



UPPER POTOMAC CHAPTER

January 20, 2026

Chapter Officers

President
Vacant

1st Vice President
Vacant

2nd Vice President
MAJ John R. Derr, USA, Ret.

Secretary
LtCol Hugh M. McIlroy, USMC, Ret.
(Acting)

Treasurer
LtCol Hugh M. McIlroy, USMC, Ret.

Board Members
CAPT Guy Everhart, USN, Ret.
COL Douglas W. Reichard, USA, Ret.
LTC Christopher M. Siedor, USA, Ret.
LTC John Bongard, USA, Ret.
LT Keith Midberry, USCG, Ret.
COL Fred Schumacher, USA, Ret.
LT (CH) Dewey Painter Sr., USN, Ret..

Chaplain

LTC Carol VanSchenkhof, USA, Ret.

Legislative Affairs

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

MD- CAPT Guy Everhart, USN, Ret.

WV-Vacant

Personal Affairs Officer

Vacant

Program Chair

Vacant

Surviving Spouse Liaison

Mrs. Jayne Bongard

Newsletter Editor

COL Gerard Schumeyer, USA, Ret.

....from the Board



Happy New Year and happy 250th USA! With the absence of a chapter president until the elections in October, the board has asked members of the board to write the President's newsletter message and I am the first!

I hope you all had a wonderful holiday season! Our December holiday luncheon at Musket Ridge was once again delightful and I think I can speak for all attendees that we especially enjoyed the performance of the Barbara Ingram School of the Arts.

The board held its first meeting of the new year and installed two new Directors- Dewey Painter and Fred Schumacher. Fred is also our TOPS Liaison. Dewey has also

volunteered to serve as Newsletter Editor (effective in March), relieving Jerry Schumeyer who has been doing it since the printing press was created! Thanks to Jerry for his many years of service to the chapter and to our new Directors for continuing to serve! Jayne Bongard volunteered to assume the position of Program Chair, relieving Hugh McIlroy who has multi-tasked this critical position along with being Treasurer for many years. - Thanks to both Jayne and Hugh! Board vacancies still remain. Most critical is the need for a Secretary and President.

For a variety of reasons, the chapter will not be sponsoring a golf tournament this year. However, If any member has an idea for a less resource intensive fund raiser, please let a Director know! The chapter still needs to raise funds for both worthy veteran organizations and

recurring chapter expenses (i.e. ROTC scholarships, insurance). A portion of the funds collected to attend chapter events are retained (average \$150 per event) as one source of the chapter's revenue (along with annual dues). So, in addition to enjoying a fine meal, comradery and interesting speakers, by attending an event you are also supporting the continuation and mission of our MOAA chapter. What a great value!

The chapter hosts 6 events per year, 4 luncheons plus our summer picnic at Ft. Detrick and holiday celebration. A list of locations and dates is in the newsletter. I hope you can attend our next luncheon on Saturday February 21st at Nick's Airport Inn in Hagerstown. Our guest speaker will be Cheryl Glang, the Maryland Council of Chapters Surviving Spouse Representative. Additional information and a sign -up form are in this newsletter. In closing, I can still remember where I was on July 4, 1976. It was strip motel in Idaho enroute to my first Coast Guard duty station in Oregon and I watched the statue of liberty light up on a black and white TV! How blessed we all are to have

experienced and witnessed so much in our lives these past 50 years and if you can't make it to any of the 250th anniversary celebrations at least we now have wide screen color TVs!

Keith Midberry, LT, USCG, RET

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/chapter/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.

Business Meeting/Luncheon **February 15, 2025**

Join us **Saturday, February 21** for our next business meeting/luncheon at Nick's Airport Inn, Hagerstown, MD. **Reservations are due NLT Noon, Saturday, February 14, 2025.** A reservation form is provided on page 9.

