

The Beacon

September 2026



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UPCOMING EVENTS

19 September, 12:00- 3:00 Chapter Picnic at Ruggles Clubhouse on Aberdeen Proving Ground. Special Guest Victor Ortiza, Magician and Mentalist. See attached flyers for details and guest biography.

13 November, 7:00 pm Chapter General Meeting. Poster and Essay Awards Recognition Ceremony. American Legion Post 47 in Havre de Grace.

13 January 2027, 6:00 – 8:30 pm. Chapter General Meeting at Latitudes Restaurant, Bel Air. Guest Speaker Jennifer Goodale MOAA Director, Veteran and Retired Affairs.

PRESIDENT'S MESSAGE

Two events of note will be held in September that I encourage you to consider attending. First, the Chapter picnic will be held on Saturday, 19 September at 12:00 at the Ruggles Golf Course clubhouse. This year we'll have some entertainment provided by Victor Oriza, a noted magician and mentalist who specializes in "a refined style of mind-reading and interactive magic".

The second event is the APG annual Retiree Appreciation Day to be held on Thursday, 17 September at the Recreation Center on post. I hope to see you at both events.

Our 6th annual Susquehanna Chapter Harford County Schools Veterans Day Poster and Essay Contest has begun. Mark Hampton is our chair this year and is performing Yeoman's work in coordinating with schools, arranging sponsorships, enlisting and training judges and a myriad of other tasks to ensure a successful program.

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I want to encourage you to register on the MOAA Advocacy-in-Action site to be able to participate in MOAA's legislative action program to help persuade Congress to sponsor and pass the legislation favorable to our Veterans. Of special concern right now is the Take Care of America's Veterans Act (TCAVA). No member of the Maryland delegation supports the Act. We need to engage and educate them.

On a more somber note, I was honored to represent the Chapter for at the funeral service for 1LT Walter Bateman, a B-24 pilot, shot down over Italy in August 1943 after the raid on the Ploesti oilfields. LT Bateman was laid to rest with full military honors.

Never Stop Serving,

Bob Beahm
BG, USA (Ret)
Chapter President

LEGISLATIVE AFFAIRS

Updates to the latest legislative affairs can be found on the national website noted above or at the Maryland Council of chapters web page at <https://www.mdmoaa.org/>

The governor recently signed into law Maryland House Bill 842 (2026). It authorizes local governments to grant a property tax credit on a home for surviving spouses of military service members who don't qualify for an existing exemption. It applies to local property taxes and takes effect for taxable years beginning after June 30, 2026.

SPOUSE'S CORNER

Hello ladies. I am Connie Richardson, the surviving spouse liaison for the Susquehanna Chapter, MOAA. I was asked to write an article for the monthly newsletter for surviving spouses, but I think anything that I have for widows, would also be of interest to all military spouses.

First, a little about me. My husband, John was a career army officer, who died in 2012 from Agent Orange-related diseases. It was several years before I learned that since his death was service connected during combat, that I qualified as a Gold Star Spouse. I have belonged to the Aberdeen Gold Star Spouses of America since it began about two years ago and serve as its secretary.

Losing a spouse is devastating, no matter how long the illness. The better prepared you are, the easier the transition of being alone. John was prepared. We paid for our funerals several years in advance, he wrote his own obituary, and selected hymns to be played at his funeral. Our bank accounts, cars, home, etc. were jointly owned, so just transferred over to me. No problem. But I have personally known wives who were suddenly widowed and had no idea where to start. One didn't know how to write a check, or which bank her account was with. The car was in her husband's name so had to be sold and proceeds put into his estate.

Over the next few months, I will share some valuable information with you. In the meantime, write to your senators and representatives to pass the TCAVA bill. If you receive Dependency and Indemnity Compensation (DIC), it will increase your monthly payment over the annual COLA and improve other survivor benefits; expand benefits for many veterans and their families; strengthen caregiver support; enhance education

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programs; and will include the Richard Star Act, which will allow veterans to receive concurrent retirement and disability pay. Check out MOAA's website. There are prewritten letters that you just sign and forward.

Till next month

MEMBERSHIP RENEWAL

MEMBERSHIP RENEWAL. WE NEED YOU!

Annual Membership Fee. New members joining the Chapter during January – June pay no dues for the current year. Those who join in July – December will pay no dues during the current year and following calendar year. Annual dues are \$20 after the free year.

We recently made it easier to pay Chapter dues, just click on the following link: <https://my.cheddarup.com/c/susquehanna-chapter-dues-payments/items>

Your support over the past year has been appreciated, and we would hate to lose you. Over the past years, the Chapter has been instrumental in fighting for your benefits as a service member in Maryland at the legislative, legal, and community levels and indirectly at the national level through MOAA. Susquehanna Chapter of MOAA Membership annual dues (except the first year) are needed to be received by the end of each calendar year.

