receive this newsletter 9 times per year.

CHAPTER ADMINISTRATIVE VOLUNTEERS

Elected Officers:

- **President** - Phil Briscoe, CAPT, USN (Ret)
- **First Vice President** – Tom Miller, Capt. USAF (Vet)
- **Second Vice President**– Barry N. Moore, MAJ, USMC (Ret) (Legislative Affairs)
- **Secretary** – Mary Laverdure, Capt., USAF (Vet)
- **Treasurer** – Mike Chapman, CW4, ANG (Ret)
- **Immediate Past-President** - Gregory M. Chase, LtCol, USAF (Ret) (Nominations Committee) (Newsletter Editor)

Directors:

1. Ted. Robinson, Col, USMC (Ret) (Membership Committee)
2. I.B. Southerland III, Maj USAF (Ret) (Scholarship/R-JROTC Program Committee)

3. Jason Ford, LT USN (Ret) (Programs Committee)
4. Thomas B. Denegre III, LCDR USNR (Vet) (Website/Social Media)
5. Mark Ferketish, Col USMC (Ret)
6. Dennis Ammons, 1Lt, USA (Vet) (Personal Affairs)
7. Jackie Kohler, (Surviving Spouse Liaison)

Chapter Assistants:

8. **Chaplain** – Dennis Lennon, CDR, USNR (Ret)
9. **R-JROTC Programs** – Al Chandler, LTC (Ret)
10. **Public Relations** – Al Nealeans, COL USA (Ret)
11. **Social Secretary** – Warren Boyer, 1 Lt, USMC (Vet)
12. **Calling Chain** – George Lawson, LtCol, USAF (Ret) (Interim)

Note: Contact Info is available under the Directory Tab in the Tarheel Central Chapter Website:

<https://www.tarheelmoaa.org/directory/>

A Short History of Veterans Day Veterans Day was originally called Armistice Day in the United States, commemorating the signing of the agreement that ended World War I at 11:00 A.M., November 11, 1918. President Woodrow Wilson celebrated the first Armistice Day in 1919. In 1938, November 11 became a legal holiday by an act of Congress. In 1954, this federal holiday was changed from “Armistice” to “Veterans” Day. Although this holiday initially honored those who perished in service to their country, when the holiday’s name was changed to Veterans Day, it became a day to honor all the men and women who have served in the armed forces of the United States. Each year, special ceremonies are held at Arlington National Cemetery in Virginia (<https://www.arlingtoncemetery.mil/#/>). For best deals for Vets see: <https://militarybridge.com/veterans-day-deals-2025-big-list-of-veterans-day-discounts-freebies-and-giveaways/>



MEMBERSHIP COMMITTEE CHAIR – Ted Robinson:

Please welcome to our Chapter new member Harry Patteson, LTC US Army (Ret). Way to go sponsor Al Nealeans (Membership Committee member)! Our roster is now at 87 with very good prospects in the wings.

Your third “EVITE”, inviting you to the November meeting, Tuesday November 11th (Veterans Day). This process is working, and all seem to be getting well acquainted with it. PLEASE respond as promptly as you can. It is very important so we can provide an accurate attendance number to Salem Glen. You will no longer receive a telephone notice, except

for the Christmas Dance and the Summer Social.

The Membership Committee is continuing to recruit new Committee members for next year. If you are interested, please contact George Lawson or any Committee member. Those members are: Those are:

- Dennis Ammons
- Pam Angle
- George Lawson Vice Chair
- Alan Nealeans
- Joe Rogers
- Hank Rudge
- Mark Stanek
- Laurie Wesely
- Wes Whittaker
- Ted Robinson, Chair

The November Membership Committee meeting will be held on Monday November 10, 2025, (The Marine Corps Birthday) for lunch, from 12:30 – 2:00 PM at Salem Glen CC. If you would like to know more about what we do and/or would like to attend the meeting, please call George at (803) 439-4818.

MOAA / CHAPTER MEMBERSHIP ENROLLMENT FORM:

Membership is open to active duty, former, retired, and National Guard and Reserve commissioned and warrant officers of the uniformed services and their surviving spouses.

The Military Officers Association of America (MOAA) is the country's leading organization protecting the rights of military servicemembers and their families. Those who belong to MOAA not only lend their voices to a greater cause, but they also gain access to extensive benefits tailored to the needs and lifestyles of military officers. To apply for Chapter and National membership, please use the Application Form titled "THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE. Why MOAA chapter membership matters." Use the Form at the end of this newsletter. Or go to our Chapter website at: <https://www.tarheelmoaa.org/about/>



REAL & VIRTUAL TRAINING OPPORTUNITIES - Tom Miller our 1st VP:

Available Training:

- What you need to know for TRICARE, Medicare, and FEDVIP
- Could you Retire now? Nov 12 1400-1500

All available on MOAA .org: <https://www.moaa.org/content/events/moaa-events/> and <https://www.moaa.org/content/search-results/?keyword=VA,%20Veterans%20Groups%20Partner%20for%20Progress%20on%20Mental%20Health%20%E2%80%A2Pentagon%20Takes%20Another%20Step%20Toward%20Commissary%20Privatization>

Council of Chapters Dates open to all MOAA members (Note: you cannot officially represent the chapter without the president's approval):

- Nov. 14-15: Leader Training: East Workshop (Hershey, Pa.)
- Nov. 20: Monthly chapter leader virtual roundtable, 7 p.m. Eastern: MOAA Annual Awards. Join here at the time of the meeting. (Meeting ID: 995 5369 6751)
- Dec. 18: Monthly chapter leader virtual roundtable, 7 p.m. Eastern: Year in Review/2026 Outlook. Join here at the time of the meeting. (Meeting ID: 929 1511 3996)



DINNER MEETING PROGRAMS - Jason Ford: **November speaker:** Allen D. Ferry, Chaplain, USA, Col (Ret), served with the New York Army National Guard as the former New York Joint Forces National Guard Command Chaplain and supervised all chaplains, chaplain candidates, and chaplain assistants of the Air and Army National Guard. Allen deployed to Bosnia/Herzegovina in 1998-1999 and Iraq in 2003 and 2005. He also served as the Task Force Chaplain for Operation Rainbow Hope-WTC in 2001. As a civilian, Allen was the Protestant Chaplain at Auburn Correctional Facility of the New York Department of Correctional Services (1999-2012). He was Senior Pastor of Calvary Baptist Church in Pulaski (NY) from 1988 to 1998. In 2007, he authored "A Man and His Country" one of the Regular Baptist Press Men's Series. Allen is a graduate of Cornerstone University, Grand Rapids Baptist Theological Seminary, Dallas Theological Seminary, and Trinity Evangelical Divinity School (D.Min.).

