

Piedmont Chapter





ARMY NAVY AIR FORCE MARINES COAST GUARD SPACE FORCE NOAA USPH

November 2025 Newsletter

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and Piedmont as your
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Piedmont Chapter – President's Message

The trees are starting to turn and show their Fall colors. Thanksgiving will be upon us quickly, Christmas and the New Year shortly thereafter. I pray each of you and your families have a blessed Thanksgiving and Christmas Season.



Happy birthday to our United States Marine Corps: 250 years old, 10 NOV 1775. "Semper Fi," Marines! Happy birthday to our Piedmont Chapter: 62 years "young," 21 NOV 1963.

RECENT HAPPENINGS:

- We welcome 3 new members: 2 who joined our Chapter at our 18 SEP membership dinner meeting LTC Brad Vance, USA, Professor of Military Leadership, Clemson Army ROTC and his wife, Katie; Capt. Carl Sharperson, USMC (Fmr) and his wife, Jackie. Most recently COL Kevin Smith, USA (Ret) and his wife, Elizabeth. I will present them with their service/MOAA lapel pins at our 20 NOV membership meeting.
- Hilda and I hosted our New-Member Welcome and Orientation continental breakfast for new members and wives on 3 OCT; Capt. Doug Smartt, USN (Ret) and his wife, Carole; Lt Bill Williams, USN (Fmr) and his wife, Pamela; and Capt. Carl Sharperson, USMC (Fmr) and his wife, Jackie. It's beneficial to learn about the backgrounds and families of our new members and wives and update them on the things our Chapter is doing in our communities. The next new members' welcome breakfast will be in January.
- At our 18 SEP meeting, we had good attendance, a delicious dinner, and excellent updates on the Clemson ROTC programs from Col Chris Kiser, USAF, Professor of Aerospace Studies, Clemson Air Force ROTC; and LTC Brad Vance, USA, Professor of Military Leadership, Clemson Army ROTC. Plus, we had the pleasure of meeting and hearing about future plans of the Clemson outstanding ROTC cadets from this past academic year. Cadet Carson Homan, Army; and Cadet Jackson Masters, Air Force both impressive young men who give us reason to be optimistic about the future of our military.
- A couple of weeks ago (11 OCT), Chapter member, LTC Tom von Kaenel, USA (Ret), planned and hosted the 250th Birthday celebration of our US Navy (13 OCT 1775) at the Semper Fi Barn in Central; and swore in 6 young men and women to be new sailors. Chapter member Capt. Doug Smartt, USN (Ret) was the guest speaker and did a superb job.
- We are at \$16,000 in our JROTC Scholarship Fund so far -64% of our 2025 \$25,000 goal. Again, my sincere thank you to those of you who have helped us get to this point. We are getting close to having the website and handouts available to begin asking for donations from outside entities. We will keep you informed about the progress on that.

UPCOMING EVENTS:

• **VETERANS DAY – Tuesday, 11 NOV**. My sincere appreciation to each of you for serving our country – officers and warrant officers (retired and former), surviving spouses, and our spouses – of all services and all ranks – active, guard and reserve – THANK YOU!!!

I will be speaking at Daniel High School at 1000 to honor veterans there with the JROTC cadets and the rest of the student body. If you live in the Clemson, Seneca, Six Mile, or Central area, I hope you will join us.

- Our Thursday, 20 NOV membership meeting will be a 11:30 luncheon at Tucker's Restaurant in Anderson. We will celebrate our 62nd Chapter birthday and welcome our newest members, guests, and our guest speaker, Attorney Joel Collins, who will be speaking on "The Oversized Influence of South Carolina on the Establishment of our Nation." We will also have a membership vote on our updated Chapter Bylaws to reflect our current IRS Section 501(c)19 non-profit, tax-exempt, veterans charitable organization status; and vote on LTC Neil Lark, USA (Ret), new Chapter Vice President, and COL Wayne Beam, USA (Ret), new Legislative Liaison Director, both effective 1JAN 2026. It promises to be another very interesting and informative talk with a great luncheon and the opportunity to enjoy the camaraderie of other members and spouses. Please join us for this important meeting.
- Tuesday, December 2nd, is "Giving Tuesday" across the country. It's the day intended to inspire millions of people to give charitable contributions to nonprofit organizations like ours and so many others.