A detailed membership application and renewal form is located at the end of this newsletter. For further information, please contact our Membership Chair.

National MOAA and local affiliate membership are two distinct memberships. You do not have to be a National MOAA member to join the Susquehanna Chapter, although membership in both the local and National organizations is encouraged. Submitting your dues payment through this online application is for Susquehanna chapter dues (joins/renewals) only.

If you are attempting to join/renew for National MOAA, please go to: <https://www.moaa.org/join> If you need any assistance in accessing your account, please email us at info@moaasusquehanna.org. Thank you very much for your continued support of the Susquehanna Chapter of The Military Officers Association of America.

MILITARY RETIREE APPRECIATION DAY

APG will be hosting the 2026 Military Retiree Appreciation Day, Thursday, 17 September, at APG-North Recreation Center. See flyer attached for details.

TAPS ERNA HADDON

Erna Haddon was a Surviving Spouse Lifetime member of the MOAA Susquehanna Chapter.

Erna Haddon Obituary

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The memory of Erna Haddon (Aberdeen, Maryland), who passed away on December 10, 2025 at the age of 98, will forever remain in the hearts of those touched by this precious presence in their lives. Family and friends are welcome to leave their condolences on this memorial page and share them with the family.

In the echoes of fond remembrance, may a sense of peace be found, knowing that the memories held dear will continue to shape and inspire her loved ones, keeping Erna's spirit alive in the hearts and actions of family and friends alike. While her presence may be gone, her impact lives on in the kindness shown to others and the joy found in the ordinary moments of life.

She was predeceased by: her parents, Ernest Buchgeiher and Maria Buchgeiher; and her husband William S. Haddon. She is survived by: her children, Ronald Haddon of Havre de Grace and Jeannette Ann Curtsinger; and her grandchildren, Mark Curtsinger and Cheryl French.

NATIONAL NEWS

Surviving Spouse Corner: Add Your Voice on These Legislative Priorities

By: Pat Green

National MOAA's Legislative Action Center is a valuable resource for the surviving spouse community. This online tool provides intent and particulars of MOAA-support bills as well as the opportunity to contact your elected officials on the legislation.

While all bills listed in the Legislative Action Center are important, a number of them deserve the attention of the surviving spouse community. Here are a few:

Strengthening Dependency and Indemnity Compensation (DIC) for Surviving Families: Under the proposed provision authored by Sharri Briley and Eric Edmundson, DIC would increase by 1% each year in addition to the cost-of-living adjustment (COLA) for three years, to a total of 3%. This incremental step toward parity with other federal DIC beneficiaries can help veteran families manage rising costs for basic necessities.

Allowing Survivors to Move Forward: The Love Lives On Act addresses the remarriage penalty burdening survivors. Currently, surviving spouses who remarry before reaching age 55 lose important benefits, such as DIC and survivor benefits. The Love Lives On Act would allow surviving spouses to retain these benefits regardless of remarriage at any age. TRICARE eligibility would be restored if a subsequent marriage ends in death, divorce, or annulment. The choice to rebuild a life and a family should not have these financial consequences. The veteran's sacrifice should be met with the nation's commitment to care for the family left behind.

[RELATED: Why Does MOAA Support the Take Care of America's Veterans Act?

(<https://www.moaa.org/content/publications-and-media/news-articles/2026-news-articles/benefits/why-does-moaa-support-the-take-care-of-americas-veterans-act/>)]

Recognizing the Reality of ALS: The VA recognizes amyotrophic lateral sclerosis, ALS, as a presumptive service-connected condition for certain veterans that results in a 100% disability rating. Current law requires a veteran to have been totally disabled for eight continuous years prior to death for a surviving spouse to receive enhanced DIC. The average life expectancy of someone with ALS is two to five years after diagnosis. This is problematic — most sufferers with this disease don't live long enough to meet the eight-year requirement. The

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Justice for ALS Veterans Act is a remedy. It would allow eligible surviving spouses to receive increased DIC regardless how long the veteran lived with the disease.

Legislation is a fluid process, bills are written, amended, and recombined. At this time, the Take Care of America's Veterans Act combines the three acts mentioned above and gives Congress the opportunity to improve these programs at once.

As surviving spouses, we understand that no benefit can ever replace the person we lost, however, families and surviving spouses depend on this assistance. It is our duty to remind Congress that these benefits are part of the promise our nation makes to those who serve and the spouses and families who stand beside them.

Contact your lawmakers about the Take Care of America's Veterans Act.