Chaplain Ferry and his wife reside in Kernersville, North Carolina, and have two adult children.

His books are available on Amazon at:

https://www.amazon.com/stores/author/B0025LHUAK/allbooks?ingress=0&visitId=80e42061-012e-40d1-8b67-05d6744c2508&ccs_id=003a4e68-6bfd-48e6-aca6-486ac5308704

Our October speaker was Don Brown, who did a great job! He is a former U.S. Navy JAG officer and United States Senate candidate and the author of the books *"Kangaroo Court: How Dirty Prosecutors and Sleazy Lawyers Destroy Political Opponents, Attack Free Speech, and Subvert the Constitution"*; *"Travesty of Justice: The Shocking Prosecution of Lieutenant Clint Lorange,"* *"The Last Fighter Pilot: The True Story of the Final Combat Mission of World War II"*, and *"CALL SIGN EXTORTION 17: The Shootdown of SEAL Team Six."* A former Special Assistant United States Attorney, he can be reached at don@brownfornc.com

Next Meeting set for Tuesday, 11 November 2025, Cocktail hour starts at 5 PM, dinner buffet starts at 6:15, SALEM GLEN COUNTRY CLUB, 1000 GLEN DAY DR., CLEMMONS, N.C. \$25.00 a person. The dress is business casual. The Tarheel Central Chapter of MOAA must guarantee the host site the number in attendance for each Chapter dinner meeting. The Chapter is then obligated to pay for those dinners whether the member who made a reservation for dinner attends or not.

TREASURER – Mike Chapman:



2026 Annual Dues Billing

The annual dues for Regular Members for the next calendar year (2026) shall be determined by the membership at the annual November meeting after receiving the Board's recommendation on the matter.

Upon membership approval of the annual dues rate at the Annual Membership Meeting in November the Treasurer will, no later than November 20 send a single message email to all paying members, specifying (1) the

amount of the annual dues for the next year along with an explanation of any increase, and (2) the date payment is due, which in accordance with the Chapter Bylaws is the date of the succeeding January Chapter meeting.

The timely payment of annual dues by members of Tarheel central Chapter MOAA is required to maintain your membership in good standing. It is one of the primary obligations and responsibilities of membership.

A Tarheel Central Chapter MOAA pay portal has been established with an online service called "Cheddar Up". This is the preferred collection point for Dues, Dinner and Donations payments. **The Link to Cheddar Up is** : <https://my.cheddarup.com/c/2025-member-collection-67809/items>

Mailed in payments or payments at the door will still be accepted.

November Dinner Reservations: See the reservation form at the end for important details! Reservations may be made by calling George Lawson (803) 439-4818 or galaws71@gmail.com. Telephone calls, emails and texts will be accepted until 5:30 PM on Thursday, Nov 6th. Sign up with Mike Chapman, Treasurer, to reserve your place at the meeting. The contact information is on the Dinner Reservation Form at the end.



PUBLIC RELATIONS - Al Nealeans: Our enthusiastic promoter of chapter public relations gets the word out to the Winston Salem Journal, Clemmons Courier and WXII News. So, if you know any additional avenues for publicity, please contact him at: Alan Nealeans, 336-403-5254 or alan.nealeans@yahoo.com



SECRETARY - Mary Laverdure:

"In accordance with the Chapter Bylaws Amendments - "Each elected officer shall have a designated assistant to assure a smooth continuation of Chapter functions in the event of an unforeseen absence or resignation."

Please contact me if you are interested.



WEBMASTER - Tom Denegre:

See our Facebook page: <https://www.facebook.com/groups/1285830908624290>

Don't Forget ... RAFFLE, RAFFLE, RAFFLE! held at all Regular Dinner Meetings where you could win 10 times what you put into the pot. Tickets are \$1 and \$5 for six. So don't forget to bring some cash to dinner.



SURVIVING SPOUSE LIAISON – Jackie Kohler:

Surviving Spouse Corner: Protect Your Health and Wealth by Pat Green, October 01, 2025

Suppose you suffer a debilitating accident or a devastating stroke (these affect both young and old) and you are unable to care for yourself, temporarily or permanently. You might think, "How would I handle that?" First, with the assistance of loved ones, and second, with pre-planning for long term care. Long-term care can be expensive and location-dependent. The median cost in the U.S. in 2024 was:

- \$30-\$40 per hour for in-home care
- \$4,000 to \$6,000 per month for assisted living
- \$100,000 per year for nursing home care

Considering your future financial plans and protections, but unsure where to begin when it comes to long term care? Lila Quintiliani, MOAA's program director for Financial and Benefits Education/Counseling, and special guest (and MOAA member) Mike Hunsberger, ChFC®, CFP®, MQFP®, of Next Mission Financial Planning, can help you make informed decisions, outline your care and coverage options, and answer your questions.

Learn More - This is not petty cash. Outlays such as these require careful planning. Fortunately, there are some ways to handle these expenses, such as:

Insurance Products A long-term care insurance policy may cover home care, adult day care, assisted living, and nursing facilities. Your age, health metrics, and amount of coverage desired establish the premium base. Both the premium and the coverage can have inflation increments built in. These premiums are much more affordable in the mid-40s or 50s ages.