1st Day of Spring **March 20**





2-Jimmie Spiller
2-Carol Baker
2-Carolyn Elgin
4-Barbara Carson
11-Sue Mekkelson
12-Jerry Schumeyer
16-Doug Reichard
21-Leroy Taylor
24-H. Charles Lynn
26-Holly Bonzagni
28-Joan Malloy

March

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



February

Gary Lee & Rebecca Diane
Kimberlin

March

4

Guy & Suzanne Everhart

20

Bill & Carolyn Elgin

28

Tim & Johanny Mayhew

31

Terry & Diane McCune

Welcome New Member

A belated welcome to LTC William L. Daniels, USA, Ret and his spouse Janet Anastasi from Frederick, MD

2026 Annual Dues

Chapter dues for 2026 were NLT Dec 31, 2025. Only 9 out of 33 2026 annual member dues have been paid! Dues are essential to the operations and sustainment of our Chapter. If you have any questions about the status of your dues, contact Hugh McIlroy, 717-785-1059, germac03@gmail.com See page 6 for more details.

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)

Ask Your Lawmakers to Protect ALL Servicemember Pay During Future Shutdowns

As another federal fiscal cliff approaches Jan. 30, the only thing certain for servicemembers and their families is continued uncertainty. Without defense appropriations or last-minute budget moves similar to those used during the latest shutdown, military members would continue to serve without receiving a paycheck. Members of the Coast Guard and of the commissioned corps of the U.S. Public Health Service and NOAA face a future that's just as murky – USPHS and NOAA officers missed checks last year, including some officers who were serving alongside others in uniform. While lawmakers continue their budget debates, they can lend at least some clarity to a shutdown process that has, unfortunately, become a regular occurrence. The Shutdown Fairness Act (S. 3168) would allow the Pentagon and the Department of Homeland Security to continue paying servicemembers during any future funding lapse. See page 6. (© MOAA 2026)

VetResources

VetResources is a weekly newsletter for Veterans, their families, caregivers, and survivors.

www.va.gov/vetresources

Platoon 22 Seeking Veteran Volunteers

Platoon 22 is seeking veteran volunteers to serve as mentors for participants in the Veteran Treatment Court in Frederick and Washington County. Veteran mentors provide peer support, encouragement, and accountability to veterans navigating the court process. Mentors do not provide legal advice, clinical services, or counseling. Your role is simply to show up, listen, and support a fellow veteran. Veterans do not need to be in recovery or have lived experience with the justice system to serve as a mentor, though lived experience can be helpful. What matters most is a willingness to engage consistently and support the veteran you are matched with. Veteran Treatment Court dockets are held twice a month on Tuesday afternoons at 2:30 PM in Frederick. Attendance is encouraged when possible; however, the most important commitment is ongoing engagement with the veteran you are serving. If you're a veteran looking for a meaningful way to give back and support another veteran's path forward, we'd love to connect with you.

Contact Niki@platoon22.org to learn more about becoming a Veteran Treatment Court mentor. (© Platoon22 2026)

MOAA Legislative Advocacy Center

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

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

COLA Watch

On MOAA's COLA Watch page you'll find a 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 5. (© MOAA 2026)

MOAA Again Recognized as a 'Top Lobbyist' by The

Hill

MOAA's ongoing work to hold the line on service-earned benefits has resulted in a 19th-straight appearance on the annual Top Lobbyist list published Dec. 11 by *The Hill*, a leading Washington, D.C., news outlet. See page 6. (© MOAA 2026)

Medicare, TRICARE Price Increases and Tax Changes for 2026

Maybe you've resolved to stick to a budget in the new year, or to get your taxes taken care of before mid-April. Or maybe you're approaching a major milestone – leaving service, turning 65, downsizing into a

smaller home or a retirement community – and looking for additional resources to help with impending financial decisions. Not sure where to start? The below links may provide useful information. See page 6. (© MOAA 2026)

Daylight Saving Time Sunday, March 8, 2026 Spring Ahead!!!