REMINDERS:

- Please bring a MOAA-eligible guest on 20 NOV.
- Please let me know if you have a MOAA-eligible retired or former officer or warrant officer who I can meet and give MOAA and Chapter info.
- Remember to wear your service-related hats, shirts, sweatshirts, etc. when out and about. I do, and I get "thank you for your service" comments often and it's a great conversation starter.

THIS DAY, 1 NOVEMBER, IN AMERICAN MILITARY HISTORY:

- 1620 -- 41 Pilgrims aboard the Mayflower anchored off Massachusetts. Miles Standish was their military commander.
- 1861 -- General George B. McClellan was made General-in-Chief of the Union Armies succeeding LTG Winfield Scott.
- 1918 -- The third and final phase of World War I US led Meuse-Argonne Offensive began.

Respectfully,

Mel

Mel Case; Colonel, Infantry (Ret) President, Piedmont Chapter, MOAA 904-304-8871 melcaseusma64@comcast.net



Piedmont Chapter – 20 November MOAA Membership Meeting

Date/Time: 1130 Thursday, 20 November 2025

Place: Tucker's in Anderson

Address: 3501 Clemson Blvd, Anderson 29621

Speaker: Joel Collins Attorney at Law

"The Oversized Influence of SC on Establishment of Our Nation"

Cost: \$25 per person (includes tax and gratuity)

RSVP/Mail Checks: Alex Glass, 106 Moorhaven Dr, Liberty, SC 29657

Email: aglass1949@gmail.com / Phone: 843-801-1509

Checks payable to: Piedmont Chapter, MOAA Dinner RSVP Date: NLT, 18 November 2025

Please pay with a CHECK NOT CASH! Thank you

Spouses and guests are encouraged to attend. If you are a prospective member and wish to attend this function, and/or join the chapter, please send in your reservation or contact the following:

Chairperson Membership: Howard Stammerjohn

Phone: 864-964-1631 / Email: piedmont.moaa@aim.com

September Meeting Speaker's Recap

• Col Chris Kiser USAF:

Col Kiser opened his remarks by thanking us and telling us it was an honor to come. The

AFROTC at Clemson is a highly successful and popular detachment. When he spoke to us last year, he noted that they had a large Freshman class and this year's class is exponentially larger. This is a nationwide trend. The Flying Tigers are in the top 10% nationwide, and the quality of Clemson's students remains very high. The cadets are highly achieved, exhibit patriotism, a desire to serve and consider ROTC a pathway to fulfill their dreams. He noted that Cadets are receiving fewer benefits due to budget cuts, but they remain in the program. The first Space Force Cadet will graduate this December. He



proudly reported that there is a 1 Star General among their alumni.

In answering questions, he noted that the number of Commissions remains the same, so the program continues to grow more competitive. Last year 98% were selected compared to 70% this year. Females comprise 40% of the cadets.

• LTC Brad Vance, Army:

LTC Vance spoke proudly about the high quality of the Cadets in the Army ROTC detachment at Clemson. He raised awareness that the Active-Duty United States Army may reduce to 300,000 during peacetime, and technology may continue to replace some additional positions. The number of ROTC programs will be reduced from 274 to 220. As of today, there are 141 Cadets. 40% of them get no financial help but they want to serve and speak of being guardians of freedom. Next year's class numbers are going up. At camp this year, Clemson was the #1 program and are ranked #3 across the nation. In this year's graduation class, 22 Cadets will be commissioned, 16 will go on active duty and 6 will join the National Guard. This year's Military Appreciation Game will be on November 22 vs. Furman. He encouraged all to attend.

• CDT Carson Homan, Army:

CDT Homan is a recipient of the MOAA Award of Excellence. At summer training there were 6000 Cadets present, all hoping to achieve the high honor of earning the Recondo Badge. The Recondo Badge for ROTC Cadets is a symbol of superior performance at Advanced Camp, awarded to Cadets who meet rigorous physical and military skill standards. Those include high APFT scores, success on land navigation and confidence courses, expert marksmanship, and successful completion of the 12-mile foot march. Earning the badge requires excelling in all aspects of Advanced Camp, with no failures or disciplinary actions, to demonstrate high-level competency and readiness for future leadership roles. He and 2 other Clemson Cadets successfully earned the Badge. He is proud to be a member of the Army ROTC program at Clemson and was grateful to be invited to speak at our dinner.