Hybrid life insurance with a long-term care rider may be purchased. The policy accelerates the death benefit as you use it. Any remaining policy value passes to beneficiaries as a death benefit. [FROM MILITARY OFFICER MAGAZINE: Planning for Long Term Care <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/from-military-officer-magazine-planning-for-long-term-care/>]

Self-Funding - An annuity you own might offer a long term care payout or a guaranteed income stream that can be applied to health costs. You could also use your personal savings, investment accounts, or retirement accounts to pay for care.

Another option might be converting your homestead and/or vacation home to a rental to create an income stream. These are emotional decisions. However, your home or vacation home might no longer be suitable for the new reality of your living needs. Use a professional to establish the lease, price, and conditions. It might be possible to preserve that family reunion tradition by carving out that time frame from the leases. Review any income tax complications this action may pose. [RELATED: Medicare Trustees Report Estimates Next 9 Years of Part B Premiums <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/medicare-trustees-report-estimates-next-9-years-of-part-b-premiums/>]

Reverse mortgages are a possibility for those age 62 and over. These convert your home equity into tax-free income that you can use to pay for care. These products are extremely complicated depending on your long-term housing needs and financial situation. Ask a lot of questions. Your assets are your tools to finance your new life situation. Most state and federal programs require you to spend them down before you use their aid. Please seek the advice of your family, a financial planner, or trusted advisor before you act.

Safety Nets - Medicaid is a federal government program administered by the states. It covers long-term care for those with limited income and assets. States have their unique guidelines, but most require a spend-down of assets before applying for aid. Speak to an elder law attorney or advisor. They might be able to help preserve some of your estate before qualifying for eligibility. The states have different requirements on assets, income caps, and state residency. Also, not all nursing facilities accept Medicaid.

The VA's Aid and Attendance program is a means-tested benefit available to qualifying veterans and their spouses. This assistance should be explored with an accredited veterans service officer. [RELATED: VA Aid and Attendance <https://www.va.gov/pension/aid-attendance-housebound/>] Thoughtful analysis of preparations and solutions for life's possibilities can help you ask intelligent questions, make informed decisions, and attend to needs. Your actions will benefit you and your family.

Send Us Your Feedback: We'd love to hear from you. Please let us know if this article was helpful by sending an email to sscomm@moaa.org.

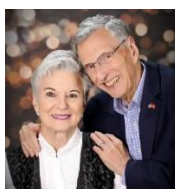
About the Author: Pat Green is a member of MOAA's Surviving Spouse Advisory Council. She has been active and engaged member of MOAA for 15 years, serving in many leadership roles.

Please contact Jackie at jackie.kohler53@gmail.com or (336) 829-8011.

SCHOLARSHIP PROGRAM CHAIR - I.B. Southerland: The JROTC Scholarship selection process for our 2026 selectees will begin in January 2026. **Please continue to accept the DAVE HARRIS CHALLENGE to donate at least \$100 to the JROTC Scholarship Fund each year.** Mission: To provide scholarships to those deserving of help in pursuit of further education, preferably leading toward a military career.



SOCIAL SECRETARY - Warren Boyer:



Call 336 407-2374 if you have input.

Boogie Winter Wonderland Returns - Tickets on sale now!

Spice up your holiday season with Piedmont Wind Symphony's hit show, Boogie Winter Wonderland Returns! Join us Tuesday, December 16 at 7:30 PM at The Ramkat for the ultimate

date night for music lovers and boogie connoisseurs. This electrifying evening transforms holiday hits and timeless classics into a funky, soul-filled celebration—perfect for anyone looking to shake up their seasonal traditions. Groove to Earth, Wind & Fire’s “Boogie Wonderland” and “September/December,” sway to bold new takes on “Winter Wonderland” and “Sleigh Ride,” and feel the power of Stevie Wonder’s “Superstition” and Tower of Power’s “What Is Hip.” With powerhouse vocalists Myk’l Hanna and Nishah DiMeo, and a rhythm section guaranteed to get you moving, this one-night-only show will make your season shine. Tickets can be purchased at: <https://www.theramkat.com/events>. Scroll down to "Boogie Winter Wonderland" and purchase. Several of us went last year and it was outstanding. Diane and I hope to see you there.

TARHEEL CENTRAL CHAPTER OUTREACH:

Your Board of Directors has determined the following worthy causes are deserving of our donations. PLEASE MAKE DONATIONS THROUGH CHEDDAR UP; it is easy and safe.

TRIAD HONOR FLIGHT: Celebrates America’s veterans by inviting them to share in a day of honor at our nation’s memorials. It cost \$600.00 per participant. **The Vision:** A nation where all of America’s veterans experience the honor, gratitude, and community of support they deserve. For more information visit: <https://www.honorflight.org/>

TOYS FOR TOTS: SPECIAL NOTE - Please bring toy donations (new, unwrapped, unopened) to November meeting. We are collecting toys in November! Mission: to collect new unwrapped toys and distribute those toys to less fortunate children at Christmas. **Goal:** through the gift of a new toy, help bring the joy of Christmas and send a message of hope to America's less fortunate children. For more information visit: <https://winston-salem-nc.toysfortots.org/local-coordinator-sites/lco-sites/default.aspx?nPageID=0&nPreviewInd=0&nRedirectInd=3>

MARINE CORPS LEAGUE MUD RUN: A CHARITY EVENT hosted by Marine Corps League Percy John Fulton Detachment #1075 Winston-Salem, NC. **SUPPORTING** the following Charities: Semper Fi & America’s Fund, Camp Lejeune, NC / The Fisher House at Camp Lejeune, NC / Toys for Tots / Young Marines Youth Program, NC / State Veterans Home, Salisbury, NC / Wreaths Across America, National Cemetery, Salisbury, NC / City Lights Ministry, Winston Salem, NC / Savings Grace K-9, Lexington, NC / The Hero’s Center, High Point, NC / Irreverent Warriors. For more information visit: <https://usmcmudrunnc.com/event-information/general-information/>

WREATHS ACROSS AMERICA

Wreaths Across America is a nationwide program honoring our fellow deceased Veterans by placing wreaths on their grave sites.

