



Ft. George E Meade Chapter

HOWARD AND ANNE ARUNDEL COUNTIES OF MARYLAND,
NATIONAL MOAA AND ALL AFFILIATE CHAPTERS ARE NONPARTISAN



UPDATE

PRESIDENT'S MESSAGE

On February 1, 2025, the Board met with Dena Kilgore of the MOAA National Offices to help the Board look into ways to improve our chapter's meeting attendance and growing our chapter.

UPDATE

LEGISLATIVE UPDATE

The 2025 Session of the Maryland General Assembly has convened. MOAA is supporting four goals of the Maryland Military Coalition.

SUBJECTS

IN THIS ISSUE

- President Report
- Vice President Article
- Legislative Update
- January 2025 Speaker
- Future Chapter Meetings
- National MOAA info
- Chapter News: Focus: on Board Secretary Position
- 2025 Program Schedule



President's Report

BOARD UPDATE

We are looking for Volunteers to join the Board and help us make our chapter one of the greatest in the US. Contact Jim Shiffrin at jim.shiffrin@gmail.com

Hello, fellow chapter members,

I hope this newsletter finds you well. The Board held an extended Board Meeting on February 1, 2025, to accommodate a visit from our invited guest, Dena Kilgore, from MOAA National. Ms. Kilgore serves as the Program Director for Affiliated Councils & Chapters. She directly supports MOAA's network of over 400 active and engaged councils, chapters, virtual chapters, and satellite chapters.

Our Maryland Council President, Cathy Hampton, attended and also provided insights on what has been successful at other Maryland MOAA chapters.

The goal of this visit was to gather recommendations from MOAA National on how our chapter can continue to grow and succeed. The following discussion topics were covered:

1. Recruitment
2. Retention
3. Community Awareness
4. Fundraising
5. Awards
6. Member Involvement

****Recruitment**** The Board gained valuable insight into the importance of maintaining a good relationship with the Ft. Meade Post Commander. Given the increased focus on force protection in recent years, MOAA representatives may find it more challenging to visit the base commander and other key personnel who can support chapter initiatives. Therefore, we must plan and coordinate with the Fort Meade Public Affairs Office.

MOAA National will send member names from the catchment area, allowing the chapter to reach out to these individuals for recruitment purposes. Additionally, MOAA will offer recruitment incentive dollars for chapters in the future. If you know of any active-duty or retired military officers who may be interested in joining our chapter, please forward their names to our Membership Chair, Jim Shiffrin.

****Retention**** To enhance member retention, we must engage continuously with our members through regularly scheduled chapter meetings that feature interesting topics. Since September 2024, we have made significant progress in this area, holding regular monthly meetings. In December, we collaborated with the Military Order of the World Wars to participate in their end-of-year holiday gala. The Board has set a meeting schedule through June 2025.

****Community Awareness**** We will work with JROTC, the Civil Air Patrol, and Ft. Meade on collaborative efforts. We plan to offer special MOAA awards to organizations that recognize exceptional achievements among their members (e.g., Outstanding Cadet Award, Military Member of the Year Award, etc.).

****Fundraising**** Our chapter will conduct raffles at chapter meetings to raise funds and is also considering holding a golf tournament.

****Chapter Awards**** We are currently applying for a MOAA National Level of Excellence Award to acknowledge our chapter's resurgence and the contributions of our members. We are hopeful for a successful nomination.

****Member Involvement**** Encouraging member involvement is crucial, and we can achieve this by having more members volunteer for chair and committee leadership positions and continuing our monthly meetings. Camille Bash recently volunteered to become the chapter's Vice President 2 and will also continue in her role as the Surviving Spouse Liaison Officer. Thank you, Camille, for stepping up! If any members are interested in volunteering for any open leadership positions, please contact Jim Shiffrin for more information.

I wanted to share this with you to let you know that your Board is working hard to ensure the chapter remains viable and that your membership is value-added. Overall, this visit with Ms. Kilgore was very productive. We concluded the meeting with many new ideas on how the chapter can continue its mission to support active-duty military members and their families.

Best,
Gregory Rhoden, President, MOAA FGGM Chapter



Figure 1: Young, Jim and Gary

We are adding a ZOOM meeting option to our monthly meetings starting with the February 22, 2025 meeting for those of us who cannot get to the in-person meetings.
Look at the meeting announcement email for the ZOOM link.



