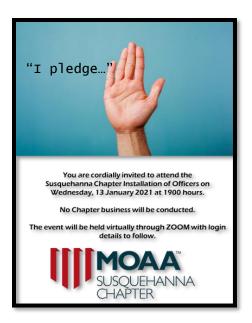
The Chapter put considerable effort into scheduling informative topics and speakers for our general membership meetings. The Programs Chair enlisted for following speakers and topics, which attracted a significant member and non-member audience:

 January – The Chapter had planned an in-person meeting but changed to a virtual meeting due to a spike in new Covid-19 cases. There was no guest speaker, and the installation of officers was conducted by Jim Wasson, a former Chapter President.



• February – The State of the Chapter meeting where President Cathy Hampton outlined the goals and initiatives for the ensuing year.



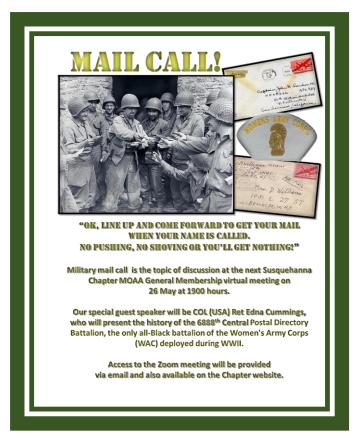
• In March, we welcomed Mary Jane Jernigan, one of Maryland's Civilian Aides to the Secretary of the Army (CASA).



 April – We invited the Aberdeen Proving Ground Installation Command COL Timothy Druell to hear about the post's latest initiatives and changes.



 May – COL Edna Cummings was our guest speaker for May and spoke on the 6888th Central Postal Directory Battalion that served in WWII.

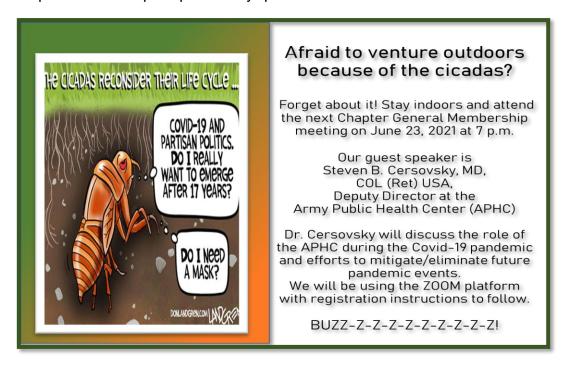


The Chapter also was invited to and participated in the Bel Air, MD Memorial Day Wreath Laying Ceremony as we have for the past 20 years.



Chapter President Cathy Hampton and Chapter Secretary Mike Early

 June – Dr. Steven Cersovsky, MD, gave a fascinating presentation on the Covid-19 pandemic that prompted many questions from the attendees.



 July – Bob Norton, MOAA member extraordinaire, explained how chapters and the Maryland Council of Chapters support one another.



August – The membership took a summer break, but that does not mean all was
quiet on the "northern front." In addition to the monthly Board of Directors
meeting, the Chapter answered a call for help from a local VFW Auxiliary
sponsoring a clothing drive for the female patients at Perry Point VA Hospital.
The Chapter donated 14 bags of clothing and accessories to help the women
prepare for a successful career beyond the hospital walls.



Chapter President Cathy Hampton presents VFW Auxiliary member Theresa Baynes with female clothing and accessories donated by the Chapter.

 September – A true highlight of the year was our first in-person meeting since the beginning of the pandemic, the annual member picnic. Held on APG, the food was delicious, and the camaraderie was very evident. It was a wonderful break from the monthly Zoom meetings.





 October – The Chapter's Surviving Spouse Chair recommended we dedicate the month's topic to the many resources MOAA makes available to members for planning for the inevitable: the death of a spouse. The virtual meeting had no host, and we provided links to a webinar and the publications available on the topic from the National headquarters.



The Talk We Avoid and Why We Shouldn't

Regardless of your income, estate planning is a vital part of your financial plan. Planning ahead can give you greater control, privacy, and security of your legacy. Estate planning can also ensure your spouse will live comfortably after you pass.

In lieu of a general membership meeting for October, Surviving Spouse Chair Connie Richardson recommended we provide you access to webinar slides and planning guides from MOAA National to help prepare you for that difficult discussion with your spouse and to help you make informed decisions.

The webinar, "Survivor Planning and Benefit Issues" is a 2-hour presentation covering a multitude of topics and providing recommendations about what you should do as a couple to be prepared. The webinar slides can be found here. Webinar Slides

Additionally, MOAA has prepared a number of publications on this topic and many others that may be of interest and help in your planning. Survivor Publications

We hope you find answers to your questions and help you prepare for your final transition.

November – November was filled with activities from the 1st through the 30th. The membership meeting combined the election of officers for 2022 with an excellent guest speaker, Vice Admiral Tom Wilson, USN (Ret), Commander of the Defense Intelligence Agency on 9-11. On 17 November, after months of planning and coordination, our primary initiative of the year came to fruition – the announcement of The Veterans Day Poster and Essay Contest winners. The Harford County Veterans Commission endorsed the contents, and the announcement of winners took place during the Commission's annual Veterans Resource Fair. Dignitaries taking part in the awards presentation were:

- Maj. Gen. Robert L. Edmonson II, Commanding General, U.S. Army Communications-Electronics Command Senior Commander, Aberdeen Proving Ground, Maryland
- Harford County Executive Barry Glassman
- Robert Brown, Chairman, Harford County Veterans Commission
- Frank King, Susquehanna Chapter MOAA contest chairman



Dignitaries from Left: MAJ General Robert Edmonson, Barry Glassman, Frank King and Robert Brown.



Poster and Essay Contest winners from the various grade categories. Note: The youngest Poster winner (far left) never once let go of his teddy bear.



Poster contest winner from John Archer School, a part of the county school system that provides special education to students with disabilities.

Chapter Website

In late December 2019, the Chapter launched a new website that literally took off like a rocket. During the first month, the website consisted of 24 pages and drew 1319-page hits. In December 2021, our website had grown to 100 pages and attracted over 54,589-page hits. The website has been a tremendous resource, especially during the pandemic. We were able to keep our members informed and up-to-date on issues affecting veterans and retirees. Many members who were not tech-savvy used the website to upskill their capabilities and stay active during the past year, a win-win for all.