



# THE EAGLE



## THE MILITARY OFFICERS ASSOCIATION OF AMERICA PENNSYLVANIA COUNCIL OF CHAPTERS



### NEWS AND VIEWS February 2013



#### PRESIDENT'S CORNER

Fellow council members - as a former newsman and editor I am extremely pleased by the professionalism and speed that editor Bob Broyles exerted to launch our first edition of our monthly newsletter. It is well-organized and we hope contains information useful to not just Chapter leaders but Chapter members as well. This is your newsletter; Bob stands by for your input; let's use this to communicate our strategies, exchange ideas, discuss our successes and not-so successes. If we participate we can all learn and profit from this. Our deadlines are seven days before the beginning of the next month so Bob can publish the monthly issue on the 1st of the month. Photos welcome, too. And, please, email the newsletter to your members as you see fit.

Regards,  
Bill Harris  
President, PA COC

#### HONORING OUR VETERANS LICENSE PLATES

Penn DOT has been issuing Honor our Veterans' License Plates since mid-January. The plate has an image of a bald eagle

superimposed on an American Flag at the left of the plate and an H over V on the right. At the bottom are the words HONORING OUR VETERANS. The plate costs \$35, with \$15 of that going to the Veterans' Trust Fund. While it is expected that many veterans will want the plate, it is available to all PA motorists. To apply for the plate, complete Form MV-914 "Application for Honoring Our Veteran License Plate." It is available on line at [www.dmv.state.pa.us](http://www.dmv.state.pa.us).

#### FREE CRUISES on the Pride of the Susquehanna Riverboat

The Harrisburg Riverboat Society, during its' 25<sup>th</sup> anniversary, is performing a community service by offering free 45- minute cruises on the Pride of the Susquehanna Riverboat. Cruises will be available during the entire 2013 season (Memorial Day to Labor Day) to veterans, active duty military members and their immediate families. The Riverboat sails from City Island 9n Harrisburg. The Society is a 501 (c) (3) nonprofit organization that depends on donations and contributions for their operation. If you are in the Harrisburg area this Summer, work a free cruise on the

beautiful Susquehanna river into your travel plans.

## **VETERANS' TRUST FUND**

The Veterans' Trust Fund was recently enacted into law under the operational control of the Department of Military and Veterans Affairs. Initial funding came from private donations and the transfer of \$1.7 million from the General Fund following the sale of the Scotland School for Veterans' Children. The fund will be self-supporting through charitable donations, fees from the sale of Honoring Our Veterans License Plates and a voluntary \$3 check-off on application and renewal of driver licenses and motor vehicle registrations. The fund is designed to lend wide support to individuals, charities that support veterans, initiatives by County Directors of Veteran Affairs, and veteran organization programs. The fund has already had a positive impact on veterans needing assistance.

## ***SENS. TOOMEY, CASEY INTRODUCE BILL RENAMING PHILLY VA HOSPITAL AFTER MEDAL OF HONOR HERO***

WASHINGTON, D.C. - U.S. Senators Pat Toomey (R-Pa.) and Bob Casey (D-Pa.) today introduced a bill to rename the Woodland Avenue Veterans Affairs medical center in Philadelphia after Corporal Michael J. Crescenz, U.S.A., a Vietnam War veteran and Medal of Honor recipient.

Cpl. Crescenz was posthumously awarded the nation's highest military decoration for heroic service in Vietnam. He is the only Vietnam War Medal of Honor recipient from Philadelphia. The bill is titled the Corporal Michael J. Crescenz Act of 2013.

Cpl. Crescenz was awarded the Medal of Honor for actions he took on Nov. 20, 1968, in Vietnam's Hiep Duc Valley. His Medal of Honor citation states that Cpl. Crescenz gave his life when he, "left the relative safety of his own position, seized a nearby machine gun

and, with complete disregard for his safety, charged 100 meters up a slope toward the enemy's bunkers which he effectively silenced . . . As a direct result of his heroic actions, his company was able to maneuver freely with minimal danger and to complete its mission, defeating the enemy."

His full Medal of Honor citation can be found [here](#).

"It is a small gesture on our part, given the nature of Corporal Michael Crescenz's heroism," said Sen. Toomey. "We do this with profound respect and deepest gratitude for his sacrifice. May the renaming of this building serve as an ever-present reminder of the sacrifices of all of Pennsylvania's Vietnam veterans."

"This is a tribute to the heroism of Corporal Michael Crescenz as well as service members across the country and throughout our history who have made the ultimate sacrifice to keep American's safe," said Sen. Casey. "May this building dedication be a reminder to us all of the debt of gratitude we owe these brave men and women."

Cpl. Crescenz's brothers in arms and other veterans advocates praised the senators' efforts to introduce the bill.

"I was with Michael when he gave his life for his comrades, for me and for his country. I am grateful that he will not be forgotten. Michael will always have a place in my mind and my heart. God bless America," said Bill Stafford, USA. Ret.

"In December of 2010, while placing wreaths on the graves at Arlington National Cemetery, I asked Michael's younger brother, Joe Crescenz, if I could have his family's permission to pursue having the VAMC Philadelphia renamed in honor of Michael. Today, all people will know of Philadelphia's American hero, Cpl. Michael J. Crescenz, and his Medal of Honor. Let us all say to Mike, 'Welcome home, Brother,'" said Francis Tacey, Vietnam Class of 1967 – 1968, DAV Lifetime Member.