Figure 2: Cathy, Gregory, Camille, Young and Jim

Vice President Article of Interest

Understanding the Upcoming Expiration of the Tax Cuts and Jobs Act (TCJA)

The Tax Cuts and Jobs Act (TCJA), enacted in 2017, brought significant changes to the tax code. However, many of its provisions are set to expire at the end of 2025. This means taxpayers could face a very different landscape starting in 2026. It's important to understand these changes and how they might impact you, so you can plan ahead and make the most of the time remaining under the current rules.

What Is the TCJA?

The TCJA was a sweeping tax reform that lowered individual and corporate tax rates, nearly doubled the standard deduction, and placed limits on deductions such as state and local taxes (SALT). For individuals, the changes were intended to simplify filing and provide tax relief. However, the law included a sunset provision for many individual tax benefits, meaning they automatically revert to pre-2018 levels unless Congress extends them.

Key Changes Coming in 2026

Here are some of the most significant changes you can expect when the TCJA expires:

1. **Higher Tax Rates:**
 - The current tax brackets (ranging from 10% to 37%) will revert to the pre-2018 rates (10% to 39.6%). This could mean higher taxes for many households.
2. **Reduced Standard Deduction:**
 - The standard deduction, currently \$13,850 for single filers and \$27,700 for married couples filing jointly (2023), will significantly decrease, making itemizing deductions more appealing for some taxpayers.
3. **State and Local Tax (SALT) Deduction Limit:**
 - The current \$10,000 cap on SALT deductions may be eliminated, allowing taxpayers to fully deduct these amounts again. However, this will depend on legislative action.
4. **Return of Personal Exemptions:**
 - Personal exemptions (i.e. ability to claim dependents, etc), eliminated under the TCJA, will return, which could benefit families.
5. **Child Tax Credit:**
 - The enhanced child tax credit, currently \$2,000 per qualifying child, will revert to \$1,000.
6. **Estate Tax Exemption:**
 - The estate tax exemption, currently \$12.92 million per individual (2023), will drop to approximately \$6 million (adjusted for inflation).

Why Does This Matter?

The expiration of the TCJA could have a significant financial impact on households, businesses, and estates. Without proactive planning, many taxpayers could face higher tax bills. Understanding these changes now gives you the opportunity to take steps to mitigate the impact.

Top Considerations for Financial Planning and Tax Planning

To prepare for these changes, here are some questions to discuss with your financial professional:

1. **How Will My Income Taxes Be Affected?**
 - Ask how the higher tax rates and lower standard deduction might impact your annual tax liability. This is especially important if you're in a higher income bracket.
2. **Should I Accelerate Income or Deductions?**
 - Discuss strategies for timing income and deductions, such as Roth conversions or charitable contributions, to maximize benefits under the current rules.
3. **What Should I Do About My Estate Plan?**
 - If you're concerned about the lower estate tax exemption, ask whether you should consider gifting strategies or creating trusts to protect your wealth.
4. **How Will Changes to the Child Tax Credit Impact My Family?**
 - Families with young children should ask about adjustments they might need to make to account for the lower credit.
5. **Will the SALT Cap Affect My Taxes?**
 - If the SALT deduction limit is lifted, you may benefit from re-evaluating your state and local tax planning.
6. **How Can I Save More for Retirement?**
 - With potential changes to your tax bracket, now is a good time to revisit your retirement savings strategy to ensure you're optimizing contributions.

Final Thoughts

The upcoming expiration of the TCJA is a significant event that will affect nearly every taxpayer. By understanding the changes ahead and working with a trusted financial professional, you can prepare for these shifts and safeguard your financial future. Please make sure to reach out to your Tax professional and Financial Professional for how the change will impact you. Of course you can always reach out for any questions as well.

Young Park, CFP®
Vice President , MOAA Ft Geroge G Meade Chapter
808-469-6265 (cell)
240-630-0830 (office)
ypark@kingtideadvisors.com



Legislative Corner

LEGISLATIVE UPDATGE

ELIMINATION OF AGE RESTRICTION AND THE STATE TAX ON MILIARY RETIREMENT INCOME

Legislation was filed to eliminate the 55-age restriction and exempt \$25,000 the first year, \$40,000 the next year and beyond.

PASS LEGISLATION TO REGULATE CLAIM PREDATORS

Legislation was filed that regulates prohibitions and requirements that protect Maryland's veterans from unscrupulous companies that charge excessively for benefit services and benefit appeals services.

EXPEDITED PROFESSIONAL LICENSURE AND CERTIFICATION

Legislation was filed to enact compacts in dentistry, social work, and teacher mobility to make it easier for military spouses to transfer their licenses as a result of a PCS.