Lunday Takes Helm as Coast Guard's 28th Commandant

Adm. Kevin Lunday was sworn in Thursday as the U.S. Coast Guard's 28th commandant, nearly a year after he had been acting in the role. Link is on page 6. (© VA 2025)

Directory Changes

ADD:

LTC William L. Daniels, USA, Ret.
9648 Gambrill Park Road
Frederick, MD 21702
240-483-6642....Janet
wldaniels3904@gmail.com

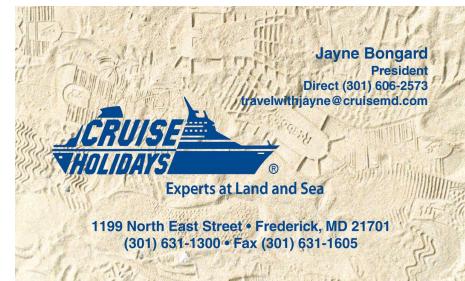
Happy Valentine's Day February 14



2025 Event/Program Schedule

NOTE: If you have ideas for events/programs for 2026, please let Jayne Bongard, our Program Chair, know.

Date	Event	Venue	Remarks
10 January	MDCOC Meeting	O'Loughlin's Restaurant, Arnold, MD	
10 January	Board Meeting	Fort Detrick Chapel	
21 Feb	Luncheon	Nick's Airport Inn	Ms. Cheryl Glang, MDCOC
14 March	Board Meeting	Ft Detrick Chapel	
11 April	MDCOC Meeting	Pappas Restaurant, Cockeysville, MD	
25 April	Luncheon	Carriage House Inn, Emmitsburg, MD	ROTC Recognition
16 May	Board Meeting	Ft Detrick Chapel	
20 June	Luncheon	TBD	Beaver Creek?
TBD	MDCOC Meeting		
18 July	Board Meeting	Ft Detrick Chapel	
15 August	Annual Picnic	Ft Detrick, Nallin Farm Pond Pavilion #1	
19 September	Board Meeting	Ft Detrick Chapel	
TBD	MDCOC Meeting		
17 October	Annual Meeting	Red Horse Steak House	
8 November	Board Meeting	Ft Detrick Chapel	
19 December	Holiday Luncheon	Musket Ridge Golf Club, Myersville, MD	



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

2026 Annual Dues

Chapter dues for 2026 were due NLT Dec 31, 2025. Dues are \$20/year, and our Lifetime Membership option is \$150. If you are a new member who joined after July 1, 2025, you will be credited with 2026 dues. Also, any member who recruited a new member for 2025 will receive a credit for 2026. Dues are waived for Surviving Spouses of Lifetime MOAA members and honorary Chapter members.

Please send your check payment made out to the Upper Potomac Chapter to Hugh McIlroy, Treasurer, 13121 Redbud Court, Waynesboro, PA 17268 or pay through the CheddarUp website.

<https://my.cheddarup.com/c/events-program-payments/items>

If you have any questions about the status of your dues, contact Hugh McIlroy, 717-785-1059, germac03@gmail.com

New MOAA Membership Pricing

MOAA has announced new membership pricing. The Life Membership rates have not been posted yet. For Premium Membership, the pricing will be as follows

Type	Term	Rate
Officer	1 Year	\$66
Officer	2 Year	\$112
Officer	3 Year	\$149
Surviving Spouse	1 Year	\$60
Surviving Spouse	2 Year	\$102
Surviving Spouse	3 Year	\$135

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/>

Ask Your Lawmakers to Protect ALL Servicemember Pay During Future Shutdowns

<https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/benefits/ask-your-lawmakers-to-protect-all-servicemember-pay-during-future-shutdowns/>

MOAA Again Recognized as a 'Top Lobbyist' by The Hill

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/recommended-reads/moaa-again-recognized-as-a-top-lobbyist-by-the-hill/>

Lunday Takes Helm as Coast Guard's 28th Commandant

<https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/reads/lunday-takes-helm-as-coast-guards-28th-commandant/>

