



UPPER POTOMAC CHAPTER

November 30, 2025

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LTC John Bongard, USA, Ret.

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Vacant

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

MD-Vacant

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Personal Affairs Officer

Vacant

Program Chair

LtCol Hugh M. McIlroy, USMC, Ret.

Surviving Spouse Liaison

Mrs. Jayne Bongard

Newsletter Editor

COL Gerard Schumeyer, USA, Ret.

...*from the President*

125 by 2026!!



94 and counting!

“Happy Holiday Season!

For those of you who missed our October luncheon, it was one for the books. The impact our chapter can have on the Veteran community was under the spotlight as we heard from No Person Left Behind, volunteers from American Vet Dogs and the MOAA Foundation. The funds from golf tournament made a huge difference!

I hope to see everyone at the Holiday luncheon on Dec 20th. It's a festive event for us all to celebrate the season together.

I encourage you to bring family and friends!

We have an incredible chapter. Let's continue to strengthen it by filling some leadership roles we have

vacant and reaching our goal of 125 members.

I'm excited to be seeing you at the luncheon. Come one. Come all.

Mike
Never Stop Serving

FIND A NEW MEMBER TO JOIN OUR CHAPTER!

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/cha/pter/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.

Annual Holiday Luncheon

Join us **Saturday, December 20** at the Musket Ridge Golf Club, Myersville, MD for our annual holiday luncheon. **Reservations are due NLT December 15.** A reservation form is provided at the end of the newsletter



December

- 2-John Bongard, III
- 7-Chae Wheeler
- 9-David Fish
- 13-Carol France
- 19-Elizabeth Bennett
- 19-James Valdez
- 27-Hettie Ballweber

January

- 6-John Bongard
- 8-Everette Beers
- 12-Janet Fish
- 20-Terry McCune
- 22-Robert Siepielski
- 24-Doris Pierce



December

- 1
Ira & Harriet Click
- 2
Doug & Gail Reichard
- 11
Richard & Shalli Keller
- 29
Brance & Debbie McCune

January

- 18
Katie & Ned Carr
- 24
George & Doris Pierce
- 25
Lou & Joan Muniz

Welcome New Member

Welcome to CDR Neil Bonzagni, USPHS and his spouse, Holly, from Brunswick, MD.

Service Birthdays

**U.S. Marine Corps
November 10, 1775**

<https://www.marines.mil/>

**United States Space Force
December 20, 2019**

<https://www.spaceforce.mil/>

**National Wreaths Across
America Day
December 13, 2025
Still Time to Sponsor a
Wreath**



National Wreaths Across America Day will be on Saturday, December 13, 2025. There is still time to sponsor a veterans' wreath. Go to the *Wreaths Across America* web page and find a location near you or where a loved one is buried. Purchasing wreaths is easy. Go to the web site where you can sponsor any number of wreaths and pay by credit card. Individual wreaths are \$17 each. The link to the site is found on page 6.

Chapter Officer Vacancies

Time to step up to the plate!!!! The Chapter is facing a number of critical Officer and Director vacancies now and in the future due to personal and health considerations. The Chapter is looking to fill the following positions: Secretary, Board Member, Personal Affairs Officer, Membership Chair, Program Chair, and Legislative Affairs Officers. Some of our members are dual and triple hating these positions to keep the Chapter viable. This is your Chapter, and we need members to contribute. If you are interested in or desire more information about these positions, contact Hugh McIlroy at 717-785-1059 or germac03@gmail.com

For Your Information

Our newsletter is posted to the MD Council of Chapters web site. Your information addresses, phone numbers, emails, etc., which appear in the directory update section are redacted before posting the newsletter to the above site to minimize exposure of personal information on the web.

How New Tax Laws May Impact Your Charitable Giving

Recent changes to tax laws introduced by the One Big Beautiful Bill Act might affect the way taxpayers contribute to their favorite charities. Ever since the Tax Cuts and Jobs Act increased the standard deduction in 2017, only about 10% of households have itemized deductions, making them ineligible for charitable-giving tax deductions. Starting in the 2026 tax year, however, there will be a reinstated deduction that allows those not using itemized deductions to instead deduct cash donations made to charity. See page 5. (© MOAA 2025)

How Much Will Your Medicare Part B Premium Rise in 2026?

