



UPPER POTOMAC CHAPTER

January 21, 2025

Chapter Officers

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CWO3 Cole Barnhart, USMC, Ret

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Vacant

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LTC Carol VanSchenk Hof, USA, Ret.

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LtCol Hugh M. McIlroy, USMC, Ret.

Surviving Spouse Liaison

Mrs. Jayne Bongard

Newsletter Editor

COL Gerard Schumeyer, USA, Ret.

...from the President



125 by 2026!!

96 and counting!

Happy New Year!

I'm humbled to start my 4th year as an elected officer and 1st year into my second term as Chapter President. I just couldn't leave this exceptional group of patriots, warriors and families who served and continue to serve our nation and Maryland.

I want to center us on the importance of MOAA's work. So, please give me your undivided attention for the next several sentences.

MOAA's superpower is advocating for and influencing Veteran and military legislation. It is the most powerful advocate for the PEOPLE in our communities. Without MOAA, dollar signs and new technology will overshadow the people. This is

especially true at the state level. No other veteran organization advocates well at the state level. But we do.

I am personally asking you to get involved. The more members we have, the louder the voice. Study the issues and engage with your local and state elected officials. Be persistent. Be an ambassador for those serving and our Veteran community.

Let's rattle some cages in 2025 and fight for what's right.

FIND A NEW MEMBER TO JOIN US!!!

Mike
Never Stop Serving

About Our Chapter-In Brief

The Upper Potomac Chapter was chartered on June 26, 1971, and includes membership from Frederick, Carroll (part of), Washington and Allegany counties, Maryland; Berkeley and Jefferson counties, West Virginia; and Franklin County, PA.

The purposes of the chapter are to promote the objectives of the Military Officers Association of America (MOAA); foster fraternal relations among retired, active duty, and former officers of the uniformed services and their National Guard and Reserve components; protect the rights and interests of and provide useful services for these personnel of the uniformed services and their family members and survivors; and serve the community and the nation. Membership is open to active duty, National Guard, Reserve, retired, and former commissioned officers and warrant officers of the following uniformed services: Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration. Memberships are also available for surviving spouses of deceased officers.

<https://www.moaa.org/cha/upperpotomac/>

For information on how to join our chapter, contact Hugh McIlroy, 717-785-1059, germac03@gmail.com

The Upper Potomac Chapter is an affiliate of the Military Officers Association of America (MOAA) and is non-partisan. Any conveyance of partisanship in this newsletter is unintended.

Welcome New Member

Welcome to MAJ Pedro Bonilla-Vazquez, USA, Ret and his spouse, Victoria, from Frederick, MD.

Business Meeting/Luncheon February 15, 2025

Join us **Saturday, February 15** for our next business meeting/luncheon at Nick's Airport Inn, Hagerstown, MD. **Reservations are due NLT Noon, Saturday, February 8, 2025.** A reservation form is provided on page 9.



February

- 2-Jimmie Spiller
- 2-Carol Baker
- 2-Carolyn Elgin
- 11-Sue Mekkelson
- 12-Jerry Schumeyer
- 16-Doug Reichard
- 21-Leroy Taylor
- 28-Joan Malloy

March

- 1-Bobbie Marr
- 2-Rosa Rand
- 3-Kathleen Brekhus
- 4-Harriet Click
- 4-Don Quail
- 12-Charlene Denton
- 13-Darlene Aulls
- 19-Roger Bennett
- 21-Joan Muniz
- 23-Dennis Brekhus
- 24-Peggy Remsburg
- 25-Lawra Lee

Ft. Detrick Military Retiree Council Muster 6 February 2025

See the attached flyer on Page 7 for reservation information. RSVP by 29 January 2025



1

February

Gary Lee & Rebecca Diane Kimberlin

March

4

Guy & Suzanne Everhart

20

Bill & Carolyn Elgin

31

Terry & Diane McCune

Welcome New Member

Welcome to MAJ Pedro Bonilla-Vazquez, USA, Ret and his spouse, Victoria, from Frederick, MD.

National Vietnam War Veterans Day, March 29

The Vietnam War Veterans Recognition Act of 2017 was signed into law by 45th U.S. President Donald J. Trump, designating every March 29 as *National Vietnam War Veterans Day*. This special day joins six other military-centric annual observances codified in Title 4 of the United States Code §6,

among them, Memorial Day, Independence Day, and Veterans Day. 29 March is a fitting choice for a day to honor Vietnam veterans. It was chosen to be observed in perpetuity as March 29, 1973, was the day United States Military Assistance Command, Vietnam was disestablished and also the day the last U.S. combat troops departed Vietnam.