Medicare, TRICARE Price Increases and Tax Changes for 2026

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/financial-cheat-sheet-tax-changes,-health-care-costs,-and-more-for-2026/>

PA News

The Pennsylvania House and Senate have Passed Resolutions urging the PA Delegation of the US House of Representatives and US Senate to support and pass the Major Richard Star Act. (The act aims to allow medically retired veterans with less than 20 years of service and combat-related injuries to receive both their full retirement pay and disability compensation.) Both the House and Senate have prepared letters to the Pennsylvania delegation of the US House of representatives and the two US Senators requesting that they cosponsor the Major Richard Star Act in the House and Senate, then vote to pass the Act when brought to the floor for a vote.

House Bill 1257 to expand the disabled veteran real estate tax exemption has been amended and waiting to be brought to the House floor for a vote. The amended version changes the eligibility for the tax exemption from 100 percent disabled to 50 percent through 100 percent disabled. Veterans would receive tax exemption equal to their disability percentage. Changes include removing the War Clause, including spouses of eligible veterans, including those who were killed in action, taken prisoner, or went missing in action. The bill was voted out of committee and waiting for a House floor vote.

Members may follow legislation on the PA General Assembly website
<https://www.palegis.us/legislation/bills/2025/hb1257>

Maryland News

Be sure to visit the **Frederick County Veterans Advisory Council** website...Advocating for Veterans and their Families in Frederick County, Maryland.

<https://frederickcountymd.gov/7816/Veterans-Advisory-Council>

Maryland Council of Chapters
<https://mdmoaa.org/>

Platoon 22
<https://platoon22.org>
Make sure you sign up for their monthly newsletter!

Maryland Department of Veterans and Military Families
<https://veterans.maryland.gov/Pages/default.aspx>

West Virginia News

West Virginia Department of Veterans Assistance
<https://veterans.wv.gov/Pages/default.aspx>

Duty Status Reform Act Would Correct Benefits Disparities for Guard and Reserve

<https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/benefits/duty-status-reform-act-would-correct-benefits-disparities-for-guard-and-reserve/>

October Luncheon



l. to r. Ron Bowers and John Derr attempting a “selfie”



l. to r. Alan Phillips, Ron Kelsey and Fred Schumacher



l. to r. Tom Sorokas, Pat Greco (seated) & Doug Reichard



Members of the Barbara Ingram School of the Arts choral group provided our entertainment



Barbara & Robert Carson



Bill & Carolyn Elgin



Maddie Bowers & Adam Ripplinger-Mike Bowers announced their engagement- Congratulations!

“PJ” on duty





**Upper Potomac Chapter
Membership Meeting/Luncheon
Saturday, February 21, 2026
11:30 a.m. – 2:30 p.m.
Nicks Airport Inn
14548 Pennsylvania Avenue
Hagerstown, MD 21742
33-8560; <http://www.nicksairportinn.com>**

Join us on **Saturday, February 21, 11:30 a.m.** at Nick's Airport Inn, Hagerstown, MD for our next business meeting and luncheon. Our guest speaker will be Ms. Cheryl Glang, Surviving Spouse Liaison, Maryland Council of Chapters. Keith Midberry will also address Chapter fundraising.

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 (in room)

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 PROVIDED ONLY IF CANCELLATIONS ARE MADE BEFORE NOON, FEBRUARY 14

-Detach and Return-

Name: _____ Name(s) of Guest (s): _____

Number of Reservations@ \$52/person

2026 Chapter Dues (\$20/yr or \$150/Lifetime)

TOTAL Remittance

Make checks payable to: Upper Potomac Chapter, MOAA or pay through the CheddarUp website.

<https://my.cheddarup.com/c/events-program-payments/items>

Return checks **NLT Noon Saturday, February 14, 2026**, to:
Hugh McIlroy, 13121 Redbud Court, Waynesboro, PA 17268
717-785-1059; germac03@gmail.com

SEE YOU THERE AND BRING A GUEST!!!