Medicare Part B enrollees will pay at least \$202.90 a month in 2026, up from the \$185 monthly premium this year, according to figures released Nov. 14 by the Centers for Medicare and Medicaid Services (CMS). Part B covers doctor visits, outpatient services, some home health services, and other health care products not covered by Medicare Part A, which deals primarily with hospital, nursing facility, hospice, and inpatient care. See page 5. (© MOAA 2025)

2026 TRICARE Plan Costs Revealed: Find Out How Much You'll Pay

TRICARE Prime and Select users will see an increase of about 3% or less, in most cases, in copays, premiums, and other payments in 2026, according to a Nov. 7 announcement. Beneficiaries enrolled in other TRICARE plans will see more significant cost hikes, as they have in previous years. See page 6. (© MOAA 2025)

3 Ways to Protect Servicemembers and Veterans From the Next Shutdown

Legislation ending the longest federal government shutdown in U.S. history passed the House 222-209 on Nov. 12 after clearing the Senate two days earlier, with a continuing resolution set to keep the government open through Jan. 30. The president signed it into law late in the evening. It's the first step in rebuilding a broken trust between lawmakers and the uniformed services and veteran communities. But it's far from the last. Here are three moves Congress should make to further that process. See page 6. (© MOAA 2025)

MOAAA 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 6. (© MOAA 2025)

GLP-1 Price Cuts: What You Need to Know

A recent agreement between the White House and two drug manufacturers to reduce the cost of some GLP-1 medications does not seem to include those filling prescriptions via the TRICARE pharmacy program, but it could bring more attention to MOAA's work on behalf of TRICARE For Life patients who lost GLP-1 coverage earlier this year. See page 6. (© MOAA 2025)

From MOAA's President: Celebrate the Giving Season by Supporting MOAA Charities

At MOAA, our mission begins with a simple, powerful belief: No one who is wearing or has ever worn the uniform should face life's challenges alone. That commitment extends equally to their families, caregivers, and survivors, and it takes on a special meaning as we gather with our own friends and families on Thanksgiving and throughout the holiday season. Whether we're defending service-earned benefits on Capitol Hill, delivering education and career resources nationwide, or providing community relief in your neighborhood, MOAA is here to serve the entire uniform services community. And we cannot do it without you. As we enter the season of giving, I want to highlight how your generosity extends our reach through our charitable programs. Page 6. (© MOAA 2025)

TRICARE Guide 2025-2026

Whether you're stepping into the TRICARE health plan for the first time or you've been using the plan for decades, this guide will help you find your way through changes in the benefit and health care services for you and your family. You will learn how to use TRICARE with other insurance, who to call with questions, and how MOAA is

working to fix gaps in coverage. See below for the entries in this year's guide; Premium and Life members can log in to download a PDF version. See page 6. (© MOAA 2025)

Trump EO reinstates GI Bill benefits to Veterans discharged for refusing COVID vaccine

The Department of Veterans Affairs recently announced that potentially thousands of Veterans who were discharged from service by the Biden Administration for refusing the COVID vaccine may regain eligibility for GI Bill education benefits. See page 6 for more. (© VA 2025)

Department processed an all-time high of 3M claims in FY25

The Department of Veterans Affairs recently announced that the backlog of Veterans waiting for VA compensation and pension benefits has dropped by more than 57% since the start of the second Trump Administration. Link is on page 6. (© VA 2025)

Directory Changes

ADD:

CDR Neil Bonzagni, USPHS
207 Galyn Drive
Brunswick, MD 21758
631-317-0215...[Holly bonzagni@outlook.com](mailto:bonzagni@outlook.com)

2025 Event/Program Schedule

<i>Date</i>	Event	Venue	Remarks
<i>11 October</i>	MDCOC	O'Loughlin's Restaurant, Arnold, MD	
<i>25 October</i>	Annual Meeting	Red Horse Steak House	Reserved 7 Feb
<i>8 November</i>	Board Meeting	Ft Detrick Chapel	Change from 15 App 20Sep2025
<i>20 December</i>	Holiday Luncheon	Musket Ridge Golf Club, Myersville, MD	Reserved 7 Feb; \$500 dep 19 Feb

NOTE: Our 2026 Event/Program schedule is in the final draft stage and soon to be reviewed by our Board. It is expected to be published in the January newsletter. For now, it looks like our February meeting/luncheon will be on February 14, 2026, so you can pencil in this date now. The venue is yet to be confirmed.



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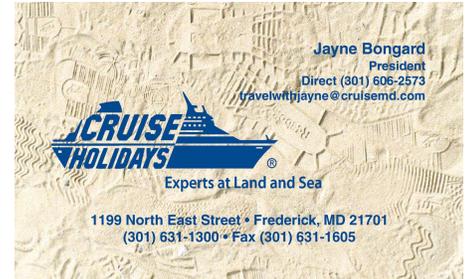


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Dawn Long & Associates
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Office: 301-698-5005
Fax: 301-846-2012
erin@dawnlong.com

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2026 Annual Dues

Chapter dues for 2026 are 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

How New Tax Laws May Impact Your Charitable Giving

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/how-new-tax-laws-may-impact-your-charitable-giving/>

How Much Will Your Medicare Part B Premium Rise in 2026?