FOR ALL OUR MEMBERSHIP, this is how you can participate in the program and honor our deceased Veterans.

1. Donate wreaths to honor our Veterans so they can be placed on their grave sights. Donation is the purchase of an individual wreath at \$17 each or donate to purchase four wreaths at the same price each and a fifth wreath is included free of charge. Wreath donations to the ELKS Lodge collection is 23% toward a goal of 562 for this event; will you help?

Wreaths can be purchased at the following link: <http://www.wreathsacrossamerica.org/nc0275>

PLEASE use this above link exclusively so the wreaths will go to Westlawn Gardens of Memory through the local sponsors, Elks Lodge #449, with whom we are coordinating.

2. Attend the wreath laying ceremony on, 13 December 2025, 12:00 noon, at Westlawn Gardens of Memory, in Clemmons and actually lay a wreath at the grave site of a Veteran.

Last year your TCC leaders supported laying wreaths at gravesites. We hope you will join us this year through your donations and laying wreaths.

Col G. Mark Ferketish, Board of Directors Member, USMCR (Ret)
gmarkferk@gmail.com
 504-491-7269.

CELEBRATIONS AND CONGRATULATIONS

CONCERNS AND PRAYERS:

- A LIVELY HAPPY BIRTHDAY APPLAUSE TO:**



- 
- Dr. Robert A. Kohn is a man with short, light brown hair, smiling. He is wearing a dark suit jacket, a white shirt, and a light green patterned tie.

Military spouses face a persistent 21% unemployment rate—the highest among any population tracked by DoD. Frequent relocations, unpredictable schedules, and limited job markets near military bases all contribute to this ongoing crisis. Despite having higher levels of education and valuable skills, employers are often reluctant to hire military spouses, knowing they may move within two to three years.

Please go to your MOAA (<https://www.moaa.org/>) member link, sign in, and let your voice be heard on this important Legislative Action Center need: **Military Spouses Can't Wait - Add Them to the Work Opportunity Tax Credit**

MOAA urges all of us to take action ([Legislative Action Center](#))! Please use this link (<https://moaa.quorum.us/>) and endorse the support: Improve Tricare Access For Families. Please consider contacting our elected officials and let them know to support this valuable initiative. Within the article there is a simple link that will allow you to send your support to the

applicable officials. <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/push-to-help-combat-injured-retirees-continues-with-senate-ndaa/>

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 staff 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 Veterans 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 Veterans 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 Veterans 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 Veterans Restoration Quarters (VRQ) that was wiped out in Hurricane Helene. There has been a tremendous effort by corporations, and nonprofits 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 do 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 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 allow 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.

STATE LEGISLATION PRIORITY FOCUS FOR SHORT SESSION 2026 The State Legislation regular long session (2025) is essentially complete, with leadership meeting to deal with bill vetoes, budget or urgent efforts. Our focus turns towards the upcoming legislation session, a short session since it is an election year. Most of the matters considered prior to April 26, 2026, when the short session is scheduled to reconvene do not impact veterans directly, beyond state budget or similar resolutions. So, we turn our primary focus towards bills that will be reviewed and accessed during the short session as part of our short-term priorities while continuing to work longer term efforts. We also need to make sure our current priority list is still valid, adding or deleting any issues, depending on what has been passed by the general assembly, what has evolved or been highlighted by our member organizations. Matters typically considered in a short session are budget related, and bills that made crossover or were not subject to crossover. Our Legislative committee reviewed the related veteran bills that made the crossover list and would like our member organizations to focus their short-term efforts as listed below. Please note that a bill on the crossover list can be TOTALLY SUBSTITUTED or added to so we always review the list and may update accordingly. Usually, a bill is added to or slightly modified, but care must be taken to look at the bill edition, date and verbiage of any changes. It still makes sense to utilize the crossover list since the general assembly uses it to track its legislative efforts. We will notify if we see these types of revisions. In the 2025 session, a continuing budget was passed by the governor on Sep. 30th as they continue to work through a comprehensive state budget. When SL 2025-92 (H358) was signed into law, there is one significant issue that needs our council's attention. There is a change to the North Carolina Scholarship for Children of Wartime Veterans. Over a two-year period, there is a significant deficient in that fund taken that could total up to \$22 Million from its current funding levels. Although no reductions are expected this fall, up to a 25% reduction across the board on scholarships is expected or possible. Not only is that reduction documented in the just passed continuing budget, but a more significant issue is also included, taking the management of that scholarship program away from the Veteran's Commission & Department of Military and Veterans affairs and giving it to the State Education Assistance Authority. This move will consolidate it with all other educational scholarships and remove veterans from managing or supporting this scholarship, eliminating anyone making decisions knowledgeable of military nuances. Transition of Administration: The programs administration will shift from the Department of Military and Veterans Affairs to the State Education Assistance Authority (SEAA) starting with the 2026-2027 academic year. The SEAA doesn't have any resident veteran or military knowledge or background to aid in those decisions. Priorities: 1) To work with the Veteran's Commission and the Secretary of Military and Veteran's Affairs to secure appropriate levels of funding for the North Carolina Scholarship for Children of Wartime Veterans (Wartime Scholarship) and return the program to Veteran Oversight and management. Our goal is to return the administration to its previous veteran oversight in the final budget. 2) Property tax relief has been a high priority to most of our associations and organizations in some form or another. There were several bills put forward by