LEGISLATION TO AMEND THE FAMILIES SERVE AND TIME TO SERVE ACTS OF 2024, MAKING THEIR BENEFITS AVAILABLE AT THE LOCAL LEVEL

Legislation will be filed to level the playing field and provide the same benefits for hiring preferences and time off for disaster and inactive duty training at the local level that state employees receive.

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Best, David Dragics, Legislative Committee Chair

FGGM MOAA CHAPTER'S MISSION STATEMENT

To promote, protect the rights of, and foster relationships among active duty, National Guard, Reserve personnel, and veterans of the uniformed services and their families.

Further the legislative and other objectives of MOAA and the Maryland Council of Chapters.

Serve the community and the Nation.

Support the national defense, particularly in times of war or national emergency.

Who Spoke at the First Meeting of the Year?

JANUARY 25, 2025 CHAPTER MEETING

Phillip Munley, Director, Service Program, Maryland Department of Veterans and Military Families spoke to the FGGM Chapter about the services that Maryland offers its Veterans and Military Families. The talk was so interesting that we found it hard to let Mr. Munley leave. Here are a few key points presented at the meeting.

DV&MF is a State Agency, separate from the United States Department of Veterans Affairs, which is a Federal Agency. Our job is to advocate for Veterans. To assist and obtaining the maximum benefits possible through the three administrations of the Federal VA.

- ▶ Veterans Benefits Administration
- ▶ Veterans Health Administration
- ▶ National Cemetery Administration

Hyperlink to more information:

<https://veterans.maryland.gov/>

DV&MF Programs

The screenshot displays the Maryland Department of Veterans Affairs website. The header includes the Maryland state logo and the text "DEPARTMENT OF Veterans Affairs". A search bar is located below the header. The main navigation menu includes links for HOME, BENEFITS, HEALTHCARE, EMPLOYMENT, MARYLAND LIVING, and OTHER RESOURCES. The "MDVA Programs" section is highlighted with a red circle and lists the following links: About Us, VA Benefits Help, Charlotte Hall Veterans Home, Cemetery and Memorials, Communications and Outreach, Veterans Trust Fund, and Women Veterans/Inclusion Program. The "Featured Articles" section includes a link to "Know Before You File" with a sub-link "IS THERE A COST?". The "News & Announcements" section lists several updates, including "2023 Legislative Session Updates", "February 2 Focus Group Registration", "Operation Green Light 2022", "Archived Newsletters", and "Newsworthy Stories". A "Blog Posts" section is also visible. On the right side, there is a sign-up form for receiving news and updates from the Maryland Department of Veterans Affairs, with a "SUBSCRIBE" button and a "Remind Me Later" link.

Communications, Outreach, and Advocacy Program

Mission: to find innovative ways to reach service members, veterans and families (SMVF) and educate on VA benefits, resources and programs

Responsible for communications, public relations (website, social media, newsletter, media engagement, public briefings, resource table staffing, welcome home mailings), and a number of other programs:

- ▶ Women Veterans/Inclusion Program (Roslyn Jones, Program Manager)
- ▶ Veterans Services Specialist Program
- ▶ Maryland Veterans Service Animal Program
- ▶ Governor's Customer Service Initiative
- ▶ Maryland State Library Partnership



Disability Compensation

- ▶ Compensated for service-related injuries/illnesses or diseases
- ▶ Presumptive lists
 - ▶ Agent Orange Exposure (Vietnam Service)
 - ▶ <https://www.publichealth.va.gov/exposures/agentorange/conditions/>
 - ▶ Camp Lejeune Water Contamination (08/01/ 1953 to 12/31/1987)
 - ▶ <https://www.publichealth.va.gov/exposures/camp-lejeune/>
 - ▶ Burn Pit Exposure (South-West Asia Service)
 - ▶ <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>
 - ▶ Lou Gehrig's Disease (amyotrophic lateral sclerosis or ALS)
 - ▶ Hearing Loss for veteran who were engaged in military occupational specialties that exposed them to loud noise



Figure 3: PHILLIP MUNLEY AND VIETNAM CAMPAIGN RETIREES



Figure 4: PHILLIP MUNLEY AND VIETNAM CAMPAIGN SPOUSES



Figure 5: PHILLIP MUNLEY PRESENTS

Future Chapter Meetings

Meeting Location: Mission Barbeque
3410 Plum Tree Drive
Ellicott City, MD 21042

Meeting Time: 11:30am - 1:30pm



SATURDAY, FEBRUARY 22, 2025

Interested in starting or expanding your small business in Maryland in the contracting arena?