GLP-1s and Beyond: What TRICARE For Life Users Should Know About Medicare Options

By MOAA Staff

TRICARE For Life beneficiaries seeking coverage for GLP-1 prescriptions may have seen headlines promoting a new program offering discounted medications ... only to find out they are not eligible for the program without a Medicare Part D (pharmacy) plan.

This has led to growing interest in Part D among a population largely unfamiliar with how Medicare drug coverage works, how Medicare plans interact with TRICARE For Life and other service-earned coverage like CHAMPVA and VA health care, and whether Medicare Advantage plans (MAPs, or Medicare Part C) could be a good fit for their coverage needs.

Attend a Medicare Webinar at No Cost

A MOAA webinar on Sept. 22 (<https://www.moaa.org/content/events/healthcare-and-benefits/getting-the-most-out-of-medicare/>) will help you navigate the current Medicare environment. Whether you are enrolling in Medicare for the first time or considering switching to a Medicare Advantage plan and want to understand how this may impact your TFL coverage, this webinar will cover the basics as well as current topics including GLP-1s.

Veterans Healthcare (VHC), a MOAA affinity partner, will lead this discussion. VHC specializes in the intersection of Medicare and service-earned benefits, assisting more than 26,000 veterans in navigating what can be a confusing process.

GLP-1 Basics

Those considering a MAP or a Medicare Part D plan as a way to secure affordable GLP-1 medications should start with these questions, according to Taylor Miller, VHC founding partner and principal:

- What will the plan do to my current prescription drug coverage through TRICARE/Express Scripts?
- Can I continue to see my doctors? · Will I pay more up front for the MAP/Part D plan? What about IRMAA-related costs?

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- Will I have to file additional paperwork?
- Will there be a medical deductible? A prescription drug coverage deductible?
- What are copays for other medications on the plan?
- If I want to change back to Original Medicare and TRICARE For Life, can I do so at any time?

See: <https://www.medicare.gov/publications/12234-medicare-glp-1-bridge-glp-1-drugs-for-50-a-month.pdf>

The webinar will help attendees answer the above concerns while looking at wider Medicare topics, including coverage changes taking effect in 2027.

“Medicare Advantage plans can be a benefit for many veterans,” said Miller, who will present the upcoming webinar, “but they are not one-size-fits-all.”

Register for the webinar at (<https://www.moaasusquehanna.org/content/events/healthcare-and-benefits/getting-the-most-out-of-medicare/>) or visit the VHC website(<https://veteran.healthcare/MOAA>) for more information.

CHAPTER LEADERSHIP

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Community Outreach	Vacant	

ABOUT MOAA

The Military Officers Association of America (MOAA) is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization. <http://moaa.org>. The Chapter is an affiliate of the national MOAA. Like MOAA National, the Chapter is an independent, nonprofit, politically nonpartisan organization.

The MOAA Legislative Action Center provides information regarding MOAA's top national legislative priorities for the year and COLA, as well as perspective on issues in the military community that could affect you and your family <http://takeaction.moaa.org>

If you are not a member of MOAA, you can join at <http://bit.ly/JoinMOAA>. Membership in MOAA is separate from membership in the Susquehanna Chapter.

MOAA MISSION

To preserve and protect earned benefits for our uniformed services, veterans, their families, and surviving spouses through:

Advocacy, Leadership, Education, and Service.

Advocacy Highlights:

Pay Raises for all ranks, Widows Tax repeal, MTF restructuring delays, protecting TRICARE benefits, military housing reforms, PACT Act support, MISSION Act reforming VA programs, GI Bill upgrades, COLA adjustment improvements.

Current Legislative Goals:

Compensations and Service-Earned Benefits, Military Housing, Health Care for currently serving, retirees, and veterans, Survivor families benefits, and improve Guard and Reserves pay and health coverage.

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SUSQUEHANNA CHAPTER MOAA:

Susquehanna Chapter, a 501(c)(19) nonprofit organization was affiliated in October 1969 with the Military Officers Association of America (MOAA), formerly TROA. Chapter members live in Harford and Cecil Counties. We promote the MOAA purposes and objectives to foster fraternal relations among retired, active and former officers of the eight uniformed services and the Reserve Components.

The chapter has 60 active members, who are currently serving, former, and retired officers, and their spouses and widows/widowers. Working through the Chapter, we provide assistance to our membership, enabling them to continue to serve their nation and communities, maintain contact with the other services, and enjoy social fellowship with people who share common values of patriotism, honor and selflessness.

Our Chapter helps provide critical grassroots support for MOAA's national legislative agenda. Our benefits are under attack, and MOAA is in the fight to preserve them. Chapter members let their legislators know what's on their minds and open doors for MOAA's legislative team in Washington, D.C. In these difficult times, our chapters are the best way we know to do that.