“After over forty years, it is high time Philadelphia honors this intrepid American hero who gave his life for his country. Corporal Michael Crescenz deserves at least a hospital named after him to honor that sacrifice and the extraordinary gallantry that went with it,” said David Kamioner, Executive Director, Philadelphia Veterans Comfort House, US Army 1980-1990.

“I think it is only appropriate and fitting that Philadelphia's Veterans Affairs facility be re-named in honor of Corporal Michael Crescenz, a Philadelphia native and Medal of Honor recipient. It will be a permanent reminder of, and well-deserved memorial to, a true American hero and dedicated soldier who unselfishly made the ultimate sacrifice so that others might live. I thank Senators Toomey and Casey for this legislation,” said Joe Eastman, United States Navy (Retired) and Director of Veteran Services Broad Street Ministry.

## **PAY DAY LENDING**

Bob Gray, COC Legislative Liaison

When the Stop Pay Day Lending Coalition lobbied House Bill 2191 in the Senate last session they were able to gather enough NO votes to keep the bill from getting out of the banking committee and the bill died.

The Pay Day Lending lobbyists contacted members of the Stop Pay Day Loans Coalition to meet and tell them what they objected to in the bill. The Coalition contacted the Lobbyists to set up a meeting with representatives of the Coalition to discuss the issues face to face.

The meeting took place on December 21st in Harrisburg with eight Coalition members and the five lobbyists representing pay day lenders.

The Coalition stated that there are four core issues that make pay day loans dangerous.

Triple digit interest rates, the short two week term of the loan, a balloon payment at the end and access to the customers bank account through a bank draft or post dated check. If the lobbyist could draft a bill that addressed these four issues and is similar to the Credit

Union's Better Choice loans available in PA or the military 91 day loans at 36 percent interest it would be better for consumers.

It is the feeling of the Coalition that the pay day lenders may change some parts of the bill to make it look different but they will not give up the high interest rates and access to the bank account. Some loans offer lower interest rates but have high fees attached that combined make the high rate of return. A Coalition team delivered a reminder letter to very member of the PA House and Senate on January 22nd to remind the legislators that pay day lending is is not beneficial to Pennsylvanians and the state already has one of the best laws in the country to protect Pennsylvania's citizens.

The lobbyists are currently drafting a new bill that will contain the same consumer protections that were in HB 2191 which were proven to be "Bells and Whistles" as stated in the Department of Defense report on pay day lending in 2004.

They do not prevent people from paying off the loan and returning after one day to borrow again because they can't afford to live the rest of the month and pay their bills. This establishes the cycle of debt.

Consumer Affairs Attorney Kerry Smith, Consumer Legal Services of Philadelphia, addressed the War Council during the January 31st general meeting to explain pay day lending and the danger to consumers.

## **PA NGA ASSN MEETING**

The Pennsylvania National Guard Association Conference is being held in Indiantown Gap from 17-19 May 2013. You may already be working to support this event.

If you aren't already planning on it, we want to ask you to attend the event, man a table and recruit the National Guard officers within your state under the new 2013 Chapter Recruiting

and MOAA Membership Participation Incentive programs.

COL (R) Jess Ramirez is MOAA's POC and would make all the arrangements for the table and pay any fees. He can also fill you in the details on the location, complete schedule and ship you some materials/handouts after we hear back that you all are interested. If you man the booth for MOAA the chapters receive 100% for all recruited officers under the new recruiting incentive programs.

This is an excellent recruiting opportunity for the chapters if you are interested – how you break it out among the chapters is your call. Depending on the events schedule, maybe more than one chapter could work the event and they could split the duty/recruited numbers? Again, your call entirely.

Let Jess know if you are interested. Jess can be reached by email (cc line) or call the 800 number and his extension is 177.

### ***POCONO MOUNTAIN CHAPTER BOARD MEETING SET***

Bob Kutulis

The Pocono Mountain Chapter Board meeting is set for March 16, 2013 from 11:30 AM – 2:30 PM at the Radisson Lackawanna Station Hotel, Scranton, PA. A board meeting room has been reserved and lunch will be provided.

The purpose of the meeting is to follow up on MOAA's revitalization meeting of October 2012 and to provide guidance, help and information as to chapter organization and management, and to position the chapter to be a viable, active MOAA chapter in Northeastern, PA. Col Barry Wright, USA Ret, Director of Council and Chapter Affairs, MOAA and Col. Brian Anderson, USAF Ret, Deputy Director of Council and Chapter Affairs, MOAA will conduct the training and information session. After which, the chapter president will conduct any chapter business.

The chapter should have a draft chapter bylaws developed to discuss and approve for presentation to the general membership at a latter general membership meeting. This meeting will should also solidify officer and board membership and bring to rest any confusion on a name change.

Should you have any questions, you may call me at 610-321-1872 or email me at [kutulis@comcast.net](mailto:kutulis@comcast.net) .



### ***ATTACHED FILE:***

**RESPONSE FROM SENATOR CASEY TO BOB GRAY ABOUT PROPOSED LEGISLATION TO REDUCE RESERVE FORCES.**