



## PM USA and Altria Retirees Association (PMARA) May 2019 Meeting

- When** Tuesday, May 28, 2019
- Where** Tower (previously known as R&D) Lecture Hall
- Time** Meeting begins at 11 a.m. and ends at approximately 12:15 p.m.  
Cafeteria doors open at 10 a.m. with complimentary refreshments and time for fellowship.
- Speaker** **Spencer Baxter, Estate Planning Attorney**
- Topic** **“Wills, Trusts, and Basic Estate Planning”**  
Mr. Baxter’s presentation will cover the basics of estate planning in Virginia. This will include the subtopics of wills, probate, laws of intestacy, health care directives, financial durable powers of attorney, conservatorships, and revocable living trusts. Mr. Baxter will explore the financial and tax implications of commonly used estate plans. A discussion of the most common estate planning mistakes coupled with straightforward solutions will be capped off with a question and answer session.
- Donations Requested** The Volunteer Services Committee is collecting donations of travel/individual size hygiene products to be donated to the Carol Adams Foundation (our January speaker). See our website for details. Bring them to this month’s meeting or consider a monetary donation.
- Register** Although not required, consider registering online. If you have difficulty with online registration, please email us ahead of time and we will provide assistance.
- Parking Entry** Enter through Gate C on Bells Road-park in Lot 5. Bring a government issued picture ID.  
Enter Tower Building through the Cafeteria Patio door.
- Bring a Friend** Please feel free to invite a retiree friend who hasn’t attended a meeting in a while or has never attended and ask them to register for the meeting on our website. They will need a government issued picture ID to obtain entry to the property. If they arrive in your car, they do not need to be on the Security List, but if driving separately, they should sign up on the website or send us an email **no later than** noon on the Thurs. before the meeting to be added to the Security List.
- Raffle** We will have our two regular \$25 drawings and sometimes surprise drawings. For one \$25 drawing, only new members and their host will be entered (be sure to identify yourselves as a member attending their first meeting and host when signing in). You can greatly increase your chances of winning by bringing a new member to the meeting.
- New This Year:** **50/50 Raffle:** We implemented this on a trial basis at our Christmas Luncheon and had good feedback from our members. Therefore, we plan to continue it at most meetings.
- 50/50 Raffle** Participation is optional. You can get 1 ticket for \$5, 3 for \$10 so bring some cash. Benefits the winner and allows the PMARA to keep event prices down.

### Coming Attractions

- June 11 Annual Picnic at Huguenot Park.** 11:00 a.m. - 2:00 p.m. Cost: \$10 (member), \$15 (guest)  
Payment can be made either online, at our May meeting, or mail a check to: Sue Webster (13908 Krim Point Trail, Midlothian, VA 23114) by May 28th. Please make the check payable to: PMARA and state in the FOR line at the bottom of the check: *Picnic*. **Registration is required! The deadline is May 28.**
- Oct. 1 State of the Business and New Member Reception,** Altria’s Center for Research & Technology (CRT), Heather Newman, President & CEO, PMUSA, Please note date change.
- Dec. 10 Annual Christmas Luncheon at the Koger Center**

*Please refer to our website for additional information: [www.retireesconnection.org](http://www.retireesconnection.org).*

## Dues

If you have not paid your dues for 2019, please pay your dues soon to receive discounts on events and stay connected and up-to-date. Annual dues are \$20.00.

**Online Dues Payment:** Please go to the homepage of our website and click on “HOW-TO” on the far right of the top navigation bar, and select “Pay Your Dues / Invoices” and read the instructions. If you have any questions, please email us at: [RetireesConnection@gmail.com](mailto:RetireesConnection@gmail.com).

**Dues Payment by Check:** Send a \$20.00 check made out to “PMARA.” When sending your check, please include your name, address, email address and phone number (with area code), and mail to:

Charlie Krausse, Treasurer  
7103 Winding Creek Lane  
Chesterfield, VA 23832

## Website / Online Membership

If you have Internet access, please sign up on the website at [www.retireesconnection.org](http://www.retireesconnection.org). Click on “JOIN” in the top navigation bar and then select “New Member Application” and complete the application.

Once you pay your annual dues, you’ll receive an email and have access to the “MEMBERS-ONLY” section of the website. Signing up on the website has advantages which include:

- View videos of many of our guest presenters
- Get information on employee discounts available to retirees

The “MEMBERS-ONLY” section is **only** accessible if you are signed into the website **and** have paid your 2019 dues. If you lost your access, it can be easily regained by paying your dues. Directions for our website “Log In” are under “HOW-TO” on the far right of the top navigation bar of our homepage. It is very important for us to be able to keep in touch with all Members who have email. Please go to the “HOW-TO” and select “View/Change Your Profile” and make sure your current email is entered. Also, please consider posting a picture of yourself with your profile; it can be seen only by other dues-paying members. Thanks.

We are in need of volunteers for all of our committees. If interested, please email us at [RetireesConnection@gmail.com](mailto:RetireesConnection@gmail.com) or see a Board member at the meeting.

We are always interested in your ideas for meeting topics, website and overall improvement. We especially need speakers for our July and August meetings. Please email us or share with a Board member at any time.

We look forward to seeing you at the meeting,

Bill Poorbaugh, President, PMARA