

**Susquehanna Chapter MOAA  
General Meeting  
Chesapeake Grill, Havre de Grace, MD  
9 July 2024**

The meeting was called to order by President Keith Reagan. The Pledge of Allegiance was recited and a moment of silence for those departed was held. In the absence of our chaplain, Keith offered the invocation.

Keith introduced the guest speaker, Cheryl Glang, Surviving Spouse liaison for Maryland Council of Chapters. In attendance was also Gary Palmer, President of Maryland MOAA. Keith made the following announcements before lunch:

- The next fundraiser will be on 23 July at Pat's Pizza on Conowingo Road, Bel Air from 4:00-9:00 p.m. If customers identify themselves as participating in MOAA's fundraiser and spend a minimum of \$200.00, Twenty percent of the proceeds will be given to the chapter.
- APG Retirement Appreciation will take place on 11 September.
- The annual chapter picnic will be on 28 September beginning at noon and will be held at Ruggles Golf Course.
- The Poster and Essay awards ceremony is on the 8th of November, which is also our Chapter meeting.
- The Veteran's Resource Fair is on 9 November.
- Elections will be held in November. A Vice President is needed. New appointed positions that will be needed are Programs Chair and a director.

Dinner was then enjoyed by those in attendance.

Following dinner, a most informative presentation was given by Cheryl on estate planning, beneficiaries, documents needed by survivors, and other invaluable information. Cheryl handed out a booklet on *Putting Things in Order*, a document holder and file to hold all necessary information needed by one's beneficiary. Of particular interest was that bank accounts at USAA are not necessarily "joint accounts" and husband and wife should each have a separate account; spouse should have a credit card in his or her name as the joint one will no longer be valid at the death; wills should be updated every five-six years; vehicles should have beneficiaries listed online at the DMV. There were also a few copies of *In Case You Get Hit by a Bus*, a book on how to organize your life now and when you are no longer around.

Gary spoke very briefly on the PACT Act and also about a new commission for veterans, those on Social Security and military families. Frank King stated that the JAG Office at APG again has a lawyer available to handle Wills and Last Testaments.

Keith presented Cheryl with a certificate of appreciation and said that a donation will be made to MOAA's Scholarship Fund in her name. Gary Palmer also presented Cheryl with a certificate from MOAA for outstanding service to Maryland MOAA and a personal note from LG Brian Kelly, outgoing President and CEO, MOAA National.

The 50/50 raffle of \$50.00 was won by Trent Moxley, who donated it back to the chapter. Several door prizes were awarded, as well as four copies of *In Case You Get Hit by a Bus*.

The meeting adjourned at 8:32 p.m.

Respectfully submitted,

*Connie Richardson*

Connie Richardson, Secretary