Chapter Officer/Board Vacancies

The Chapter has 2 vacancies on its governing body: Chapter Secretary and one Board Member. We are looking to fill both of these positions as soon as possible. If you have an interest in being part of the leadership and management team of the Chapter, now is the time! This is a great opportunity to give back to the Chapter. If you are interested or desire more information, contact Hugh McIlroy at 717-785-1059 or germac03@gmail.com

MOAA Legislative Advocacy Center

Engage with your lawmakers on some of these critical topics important to our membership.

<https://moaa.quorum.us/>

2025 Veterans Benefits Guide Now Available

See Page 7

7 Good Reasons to Join Your Local MOAA Chapter

You know the value of belonging to MOAA and your chapter. But when you're talking to a potential new chapter member, it's important to remember that many officers might have only limited knowledge of MOAA's chapter system. Creating a dialogue and asking open-ended questions is the best way to find out if and how a chapter membership could help a prospective member. Here are some suggested reasons to give. Check out the link on page 7. (© MOAA 2024)

MOAA's Legislative Priorities for the 119th Congress

As the legislative slate resets for the 119th Congress, MOAA member engagement will become even more vital to achieving our advocacy objectives. Your advocacy ensures that MOAA and the broader community of military and veteran service organizations (MSOs/VSOs) maintain momentum for existing priorities such as the Major Richard Star Act, which would benefit tens of thousands of combat-injured veterans. MOAA also needs your help to build support for new objectives and emerging issues, often via immediate action, to respond to the sporadic nature of the legislative process.

Register as an advocate in the Legislative Action Center at <https://moaa.quorum.us/> If you're already registered, send the link to a family member or friend. Visit the link on Page 5 for more on MOAA's priorities for this year. (© MOAA 2025)

Daylight Savings Time Begins-Sunday, March 9, 2025-Spring Ahead!

Your 2025 Pay, Pension, and BAH Update

Military service members in the ranks of E-1 through E-4 will receive a 14.5% raise next year. President Joe Biden signed the 2025 pay raises into law Dec. 23. Most other service members will get a 4.5% pay bump. Some senior officers, including O-8s with 30 or more years of service, all O-9s and all O-10s, will receive smaller percentages because their pay can't, by law, exceed that of Level 2 of the Executive Schedule, according to an executive order published by the Office of Personnel Management. See link on Page 6 for full details. (© MOAA 2025)

MOAA Member Exclusive: Transitioning Into Medicare and TRICARE For Life

MOAA developed this reference guide to answer beneficiaries' frequently asked questions. Below, you'll find all the

information you need to make the transition to TRICARE For Life (TFL). Additional articles written by MOAA benefits experts can be accessed online by Premium and Life members, who can also download a PDF version of the material. See the link on Page 6 (© MOAA 2025)

Dole Act Becomes Law: What It Means to Veterans and Caregivers

The president signed the Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act into law Jan. 2, after years of arduous advocacy by MOAA and more than 40 other veterans organizations. This landmark bipartisan bill, representing more than 90 pieces of legislation developed throughout the 118th Congress, provides significant relief to veterans and their families by expanding benefits, enhancing services, and improving long-term care solutions. The act honors former Sen. Elizabeth Dole, a lifelong advocate and champion for veterans and their caregivers. See link of Page 6. (© MOAA 2025)

From TRICARE Fees to Lower COLA, These Budget Options Could Gut Service-Earned Benefits

Several measures in a recent Congressional Budget Office (CBO) report providing options to reduce federal

spending would weaken, or eliminate entirely, specific earned benefits for nearly all members of the uniformed services and veteran communities. The proposals, if enacted, would cost servicemembers – and their families, survivors, and caregivers – thousands of dollars every year in higher health care costs (including TRICARE For Life fees), reduced retirement and VA disability compensation, and pay and benefit cuts for those in uniform. This is a burden that should not befall those who have served this country. See link on Page 6. (© MOAA 2025)

VA Eases Benefits Rules for Cancers From Post-9/11 Service, K2 Tours

Veterans who served in the first Gulf War or Post-9/11 conflicts suffering from leukemia, bladder cancer and other related illnesses will be granted presumptive benefits status under plans announced by Veterans Affairs leaders. See details on Page 6 (© MOAA 2025)

COLA Watch

Find the monthly update on the inflation figures used to set the cost-of-living adjustment (COLA) for payments received by military retirees, disabled veterans, Social Security beneficiaries, and many others receiving federal compensation. See link on Page 7. (© MOAA 2025)