Join us to hear from the coordinating office within the Executive Department, the Governor's Office of Small, Minority & Women Business Affairs. It connects the small business community to greater economic opportunities while implementing and monitoring small, minority, women, and veteran preference procurement programs across 70+ state agencies and departments.

Small, minority, women and veteran small businesses if interested must become certified which opens many opportunities to events, advocacy and small business training on how to become successful in Maryland's contracting arena.

ZOOM feature has been added to our meetings. See the meeting announcement email from our President.



Danielle Davis,
Veteran-Owned Small Business
Enterprise (VSBE) Program
Compliance Manager,
Governor's Office of Small,
Minority & Women Business
Affairs

Notes from National MOAA

GET YOUR DIGITAL EDITION OF MILITARY OFFICER MAGAZINE

PREMIUM and LIFE members receive exclusive access to the online version of our magazine. Check out the January issue today! See hyperlink below

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



MOAA LEGISLATIVE ADVOCACY CENTER MOAA TAKES ACTION

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

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



STAR FORT CHAPTER HONORS ITS HOMETOWN HEROES

From November to January, the faces and names of 30 veterans who served in World War I, World War II, the Vietnam War, the Korean War, and other conflicts were displayed on 15 light poles in the city of Greenwood, S.C. This Hometown Heroes project was led by the Star Fort (S.C.) Chapter, which unveiled the banners Nov. 11. They will be displayed annually to honor local veterans.

Are you interested in helping FGGM Chapter do Community Services. Contact our President, Gregory Rhoden.

Pay Chapter Dues at:

<https://my.cheddarup.com/c/fort-meade-chapter-payments/items/?cart>

you will be directed to log into your MOAA account.



Support Your MOAA Charities

Bequests and Heritage Society

A bequest – a gift made through your will – allows you to retain control of your assets during your lifetime and distribute them as you wish upon your death. After providing for loved ones, many people choose to include a gift to The MOAA Foundation.

Some of the most common types of bequests include a fixed-dollar amount, a specific property, a percentage of the estate, or the residual portion of the estate. A charitable bequest may reduce estate taxes. Consult an attorney when making or revising a will to ensure compliance with state law and to minimize applicable taxes.

Donors who provide for The MOAA Foundation either by means of a bequest or a planned gift are eligible for Heritage Society membership.

For more information, please email our Development office at foundation@moaa.org or call **(800) 234-6622, ext.169**.

For bequests to The MOAA Foundation, your attorney may find the following wording useful:

“I give and bequeath _____ (description of property) and/or the sum of \$ _____ to Military Officers Association of America (MOAA) Foundation, a Virginia nonprofit, charitable organization (EIN: 46-4219250) that is tax-exempt under section 501(c)3 of the Internal Revenue Code doing business at 201 North Washington Street, Alexandria, Virginia 22314-2539. These funds are to be used in support of all MOAA Foundation charitable programs offered by MOAA, its subsidiaries, its councils or its chapters to currently serving uniformed servicemembers and veterans of all ranks, their families and their survivors.”



Support Your MOAA Charities

IRA Charitable Rollover/Qualified Charitable Distribution

This donation option is ideal for those who are 70½ years old or older and own an IRA. A qualified charitable distribution taken from your traditional IRA counts as a distribution for purposes of the required minimum distribution (RMD) rules. You can donate all or part of your annual RMD (up to the \$100,000 limit) without having to count that distribution as taxable income. To do this, you must instruct your financial advisor, bank, or IRA administrator to transfer funds from your traditional IRA directly to a public charity, such as The MOAA Foundation or the MOAA Scholarship Fund. Be sure to request your name and address be listed on the distribution check or accompanying materials and send it to:

The MOAA Foundation
201 N. Washington St.
Alexandria, VA 22314
Tax ID: 46-4219250

The MOAA Scholarship Fund
201 N. Washington St.
Alexandria, VA 22314
Tax ID: 54-1659039

Chapter News

FGGM LEADERSHIP

OFFICERS

President:	Gregory Rhoden
Vice President 1:	Young Park
Vice President 2:	Camille Bash
Secretary:	Vacant
Treasurer:	Jim Shiffrin

COMMITTEES

Membership:	Jim Shiffrin
Legislative:	David Dragics
Fundraising:	Vacant
Personal Affairs:	Vacant
Scholarship:	Vacant

FGGM LEADERSHIP

OTHER

Spouse/Surviving Spouse:	Camille Bash
Newsletter Editor:	Camille Bash
ROTC/JROTC Liaison:	Jim Shiffrin
Webmaster:	Jim Shiffrin

VACANT POSITIONS

1. Transition Liaisons/Networking Coordinator
2. Public Affairs Liaison
3. Employer Support of the Guard & Reserve Liaison
4. Chapter Historian
5. Parliamentarian
6. Chaplain

SPOTLIGHT ON BOARD POSITIONS: SECRETARY

“MOAA is a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers.”