• CDT Jackson Masters, USAF:

CDT Masters is a recipient of the MOAA Award of Excellence. He graduated from high school in 2021 in Pickens, SC and received his dream admittance to the Air Force Academy. However, prior to reporting he suffered a concussion. During that time, he received an offer to attend Clemson and was very happy to spend 4 more years near his family before graduation and commission. He was motivated by his grandfather, who served in the military. At Clemson, he was exposed to the Scroll of Honor at Memorial Stadium. The Scroll of Honor is a tribute to the 491 students and alumni that gave their lives; their names in stone are a permanent feature of the campus and country. He asked himself "How do you serve?". He believes that God has blessed him by making him physically able and mentally ready to serve. He has attended Clemson on a full ride scholarship and is grateful to the USAF for the opportunities now available to him.









Piedmont Chapter – Proposed Meeting Dates, Venues, and Speakers For 2026!

15 Jan 26: 1130 Luncheon - Tucker's in Anderson Speaker: (Tentative) MG Robin B. Stilwell, The Adjutant General of SC "The State of the SC National Guard"

19 Mar 26: 1130 Luncheon – Tucker's in Anderson Speaker: ED Litoborski, Amateur Astronomer

Piedmont Chapter – New Members / Membership

Our Piedmont Chapter membership stands at **94** members, which is **an all-time high** in the history of the Chapter!!

Carl Sharperson, CAPT, USMC (Fmr), 103 Canoy Ln Suite 113, Clemson, 29631, 864-207-0542 <u>carlsharperson@hotmail.com</u> ...wife is Jacqueline.

Kevin Smith, COL, USA (Ret), 1372 Coffee Road, Westminster, SC 29693, 703-944-7297 kevinsmith8383@gmail.com...wife is Elizabeth. Kevin is the PME at Army JROTC at West Oak High School.

Bradley Vance, LTC, Army (Act), 145 Wildflower Road, Easley, 29642, 828-390-0724 byance@clemson.edu

Wear that military gear and keep those chapter business cards handy. When you meet a potential member, please obtain their email address and/or phone number for me to follow up. Tell your contacts how we support ALL veterans, of ALL ranks, and their military families. Thank you for your membership, dedication and faith in MOAA and the Piedmont Chapter mission.

"Never Stop Serving"

Howard

Piedmont Chapter – Birthdays

NOVEMBER

DECEMBER Justin Adams Wayne Beam

Trina Baldwin John Benson **Eddie Barnett** Frank Cox Richard Chamblee Percy Dingle

Sam Henderson Claude Cooper Curt Haase Rock Reinhart

Howard Stammerjohn Diane Krolak

Tony McAlister Richard Vail Kevin Smith



If you don't see your name mentioned in YOUR month, Please call Howard Stammerjohn, Membership, 864-964-1631

Treasures Report

We ended October with another solid budget performance. Contributions to JROTC increased by \$1684, giving us more than \$15,500 allocated to this important chapter outreach. More contributions are still gratefully solicited!

Harold Cannon's name tag was drawn for the free meal at our upcoming November meeting.

JROTC Scholarship

The JROTC Scholarship Committee is on track to award a JROTC Scholarship in March 2026.

For the Leadership Team: The Committee will send the Scholarship Guidelines and Application Form to JROTC units in our area in the first week of November 2025. The scholarship applications are due on or before Feb 1, 2026. We hope to have a link on the Chapter website by then which is still a work in progress.

V/R, John Benson

Fundraising

Following the Fundraising Committee's recommendation and the Chapter Board of Directors' approval, Ms. Marie Cole of the firm Spin Nest was put under contract for the development of the Piedmont Chapter's webpage. Webpage development is underway with the following actions ongoing or completed:

- Initial template of webpage created.
- Population of webpage content (e.g., MOAA and Piedmont Chapter overview, mission, activities supported by Piedmont Chapter and initial membership data) underway.
- Chapter ownership of webpage domain obtained.