Check Out the Updated TRICARE Publications Suite

Are you looking for the latest details about your TRICARE health plan? You're in luck! TRICARE has updated its entire publications suite with the latest information about your health plan. The new publications now include current details like how to find your TRICARE region, how to contact your regional contractor, and what you'll pay for care. These updates make it easier to understand and use your TRICARE benefit. See Page 7 for more information. (© TRICARE Communications 2025)



Directory Changes

ADD:


MAJ Pedro Bonilla-Vazquez, USA, Ret.
117 Maroon Ct.
Frederick, MD 21702
910-583-4604....Victoria
pbonillav@comcast.net

CORRECTION:

Under LT Dewet E. Painter, change Dewet to Dewey

Proposed 2025 Event/Program Schedule

<i>Date</i>	Event	Venue	Remarks
15 February	Luncheon	Nick's Airport Inn, Hagerstown, MD	Bob Fenimore Tax Brief
15 March	Board Meeting	Ft Detrick Chapel	
12 April	MDCOC	O'Loughlin's Restaurant, Arnold, MD	
26 April	Luncheon	Carriage House Inn, Emmitsburg, MD	ROTC Cadet Recognition & Awards
17 May	Board Meeting	Ft Detrick Chapel	
21 June	Luncheon	Nick's Airport Inn, Hagerstown, MD	
12 July	MDCOC	O'Loughlin's Restaurant, Arnold, MD	
19 July	Board Meeting	Ft Detrick Chapel	
16 August	Annual Picnic	Ft Detrick, Nallin Farm Pond Pavilion #1	
25 August	Golf Tournament	Beaver Creek Golf Club	
20 September	Board Meeting	Ft Detrick Chapel	
11 October	MDCOC	O'Loughlin's Restaurant, Arnold, MD	
18 October	Annual Meeting	Red Horse Steak House	Reports
15 November	Board Meeting	Ft Detrick Chapel	
20 December	Holiday Luncheon	Musket Ridge Golf Club, Myersville, MD	Army v Navy 13 Dec Contract + \$500 dep req'd




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Enrolled Agent & Investment Advisor Rep

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Each Office Independently Owned and Operated

MOAA's Legislative Priorities for the 119th Congress

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/moaa-legislative-priorities-for-the-119th-congress/>

Maryland Council of Chapters

<http://www.mdmoaa.org/>

Pennsylvania Legislative Update

On January 1, 2025, the State Veterans' Commission adjusted the presumptive need level for the Disabled Veterans' Real Estate Tax Exemption upward to \$114,637 in accordance with state law. Veterans and surviving spouses who have previously been denied for need are encouraged to consider submitting a new application.

Mandatory eligibility criteria for disabled veterans and their surviving spouses include:

- Resident of the Commonwealth
- Honorable or Under Honorable Conditions discharge from the Armed Forces of the United States
- Service during a period of war as determined by the U.S. Department of Veterans Affairs (operation or service-specific expeditionary medals can also be used to establish wartime service)
- Real estate occupied as principal dwelling
- Real estate owned solely by the veteran or jointly with spouse or as an estate by the entirety
- 100 percent permanent service-connected disability, total disability individual unemployability, or service-connected blindness, paraplegia, or loss of two or more limbs as rated by the U.S. Department of Veterans Affairs
- Applicants must also show financial need. Applicants with an annual income of \$114,637 or less are given a presumption of need for the exemption. Applicants whose gross annual income exceeds \$114,637 will be considered to have a financial need for the exemption when their allowable monthly expenses exceed monthly household income. The applicant's monthly household expenses must be verified with supporting documentation and will be calculated to include a cost-of-living allowance.

Your 2025 Pay, Pension, and BAH Update

<https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/finance/your-2025-pay,-pension,-and-bah-update/>

MOAA Member Exclusive: Transitioning Into Medicare and TRICARE For Life

<https://www.moaa.org/content/topic-and-landing-pages/moaa-member-exclusive-transitioning-into-medicare-and-tricare-for-life/>

Dole Act Becomes Law: What It Means to Veterans and Caregivers

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/advocacy/dole-act-becomes-law-what-it-means-to-veterans-and-caregivers/>

From TRICARE Fees to Lower COLA, These Budget Options Could Gut Service-Earned Benefits

<https://www.moaa.org/content/publications-and-media/news-articles/2024-news-articles/advocacy/from-tricare-fees-to-lower-cola,-these-budget-options-could-gut-service-earned-benefits/>

