



Fort George G. Meade Chapter

HOWARD AND ANNE ARUNDEL COUNTIES OF MARYLAND,
NATIONAL MOAA AND THE AFFILIATE CHAPTERS ARE NONPARTISAN



UPDATE

PRESIDENT'S MESSAGE

Last year was extraordinarily successful for our chapter. We were awarded the Levels Of Excellence Award (level 4).

The strength of our chapter is our members with their interactions at our chapter meetings. Fabulous speakers help to give our members new insights to their earned benefits.

UPDATE

LEGISLATIVE UPDATE

The Maryland General Assembly adjourned in April. During the 2025 Session, 27 bills were passed and signed into law by Governor Moore that were military or veteran related. Only two of those bills were from the MOAA-supported legislative goals of the Maryland Military Coalition. Details on page 5.

SUBJECTS

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- 2025 Program Schedule



President's Report

BOARD UPDATE

We are looking for Volunteers to join the Board and help us make our chapter one of the greatest in the US. Contact Jim Shiffrin at jim.shiffrin@gmail.com

Gregory Rhoden, President, MOAA FGGM Chapter

Dear Chapter Members,

As we approach the summer recess, I would like to extend my sincere appreciation for your continued support and engagement throughout the first half of the year. Our chapter has demonstrated significant growth and maturity, which is a testament to the dedication and active participation of our members. Your involvement at our luncheons has greatly contributed to the success of our programs and the strengthening of our professional community.

The board of directors will be taking a well-deserved break over the summer months and will reconvene in the fall. I am pleased to announce that our next chapter meeting will take place on Saturday, **September 27**, with a change in venue. We will begin meeting at the **Greene Turtle Restaurant in Arundel Mills**. We look forward to seeing you there as we continue to foster networking, education, and fellowship among our members.

Thank you once again for your invaluable support. On behalf of the entire board, I wish you a safe, restful, and enjoyable summer season.

Warm regards,

Gregory



Thank you and here's to the continued success of our chapter!

Gary gives Gregory the 2024 MOAA Levels of Excellence Award



Gregory pins the 2024 MOAA Levels of Excellence Award on to the Chapter Ribbons

Vice President Community Report

This quarter the Fort Meade Chapter awarded the JROTC awards to these recipients:

Atholton High School - Cadet Matthew Edelen

Howard High School - Cadet Zack Gerbrick

Lansdowne High School - Cadet Waad Karrar

Meade High School - C/MAJ McKenna Renee Orrell

Oakland Mills High School - Cadet Nasir Young



Picture from Atholton/Howard joint ceremony with Commander Mike Zanski is below:



Awards 1: Edelen, Zanski and Gerbrick



The MOAA recipient is C/MAJ McKenna Renee Orrell, from Meade High School.
She is the new Battalion Executive Officer.



Wreath Laying at the Changing of the Guard on 4 June 2025. This was during the Capital Region Honor Flight trip to Washington.

The Navy nurse is LT Meg Garrett, Jim Shiffrin, our FGGM MOAA Treasurer, and the two seated gentlemen are Korean War veterans Bob Moe, Army, and about to turn 97; and Saint Bryant, Marine. The SGT of the Guard is SGT Johnson.

OUR COMMUNITY SALUTES

We were honored to participate in this year's *Our Community Salutes* (OCS) ceremony for Central Maryland, an inspiring event that recognizes and celebrates high school seniors who have chosen to enlist in the U.S. Armed Forces after graduation. These young men and women represent the next generation of service members, stepping forward with courage, dedication, and a deep sense of purpose.

The ceremony brought together not only these exceptional students and their proud families, but also community leaders, veterans, and representatives from various military organizations – all united in support of their decision to serve. It was a moving reminder of the strength and character within our communities, and we are incredibly proud to support these future military leaders as they embark on this important journey.

2025 Mid-Year Market Update

*By Young Park, CFP®, CDFA®
Vice President Board Member
MOAA - Ft. Meade Chapter*

We're seeing big conversations unfolding in Washington and Wall Street that could affect our financial well-being—particularly for those of us living on fixed incomes, military pensions, Social Security, and distributions from retirement accounts like the TSP or IRAs.

This update is meant to summarize what's happening, why it matters, and how we can stay financially steady—even amid the noise.

What's Happening in Washington: The TCJA Sunset and "One Big Beautiful Bill"

The 2017 Tax Cuts and Jobs Act (TCJA) is set to expire at the end of 2025 unless Congress acts. Lawmakers are currently negotiating what's being referred to as the "One Big Beautiful Bill"—a potential legislative package that could extend all or some of the TCJA provisions.

This has serious implications for retirees, especially when it comes to **income tax brackets**, **estate tax exclusions**, and **standard deductions**.

Key Tax Issues to Watch

- **Tax Brackets:** If the TCJA expires, many retirees could find themselves paying **higher taxes on retirement income**, especially those taking Required Minimum Distributions (RMDs) or converting to Roth IRAs.
- **Estate Tax:** The current federal estate tax exclusion is over \$13 million per person. Without an extension, it drops by half—impacting retirees with sizable estates, family farms, or investment property.
- **Standard Deduction vs. Itemized:** The return of personal exemptions and potential changes to deductions like medical expenses or charitable giving could impact how retirees file.

Who Benefits Most—and Who Might Not

- **Most Benefit:** Retirees with taxable investment income, those doing Roth conversions, or those planning to leave assets to heirs may benefit if the TCJA is extended.
- **May Lose Out:** Retirees who rely on itemized deductions—such as those with high medical costs or who support adult children or grandchildren—may see limited benefits if the bill is extended without adjusting those areas.

Market Snapshot: Steady Despite the Storm

Despite headlines filled with **Middle East instability**, **tariff wars**, and the **continuing war in Ukraine**, markets have largely shrugged off volatility so far this year. We've seen:

- **Strong stock market performance**
- **Resilient corporate earnings**
- **Solid job numbers**

In short, the feared recession that loomed in recent years is now viewed as less likely.

But We're Not Out of the Woods Yet

Even with strong indicators, we still have reasons to be cautious:

- **Tariffs and Inflation:** New trade policies could push prices higher, complicating the Federal Reserve's path toward rate cuts.
- **Interest Rates:** Higher rates help control inflation but also increase the cost of borrowing and federal debt—something that's coming into sharper focus as spending bills expand.
- **Labor & Immigration:** Shifts in immigration policy may affect workforce availability and inflation, especially in healthcare, service, agriculture, constructions and caregiving industries—sectors that directly affect overall price of household goods

Bottom Line: Stay Informed, Not Alarmed

As military retirees, we've faced transitions before. The same principles apply now: stay flexible, stay disciplined, and focus on what you can control. This includes:

- Reviewing tax strategies before year-end
- Evaluating whether Roth conversions or gifting strategies make sense for your situation
- Monitoring estate planning documents in light of the changing exclusion limits
- Keeping your investment allocation aligned with your time horizon and income needs

We don't know exactly how policy decisions will unfold, but by being proactive and not reactionary, we can maintain financial resilience in the face of uncertainty.



Legislative Corner

LEGISLATIVE UPDATE —AS OF JUNE 20, 2025

The fiscal condition of the State of Maryland continued to have an impact on legislation related to the military and veterans during the 2025 Session of the Maryland General Assembly. Bills with any significant costs either did not make it out of a committee or were vetoed by the Governor.

Only one of the legislative goals of the MOAA-supported Maryland Military Coalition was passed and signed into law - that of enabling local jurisdictions to authorize a hiring preference for military spouses of members of the uniformed services (Families Serve Act) and to expand disaster leave and the number of days of reserve training from 15 to 30 for their employees (Time to Serve Act). The latter “levels the playing field” between State and local government employees who serve in the same Reserve Component unit. And there is no cost to the State for either act.

Bills that were passed and signed into law include the modernization of Maryland’s military laws, making the Maryland Code “in sync” with federal code, and the first state to do so; altering the rule of interpretation of “veteran” and altering the laws about education, public health, personnel and taxation, employment and insurance, judicial and public safety, transportation, and recreation to apply to the uniformed services instead of just members of the armed forces; increased notification of veteran status on certain ID cards and certifications if the veteran consents; requiring an American braille tactile flag be placed on the grounds of the state’s veterans cemeteries for individuals who are blind and visually impaired; and making the state’s code consistent with federal code regarding who is eligible for any State program of benefits, rights, or privileges applicable to a veteran to include discharges.

Legislation to regulate claim predators stalled on the Senate side. The Maryland Military Coalition will be advocating for this legislation to be filed again in the 2026 Session of the General Assembly. MOAA will continue to support the goals of eliminating the age restriction and increasing the tax exemption for uniformed services retirement pay as well as the expedited hiring of spouses of members of the uniformed services.

Next year is an election year for the Governor and the General Assembly. We will see how that impacts the 2026 session of the Legislature.

Best, David Dragics, Legislative Committee Chair

Treasurer Report

Treasurer Update for 2024 and 2025

This is to give you a summary of where the Ft Meade Chapter got its money, and how we spent it in 2024 and the first half of 2025. We have \$1940 in the bank as of early May 2025.

Our 2024 income consisted of \$950 dues, \$16 from MOAA Vacations (one member took a MOAA-sponsored cruise), \$52 from our 50/50 raffle, and \$5 for a MOAA Flag pin. At most chapter meetings we collect money for a 50/50 raffle, with half of the money going to a lucky winner and the rest to the chapter. This was from the November 2024 meeting.

We did not spend much money in 2024. We paid \$159 for a Zoom license - we use Zoom for Board of Directors meetings and to allow chapter members who are not in the local area to participate in our meetings. We paid \$73 to the Maryland Council of Chapters (annual dues at the rate of \$1 per member on 1 January), and \$200 to rent our mailbox at the Fort Meade Post Office.

So far in 2025, we have \$102 in dues (dues assessments go out in November at the rate of \$30 for three years or \$12 for one year). There are 19 members whose dues expire in 2025. We also applied for and received \$300 from MOAA to support various community outreach projects - we have not decided on a specific project yet.

We have spent a little more money this year than last year, as we get the Chapter back up and running. This includes \$69 to the Maryland Council of Chapters (not as many members as in 2024), \$210 for the PO Box, \$40 to buy medals and certificates to present to JROTC Cadets at four high schools in Anne Arundel and Howard Counties, and \$100 to rent a room for an in-person Board meeting with a representative from MOAA Headquarters.

Since we try to hold Chapter meetings at venues that either do not charge for use of a room, or that have a minimum food order charge (which we always exceed), there have been no Chapter meeting charges. While we have offered to pay for lunches for our guest speakers, none have taken us up on the offer!

Spotlight on Members

"I saw her from across the room. She was wearing a silver backless sparkly dress. I asked the Lt Colonel, 'who is she?' Who knew that at the Edwards Air Force Base Officers Club, I would find the love of my life."

That is how we started the interview with Patti and her husband Roger, a long-time member of MOAA, after serving in the Air Force.

Patti and Roger celebrated their 52nd year of marriage. When they met, Patti was a 7th grade schoolteacher at Edwards Air Force Base. Roger left the Base soon after that night. The only person Roger thought he would find at Edwards was his twin, who was a civilian working there. Upon his return to the Base, Roger continued to look for Patti. It took Roger 3 months to get a first date. It was December 10, 1971. They both even remembered the exact month, day, and year. Patti cooked a delicious dinner since she knew "the way to a man's heart was thru his stomach."

That was their last date for 4 months.... Roger was shipped out. But one year later, after endless letters and calls and dates, Patti said I do and Roger repeated on December 26, 1972. Today, Roger still follows Patti's lead and wishes.... Must be her great cooking.....

Roger retired in 1988 and joined the Northern Arizona MOAA Chapter round 2003. They also lived in Austin, Texas and just like our chapter, they find the comradery and friendships keep them coming to meetings. C:\Users\Owner\Dropbox\PC\Documents\MOAA\Dropbox\MOAA Fort Meade Chapter\03 2nd VP and Newsletter Officer\2025 Newsletters\drafts She loves to talk and catch-up with Eleanor Layman at our luncheons. Patti remembers in Austin at Camp Mayberry, a Chief of Police presentation and one on Afghanistan security efforts.

Say HI to Patti and Roger when you see them!



Save This Important Information!

Report a Retiree's Death (DFAS document)

We are sorry for your loss, and we are here to help you. Although it's a challenging time, it's important to report the death of a military retiree promptly. Please follow the steps below to report the death of a military retiree.

The steps and documents needed to claim a retiree's final pay and claim Survivor Benefit Plan payments (if the retiree was enrolled) are also outlined below.

We also have a helpful ["When a Military Retiree Dies" Checklist](#) you can download and follow as you complete the steps below.

Information Needed to Report a Retiree Death to DFAS

You may report the death of a military retiree online 24/7 using our [askDFAS online Notification of Death form](#).

Before using the tool, you will need to have the following information available for the retiree:

- Full Name
- Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)
- Marital Status

Additionally, if you are the retiree's spouse you will also need to provide your date of marriage.

Anyone using the tool must also complete all additional fields with a name, relationship, and contact information for the notification of death to be processed.

You may also [call our Customer Care Center during business hours](#) to inform DFAS of the death of a military retiree. When you call, please be prepared to provide:

- Retiree's Full Name
- Retiree's Social Security Number
- Date of Death

How to Report a Retiree's Death

To report a retiree's death:

- [Fill out the online askDFAS Notification of Death form \(available 24/7\)](#)

OR

- **Call** our Customer Care Center at [1-800-321-1080](tel:1-800-321-1080)

OR

- **Fax or Mail** information to DFAS using the contact information listed later this page. *DFAS strongly encourages you to use Option A or Option B above to notify us promptly of a retiree's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.*

IMPORTANT INFORMATION:

Prompt reporting of a death is important to avoid overpayment. Retired pay ends on the date of death of the retiree.

DFAS will **stop monthly retired pay payments upon notification of death** to prevent overpayment. Because retired pay ends on the date of death, **if a payment was issued after the date of the retiree's death**, we are required to notify the bank to **reclaim the entire payment**.

If the retiree had a joint bank account, it is especially important to be aware that the entire payment will be reclaimed.

The retiree's final pro-rated payment will be issued as Arrears of Pay (AOP) to the entitled beneficiary upon receipt of a valid claim. Please note that all payments issued after the member's death must be returned to DFAS before AOP can be paid.

After Reporting the Death to DFAS

When the death of a retiree is reported, **we mail a condolence letter** to the beneficiary or beneficiaries listed in the retiree's account as the Arrears of Pay (AOP) beneficiary. If there is no beneficiary listed in the retiree's account, we will send the letter to the retiree's legal representative, if known, or to the retiree's last known address.

The condolence letter is sent within a week of the report of death. The mailing will include the **Arrears of Pay (AOP) claim form—SF 1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service**. This form, along with the retiree's **death certificate indicating the cause and/or manner of death** is required for us to calculate and pay the retiree's final pay.

You can also download this form from our [Forms Library webpage](#) and submit it without waiting for the packet in the mail.

If the retiree enrolled in the Survivor Benefit Plan (SBP), we also mail a letter to the SBP beneficiary/beneficiaries with the following documents:

- **Survivor Benefit Plan application form (DD 2656-7 Verification for Survivor Annuity)**

You can also download this form from our [Forms Library webpage](#) and submit it without waiting for the packet in the mail.

What You Need to Do: Promptly Complete and Submit the SF 1174 Form and Supporting Documents

Fill out, sign, and return the SF 1174 form and the supporting documents. Please note that the SF 1174 must be **signed by two witnesses** in addition to the claimant.

Please see the [How to Claim a Retiree's Arrears of Pay \(AOP\) Using the SF 1174](#) webpage for how-to information and helpful tools for filling out and submitting these documents, including our helpful Form Wizard. The Form Wizard guides you through completing the form correctly and easily.

We are required to have a copy of the retiree's **death certificate that states the cause or manner of death** prior to making any AOP payments. If you have not provided this yet, please include a copy with your documents.

Include a completed **Direct Deposit Authorization (DFAS-CL Form 1059)** with your SF 1174 to have an AOP payment direct deposited to your bank account. You can download this form from our [Forms Library webpage](#). Please avoid using a joint account that was shared with a deceased retiree for this deposit. Banks return those payments to DFAS.

To submit your documents:

1. **Upload a PDF** of your completed/signed/witnessed SF 1174 form and supporting documents via the [askDFAS online upload tool](#) on DFAS.mil. Please make sure the retiree's name and Social Security Number are on each document you upload.

OR

1. **Mail to:**

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

OR

1. **Fax to:** [1-800-469-6559](tel:1-800-469-6559)

Other Maryland MOAA Chapter Meetings



Monthly Meeting Announcement — Montgomery County Chapter



Our speaker for this month's event will be

RADM Samuel Cox, USN (Ret)

Director

Naval History and Heritage Command

Curator of the Navy

RADM Cox will bring us the story of the Confederate submarine **CSS H. L. HUNLEY**, a vessel of Civil War historic significance...its war, loss, and recovery. Come join us and hear what he has to share!

Wednesday, July 16, 2025

Camaraderie at 1800

Dinner at 1830

Location: Manor Country Club 14901 Carrolton Road Rockville, MD

Club Phone 301-929-1700

Go to manorcc.org for detailed directions. Free parking.

Cost: \$35 (at door, exact change or check much appreciated) includes 4-course buffet meal w/beverage and a free door prize raffle ticket. (A cash bar is also available.)

RSVP

Dave Peterson

301-233-8090

or

kmpdhp@comcast.net



RSVP

Martin Franks

561-305-2599

Or

Mfranks.cfp@gmail.com

Last Quarter's FGGM Chapter Meetings

Meeting Location: Mission Barbeque
3410 Plum Tree Drive
Ellicott City, MD 21042

Meeting Time: 11:30am - 1:30pm

Saturday, 26 April 2025 – 1st Quarter 2025 Market Update and Economic overview

The economy and markets are constantly evolving, and 2025 is no exception. From inflation trends to interest rate policies, global events, and market volatility, understanding these factors is key to making sound financial decisions.

While no one can predict the future, gaining insight into the current economic landscape can help you assess how these conditions may impact your financial strategy.

financial world.

Topics included:

Market Overview and Economic Outlook

- Tax Cuts and Jobs Act Sunset
- Key Features of the Secure Act 2.0
 - Changes to RMD age
 - Eligible Designated Beneficiaries vs Designated Beneficiaries (10 yr rule)
 - Catch up Contribution changes
- Estate Tax Repeal & Social Security Fairness Act
- Financial Plan Process
 - Selecting the Right Financial Advisor –Fee Only vs Fee Based



(PowerPoint PDF Available – contact drbash1@verizon.net for a copy)

Pam Biddlecomb Saturday, 17 May 2025 - Community Service - Arundel House of Hope Mission

Pam Biddlecomb said “Arundel House of Hope's mission is to end homelessness in Anne Arundel County with emergencies, transitional, and permanent supportive housing and support services. We provide emergency services and shelter through our Resource and Day Center, Winter Relief Program, and Warming Center. Our three transitional housing programs serve veterans, single men, and women with children, offering intensive case management and housing support for six months to two years. Our permanent supportive housing programs provide long-term housing, stability, and services to individuals who are chronically homeless and have a disability. Lastly, we offer support services through our Community Recovery Center and collaborate with local organizations, such as the Community Health Ambassador Program.” Our chapter donated PAPER products: such as toilet paper, napkins, tissues, paper plates, etc. We also donated cleaning products, such as cleaning wipes, sanitizer spray, etc.

Other interesting facts:

They have a warming center when 32 degrees outside.

Day and resource center - housed or unhoused- shower and laundry facilities. Get mail here.

Started 32 years ago, a church's pastor found a man dead from freezing to death. 12 churches started AHH. Now 50 churches host winter relief. Over 100 religious organizations that help

They have transitional housing. From homelessness to home --- 2-year program. A patriot house is for veterans. No drug or alcohol substance abuse. No warrants. Then move to permanent supportive housing. Mentally or physical disabled. Pay 30% of their income for a supportive home. Homes for men and women And women + children.

Supportive services- community recovery center. AA, NAA. art projects. Case management staff to help them.

Community health ambassador program. - survival skills, - gets a grant.

Micro assist project - move into a home for the first time after being homeless.

The department of social services decides which shelter they are out on. There are requirements.

Waiting list for home vouchers. Hud 8 helps the homeless with a job.

Work with mental health agencies.

AHH keeps a list of the homeless. Especially chronically.

75% men and ages 20 to 50 years old

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A letter from a member.....

You are right about our fabulous luncheon meeting yesterday. I thoroughly enjoyed it.

I found the keynote speaker's presentation to be quite interesting and the camaraderie of everyone present was quite engaging, warm and welcoming. The fact that the Mission BBQ had the Blue Guard Pipes and Drums give the noon salute added a very nice touch to the day.

Thanks for sharing the pictures of Greg and Al Bucci (the 104 years old veteran of the Battle of the Bulge). I am so sorry I did not get a chance to talk to Al. I would have told him how the Belgians are still very thankful for what the American soldiers did to take their town (Bastogne) and the Ardennes area back from the German troops during the Battle of the Bulge. There is a Battle of the Bulge Museum in Bastogne and an American tank from World War II in the town square, so the populace will never forget who liberated them from their German occupiers. I visited that town and museum several times during my temporary duty trips to the Supreme Headquarters, Allied Powers, Europe (SHAPE) in Mons, Belgium and to NATO's Headquarters in Brussels, Belgium. I always found the museum and town to be quite interesting.

Does Al Bucci do any public speaking events about his service during World War II? If so, maybe we could invite him to one of our meetings.

The following is a link to some of the sites in Bastogne: https://www.tripadvisor.com/Tourism-g188659-Bastogne_Luxembourg_Province_The_Ardenne_Wallonia-Vacations.html.

Sincerely,

Gordon Johnson,

Major USAF (Retired)



Saturday, 28 June 2025 - MOAA Headquarters Briefing

CAPT Jim Carman, USN (Ret). CAPT Carman is currently the Vice President Council/Chapter and Member Support at MOAA Headquarters. He spoke on the current state of affairs within MOAA and took questions from the audience.

Was a navy pilot for 25 years. Then AA. Then 13 years ago joined MOAA. Worked with Mike Rodger's when he on MOAA Board.

Brian Kelly, MOAA President has been with MOAA for 2 1/2 years ago.

Six key challengers for the 84 staff strong.

1. Being good stewards of members money.
 - a. Members' dues
 - b. USAA dollars
 - c. Others income
2. Legislative advocacy agenda. (11 MOAA staffers) Top lobbyist by Hill Newspaper over years and years. PACT act - SBP oversight was fully repealed by Feb 2023. 67,000 families' incomes increased by \$14,000 a year. (Widows tax- Dec 2019 President Trump signs repeal). Also, payer raise 4.5%. 10% E1-e4 raises supported by MOAA. Increases in basic needs allowance. Increased travel reimbursement for guard and reserves.
3. Begin dialogue with Congress and staff on unique needs of military community. Ex: Rx co-pays for Tricare shouldn't be disproportionately increased as compared to other increases. 22% unemployment rate for spouses, need special considerations. Military health system improvement and caregiver support increased.
4. Pieces of legislation might be of interest to you. There's not a whole lot getting done on Hill right now. We are prepared to engage if we see a specific benefit that is reduced or eliminated based on legislation but right now there's not a lot. We're just watching and monitoring and being prepared to engage.

Working to improve concurrent receipt - disability and retirement pay. Moaa.org click on Advocacy center to choose legislation in which you are interested. Easy to send notes to your legislators

4. Membership - 353,000 members. (5 MOAA employees). 60% are life members. Premium membership \$66. Building relationship with service academy's, ROTC programs, and retirees. Pre-911, used to get list of retirees. No more. Gift membership program.
5. Continued health of chapter system. Some virtual chapters like surviving spouses, chaplains, etc. Virtual leaders' workshop on 8/13 at 10:30am. Nov 14 in person workshop for leaders. (Pres, Membership, legislative, surviving spouse)



Charities - think of MOAA - help enlisted community too.

1. Scholarship fund - 8600 students' loans and grants to students who frequently move and maybe get put down local roots for their grants.
2. National disaster. Small dollar loans to get back on their feet after a national disaster.

Magazine serves ages from 22-103. We are a diverse organization.

Electronic newsletters - sign up at 1800-234-MOAA.

People conference is October 28-29 at National Harbor. Two-day conference focused on people in active duty's needs.

Secretary Collins met with President Kelly about not cutting VA benefits.

At our June 28, 2025 meeting, we also had Delegate Rogers talk about MOAA National's advocacy efforts. He said they make such a large difference.



Cathy Hampton's President Maryland Councils Update:

1. July 12th is the next council meeting. All are invited.
2. Round tables from National - 4th Thursday at night. Videos are available to listen to. July 24, 2025's subject is recruiting and retention.
3. Cathy represented Maryland at AIA this year. She was told that staff said MOAA National was there already. National works hard for the military. Moaa.org advocacy center is easy to use. Cathy Hampton gave us a class on how to use the MOAA website's advocacy links to send our congressional delegates a letter encouraging them to know our needs. It takes a few minutes, at most. Do it!!!



Members who returned to our chapter meeting were Simone Moore and Kari Davis, both retired Coast Guard Lieutenant Commanders.



Hope to see you too at future meetings.

Future Chapter Meetings

See 2025 Program Schedule at the end of each Quarterly Newsletter.

Have fun this summer and see you in September at our Family Luncheon on Saturday, September 27, 2025 –a magical luncheon is planned.

Notes from National MOAA

GET YOUR DIGITAL EDITION OF THE MILITARY OFFICER MAGAZINE

PREMIUM and LIFE members receive exclusive access to the online version of our magazine. Check out the January issue today!

See hyperlink below

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

MOAA LEGISLATIVE ADVOCACY CENTER MOAA TAKES ACTION

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

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

Notes from Maryland MOAA

STAR FORT CHAPTER HONORS ITS HOMETOWN HEROES

From November to January, the faces and names of 30 veterans who served in World War I, World War II, the Vietnam War, the Korean War, and other conflicts were displayed on 15 light poles in the city of Greenwood, S.C. This Hometown Heroes project was led by the Star Fort (S.C.) Chapter, which unveiled the banners Nov. 11. They will be displayed annually to honor local veterans.

Are you interested in helping FGGM Chapter do Community Services. Contact our President, Gregory Rhoden.

UPCOMING MARYLAND EVENTS

There are two coming events which might be of interest to the chapter members.

Every 2 years air show at Andrews Joint Base is Sep 12-14 2025. Andrews Facebook item: <https://www.facebook.com/jointbaseandrews/posts/%EF%B8%8F-just-in-the-f-35-is-making-a-stop-for-its-2025-season-%EF%B8%8F/1103225098514649/> .

OUTREACH GRANT AWARDED TO OUR CHAPTER

In February 2025, we received the \$300 MOAA National Grant to aide us in our Community Outreach efforts. Thanks to our Board for applying for this grant in January 2025 and for planning on how to utilize the funds efficiently.

Surviving Spouse Members: please join in on a lively discussion of the monthly book. Check National MOAA for this virtual Chapter's date and time.

THE OFFICIAL TRAVEL AGENCY OF MOAA

Booking travel through MOAA Vacations offers several advantages for members including:

Exclusive Discounts: MOAA Vacations provides exclusive deals and discounts that are not available to the general public. This can lead to significant savings on cruises and vacation packages.

MOAA Exclusive Amenities: As a member, you receive additional perks and benefits on most cruises and tours including additional dollars off, free shipboard credit, cabin upgrades and more.

Book with Confidence: MOAA Vacations always guarantees the lowest price and is the only travel agency in the country that provides travel on a Satisfaction Guaranteed basis. Should you have any issue or problem before or during your trip, we guarantee to resolve the issue to your satisfaction.

Group Travel: We offer the opportunity to travel with your fellow MOAA members from your local chapter and across the country, thereby increasing the fun for your next vacation.

MOAA Support: MOAA Vacations supports MOAA National and Local Chapters. By booking through us you are also supporting MOAA's mission and initiatives, as a portion of the proceeds helps fund advocacy and support programs for the military community and their families.

If you're considering booking a trip, it's worth exploring what MOAA Vacations has to offer!

Regent All-Inclusive Luxury Cruises



The World's Most Luxurious Fleet™ offers the most inclusive luxury travel experience at an extraordinary value. If you compare Regent's all-inclusive voyages to the competition in Alaska, Asia, the Tropics, the Mediterranean and Northern Europe the research shows Regent Seven Seas Cruises® offers the best value in each of these regions.

Included on your Regent cruise

- Exquisite dining including all specialty restaurants
- Dynamic entertainment and enrichment experiences
- Unlimited Beverages including Fine Wines & Premium Spirits
- Customizable in-suite mini bar
- Valet Laundry
- Unlimited Shore Excursions
- Unlimited WiFi
- Pre-Paid Gratuities
- Transfers

PLEASE JOIN US for an online webinar – use the QR code or call for the date & time for the next presentation.

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MOAA Exclusive Amenity
\$250 per suite Shipboard Credit
on ANY Regent cruise departing 2024-2027

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Support Your MOAA Charities

Bequests and Heritage Society

A bequest – a gift made through your will – allows you to retain control of your assets during your lifetime and distribute them as you wish upon your death. After providing for loved ones, many people choose to include a gift to The MOAA Foundation.

Some of the most common types of bequests include a fixed-dollar amount, a specific property, a percentage of the estate, or the residual portion of the estate. A charitable bequest may reduce estate taxes. Consult an attorney when making or revising a will to ensure compliance with state law and to minimize applicable taxes.

Donors who provide for The MOAA Foundation either by means of a bequest or a planned gift are eligible for Heritage Society membership.

For more information, please email our Development office at foundation@moaa.org or call **(800) 234-6622, ext.169**.

For bequests to The MOAA Foundation, your attorney may find the following wording useful:

“I give and bequeath _____ (description of property) and/or the sum of \$ _____ to Military Officers Association of America (MOAA) Foundation, a Virginia nonprofit, charitable organization (EIN: 46-4219250) that is tax-exempt under section 501(c)3 of the Internal Revenue Code doing business at 201 North Washington Street, Alexandria, Virginia 22314-2539. These funds are to be used in support of all MOAA Foundation charitable programs offered by MOAA, its subsidiaries, its councils or its chapters to currently serving uniformed servicemembers and veterans of all ranks, their families and their survivors.”



Support Your MOAA Charities

IRA Charitable Rollover/Qualified Charitable Distribution

This donation option is ideal for those who are 70½ years old or older and own an IRA. A qualified charitable distribution taken from your traditional IRA counts as a distribution for purposes of the required minimum distribution (RMD) rules. You can donate all or part of your annual RMD (up to the \$100,000 limit) without having to count that distribution as taxable income. To do this, you must instruct your financial advisor, bank, or IRA administrator to transfer funds from your traditional IRA directly to a public charity, such as The MOAA Foundation or the MOAA Scholarship Fund. Be sure to request your name and address be listed on the distribution check or accompanying materials and send it to:

The MOAA Foundation
201 N. Washington St.
Alexandria, VA 22314
Tax ID: 46-4219250

The MOAA Scholarship Fund
201 N. Washington St.
Alexandria, VA 22314
Tax ID: 54-1659039

Chapter News

FGGM LEADERSHIP

OFFICERS

President:	Gregory Rhoden
Vice President 1:	Young Park
Vice President 2:	Camille Bash
Secretary:	Vacant
Treasurer:	Jim Shiffrin

COMMITTEES

Membership:	Jim Shiffrin
Legislative:	David Dragics
Fundraising:	Vacant
Personal Affairs:	Vacant
Scholarship:	Vacant

FGGM LEADERSHIP

OTHER

Spouse/Surviving Spouse:	Camille Bash
Newsletter Editor:	Camille Bash
ROTC/JROTC Liaison:	Jim Shiffrin
Webmaster:	Jim Shiffrin

VACANT POSITIONS

1. Transition Liaisons/Networking Coordinator
2. Public Affairs Liaison
3. Employer Support of the Guard & Reserve Liaison
4. Chapter Historian
5. Parliamentarian
6. Chaplain

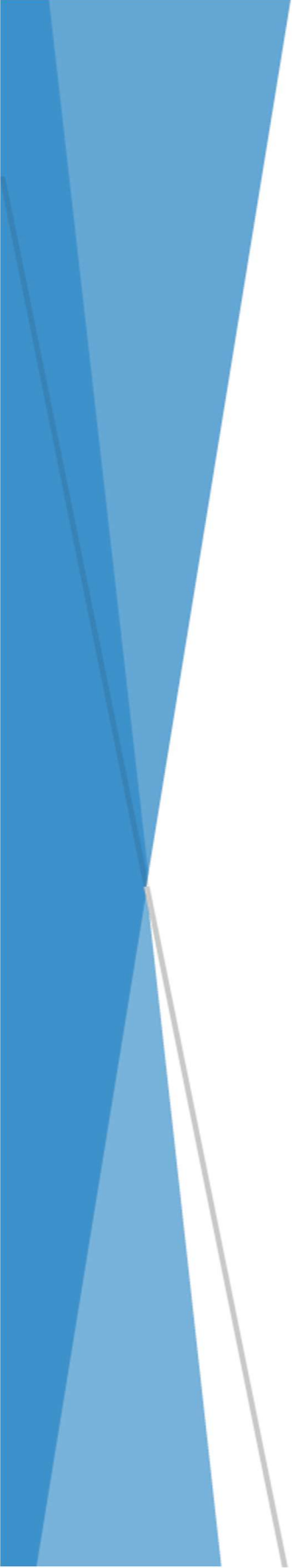
SPOTLIGHT ON BOARD POSITIONS: SECRETARY

“MOAA is a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers.”

The Secretary maintains the correspondence of the Board and the Chapter activity. The Secretary maintains a record of all proceedings at Board meetings and Chapter meetings. The Secretary corresponds with MOAA National and safeguards records and legal documents.

For Chapter meetings, the Secretary maintains and safeguards valuable equipment (such as U.S. and chapter flags) belonging to the Chapter. The Secretary provides members with timely written notification of all annual, regular, and special meetings.

Annually, the Secretary ensures updated chapter officer information is furnished to national MOAA's Council and Chapter Affairs Department as soon as possible following leadership changes by submitting a Council/Chapter Officer Form.



The Fort Meade Retirement Services Office is excited to announce the 50th Annual Fort George G. Meade Retiree Appreciation Day.

The event will take place on Friday, October 24th, 2025, from 10:00 a.m. 2:00 p.m., at McGill Training Center, located at 8452 Zimborski Avenue, Fort George G. Meade, MD.

The purpose of the event is to provide Military Retirees and their Family Members with valuable information pertaining to their rights, benefits, and privileges.

We will be represented - contact Gregory or Young if you want to participate this year.

Gregory Rhoden

703-401-0895

Young Park

808-469-6265

(Delivered by Defense Finance and Accounting Service in May 2025)

Dear Retiree,

If you have a disabled dependent child, you may be eligible to direct payment of a Survivor Benefit Plan (SBP) annuity to a Special Needs Trust (SNT). An SNT is a legal instrument specifically designed for the benefit of a person with a disability.

Eligibility:

To be eligible to elect the option to cover the SNT under SBP, the member or retiree must have previously elected Spouse and Child or Child Only coverage for a disabled child under the SBP. There must also be an established and certified SNT.

If the member is alive and if they have previously elected Spouse and Child or Child Only coverage under the SBP, they may make the designation to direct payment on behalf of a beneficiary to a SNT at any time.

After the death of a member or retiree, if the member or retiree had elected Spouse and Child or Child Only coverage under the SBP, any surviving parent, grandparent or court appointed legal guardian may make the designation on behalf of a beneficiary.

For more information on updating SBP beneficiaries visit <https://www.dfas.mil/changesbp>.

Required Documentation:

A written statement of the decision to have the annuity paid to the SNT.

Attorney's Special Needs Trust Certification - available at <https://www.dfas.mil/sbpsnt>

Name and tax identification number for the SNT by or before the time your beneficiary applies for the annuity.

For additional information and to view our new downloadable Special Needs Trust checklist please visit the webpage <https://www.dfas.mil/sbpsnt>

Submission of SNT Paperwork:

(1) Submit certified Special Needs Trust documentation to DFAS using the askDFAS online upload tool: <https://www.dfas.mil/askdfas>

(2) Submit by mail to:

Defense Finance and Accounting Service U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

(3) Submit by fax to 800-469-6559

Sincerely,

DFAS Retired & Annuitant Pay

Military Widows Support Group meets 3rd Tuesday of each Month

11:30 am

Fort Meade Bowling Alley
(The Lanes - Lounge)

It's Free! Please Join Us!



[Society of Military Widows - Chapter 38](#)

For more information, please contact:

Laurie Etta Ortel, 210-547-9988, LaurieOrtel@yahoo.com

RESTAURANT DINING DISCOUNTS

Here is a list of some restaurants in the areas where FGGM Members live. The discounts are usually on food, only, but sometimes the entire bill. Help us update this list with restaurants that you know that give us a discount and thank you for our service.

Send more restaurants to the Newsletter Editor, Camille Bash at drbash1@verizon.net

Amigos in Laurel - 15% on food
 Ale house off Rt 175 10% on food
 Oscar's Ale House in Woodstock (off Marriottsville Rd) gives 10%
 Alexandra's at Turf Valley 25% on food
 Barebones 10% on food
 Bertucci 20% on total bill
 Carrabba's 10% on food (AARP)
 Corner Stable 15% off top meal (both)
 Eggspectation - show an IDs per person - 20%
 Famous Dave's 10% on food now 5%
 Friscos 10% on food (Eric and Nathan)
 Hideaway 10% on food- Patty
 Hudson Coastal 10% on food, not oysters
 IHOP 10% on food
 Iron Bridge 10% on food
 Kloby's BBQ 20% on food

Longhorn 10% on food
 Maggiano's 20% on food or 10% on total
 Mi Pueblo 10% on food
 On the Border 10% on food
 Ranazul 10% (happy hour 3-5pm)
 Red Lobster 10% on food
 Red Robin 10% on food
 Season 52 as mall discount
 Texas Roadhouse 10% on food
 The Green Turtle 15% on food
 Tino's 10% on food (and drink (Lupita))

FGGM MOAA CHAPTER'S MISSION STATEMENT

To promote, protect the rights of, and foster relationships among active duty, National Guard, Reserve personnel, and veterans of the uniformed services and their families.

Further the legislative and other objectives of MOAA and the Maryland Council of Chapters.

Serve the community and the Nation.

Support the national defense, particularly in times of war or national emergency.

2025 PROGRAM SCHEDULE

Date of Meeting	Time of Meeting	Location	Who might be interested?	Program Objective	Guest Speaker
January 25, 2025	11:30am	Mission Barbeque 3410 Plum Tree Drive Ellicott City, MD 21042	Perspective Members All MOAA Members	How to apply early for Disability Claims with Veteran's Admin for disability evaluation. What does Maryland offer to Be Disabled Veterans? What does the Veteran's Crisis Line offer?	Mr. Phillip Munley, Dir Mr. Gerald Taylor, Dep Dir Service & Benefits Department of Veterans & Military Families Camille Bash, Surviving Spouse Committee Chair
February 22, 2025	11:30am	Mission Barbeque 3410 Plum Tree Drive Ellicott City, MD 21042	Perspective Members All MOAA Members Spouses	Interested in a second career after Retirement? Join us to understand the Maryland opportunities for contracting.	Danielle Davis, Veteran-Owned Small Business Enterprise (VSBE) Program Compliance Manager, Governor's Office of Small, Minority & Women Business Affairs Camille Bash, Surviving Spouse Committee Chair
March 22, 2025	11:30am	Mission Barbeque 3410 Plum Tree Drive Ellicott City, MD 21042	All MOAA Members Perspective Members Surviving Spouses Spouses	Scams that target veterans and surviving spouses. During Q/A time, plan to tell us about a scam you experienced, too.	First Sergeant Antwan Smith of Westmoreland County Sheriff Prevention Specialist Camille Bash, Surviving Spouse Committee Chair
April 26, 2025	11:30am	Mission Barbeque	All MOAA Members	Financial Planning/Economic & Market Update	Young Park, Vice President

Date of Meeting	Time of Meeting	Location	Who might be interested?	Program Objective	Guest Speaker
		3410 Plum Tree Drive Ellicott City, MD 21042	Perspective Members Spouses	for service members	
May 17, 2025	11:30am	Mission Barbeque 3410 Plum Tree Drive Ellicott City, MD 21042	All MOAA Members Perspective Members Spouses	Community Service Community Service with Arundel House of Hope	Pam Biddlecomb Winter Relief Coordinator Young Park, Vice President
June 28, 2025	11:30am	Mission Barbeque 3410 Plum Tree Drive Ellicott City, MD 21042	All MOAA Members Perspective Members	MOAA National Representative: Since 1929, MOAA's greatest mission has been to protect your earned military benefits. Through tireless advocacy, we've forged a legacy of success benefiting the entire military community.	NEED Gregory Rhoden, President
July and August	n/a	n/a	No meetings	No meetings	No meetings
September 27, 2025	11:30am	Greene Turtle 7556 Teague Rd, Hanover MD 21076 near Anne Arundel Mall	Families All MOAA Members Perspective Members Spouses	Annual Family Luncheon: Magic Show and Tricks you can take home, too. A special gift for each child	TBD Camille Bash, Surviving Spouse Committee Chair
October 25, 2025	11:30am	Greene Turtle 7556 Teague Rd, Hanover MD 21076 near Anne Arundel Mall	All MOAA Members Perspective Members Spouses	JROTC luncheon: An Officer will talk about JROTC focus for the year.	COL Crum from Meade High School Jim Shiffrin, Treasurer

Date of Meeting	Time of Meeting	Location	Who might be interested?	Program Objective	Guest Speaker
November 22, 2025 (before thanksgiving)	11:30am	Greene Turtle 7556 Teague Rd, Hanover MD 21076 near Anne Arundel Mall	All MOAA Members Perspective Members Spouses	Annual Maryland and National Legislative Update. Maryland Military Coalition. Annual Inflation. Post Elections	David Dragics, Legislative Committee Chair
December 14, 2025	2:00pm - 6:00pm	Nautilus Diner 1709 Transportation Blvd., Crofton, Maryland 21114	All MOAA Members Perspective Members Spouses	MOAA/MOWW Joint Holiday Dinner with Gift Exchange Game. Bring donations for Charlotte Hall	Santa and His Elves Young Park, Vice President

MEMBERSHIP CORNER

CELEBRATE MEMBERS' BIRTHDAYS

JULY, AUGUST, SEPTMBER 2025

COL	Chauncy	P	Brothers	USA	4-Jul
Mrs	Becky	J	Clark	Surviving Spouse	1-Jul
Mrs	Elfriede	K	Dann	Surviving Spouse	1-Jul
CAPT	Frank		Herron	USN	2-Jul
MAJ	Anthony		Woods	USAR	20-Jul
Mrs	Liz		Crassweller	Surviving Spouse	15-Aug
COL	Edna	W	Cummings	USA	23-Aug
Lt Col	David		Halla	ANG	1-Aug
MAJ	Cathy	S	Hampton	USA	4-Aug
LTC	John	H	Hollywood	USA	10-Aug
MAJ	Leonard	N	Leffner	USA	28-Aug
COL	Hiram		Bell	USA	14-Sep
CAPT	Charles	E	Block	USN	16-Sep
LCDR	Karl	D	Davis	USCG	26-Sep
Maj	James	H	Shiffrin	USAF	18-Sep



ANNUAL FGGM LEVELS OF EXCELLENCE (LOE) SUBMISSION TO NATIONAL IN FEBRUARY 2025. WE WERE AWARDED LOE (LEVEL 4 OF 5) 2024 AWARD!!!!

Here is what we wrote that won us the 2024 Award:

1 – Advocacy

Advocacy Initiatives of the Fort Meade MOAA Chapter

Our Fort Meade MOAA chapter is committed to strong advocacy efforts that support military families, veterans, and service members at the local and state levels. We actively engage with key legislative leaders and maintain open lines of communication to advance important policy priorities. Recently, we hosted Ross Cohen, Deputy Secretary of the Maryland Department of Veterans and Military Families, who provided valuable insights into the department's current legislative goals and initiatives. Additionally, our Legislative Committee Chair, David Dragics, keeps our chapter informed with regular updates on these goals and outlines actionable ways members can support advocacy efforts through chapter activities. We maintain an ongoing dialogue with House Delegate Michael Rogers of District 32, ensuring our chapter stays connected to key legislative developments impacting the military community. To keep our members well-informed, we share timely updates and progress on these legislative agendas through our Chapter Newsletter, distributed electronically to all members. These efforts reflect our dedication to championing policies that enhance the lives of those who have served them and their families.

2 – Community Engagement and Outreach

Community Engagement and Outreach Initiatives of the Fort Meade MOAA Chapter

We proudly participated in the Fort Meade Retiree Appreciation Day, where our Chapter President, Gregory Rhoden, met with members of the Fort Meade community to share information about our chapter and invite them to get involved. As part of our commitment to supporting surviving spouses, we hosted Cheryl Glang, the Maryland Council of Chapters Surviving Spouse Liaison, who provided invaluable insights on best practices and introduced an organizational binder designed to assist with transitional planning. Additionally, we welcomed Phillip Munley, Director of Service and Benefits for the Maryland Department of Veterans and Military Families, who delivered an informative session highlighting his department's key objectives and the services available to our local veteran community. To further strengthen our community ties, we established a relationship with the local Military Order of the World Wars (MOWW) Fort Meade Chapter, culminating in a joint celebration of our Annual Holiday Party. These initiatives reflect our chapter's ongoing dedication to enriching the lives of military members, veterans, and their families through collaboration, education, and support.

#3 – Recruitment and Retention

Recruitment and Retention Initiatives of the Fort Meade MOAA Chapter

We've partnered with the local Fort Meade Military Order of the World Wars (MOWW) chapter to hold joint monthly meetings, creating opportunities to connect with MOWW members who may be interested in joining our chapter. Additionally, we actively participated in Fort Meade Retiree Appreciation Day, where Chapter President Gregory Rhoden engaged with members of the retiree community to share the benefits of MOAA membership and encourage them to join. To attract younger members, we are establishing a relationship with the local Fort Meade Transition Assistance Program (TAP) – Soldier for Life (SFL) office, while also working to re-energize our social media presence to reach a broader audience. With a current membership of 70, we've launched a Member Reach-Out Initiative, where we contact members ahead of each monthly meeting to encourage participation, foster connections, and offer support as needed. These initiatives reflect our dedication to building a dynamic chapter that supports members at every stage of their military journey.

#4 – Leadership succession

Leadership Succession Initiatives of the Fort Meade MOAA Chapter

The Fort Meade MOAA chapter is dedicated to fostering strong, sustainable leadership through an intentional and engaging succession process. Our current chapter leaders actively observe and connect with members to identify those interested in serving the Fort Meade community through MOAA. When a member expresses interest, we introduce them to committee chairs and provide access to resources aligned with their interests, allowing them to start with manageable tasks to build their confidence and involvement. Throughout this process, we share the wealth of knowledge and experience within our current board, highlighting the meaningful impact of our chapter's initiatives on the community. As relationships grow and leadership potential is recognized, we encourage members to deepen their involvement by joining the chapter leadership board. To inspire and motivate our leaders, we consistently reinforce MOAA's mission and value statement from its preamble, as well as the organization's historic achievements at both the national and local levels. We remind prospective leaders that their contributions not only support the local military community but can also influence change at the national level. All bylaws and standard operating procedures are readily accessible through our cloud-based document storage system (Dropbox), ensuring transparency and continuity in leadership transitions.

5 – Training

Training Initiatives of the Fort Meade MOAA Chapter

Recently, we invited representatives from MOAA National to share the best practices and highlight the wide range of resources available to support our chapter's success. In addition to this, we provide ongoing training opportunities for our members through chapter meetings, where guest speakers and subject matter experts deliver valuable insights on leadership, advocacy, and community engagement. These training initiatives help strengthen our chapter's capabilities, empower our members with knowledge, and ensure we are well-equipped to fulfill MOAA's mission at both the local and national levels.

MEMBERSHIP APPLICATION

Name _____ Last First

MI

Rank

Service

*If widow(er) and applying for Surviving Spouse Membership, please fill in your own name above and show your deceased spouse's rank and service, as appropriate.

Status _____ Component _____

Active

Retired

Regular

Reserve

National Guard

Mailing _____

Address _____ Street _____ City _____ State _____ Zip Code _____

Home _____

Address* _____ Street _____ City _____ State _____ Zip Code _____

*If different from mailing address

Home Phone # _____ Cell Phone # _____

Office Phone # _____

e-mail _____ @ _____

address

Date of Birth _____

Spouse's Name _____

I am ___/am not ___ a member of the National Military Officers Association of America (MOAA). If a National MOAA member, please list your membership # _____

(You can find your membership number on the mailing label of the Military Officer magazine. If you are not a MOAA member, please go to www.moaa.org to join.)

Signature _____

Annual Membership Fee. New members joining the Chapter during January – June pay no dues for the current year. Those who join in July – December pay no dues during the current year and following year. Annual dues are \$12 (\$30 for three years). Please complete this form and submit it with your check for the appropriate amount, payable to "Fort Meade Chapter, MOAA" or you may pay online at:

<https://my.cheddarup.com/c/fort-meade-chapter-payments/items>

Mail this form to: **Membership Chair, Fort Meade Chapter, MOAA, PO Box 743, Fort Meade, MD 07505**

Dues enclosed are for ___one year ___ three years ___ bill me later