both the House and Senate but without agreement or consensus. The result was a single bill, H432 on the crossover list to determine best path forward, with the provision included, to be able to vote on in the short session. Our recommendation is to support this bill but rather than initiate a study as the bill states and have it gone nowhere, to request they utilize H341, which is a revised, resubmitted bill based on H118 (which couldn't get passed). It is the best compromise available and would help the most veterans, improving upon the current law. allowing them to remain in their homes and communities. This measure reduces economic hardship, honors military service and sacrifice, and demonstrates North Carolina's commitment to supporting veterans and their families long after service. It is an incremental improvement, with additional changes that could be made in future years. Property taxes should remain on our master issue list under long term efforts. 3) this next priority has been on our master list but should remain highlighted. It has been very important particularly since the Fayetteville State Veterans Home was closed. State Veteran In- State Housing/Care Programs. It is under the Department of Military & Veteran Affairs and fit within their budget needs. The DMVA manages the State Veteran Home program within the state, but without much authority. Most specific needs must be asked for and directed by other state departments. The budget comes from the General Assembly through a trust that has been built but is now being used as a place to get money for grants or experiments or anything not necessarily for the State Veteran Home program. The State Administration does the contracting, the State Engineers deal with the external structures, but the DMVA is overall manager. The process doesn't work well and there are multiple cracks in the seams as well as wasted funds. The Veteran State Home program is the one that seems to suffer the most. The State Cemetery Trust Fund gets funded out of the State Housing Trust Fund (even though the money comes from Medicare and the VA private medical insurance). So, there are issues that need to be fixed, but it seems to be used as a slush fund rather than using state appropriated funds. It would benefit the veterans if the selected Secretary were Veteran Affairs certified within the first year and they should not be allowed to be confirmed without that certification. There needs to be some type of qualification for the job besides being a veteran and a political appointee. Some of the issues we have noticed associated with our State Homes Program is the lack of cohesion of budget, management, program management, knowledge, maintenance, etc. There is a legal requirement for an annual strategic report, but it hasn't seemed to be a priority, although that would be a road map forward. The council should be requesting that report be done and a copy provided electronically to all voting associations. It is supposed to be provided to the general assembly annually. Veteran State Homes Program Improvements: Addressing the five state-managed homes, including the unexpected closure of the Fayetteville home in 2023. Key areas include overarching management, funding decisions, Fayetteville home path forward, decisions for all 5 veteran homes and future homes within NC. This includes how the state trust fund money is authorized to be used (i.e. how can 10% be siphoned to the veteran's cemetery fund when the money has been provided by Medicare/VA and paid for by those currently residing in the state home structure?). Private insurance, by those in the homes go into that fund and yet a law was passed to set aside 10% of the gross funds for veteran cemeteries. A research study is an exception to the crossover list and could be requested by the House Homeland Security and Military and Veterans Affairs Committee to determine the 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 should be requesting that study be done and included in their research/study efforts. WNC Veterans Restoration Quarters (VRQ) Rebuild: DMVA SEC inspected with the NChe destroyed VRQ from Hurricane Helene and had it on his list for getting repaired/fixed. Hopefully Sec. Mallette, Esq., the new Sec will support the efforts that Sec Martin (previous DMVA Sec) had begun during his short tenure. Supporting the rebuilding efforts for the VRQ in Asheville, which was destroyed during Helene, displacing approximately 200 male homeless veterans. We hope this will be on the Department of Military Veteran Affairs' (DMVA) priorities list that will support veterans across the state. The mission of Veterans Restoration Quarters is to create a principlebased environment and comprehensive residential program that addresses every area of restoration in the life of a homeless veteran. It could be included in the disaster relief budget if brought up as an issue (DMVA, House HSMVA Committee). They haven't seemed to be very busy. All associations could be asking for this inclusion. What is happening with the

Fayetteville Veteran State Home that has been closed since 2023? What is the plan and with what funds to repair or replace it? It is our largest Veteran home in the state and has no known path forward. The home that was programmed to be built in Raleigh with funds that were in the trust is permanently on hold with no path forward and we have no strategic plan from the DMVA as required by NC law. We need each association to be asking questions of their representatives, and the council to be asking what the DMVA is doing on the subject. 4) This issue we consider an embarrassment here in NC. Does NC consider it a veteran friendly state or not? It is estimated that The Department of War contributes over \$79.7 Billion to NC's economy, making it, (according to google) the second largest economic sector and represents approximately 12.8% of the state's GDP. We are estimated to be the fourth highest number of uniformed military personnel in the US with 6 major military bases, and compo 2, 3 facilities. With all, the only buildings that fly the POW/MIA Flag and recognize what military and veterans have contributed for the last almost 250 years are on federal buildings or property. Where is the State's recognition of that sacrifice and the importance of the freedoms provided by service members Advance H288 POW/MIA Flag/State Bldgs. & Schools and ask why it is a requirement on our country's 250th Birthday on state buildings. 5) This priority may not be a short session priority but should be included on the long-term list of issues. With the changes made by the federal government there seems to be new critical gaps in research and supporting efforts for service-connected exposure highlighted by the Pact Act passage. There are study and research grants available if supported by the House Homeland Security Military and Veteran Affairs Committee that would not require inclusion on the crossover list. A study of what is needed, maybe including new insights discovered from Hurricane Helene's disaster (toxic exposures uncovered) that could light a fire for discovering the gaps between state and federal efforts on toxic exposures. With 6 majors installations and a coastline, and contaminated water already found in NC (USMC related) there should be interest around the state and with all associations. Expand support and resources for veterans and dependents affected by toxic exposure. Strengthen state-level programs to address the long-term health impacts of toxic exposure (such as burn pits, Agent Orange, and contaminated water). Ensure that dependents also have access to screenings, healthcare resources, and financial relief when impacted by a veteran's service-connected exposure. Reward/Impact: By addressing toxic exposure comprehensively, North Carolina can close critical gaps in care, reduce long-term health costs, and honor its obligation to veterans and their families. This investment saves lives, supports dependents who often bear hidden burdens, and demonstrates leadership in safeguarding the health of future generations. This is a state/federal responsibility and need. 6) Rumor seems to focus this effort more on federal judge personalities/impacts rather than it being hampered by state legislation, but it needs to be on our master long term list. The establishment of Veterans Treatment Courts in ALL North Carolina counties and jurisdictions, coupled with increased funding to adequately support Veterans Suicide Prevention programs at the local community level. 2) The establishment of Veterans Treatment Courts in ALL North Carolina counties and jurisdictions, coupled with increased funding to adequately support Veterans Suicide Prevention programs at the local community level. It seems that if one local federal judge doesn't want to approve the effort, that court or county is not able to proceed, even if the county is willing. More information and more local knowledge of individual county issues need to be known. So, this is more of a local research effort than a legislative path forward currently. If anyone is knowledgeable and could write up a short paper (1-2 page) or present a short presentation please provide your name, etc. to our commander. Reward/Impact: This ensures that every veteran across the state has equal access to justice, rehabilitation, and lifesaving resources. By expanding treatment courts and suicide prevention funding, North Carolina will reduce recidivism, save taxpayer dollars, strengthen families, and most importantly—save veterans' lives.