The Secretary maintains the correspondence of the Board and the Chapter activity. The Secretary maintains a record of all proceedings at Board meetings and Chapter meetings. The Secretary corresponds with MOAA National and safeguards records and legal documents.

For Chapter meetings, the Secretary maintains and safeguards valuable equipment (such as U.S. and chapter flags) belonging to the Chapter. The Secretary provides members with timely written notification of all annual, regular, and special meetings.

Annually, the Secretary ensures updated chapter officer information is furnished to national MOAA's Council and Chapter Affairs Department as soon as possible following leadership changes by submitting a Council/Chapter Officer Form.

RESTAURANT DINING DISCOUNTS

Here is a list of some restaurants in the areas that FGGM Members live. The discounts are usually on food, only, but sometimes the entire bill. Help us update this list with restaurants that you know that give us a discount and a thank you for our service.

Send more restaurants to the Newsletter Editor, Camille Bash at drbash1@verizon.net

Amigos in Laurel - 15% on food
Ale house off Rt 175 10% on food
Oscar's Ale House in Woodstock (off Marriottsville Rd) gives 10%
Alexandra's at Turf Valley 25% on food
Barebones 10% on food
Bertucci 20% on total bill
Carrabba's 10% on food (AARP)
Corner Stable 15% off top meal (both)
Eggspectation - show an IDs per person - 20%
Famous Dave's 10% on food now 5%
Friscos 10% on food (Eric and Nathan)
Hideaway 10% on food- Patty
Hudson Coastal 10% on food, not oysters
IHOP 10% on food
Iron Bridge 10% on food
Kloby's BBQ 20% on food

Longhorn 10% on food
Maggiano's 20% on food or 10% on total
Mi Pueblo 10% on food
On the Border 10% on food
Ranazul 10% (happy hour 3-5pm)
Red Lobster 10% on food
Red Robin 10% on food
Season 52 as mall discount
Texas Roadhouse 10% on food
The Green Turtle 15% on food
Tino's 10% on food (and drink (Lupita))

2025 PROGRAM SCHEDULE

Date of Meeting	Who might be interested?	Program Objective	Guest Speaker
September 21, 2024	All MOAA Members Perspective Members MOWW	Objectives for the Maryland Department of Veterans and Military Families.	Mr. Ross Cohen, Deputy Secretary of the Maryland Department of Veterans and Military Families. Gregory Rhoden, President
October 26, 2024	All MOAA Members Perspective Members Surviving Spouses	Annual Maryland and National Legislative Update. Maryland Military Coalition. Annual Inflation	David Dragics, Legislative Committee Chair
November 23, 2024	Surviving Spouses Spouses All MOAA Members Perspective Members	Preparing for Survivorship: Surviving spouse planning: Important Document Checklist, the widow tax, careers, preparing for the changes from the loss, remarriage considerations.	Cheryl Glang MOAA MD Council Surviving Spouse Liaison Dr. Camille Bash, Surviving Spouse Committee Chair
December 14, 2024	All MOAA Members Perspective Members	MOAA/MOWW Joint Holiday Dinner with Gift Exchange Game. Bring donations for Charlotte Hall	Voices of Vets MOWW and MOAA Chapter leaders
January 25, 2025	Perspective Members All MOAA Members	How to apply early for Disability Claims with Veteran's Admin for disability evaluation. What does Maryland offer to a disabled veteran? What does the veteran's Crisis Line offer?	Mr. Phillip Munley, Dir Mr. Gerald Taylor, Dep Dir Service & Benefits Department of Veterans & Military Families Camille Bash, Surviving Spouse Committee Chair
February 22, 2025	Perspective Members	Interested in a second career after Retirement? Join us	Danielle Davis, Veteran-Owned Small Business Enterprise