VA Eases Benefits Rules for Cancers From Post-9/11 Service, K2 Tours

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/va-eases-benefits-rules-for-cancers-from-post-911-service,-k2-tours/>

7 Good Reasons to Join Your Local MOAA Chapter

<https://www.moaa.org/content/chapters-and-councils/7-good-reasons-to-join-your-local-moaa-chapter/>

COLA Watch

<https://www.moaa.org/content/take-action/cola-watch/>

Check Out the Updated TRICARE Publications Suite

<https://newsroom.tricare.mil/News/TRICARE-News/Article/4028471/check-out-the-updated-tricare-publications-suite>

Try the New Medical Records Tool on VA.gov

<https://www.myhealth.va.gov/mhv-portal-web/web/myhealthvet/ss20250102-try-new-medical-records-tool-on-va-gov>

2025 Veterans Benefits Guide Now Available

Click on the link below. Scroll down to 2025 Newsletters. Click on the Down Arrow; Click on the 1/15/25 newsletter; on the open newsletter click on Access Free Guide. This will automatically download a PDF guide.

https://news.va.gov/vetresources/?utm_source=header&utm_medium=email&utm_campaign=VetResources

FORT DETRICK RETIREE MUSTER

Guest speaker will be from the Frederick County Treasurer's office.
Topic will be property tax credits for retired and disabled veterans.

*Thank You
for your Service!*

Date: 6 February 2025
Time: 1630 hrs
Location: Frederick Elks Lodge 684
289 Willowdale Drive, Frederick, MD
RSVP to EARTHA with meal choice & attendance
at Detrickretmilcouncil@gmail.com NLT 29 Jan.
Firm cut off date for meal and cancellation

Menu Options
A. Fried Chicken w/mashed potatoes & gravy, green beans
B. Chef Salad with dressing
Price of \$20.00 with RSVP by 29 Jan. Price of \$25.00 at the door. Includes tax and tip.
Pay at the door.

Holiday Luncheon



Newly elected Officers and Board members for 2025-2026 take the oath of office.



l.to r. Ms. Jen Wegman, Founder & President of GenVets, guest speaker and Mike Bowers.



The Frederick Catoctones Chorus provided entertainment.



l. to r. Jill Barrett and Keith Midberry.



l. to r. Chip Chipley and daughter, Lori Burch



l. to r. Doug Reichard, Bill Benson, Alan Phillips.



l. to r. Jayne & John Bongard



Our newest member, Pedro Bonilla-Vazquez and family...l.to r. Victoria L. Bonilla, daughter; Isabella S. Bonilla-Gonzalez, granddaughter; Victoria Bonilla, spouse; Pedro Bonilla-Vasquez.



**Upper Potomac Chapter
 Membership Meeting/Luncheon
 Saturday, February 15 2025
 11:30 a.m. – 2:30 p.m.
 Nicks Airport Inn
 14548 Pennsylvania Avenue
 Hagerstown, MD 21742
 301-733-8560; <http://www.nicksairportinn.com/>**

Join us on **Saturday, February 15, 11:30 a.m.** at Nick's Airport Inn, Hagerstown, MD for our next business meeting and luncheon. Our guest speaker will be Bob Fenimore to provide his annual update on IRS and Maryland tax changes for 2024 tax returns, with a focus on changes affecting retired and disabled Veterans.

Buffet Menu

Braised Beef Tips w/Egg Noodles; Grilled Herb Chicken Breast w/Lemon Butter Sauce (Gluten Free); Roasted Red Potatoes; Green Beans; Mixed Green Salad; Ice Cream (Vanilla or Chocolate); Coffee, Tea, Soda; Cash Bar

NOTE: Coffee and Iced Tea not included-all beverages must be purchased through the cash bar.

Directions

Visit the Nick's Airport Inn web site at www.nicksairportinn.com

If anyone requires assistance with transportation to the luncheon, please contact one of the Officers/Board members and they will help coordinate.

REFUNDS WILL BE PROVIDED ONLY IF CANCELLATIONS ARE MADE BEFORE NOON, FEB 8, 2025.

-----Detach and Return-----
 Name: _____ Name(s) of Guest (s): _____

____ Number of Reservations@ \$50/person _____

2025 Chapter Dues (\$20/yr or \$150/Lifetime) _____

TOTAL Remittance _____

Make checks payable to: Upper Potomac Chapter, MOAA
 Return **NLT Noon Saturday, February 8, 2025**, to:
 Hugh McIlroy, 13121 Redbud Court, Waynesboro, PA 17268
 717-785-1059; germac03@gmail.com