---- Regards/Barry N. Moore

THE LARGER OUR NUMBERS, THE GREATER YOUR VOICE.

Why MOAA chapter membership matters.



Tarheel Central Chapter of MOAA, Inc.

MOAA AND CHAPTER MEMBERSHIP ENROLLMENT FORM

Name _____

Rank _____ Branch of Service _____

☐ Active ☐ Retired ☐ Former ☐ Reserve ☐ National Guard ☐ Surviving Spouse

Spouse name _____ Email: _____

Address _____

City _____ State _____ ZIP _____

Date of birth _____ Telephone-Cell _____

Email _____ Telephone-Land _____

(To ensure deliverability of MOAA communications, please provide a personal email address.)

Are you a member of MOAA? ☐ Yes ☐ No ☐ Unknown

MOAA Member Number (if known) _____

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 www.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, save it, and email it to MOAA Membership: tedrobinson128@gmail.com. Mail your check (\$45.00 annual chapter dues) payable to TCC MOAA to: Treasurer, 3160 Presley Dr., Winston-Salem, NC 27107-4532

- For more information, please go to the Chapter website: www.tarheelmoaa.org

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. M1900DMC



Our Chapter is open to all active, reserve, retired, veteran and former (Warrant - Flag) officers of the US Army, Navy, Marine Corps, Coast Guard, Space Force, NOAA and US Public Health Service, their spouses, and surviving spouses.

Affiliations:

North Carolina of Chapters
<https://www.moaa-nc.org>
MOAA, Inc
<http://www.moaa.org>.
(independent, non-profit, politically nonpartisan)

Dinner Meetings are held the second Tuesday of each month (Sept – May) at Salem Glen Country Club, 1000 Glen Day Dr, Clemmons, NC 27012.

Social Hour begins at 5:00 PM; Dinner at 6:00 PM; and the Program at 7:00 PM.

Dinner Cost: \$25/person
Dress is Business Casual.
Chapter Dues: \$45/year.

THE MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA) MISSION:



THE MILITARY OFFICERS ASSOCIATION OF AMERICA'S (MOAA) most extraordinary mission is to improve the lives of military, Guard and Reserve, Veterans, Retirees, Survivors, and their families, achieved through tireless advocacy efforts in our nation's capital. This is the link to the National MOAA Email Preference Center Search Page:

https://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx ENTER YOUR EMAIL ADDRESS & CLICK SEARCH. View or change your newsletter subscriptions from MOAA National.

2026 COLA: 2.8%

The September 2025 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Oct. 24, was 318.139, 3.0% above the FY 2025 baseline of 308.729. This means the average CPI-W for the last three months of the fiscal year (July, August, and September 2024) is 317.265. The baseline is subtracted from this figure, with the result divided by the baseline (and rounded to the nearest tenth), to determine the 2026 COLA of 2.8%: $(317.265 - 308.729) / 308.729 = 2.76\%$ For more, see "[How Your COLA Is Calculated](#)". The average of the last three months of the fiscal year (317.265) will be used as the baseline to determine the 2027 COLA. October 2025 figures are scheduled to be announced Nov. 13, but that release may be delayed by the federal government shutdown.

From TotalForce+: Tax Law Expiration Offers Chance to Boost Military Spouse Employment by Kevin Lilley, October 28, 2025

Military spouses seeking employment don't need charity. But some of their prospective employers might need a nudge to say "you're worth it." That simple message, at the core of an opening-day presentation at the inaugural TotalForce+ conference in National Harbor, Md., yields an approach for advocates and other stakeholders combating the persistently high military spouse unemployment rate, which has sat at 20% or higher since at least 2006. The proposal: Expand the Work Opportunity Tax Credit (WOTC) to cover military spouses along with other targeted groups, including veterans, who face barriers to employment. Companies would get \$2,400 (more in some cases) per eligible new hire, helping to offset onboarding costs, through pre-existing WOTC processes. [TAKE ACTION: Ask Your Lawmakers to Support Military Spouse Employment: <https://moaa.quorum.us/campaign/113791/>] It's not a new proposal, but with the WOTC set to expire in December, changes to the structure are likely. That's why MOAA has been at the forefront in pushing the Military Spouse Hiring Act; it would make spouses eligible for the credit, give them a way to offset frequent PCS moves and other service-related challenges, and help them secure what they're truly after: A chance. "Getting that foot in the door, getting that employer to say, 'Yes, you're worth it – that's the sticking point,'" said Jen Goodale, MOAA's director of Government Relations for Veteran and Retired Affairs, during her Oct. 28 presentation at the Gaylord Hotel and Convention Center.