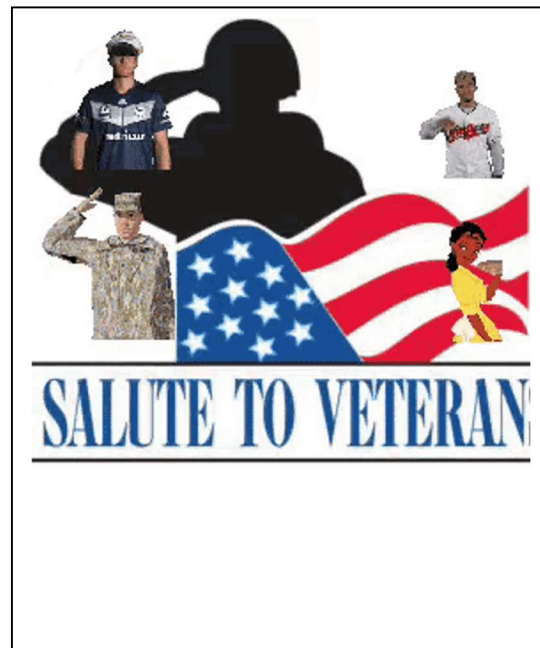
Date of Meeting	Who might be interested?	Program Objective	Guest Speaker
	All MOAA Members Spouses	to understand the Maryland opportunities for contracting.	(VSBE) Program Compliance Manager, Governor's Office of Small, Minority & Women Business Affairs Camille Bash, Surviving Spouse Committee Chair
March 22, 2025	All MOAA Members Perspective Members Surviving Spouses Spouses	Scams that target veterans and surviving spouses. During Q/A time, plan to tell us about a scam you experienced, too.	First Sergeant Antwan Smith of Westmoreland County Sheriff Prevention Specialist Camille Bash, Surviving Spouse Committee Chair
April 26, 2025	All MOAA Members Perspective Members Spouses	Financial Planning/Economic & Market Update for service members	Young Park, Vice President
May 17, 2025	All MOAA Members Perspective Members Spouses	Community Service	Young Park, Vice President
June 28, 2025	All MOAA Members Perspective Members Spouses	MOAA Headquarters Briefing	MOAA Headquarters - Gregory Rhoden
September 20, 2025		TBD	
October 18, 2025		TBD	
November 15, 2025		TBD	
December 2025 TBD	All MOAA Members Perspective Members Spouses	MOAA/MOWW Joint Holiday Dinner	

MEMBERSHIP CORNER

CELEBRATE MEMBERS' BIRTHDAYS

FEBRUARY 2025

RET	Col	Bruce	Altschuler	USAF
RET	Capt	James	Bard Jr	USAF
RET	LTC	Bryon	Hartzog	USA
ACT	LTC	Samson	Nwosu	USA
ACT	MAJ	Michelle	Park	USA
RET	CAPT	Jay	Rachlin	USPHS
RET	COL	Michael	Rogers	USA
Mrs		A	Stewart	Surviving Spouse
RET	Brig Gen	Guy	Walsh	USAF
RET	Col	Andrew	Wolkstein	USAF



MARCH 2025

RET	CW2	Ricky	Godbolt	USA
RET	Maj	Gordon	Johnson Jr.	USAF
RET	LtCol	Gregory	Rhoden	USMC

MEMBERSHIP APPLICATION

Name _____ Last First

MI

Rank

Service

*If widow(er) and applying for Surviving Spouse Membership, please fill in your own name above and show your deceased spouse's rank and service, as appropriate.

Status _____ Component _____

Active

Retired

Regular

Reserve

National Guard

Mailing _____

Address _____ Street _____ City _____ State _____ Zip Code _____

Home _____

Address* _____ Street _____ City _____ State _____ Zip Code _____

*If different from mailing address

Home Phone # _____ Cell Phone # _____

Office Phone # _____

e-mail _____ @ _____

address

Date of Birth _____

Spouse's Name _____

I am ___/am not ___ a member of the National Military Officers Association of America (MOAA). If a National MOAA member, please list your membership # _____

(You can find your membership number on the mailing label of the Military Officer magazine. If you are not a MOAA member, please go to www.moaa.org to join.)

Signature _____

Annual Membership Fee. New members joining the Chapter during January – June pay no dues for the current year. Those who join in July – December pay no dues during the current year and following year. Annual dues are \$12 (\$30 for three years). Please complete this form and submit it with your check for the appropriate amount, payable to "Fort Meade Chapter, MOAA" or you may pay online at:

<https://my.cheddarup.com/c/fort-meade-chapter-payments/items>

Mail this form to: **Membership Chair, Fort Meade Chapter, MOAA, PO Box 743, Fort Meade, MD 07505**

Dues enclosed are for ___one year ___ three years ___ bill me later