Fundraising Committee met on 16OCT25 to discuss and refine coordination process of webpage with other Chapter functions (e.g., membership applications, scholarship applications, etc.)

Next Steps:

The Fundraising Committee is seeking additional material to further develop the Chapter webpage. Details regarding the Chapter's support to the M. C. "Dolly" Cooper Veterans Cemetery, Richard M. Campbell Veterans Nursing Home, Clemson University Army and Air Force ROTC Programs, and the Anderson, Oconee, and Pickens County High School Junior ROTC Programs are needed. Please send photos and information to Hal Cannon. (hcannon80@yahoo.com)."

V/R, Hal Cannon

Our Own Backyard

US Navy 250th birthday event at the Semper Fi Barn 11 October 2025





Left: cutting the birthday cake: WW II and Korean War Navy veteran, 99-year-old Johnny Price and youngest Navy recruit, 17-year-old Clarence Henderson.

Right: Capt. Doug Smartt and COL Mel Case

UPCOMING EVENT!



SC Legislative Affairs

MJ "Dolly" Cooper Veteran Cemetery Passes National Inspection with High Marks

The SCDVA staff at the M.J. "Dolly" Cooper Veterans Cemetery in Anderson recently completed an exacting, rigorous, and detailed inspection by the National Cemetery Administration's (NCA) Compliance Review Program with great success, a first in the cemetery's short history.

The M.J. "Dolly" Cooper Veterans' Cemetery, located at 140 Inway Drive in Anderson, is South Carolina's only state Veterans cemetery. Established in 2007, M.J. "Dolly" Cooper is a National Cemetery Administration (NCA), Veterans Cemetery Grant Program-funded cemetery, under the South Carolina Department of Veterans' Affairs (SCDVA). NCA Compliance Review Program inspections occur periodically every three years for state and tribal cemeteries to the same standards held for all national cemeteries. This major accomplishment comes after years of hard work and dedication by the cemetery's staff, led by Superintendent 1SG Wade Breaud, USA (Ret).

"Our team has been working tirelessly to meet passing standards set by the National Cemetery Administration," said Wade Breaud, Superintendent of the M.J. "Dolly" Cooper Veterans Cemetery. "The passing of this most recent inspection is a testament to the unwavering dedication and the deep respect we all have for the Veterans and families we serve. It's an honor to lead this team and to know that we are now fully compliant with the same rigorous standards as our nation's most hallowed grounds."

"The passing of this inspection is a monumental achievement," said **Todd McCaffrey**, **Secretary of the South Carolina Department of Veterans' Affairs.** "We strive to create and maintain a final resting place for Veterans worthy of their service and sacrifice. This recognition from the National Cemetery Administration validates the hard work of so many people and ensures that the M.J. "Dolly" Cooper Veterans' Cemetery will forever stand as a symbol of our state's gratitude and commitment to those who have served."

Secretary McCaffrey presented certificates to all SCDVA staffers at the cemetery for their achievements and contributions to the passing of the NCA Compliance Review Program inspection.

MOAA/Military News

See Your 2025 VA Disability Pay Rates

The following tables show 2025 Department of Veterans Affairs monthly disability rates for veterans with a rating of 10% or higher. These amounts are effective Dec. 1 of each year. They are tax-free. VA disability payments are made to veterans who got sick or injured while serving in the military and to veterans whose service made an existing condition worse. You may qualify for VA disability benefits for physical conditions (such as a chronic illness or injury) and mental health conditions (such as post-traumatic stress disorder or PTSD) that developed before, during, or after service.