A Proven Track Record

When veteran unemployment surged during the post-9/11 era, additions of WOTC veteran categories gave companies a clear, immediate incentive to hire these capable prospects, Goodale said. Larger employers, familiar with the WOTC process, established veteran-centered workflows, which became talent pipelines. Nonprofits worked to connect qualified candidates with veteran-friendly companies. While veteran WOTC classifications became law in 2009, they were not fully realized until a 2011 expansion. Veteran unemployment peaked above 9% that year, but fell sharply in the years to come, falling below 3% prior to the pandemic and returning to those low levels in recent years. A similar approach would help military spouse knock over their own "unique barriers" to employment, Goodale said. The Military Spouse Hiring Act (H.R. 2033 | S. 1027) has bipartisan support in both chambers, with more than 100 cosponsors in the House and another 35 in the Senate. Because the bill involves tax legislation, it cannot move forward through the National Defense Authorization Act (NDAA) alongside other MOAA priorities; the Senate version is in that chamber's Finance Committee, while the House version sits in the Ways and Means Committee. While the path to passage may be different, the goal is the same: Strengthening the total force by ensuring military families can build a financial future. "Family financial stability translates directly to military readiness," Goodale said. Visit MOAA's Legislative Action Center

to make your voice heard on this issue and other key legislative priorities – personalize your message to your lawmakers to make even more of a difference.

Kevin Lilley: Lilley serves as MOAA's digital content manager. His duties include producing, editing, and managing content for a variety of platforms, with a concentration on The MOAA Newsletter and MOAA.org. Follow him on X: @KRLilley.

Registration Is Open for Eastern Region Leadership Workshop on Nov. 14 & 15

Registration for the next in-person MOAA Leaders Workshop for Eastern Region volunteer leaders is open. The event will be held November 14-15, in Hershey, PA, at the [Hershey Lodge](#). Council and Chapter Presidents, Membership Chairs, Legislative Chairs/Liaisons, and Surviving Spouse Liaisons from CT, DE, IL, IN, MA, MD, ME, MI, NH, NJ, NY, OH, PA, RI, VA, VT, WI, and WV should have received an invitation. Presidents, please reach out to individuals serving in these roles to remind them that registration must be completed by October 17. An FAQ document has been created: [PDF FAQs for Eastern Regional Council & Chapter Leaders Workshop.pdf](#). Please contact chapters@moaa.org with any questions.

SET SAIL FOR PARADISE WITH MOAA - Contact Lorna Tiller, our dedicated travel agent: Call: 910-343-1978 (Office) or 910-540-3390 (Mobile), Email: ltillertravels@gmail.com **PS** Share this with your family and friends - they're welcome to join the fun too! (MOAA membership not required)

2026 MOAA Signature Group 9-night Western Europe

October 1-10 - 2026 | Dublin to Porto

Dear MOAA Member,

We're delighted to invite you on an exclusive, MOAA-only journey along the storied coast of Western Europe aboard *World Voyager*, one of Atlas Ocean Voyages' boutique expedition yachts. This 9-night sailing offers a unique chance to explore centuries of history, culture, and breathtaking scenery—while enjoying the relaxed luxury of small-ship travel and the camaraderie of fellow MOAA members and their guests.

Coastal Charms of Western Europe

Sail from Ireland's lively capital to Portugal's scenic Douro coast on a journey rich in history, flavor, and coastal beauty. From classic pubs in Waterford to the vineyards of Bordeaux, medieval towns of Northern Spain, and the sun-drenched streets of Porto, this immersive itinerary traces centuries of cultural exchange and maritime legacy.

Aboard your elegant expedition yacht, *World Voyager*, enjoy an intimate and all-inclusive experience with fewer than 200 guests. Dine on regionally inspired cuisine, sip fine wines, and unwind in spacious ocean-view staterooms—all while discovering hidden gems and iconic ports across six different countries.

With seamless travel and the luxury of unpacking just once, this journey blends relaxed sophistication with authentic, up-close exploration.

Cruise Highlights:

- **Four Countries, One Seamless Journey** - From the Celtic charm of Ireland to the wine regions of France, the vibrant coasts of Spain, and the riverfront beauty of Portugal, experience the best of Western Europe in a single, unforgettable sailing.
- **Ports Steeped in Story** - Walk cobbled lanes in Waterford, taste world-famous wines in Bordeaux, marvel at Bilbao's Guggenheim, and stroll Gijón's vibrant waterfront.
- **Culinary Encounters** - Snack on Dutch treats, savor fresh seafood in La Rochelle, and enjoy private tastings in renowned wine regions.

- **Yacht-Style Luxury** - Enjoy a refined onboard experience with oceanview accommodations, open-air lounges, locally inspired menus, and an included cultural excursion—all aboard Atlas's boutique expedition yacht.
- **Extend Your Journey** - Enhance your adventure with curated add-ons: sail back-to-back 19-nights from Reykjavik to Dublin, explore Ireland on a guided pre-cruise tour, or continue your journey with a post-cruise Douro River sailing.
- **Exclusive MOAA Benefits** - Enjoy special MOAA pricing, including free onboard credit, and the unique experience of traveling with fellow MOAA members aboard a ship reserved exclusively for our group.

Join Us for a Special Preview Webinar – September 9

Get an insider's look at our October 2026 Dublin-to-Porto sailing during this exclusive webinar hosted by MOAA Vacations and Atlas Ocean Voyages. We'll share first-hand insights from the recent MOAA Atlas Signature Yacht cruise, along with photos, videos, and highlights from our exclusive onboard events. Discover what makes these intimate, small-ship cruises so special, explore the detailed itinerary, and learn about exclusive MOAA savings and perks. Don't miss out — [register now!](#)

When MOAA Speaks, Congress Listens

Learn more about MOAA's key advocacy issues and contact your elected officials using our messaging platform.