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/how-much-will-your-medicare-part-b-premium-rise-in-2026/>

3 Ways to Protect Servicemembers and Veterans From the Next Shutdown

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/3-ways-to-protect-servicemembers-and-veterans-from-the-next-shutdown/>

2026 TRICARE Plan Costs Revealed: Find Out How Much You'll Pay

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/2026-tricare-plan-costs-revealed-find-out-how-much-youll-pay/>

From MOAA's President: Celebrate the Giving Season by Supporting MOAA Charities

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/recommended-reads/from-moaas-president-celebrate-the-giving-season-by-supporting-moaa-charities/>

GLP-1 Price Cuts: What You Need to Know

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/glp-1-price-cuts-what-you-need-to-know/>

TRICARE Guide 2025-2026

<https://www.moaa.org/micro/tricare-guide-2025-2026/>

Trump EO reinstates GI Bill benefits to Veterans discharged for refusing COVID vaccine

<https://news.va.gov/press-room/trump-eo-reinstates-gi-bill-benefits-to-veterans-discharged-for-refusing-covid-vaccine/>

Department processed an all-time high of 3M claims in FY25

<https://news.va.gov/press-room/va-reduces-backlog-of-veterans-waiting-for-va-benefits-by-57/>

Wreaths Across America

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

COLA Watch

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

PA News

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>

Maryland Department of Veterans and Military Families

<https://veterans.maryland.gov/Pages/default.aspx>

West Virginia Department of veterans Assistance

<https://veterans.wv.gov/Pages/default.aspx>

VA provides Veterans relief from Biden-era backlogged medical bills

The Department of Veterans Affairs today announced it will relieve Veterans of more than \$272 million in potential medical bills that accrued after the Biden Administration stopped certain copayment claims processing and collections in early 2023.

<https://news.va.gov/press-room/va-provides-veterans-relief-from-biden-era-backlogged-medical-bills/>

Veteran spouses, dependents, and survivors getting faster access to CHAMPVA under Trump Administration

The Department of Veterans Affairs announced it has completely eliminated the backlog of Civilian Health and Medical Program of the Department of Veterans Affairs ([CHAMPVA](#)) applications, a major VA program that provides health care coverage to over 900,000 qualifying Veteran spouses, dependents, survivors, and caregivers.

<https://news.va.gov/press-room/va-eliminates-veteran-family-health-care-backlog/>

Major Change for TRICARE Coverage of Breakthrough Alzheimer's Drug

A first-of-its-kind drug treating early stage Alzheimer's disease via in-home injection has been added to the TRICARE formulary.

<https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/health-care-and-earned-benefits/major-change-for-tricare-coverage-of-breakthrough-alzheimers-drug/>

Tons of Turkey (and Trimmings) for Troops This Thanksgiving

Servicemembers worldwide dined on 152,626 pounds of turkey this Thanksgiving holiday, according to the Defense Logistics Agency (DLA), which outlined its massive Turkey Day menu in a recent news release. Not much for the big bird? Military dining facilities will welcome 124,022 pounds of beef and 124,022 pounds of ham in time for the annual feast.. [https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/recommended-reads/tons-of-turkey-\(and-trimmings\)-for-troops-this-thanksgiving/](https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/recommended-reads/tons-of-turkey-(and-trimmings)-for-troops-this-thanksgiving/)

October Luncheon



Mike Bowers with Lidia & Mitch Hawkinson, No Person left Behind Outdoors, receiving donations from the golf tourney (\$4,934.14)



Mike Bowers w/COL Jeff Angers, USA, Ret. receiving donation to MOAA Foundation from the golf tourney (\$4,934.14)



Kelly Bongard & Mike Bowers. Kelly made remarks about America's Vet Dogs. Proceeds from tourney (\$4,934.14) were sent direct to AmVetDogs Headquarters.



l.to r., LtCol David Burch, USMC, Ret, Lori Burch (Chip Chipley's Daughter), Mike Bowers, COL Angers receiving our donation to MOAA Foundation (\$1,364) in memory of Chip Chipley.



l. to r., Jayne Bongard, Wayne Marr, Diane Derr





**Upper Potomac Chapter
Annual Holiday Luncheon
Saturday, December 20, 2025
11:30 a.m. – 2:30 p.m.
Musket Ridge Golf Club
3555 Brethren Church Rd
Myersville, MD 21773**

(301) 293-9930; <https://www.musketridge.com>

Join us for our Annual Holiday Luncheon at the Musket Ridge Golf Club. We will enjoy another superb buffet lunch and camaraderie during this holiday season. The Barbara Ingram School of the Arts will provide entertainment.

Menu: Southern Style Buffet Luncheon; Garden Salad, Crispy Fried Chicken, Meatloaf, Smoked Gouda Mashed Potatoes, Seasoned Green Beans, Coffee, Tea, Soda, Cash Bar, and Chris Siedor's famous cookies for desert.

Entertainment: Barbara Ingram School of the Arts

Directions: See <http://www.musketridge.com> and directions are under the Contact tab.

-----Detach and Return-----
Name: _____ Name(s) of Guest (s): _____

____ Number of Reservations@ \$35/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>

RSVP NLT Monday, December 15, 2025.

Return checks to:
Hugh McIlroy,
Treasurer,
13121 Redbud Court,
Waynesboro, PA 17268
717-785-1059; germac03@gmail.com
SEE YOU THERE AND BRING A GUEST!!!