At the local level we successfully advocated for reduction of Harford County property taxes for retired veterans and reductions of MD State taxes on retired pay for military members and first responders. We sponsored scholarships, engaged Harford County Board of Education to establish a JROTC program, and continue to coordinate community outreach to schools for Veteran Poster essay contests. We coordinated COVID 19 grants for qualifying veterans, volunteered with the Susquehanna Habitat for Humanity, and participate in local veteran memorial activities.

MOAA SIGNATURE GROUPS

**Join MOAA Leadership and your fellow MOAA members
on these hosted cruises and land tours.**

July 12-21, 2026	Highlights of Eastern Europe River Cruise	9-nights from \$3,999
October 1-10, 2026	Western Europe Yacht Cruise	9-nights from \$4,999
April 25-May 2, 2027	Castles Along the Rhine River Cruise	7-nights from \$4,199
July 19-27, 2027	France & Spain Yacht Cruise	8-nights from \$5,799
September 14-25, 2027	Circle Iceland Yacht Cruise	11-nights from \$8,999
Sept. 25-Oct. 4, 2027	Battlefields of WWI & WWII Tour	10 days from \$6,495

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*Let's celebrate another successful Chapter year at
the Annual Membership Picnic!*

When: Saturday, 19 September 2026, 1200-1500

Where: Ruggles Golf Course Clubhouse
1st Avenue, Bldg 4490, APG, MD 21005

How much: \$25 for Members and guests 18 & over
Guests under age 18 are free

Food will be catered by First Sergeant's Barbeque:

Pulled Pork
Pulled Chicken
Green Beans
Cole Slaw
Potato Salad
Rolls

YUM!

YUM!

Drinks will be available from the clubhouse bar

And a special performance by
Victor Oriza, Magician and Mentalist

++Plus++

Receive 6 free raffle tickets when you bring an appetizer,
dessert, or raffle item

RSVP and prepay **NLT 15 September 2026** to
<https://www.moaasusquehanna.org/>



Victor Oriza Captivating Minds. Redefining the Impossible.

- ◆ Stage Magician and Mentalist whose sophisticated fusion of psychological illusion and sleight of hand goes beyond traditional magic to create an interactive journey.
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- ◆ Prepare yourself for up-close, engaging, mind-bending magic

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**Military Retiree
Appreciation Day**

9:00 AM - 1:00 PM
Thursday, 17 September 2026

APG-North Recreation Center
6432 Ashbury St, Bldg 3326, Aberdeen Proving Ground, MD 21005

Open to all military retirees, immediate family and surviving spouses from all branches and components.

Connect with service providers offering valuable resources including:
Health Care | VA Compensation | Education Benefits | VA Benefits & more

Informational Briefing Sessions from:

- Health & Medical Professionals*
VA Health Care | TRICARE Options
- Benefits & Access Contacts*
VA Benefits | On Post Privileges
- Legal & Financial Experts*
Legal Updates | Fraud Prevention

 Scan QR Code to Pre-Register!
Registration will be available at event.

Contact APG Retirement Services Office at:
apgrso@army.mil | (410) 306 - 2322 / 2323

Food Sponsor:
 **AUSA**
ASSOCIATION OF THE
UNITED STATES ARMY









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MEMBERSHIP DUES FORM (New & Renewal)

Susquehanna Chapter

Name _____
Last First MI

Information below is only required if it has changed. ___New ___Renewal

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 _____ @ _____

MOAA National Member ___ No ___ Yes MOAA National Membership Number _____

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 \$20. Please complete this form and submit it with your check for the appropriate amount, payable to "Susquehanna Chapter, MOAA" Mail this form to:

Membership Chair

Susquehanna Chapter, MOAA

PO Box 243

Aberdeen Proving Ground, MD 21005

Dues enclosed are for ___2026 ___2027 ___2028 ___2029 ___2030 ___ Lifetime Membership

You may also pay at the Chapter website, logon, go to My Account and then click Renew Your Chapter Membership, or you may pay online at the MOAA National website

[Susquehanna Chapter Dues Payments - Cheddar Up](#)

Lifetime Membership: If you are 70 years of age or older, and not in arrears for dues, you are eligible to become a Lifetime Member of the Susquehanna Chapter. The one-time fee for Lifetime Membership is 80- your age x \$20.00. Lifetime membership cannot be paid online. Lifetime Membership in the Susquehanna Chapter does not convey Lifetime Membership in MOAA. Payment for Lifetime Member status must be paid via check to the address above.

Please contact Ted Newing at ted.newing@gmail.com with questions about your dues status.

Serving the Community and the Nation since 1969
One of the oldest Chapters in the Maryland Council
www.moaasusquehanna.org