[TAKE ACTION](#)

Exclusive Discounts for MOAA Members - Members save year-round on shipping, storage, and so much more. Access your deals today! [Click Here](#)

CURRENT VA INFO: <https://www.moaa.org/content/events/healthcare-and-benefits/understanding-your-va-benefits-june-2024/>

See the NC Division of Veterans Affairs newsletter at: <https://www.milvets.nc.gov/> and the North Carolina Council of Chapters Newsletter at: <https://www.moaa-nc.org/>

Families Go to: <https://www.military.com/daily-news/2022/11/09/free-lifetime-national-parks-passes-are-coming-veterans-and-gold-star-families.html>

Need assistance with VA benefits? The Winston-Salem VA Regional Office is here to help. Visitors to the Winston-Salem VA Regional Office (<https://www.benefits.va.gov/winstonsalem/>) can now park for free in the Third and Main Street Public Parking Facility. Just take your parking ticket to the VBA public contact office upon check-in and ask for parking validation. For those who are unable to travel to Winston-Salem, you can make a virtual appointment with us here: <https://va.my.site.com/VAVERA/s/> You can also find an accredited representative in your area by visiting <https://www.va.gov/disability/get-help-filing-claim/> Accredited representatives include accredited attorneys, claims agents, and Veterans Service Officers (VSOs). They work on behalf of Veterans and service members—as well as their dependents and survivors. VSOs work for you, and their services are free. Be sure to check VA's website before choosing a representative. The representative you choose should be accredited through VA to ensure your claim is managed professionally and fairly. Visit <https://www.va.gov/initiatives/protecting-veterans-from-fraud/> to learn more about protecting yourself from benefits fraud.

Retiree Assistance Office (RAO) bulletins are located at: <http://www.nhc-ul.org/rao.html> and <http://veteraninformationlinksasa.com/emos-rao.html> FOR ALL VETERANS - RETIREE ASSISTANCE OFFICE publications; VALUABLE INFORMATION FOR ALL VETERANS; Provided by: Lt. James "EMO" Tichacek, USN (Ret) Editor/Publisher of the RAO Bulletin; All words and phrases in the color as the link below will open another page when "clicked on."

<http://thearmysecurityagency.com/index.html> Welcome to My VA Benefits / Veteran Information Links and ASA - Army Security Agency. We provide the best veteran information portal for VA benefits. Visit us for all your VA needs! Site updated on January 15, 2021.

Find your nearest VA regional office <https://www.benefits.va.gov/ROWINSTONSALEM/directions.asp>

VA pension benefits: You can work with a trained professional called an accredited representative to get help applying for VA pension benefits.

Get help filing your claim <https://www.va.gov/disability/get-help-filing-claim/>

Veterans Crisis line: 1-800-273-8255 Press 1 - US Department of Veterans Affairs: Women Veterans Call Center – 855 829-6636. Link to Urgent Care organizations approved by the VA <https://vaurgentcarelocator.triwest.com/> If you are under the VA healthcare system for a service connected health condition and have had to or might need to use a Non-VA hospital emergency department and/or emergency transportation for a medical emergency related to your service-connected health condition, you or a family member must report this to the VA within 72 hours. Call: 704 638-9000 ext. 12022. Year 'Round Veteran Discounts: <https://blogs.va.gov/VAntage/85765/veteran-discounts-available-year-round/>

MILITARY RELATED CONTACT INFORMATION:

Casualty Assistance - Call toll free 877-353-6807. Overseas callers should contact the nearest U.S. Embassy.

Defense Enrollment Eligibility Reporting System (DEERS) Telephone Center- Call DEERS at 800-538-9552, Monday through Friday, excluding U.S. federal holidays.

Defense Finance and Accounting Service - The agency that pays military retirees and annuitants can be reached at 800-321-1080, or through AskDFAS online. Visit the retired military and annuitants webpage for more information about pay matters such as tax forms, pay verification, Direct Deposit, myPay and more.

Federal Long-Term Care Insurance Program - The program provides long-term care insurance to help pay for the costs of care you need if you can no longer perform everyday tasks (activities of daily living) by yourself because of chronic illness, injury, disability or the aging process. For assistance, call 800-LTC-FEDS (800-582-3337) or TTY 800-843-3557 to speak with a program consultant. You can also visit <https://www.ltcfeds.com/>.

Identification Cards - Call 800-525-0102 for location of the nearest issuing facility, or visit the site locator or find at: <https://idco.dmdc.osd.mil/idco/locator>

Legal Offices - Assists members with preparing wills and powers of attorney, and answers certain legal questions. Visit the Air Force Legal Assistance website at <https://aflegalassistance.law.af.mil>.

Medicare - 800-633-4227 or visit www.medicare.gov.

Social Security Office - Call toll free 800-772-1213; commercial 410-965- 8019; or write to Social Security Administration, Office of Public Inquiries, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235. Visit the website for more information.

TRICARE Mail-Order Pharmacy Program (Express Scripts, Inc.) - In United States, call toll free 800-282-2881; or overseas, call 866-275-4732. Visit <https://www.express-scripts.com/TRICARE/index.shtml> for more information.

Veterans Affairs - For benefit inquiries call 800-827-1000; life insurance 800-669-8477; status of headstones and markers, 800-697-6947; special issues such as Gulf War/radiation/Agent Orange/Project Shad call 800-749-8387; GI Bill and education matters call 888-442-4551. Visit the website at www.va.gov. Local Events You Might be Interested In:

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Tarheel Central Chapter

DINNER RESERVATION FORM for Tuesday, Nov 14, 2025

Cheddar Up reservations, indicated by Dinner payment on Cheddar Up, Telephone calls, emails and texts will be accepted until 5:30 PM on Thursday, Nov 6th; Salem Glen needs the reservation guarantee by Friday morning so the correct amount of food can be ordered for delivery in time for the meeting on the following Tuesday.

Your Name: _____

Birthday (DD/MMM – Member ONLY) _____

Number of Reservations: _____

Spouse Name: _____

Guests Names: _____

At \$25 each: _____

Add Scholarship/Worthy Cause Donation: _____

Add CY2025 Dues at \$45: _____

Grand Total: _____ **Check #:** _____

Make all checks payable to: Tarheel Central Chapter, MOAA

Call Reservations into (919) 601-3800 and Send Checks to Treasurer:

Tarheel Central Chapter MOAA
% Mike Chapman
3160 Presley Dr.
Winston-Salem, NC 27107
p8a284@yahoo.com