10%-20% Disability

Percentage Rate

10% \$175.51 20% \$346.95



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

30%-60% Disability

Dependent Status	30%	40%	50%	60%
Veteran Alone	\$537.42	\$774.16	\$1,102.04	\$1,395.93
Veteran with Spouse	\$601.42	\$859.16	\$1,208.04	\$1,523.93
Veteran with Spouse and Child	\$648.42	\$922.16	\$1,287.04	\$1,617.93
Veteran with Child	\$579.42	\$831.16	\$1,173.04	\$1,480.93
Each Additional Child Under 18	\$31.00	\$42.00	\$53.00	\$63.00
Each Additional Schoolchild Over Age 18	\$102.00	\$137.00	\$171.00	\$205.00
Additional for A/A Spouse	\$58.00	\$78.00	\$98.00	\$117.00

70%-100% Disability

Dependent Status	70 %	80%	90%	100%
Veteran Alone	\$1,759.19	\$2,044.89	\$2,297.96	\$3,831.30
Veteran with Spouse	\$1,908.19	\$2,214.89	\$2,489.96	\$4,044.91
Veteran with Spouse and Child	\$2,018.19	\$2,340.89	\$2,630.96	\$4,201.35
Veteran with Child	\$1,858.19	\$2,158.66	\$2,425.96	\$3,974.15
Each Additional Child Under 18	\$74.00	\$84.00	\$95.00	\$106.14
Each Additional Schoolchild Over 18	\$239.00	\$274.00	\$308.00	\$342.85
Additional for A/A Spouse	\$137.00	\$157.00	\$176.00	\$195.92

Piedmont Chapter – Surviving Spouse Corner

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 preplanning for long term care.

Long-term care can be expensive and location dependent. The median cost 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

Oct. 14 Webinar: What Military Retirees and Families Should Know About Long Term 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.

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

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.

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]

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]

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 elderly 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.

Gordon Johnson Chaplain

Editor's Note: It has come to our attention that the AnMed Urgent Care facilities currently do NOT take TRICARE. This is a change from previous years. However, if you've been seeing a PCP annually the \$55 co pay should be waived as they cover VA 100%. If you haven't seen a VA Dr or approved local PCP in the area for the last year you may have been dropped out of the VA system. (My wife just experienced this in October)

Piedmont Chapter 2025 Board of Directors

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	•	
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Newsletter	CDR Alan Erisman, USN	678-778-0183
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Hospitality	Sharon Jacobs, Surviving Spouse	864-245-5501
-	Penny Schriver, Surviving Spouse	864-224-4374

For Chapter property, anyone having equipment should notify Juliana Heck, Secretary, by email: julianaheck@yahoo.com. She's the record keeper of all the Chapter property.

Next Board meeting: 1000 02 December at the Dolly Cooper Cemetery



HELP MILITARY FAMILIES TODAY

ACT NOW: Now is the time to urge your senator to help military families by securing financial relief for the U.S. child-care industry. You may have noticed some changes to the Take Action Website, it is now even easier to reach out to your lawmakers on these issues, as well as track what MOAA is engaging in the halls of Congress. To learn more about the new changes, click here!

Take Action Now



HELP THOSE IN NEED

Donate to help address emerging needs among currently serving and former uniformed service members, retirees, and their families.

Every donation, no matter what the size, makes a positive difference in the lives of uniformed service members and their families across the country.

Thank you in advance for your generosity.



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Association Member Benefits Advisors:

AMBA works with small and large associations nationwide. We have the expertise to meet any association's needs, regardless of cultural, geographic, and economic conditions.

Contact Person: Michele Armesto, CLU,

RHU

Telephone: 202-251-9488

Contact

Email: michele.armesto@amba.info

Sponsor Website

JOIN MOAA!

BECOME A MEMBER OF OUR CHAPTER

Join MOAA: If you want to join MOAA national go to MOAA National.

To join our chapter, choose JOIN, choose the state of South Carolina, and choose the Piedmont Chapter.

To about learn more the National MOAA membership benefits, click HERE

Disclaimer: The Piedmont Chapter of MOAA is affiliated with the South Carolina Council MOAA and the national MOAA organization and all are nonpartisan.

"Follow your enthusiasm. It's something I've always believed in. Find in those parts of your life you enjoy the most. Do what you enjoy doing"

- Jim Henson (Muppets Creator)

POLITICAL ACTIVITIES

A reminder from National MOAA: "As an organization exempt from federal taxation under Sec 501(c)(19) of the Internal Revenue Code, MOAA and its affiliates must take care to avoid engaging in partisan political activities. Under the IRS rules, we are prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of, or in opposition to, any candidate for public office."

PIEDMONT CHAPTER LINKS:







MOAA SOCIAL LINKS:







