



# UPPER POTOMAC CHAPTER

Recipient of the 2017 MOAA 5 Star Level of Excellence Award

January 23, 2019

## Chapter Officers

### President

LtCol Hugh M. McIlroy, Jr, USMC, Ret.

### 1<sup>st</sup> Vice President

CAPT Guy Everhart, USN, Ret.

### 2<sup>nd</sup> Vice President

MAJ John R. Derr, USA, Ret.

### Secretary

Mrs. Gerry McIlroy

### Treasurer

LtCol Robert S. Fenimore, USAF, Ret.

### Board Members

COL Douglas W. Reichard, USA, Ret.  
CW3 David Kaye, USA, Ret.  
CPT Wilmer K. Benson, USA, Ret.  
Col Lawra Lee, USAF, Ret  
CDR Jeff Bodie, USN, Ret.  
CAPT Ralph France, II, USN, Ret.

### Chaplain

LTC Carol VanSchenk Hof, USA, Ret.

### Legislative Affairs

PA- LtCol Hugh M. McIlroy, Jr, USMC, Ret.

MD-CAPT Guy F. Everhart, USN, Ret.

WV-Vacant

### Personal Affairs Officer

Mrs. Barbara L. Bodie

### Program Chair

Mrs. Joanie Muniz

### Surviving Spouse Liaison

Mrs. Jayne Bongard

### Newsletter Editor

COL Gerard Schumeyer, USA, Ret.

## *...from the President*



Our new year started with a bit of a challenge. We had to cancel our 16 January Executive

Board meeting because of the travel risks presented by Winter Storm Harper.

Regardless, the Board of Directors and Joanie Muniz responded quickly by email and approved our arrangements for our 16 February luncheon at Musket Ridge Golf Club. I am very proud of how the Board of Directors responded to this challenge and I look forward to working with them over the next two years.

Our Holiday Luncheon at Holly Hills Country Club was a huge success. We had 73 attend which set another record. The Catoctones were terrific and we (especially me) were very happily surprised when my spouse Gerry volunteered to be our Chapter Secretary.

With Gerry's appointment as Secretary we have filled every officer and Director billet for the 2019-2020 term. Also, we very much appreciated COL Harvey Kaplan, USA, Ret., the President of the Maryland Council of Chapters, for conducting our Installation Ceremony.

As we begin this new two-year term every one of us must rededicate ourselves to never stop serving. Each one of us must get involved in recruiting so that we can extend our grass roots efforts to support MOAA and to fundraising and community outreach efforts that support veterans. We are in a superb position to enlist members through our many associations with retired officers at Fort Detrick. We cannot recruit aboard Fort Detrick but we can recruit in any other place where potential members are encountered.

Please stay safe and warm, respect the weather and think about how you can help our chapter increase membership and outreach efforts to support the community and veterans. Never stop serving.

Warmest Regards,  
HMCI

### **February Meeting and Luncheon**

Join us on **Saturday, February 16, 11:30 a.m.** at the Musket Ridge Golf Club, Myersville, MD for our first business meeting of the New Year. Hugh McIlroy will bring you up-to-date on our plans for 2019. Bob Fenimore, our Treasurer, will discuss the new 2018 tax law changes. **Reservations are due NLT Friday, February 8, 2019.** A reservation form is provided at the end of the newsletter.

### **New Member**

Welcome to CWO3 Derek R. Lane, USCG from Martinsburg, WV.

### **2019 Annual Dues**

#### **This is the Last Call for 2019**

**dues.** If you have not done so, you **must** pay your annual dues NLT January 31 or you will be dropped from the rolls. Dues are \$20/year. Our Lifetime Membership option is \$150. If you are a new member who joined after July 2018, you will be credited with 2019 dues.

Also, any member who recruited a new member for 2018 will receive a credit for 2019. **Please send your dues payment to our Treasurer, Bob Fenimore, 8611 Discovery Blvd, Walkersville, MD 21793.**

Please make out your check to the Upper Potomac Chapter. If you have any questions about your dues status, contact Jerry Schumeyer, 301-696-1191, [theschumeyers@comcast.net](mailto:theschumeyers@comcast.net)

†



**Happy Valentines Day**  
**February 14**



2-Jimmie Spiller  
2-Carol Baker  
9-Dave Richards  
11-Sue Mekkelson  
12-Jerry Schumeyer  
14-Luke Brennecke  
15-Norma Bishop  
16-Doug Reichard  
21-Pete Mekkelson  
27-Derek Lane  
28-Joan Malloy

### **March**

3-Kathleen Brekhus  
3-Joanne Spiller  
4-Harriet Click  
4-Don Quail  
8-Loretta Mulcahey  
12-Barbara Brennecke  
12-Charlene Denton  
13-Darlene Aulls  
14-Paul Yeun  
21-Joan Muniz  
23-Dennis Brekhus  
24-Peggy Remsberg  
25-Lawra Lee  
27-Dick King

### **Donations to the MOAA Scholarship Fund**

Thanks to your generosity, the Chapter donated \$315 to the MOAA Scholarship Fund in 2018. This represents a combined donation from the Chapter and individual members.



**February**

9  
Herb & Nettie Arm

**March**

4  
Guy & Suzanne Everhart  
26  
Bob & Sandra Reynold  
29  
Bob & Kathy Fenimore  
31  
Terry & Diane McCune



**Ground Hog Day**  
**February 2, 2019**

**MOAA 2019 Goals**

“In 2019, MOAA Government Relations will engage the 116th Congress early and often on issues of greatest importance to our members, the men and women in our uniformed services, their families, and their survivors,” says Col. Dan Merry, USAF (Ret), vice president of Government Relations. “As military experience among members of Congress has declined over the years, with just over 17 percent having experience in uniform at the

onset of 2019, these goals are instrumental to our efforts to inform and influence members of Congress and their staffs.”

-Ensure any TRICARE reform sustains access to top-quality care.

-Prevent disproportional TRICARE fee increases.

-Sustain military pay comparability with the private sector.

-Stop erosion of compensation and non-pay quality-of-life benefits.

-End financial penalties for military survivors.

-End concurrent receipt penalties for military retirees.

-Achieve equity of benefits for Guard and Reserve members with their active duty counterparts.

-Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.

-Ensure timely access to service-earned VA benefits.

-Protect military and veteran family support programs and policies. © MOAA 2019

**Contact Your Representatives**

There are many important legislative issues that may affect you that will be taken up by the 116<sup>th</sup> Congress. Military pay and benefits, TRICARE fees and costshares, concurrent receipt for disabled military retirees...these are just a few. You can research all the issues at the MOAA website, [www.MOAA.org](http://www.MOAA.org) or read about them in the your *Military Officer* magazine. They are important, and you are urged to contact your representative to state your support if you are inclined to do so. You may contact your representative by phone, letter or send them a “Take Action” email located on the MOAA website.

**Congratulations**

At the December luncheon, Hugh McIlroy presented the MOAA Leadership Award to Chip Chipley, Joe Shrader, and Jerry Schumeyer. Mary Lee Schumeyer was presented the MOAA Award for Outstanding Service. Joe could not make the luncheon, but Hugh McIlroy and several members visited Joe at Homewood in Frederick and presented the award to him there. These awards are in recognition

of their many years of outstanding leadership and selfless service to the Chapter.

### **Retiree Muster**

The Ft Detrick All Services Retiree Council will host a Retiree Muster on March 12, 1700-1900, VFW Bldg, 5901 Old National Pike, Frederick. (Main entrance - Capital Crave restaurant) This event is open to all Uniformed Services retirees and surviving spouses and those nearing retirement. Cash bar and dining available. The guest speaker will be Brett Conyers, Legal Assistance Attorney featuring an update of legal assistance available at the Ft. Detrick Legal Office (wills, tax prep, estate planning, etc.). For more information contact Alan Phillips, 571-245-7879, [abphillips59@gmail.com](mailto:abphillips59@gmail.com).

### **FEDVIP Enrollment Period Extended**

The Office of Personnel Management has granted a "belated enrollment phase" for potential beneficiaries who missed the December. 10 deadline to sign up for the Federal Employees Dental and Vision Insurance Program (FEDVIP). Sign-ups should be granted until about mid-March. Enrollees

in the TRICARE Retiree Dental Program are required to sign up for FEDVIP if they wish to maintain dental insurance. FEDVIP provides 10 choices for dental coverage. To enroll, visit [BENEFEDS.com](http://BENEFEDS.com) or call (877) 888-3337 Monday through Friday, 8 a.m. to 9 p.m. Eastern. © MOAA 2019

### **How Was The Last Luncheon?**

Your feedback is important to us. If you attended our last luncheon at Holly Hills Country Club we are interested in your experience, positive or negative. Included with the next luncheon's reservation form is a scale from 1 to 5 (5 being the best) and a few lines for comments on which to rate your experience. You can email your comments directly to Joanie Muniz at [popeyemuniz@yahoo.com](mailto:popeyemuniz@yahoo.com), mail the form to Joan at 1129 Wilcox Court, Frederick, MD 21702 or include it with your payment to the February luncheon.

### **Directory Changes**

Add New members:

CW3 David Kaye, USA, Ret  
2428 Stoney Creek Road  
Frederick, MD 21701  
MOAA #01479736 Life  
Dave & Marguerite

CWO3 Derek Lane, USCG  
154 Aylesbury Lane  
Martinsburg, WV 25403  
MOAA# 01724368....Life  
Deek

### **Chapter Directory**

We will be updating the Chapter directory over the next couple of months. If you have moved, changed phone numbers, etc. over the last year or so and have not informed us, please call or email Mary Lee Schumeyer with the updated information at 301-696-1191, [theschumeyers@comcast.net](mailto:theschumeyers@comcast.net)

### **April Membership Meeting/ Luncheon April 27, 2018**

Following our February function our next event will be held on April 27 at Nick's Airport Inn, Hagerstown, MD. Details and venue will be in the March newsletter.

### **Recruit a New Member for 2019**

## 2019 Events Calendar

**January 26-** UPC Board Meeting, 9:30 a.m., Ft. Detrick Chapel, Rm 5, Bldg. 1776 Ditto Road, Ft. Detrick

**February 16-** Membership meeting/luncheon; Musket Ridge Golf Club; 1130 am-2 pm

**March 16-** UPC Board Meeting, 9:30 a.m., Ft. Detrick Chapel, Rm 5, Bldg. 1776 Ditto Road, Ft. Detrick

**March 30-** Maryland Council of Chapters Meeting

**April 27-** Membership meeting/luncheon , 1130, Nick's Airport Inn, Hagerstown, MD

**May 18-** UPC Board Meeting, 9:30 a.m., Ft. Detrick Chapel, Rm 5, Bldg. 1776 Ditto Road, Ft. Detrick

**June 15-** Membership meeting/luncheon (Venue to be determined)

**June 22-** Maryland Council of Chapters Meeting

**July 20-** UPC Board Meeting, 9:30 a.m., Ft. Detrick Chapel, Rm 5, Bldg. 1776 Ditto Road, Ft. Detrick

**August 17-**Annual Picnic, Bert & Emma Thornton's Shoot Proof Farm, Jefferson, MD

**September 21-** UPC Board Meeting, 9:30 a.m., Ft. Detrick Chapel, Rm 5, Bldg. 1776 Ditto Road, Ft. Detrick

**October 19-** Membership meeting/luncheon (Venue to be determined)

**November 16-** UPC Board Meeting, 9:30 a.m., Ft. Detrick Chapel, Rm 5, Bldg. 1776 Ditto Road, Ft. Detrick

**December 7-** Holiday luncheon (Venue to be determined)

### Privitize the VA? Officials Sound Off On Rumors

The Department of Veterans Affairs pushed back recently at a New York Times report suggesting that expanded community-care options under the VA MISSION Act would lead to the "privatization" of VA health care and the eventual shutdown of some VA medical centers. "Privatization is a myth and to suggest otherwise is completely false and a red herring designed to distract and avoid honest debate on the real issues surrounding veterans' health care," Curt Cashour, a VA spokesman, said in a statement. The MISSION Act, passed last year by Congress and signed into law by President Donald Trump with the support of veterans service organizations (VSOs), was intended to overhaul and continue funding for the VA Choice program on private-care options. That program was riddled with inefficiencies, both for veterans and the community-care providers. Under the act, about \$5.2 billion in mandatory funding was appropriated for the Veterans Choice Fund. The new Veterans Community Care Program was designed to include new standards for access to care. Cashour said that the MISSION Act now "gives the VA secretary the authority to set access standards that provide veterans the best and most timely care possible -- whether at VA or with community providers -- and the department is committed to doing just that." VA Secretary Robert Wilkie has repeatedly given assurances that he has no intention of "privatizing" the VA, but he has yet to give public guidance on the new access standards on expanding community care.



## Directions to Musket Ridge Golf Club

### **From the North...Harrisburg, PA**

On Rt 15S take exit 13B to merge onto W Patrick St./US-40 West  
Continue to follow US-40 West for approx. 8.5 miles  
Turn left onto Brethren Church Rd.  
Club entrance is 1/3 mile ahead on left

### **From the East...Frederick, MD**

Take I-70 West approx. 10 miles  
Take exit 42 to merge onto MD-17 North/Myersville Rd.  
Travel ½ mile  
Turn right at Poplar St.  
Poplar St. becomes Brethren Church Rd.  
Club entrance is one mile on right

### **From the West...Hagerstown, MD**

Take US-40 East approx. 3.5 miles  
Take I-70 East approx. 10 miles  
Take exit 42 to merge onto MD-17 North/Myersville Rd.  
Travel ½ mile  
Turn right at Poplar St.  
Poplar St. becomes Brethren Church Rd.  
Club entrance is one mile on right

### **From Charlestown , VW**

Take US-340 North approx. 22 miles  
Take exit 12A to merge onto I-70 W toward Hagerstown  
Travel approx. 10 miles  
Take exit 42 to merge onto MD-17 North/Myersville Rd.  
Travel ½ mile  
Turn right at Poplar St.  
Poplar St. becomes Brethren Church Rd.  
Club entrance is one mile on right

Now and Always  
We'll be There.

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## From the Chapter Treasurer (Bob Fenimore)

Our President has asked me to speak at the February Luncheon and I would like to use this opportunity to let you know what topics I will be speaking about. First, I will provide members with an overview of the new Federal tax law changes, as a result of the Tax Cuts and Jobs Act signed in December 2017. I will also let you know of a few changes to 2018 Maryland tax laws that will affect military retirees. Finally, I will provide members with a brief update about our Chapter finances for 2018, if time permits (if not, I will provide updates in future newsletters).

As many of you know from my prior talks at our luncheons, I have been an IRS volunteer and Site Coordinator for more than 10 years, providing free tax preparation services for lower income and retired taxpayers in Frederick County, including veterans. I currently have a team of 10 volunteers (including UPC members) who assist taxpayers in 3 locations (Walkersville, Thurmont and Emmitsburg), assisting hundreds of tax clients and saving them more than \$50,000 in tax preparation fees each year. It is a lot of work, but it is a very rewarding volunteer experience.

When I speak about the Tax Cuts and Jobs Act, I will use a new IRS tax publication to speak from: Publication 5307 (Oct 2018). It is titled: "Tax Reform – Basics for Individuals and Families". It is a 14-page document that does a nice job of

explaining the new Federal tax law changes. If any member would like to preview this document in advance and follow along at the luncheon, it can be downloaded (in PDF format) at [irs.gov / forms](http://irs.gov/forms) and instructions. Type in "5307" in the search box, save to your computer, and print as desired. Those members who subscribe to the *Frederick News Post* may have seen in their monthly insert "*Senior Living*" (January 2019, page 10) an article titled "Tax Reform – What you need to know for the 2019 tax season". I wrote that article summarizing from the same Pub 5307, and I will be talking about these same changes at the luncheon.

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**Chapter Officers & Board for 2019-2020 Installed**

At our December holiday meeting and luncheon, the Chapter Officers & Board of Directors were installed by COL Harvey Kaplan, USA, Ret, President, Maryland Council of Chapters (MDCOC).

Pictured from left to right: Board of Directors: Bill Benson, Ralph France, Jeff Bodie, Lawra Lee, Doug Reichard; President: Hugh McIlroy; President MDCOC: Harvey Kaplan; First Vice: Guy Everhart; 2<sup>nd</sup> Vice: John Derr; Secretary: Geri McIlroy; Treasurer: Bob Fenimore; Absent: Board Member: David Kaye

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**Bipartisan House Bill Would End "Widows Tax"**

Legislation introduced by Reps. Joe Wilson (R-S.C.) and John Yarmuth (D-Ky.) would end the deduction of Survivor Benefit Plan (SBP) annuities from Dependency and Indemnity Compensation (DIC) paid to survivors of fallen service members, also known as the "widows tax." MOAA has long supported repeal of the widows tax, backing similar legislation from Wilson and others. The change would mean that in cases where military service led to the death of a servicemember, DIC would be paid in addition to the SBP annuity. About 67,000 military survivors would benefit from this legislation, with the current offset costing them about \$12,000 annually. "The SBP-DIC offset remains grossly unfair to the members of the military community who deserve our support the most," said Lt. Gen. Dana T. Atkins, USAF (Ret), President and CEO of MOAA. "We thank Reps. Wilson and Yarmuth for their bipartisan leadership on this issue, and we encourage their fellow legislators to join the fight. "This is uniformly agreed-upon throughout Congress, but they haven't found the political will to resolve it," Atkins said. "The 116th Congress has an opportunity to be known for getting this done." Wilson introduced the new legislation -- H.R. 553, the Military Surviving Spouses Equity Act -- on Jan. 15, with Yarmuth as the bill's lone listed original co-sponsor. Text of the bill wasn't immediately available, but it's essentially similar to bills Wilson introduced in the last four congressional sessions, with all four bills garnering more than 200 co-sponsors. Despite the support, neither these bills nor similar ones put forward by other legislators in previous sessions were put up for a vote, even by a committee. © MOAA 2019



## Holiday Luncheon



Doug & Gail Reichard greet our guests



Members of the Golf Scramble Committee present the proceeds check of \$7,600 to Mr. Carlos Graveran, Executive Director, Frederick County Hospice (pictured 6<sup>th</sup> from the left)



Our entertainment-The Frederick Catoctones



Joe Shrader is presented with the MOAA Leadership award at Homewood Community



Chip Chipley is presented the MOAA Leadership Award by Hugh McIlroy



Great attendance at the holiday luncheon. Everyone had a great time.



**Upper Potomac Chapter  
Membership Meeting/Luncheon  
Saturday, February 16, 2019  
11:30 a.m. – 2:00 p.m.  
Musket Ridge Golf Club  
3555 Brethren Church Road  
Myersville, MD 21773  
301-293-9930/www.musketridge.com**

Join us on **Saturday, February 16, 11:30 a.m.** at Musket Ridge Golf Club, Myersville, MD for our first business meeting of the New Year. Hugh McIlroy will bring you up-to-date on our plans for 2019. Bob Fenimore, our Treasurer, will discuss the new 2018 tax law changes. **Reservations are due NLT Friday, February 8, 2019.**

**Menu:** Southern Style: Crispy Fried Chicken; meat loaf; Smoked Gouda Mashed Potatoes; Seasoned Green Beans; Garden Salad; Rolls, Butter, Cake for Dessert; Coffee, Tea. Cash Bar

**Directions:** See Page 6

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

**REFUNDS WILL BE PROVIDED ONLY IF CANCELLATIONS ARE MADE BEFORE FEBRUARY 8, 2019. IN THE EVENT OF INCLEMENT WEATHER AND THE EVENT IS CANCELLED, REFUNDS CANNOT BE MADE UNLESS THE CHAPTER IS RELIEVED OF PAYMENT RESPONSIBILITY BY THE VENUE.**

-----Detach and Return-----  
Name: \_\_\_\_\_ Name(s) of Guest (s): \_\_\_\_\_

\_\_\_ Number of Reservations@ \$29/person \_\_\_\_\_

**2019 Chapter Dues (\$20/yr or \$150/Lifetime)** \_\_\_\_\_

TOTAL Remittance \_\_\_\_\_

How was your experience at Holly Hills Country Club for our December luncheon and why?  
1—2—3—4—5 (Circle one) (5 is highest)  
\_\_\_\_\_  
\_\_\_\_\_

Make checks payable to: Upper Potomac Chapter, MOAA  
Return **NLT Friday, February 8, 2019** to:  
Bob Fenimore, 8611 Discovery Blvd, Walkersville, MD 21793  
301-845-0042; [rkfen111@gmail.com](mailto:rkfen111@gmail.com)