



KEYSTONER

Keystone Capital Chapter

"One Powerful Voice"

DECEMBER 2014

The Christmas dinner meeting will be held on THURSDAY NIGHT DECEMBER 11, 2014 at the Park Inn Hotel on the Carlisle Pike. Dinner will be served at 7 PM and the social hour will begin at 6 PM. Bring your friends and neighbors for an enjoyable evening. Live music will be provided by pianist Billy Wray during and after dinner. The Patio Ballroom also has a dance floor if you are moved. The dinner invite is at the last page. This month we remember those who served before us for freedom.



Wreaths Across America ceremony December 13th at Indiantown Gap Nat. Cemetery

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The Wreaths Across America Ceremony starts at 12 Noon December 13th at the Pennsylvania Memorial at Indiantown Gap National Cemetery, regardless of the weather. After the memorial service volunteers lay the wreaths on veteran's graves. Photo by Wreaths Across America. <http://www.wreathsasscrossamerica.org>



Pianist / Vocalist Billy Wray has been playing since age 9 and has been working as a soloist and with groups in the area for over 30 years. If you have any favorites just let him know, he keeps his music on an I Pad now so he can find it if you ask for it. You can go to his web site to listen to his music and look at his song list. <http://billywray.jimdo.com>

November Board Meeting

The meeting convened November 4th 2014 at the Park Inn Hotel at 12:00 noon with President Bob Gray, First Vice President Keith Beebe, Second Vice President D'Arcy Wagonhurst, Secretary Fred Lovlace, Treasurer Warren Heidelbaugh and Board member Shirley Brokenshire in attendance. Board member Gordon Macdonald is in Florida. The treasurer's report was given and accepted with a balance of \$2,075.76. Treasurer Warren Heidelbaugh had previously requested that the Board find a new Treasurer as he had held the position for many years and would like to step down. The board asked Secretary Fred Lovelace if he would be willing to take the job until another treasurer could be found. President Gray checked the chapter bylaws and it is not prohibited. Fred agreed to be the Secretary/Treasurer until another Treasurer could be found.

The slate of officers for 2015 was presented as President Bob Gray, First Vice President Keith Beebe, Secretary/Treasurer Fred Lovelace and Board member Gordon Macdonald. Board member Shirley Brokenshire asked not to be considered due to health reasons. D'Arcy Wagonhurst also asked not to be considered for a position as she is trying to back away from holding office in numerous area organizations where she is a member and still working part time for her son.

At the October board meeting it was learned that the chapter's current bank, Metro Bank, started charged a service charge for sending statements. Warren called the bank and found that he had to sign up for online banking to avoid service charges. The board decided to look at local banks and credit unions in the immediate area that would give the chapter a business type account with a

free debit card to use for payment of the hotel banquet contracts. Bob Gray checked with the local institutions and found that Members First Federal Credit Union offers an organization account with no fees and free debit card. The only fees charged are for checks. The board decided to open an account with Members First Credit Union as it has multiple offices in our immediate area if the treasurer needs to contact a customer service representative in person. The Board of Directors meets on the second Tuesday of the month at the Park Inn Hotel at 11:30 AM except during the summer.

November 20th Membership Meeting

At the November 20th membership meeting the 2015 slate of officers was presented for a vote by the membership present. There were no further nominations and the slate of officers was accepted and voted into office. Their one year term will start in January 2015 and they will be sworn in at the January 22nd meeting.

The paperwork and gathering of required documents for the new bank account had been started and completed at the November board meeting after Fred Lovelace agreed to become the Treasurer. After being elected Treasurer on Thursday Warren gave the Treasurer's information to Fred. Fred Lovelace went to Member's First on Friday November 23rd to open the account with the check provided by Warren to establish the new account.

Installation of Officers – Park Inn Hotel

Thursday, January 22nd at 12 Noon

Second floor meeting room, Carlisle Pike

ADDITIONAL INFORMATION

Point of Contact (POC)

For information or if you need help for the Survivor Benefits Program (SBP) please call 1-800-321-1080

If anyone knows of an ill or recuperating chapter member please contact D'Arcy Wagonhurst at 717-766-7351. She will send a card from the Chapter.

LEGISLATIVE UPDATE

PENNSYLVANIA LEGISLATURE

The Pennsylvania Legislature is solidly in control of the Republican majority in January 2015 and the swearing in of a Democratic Governor with some different ideas on how to run Pennsylvania. However, the senate leadership is changing from the moderates to the conservatives, with Senator Scarnati of Indiana County remaining the President Pro Temporal, Senator Corman of Center County becoming the majority leader (determines which bills will move in the Senate) and Senior White from Northampton County becoming the Appropriations Committee chairman. Why that might be a reason for concern to veterans and the over 65 populations is the pay day lending bills they have sponsored in the last two years. Senator White sponsored SB 975 to legalize 300 percent two week pay day loans in 2013 and Senator Corman had put out a sponsorship letter for a possible bill on pay day lending late July 2014 that didn't get introduced due to pressure from veterans groups and AARP. In late October Senator Corman introduced a resolution to conduct a study on the need for short term loans and the best way to provide them to Pennsylvanians. The language in the proposed study was reviewed by consumer attorneys working with the Stop Pay Day Loans in PA Coalition and found that all of the information and guidance in the resolution would lead to the study favoring pay day lending as the best answer. The Coalition notified its MOAA partners who contacted the PA War Veterans Council secretary to schedule a briefing to the 17 veteran's organizations that comprise the War Veterans Council at the October 2nd meeting. After being briefed on the pro pay day lending study the War Council voted to oppose passage of the resolution. A letter was jointly drafted and sent to all of the legislators in both the House and Senate. Then on Monday veterans and other coalition members personally delivered the letter to each Senate office. They continued to visit Senator's offices on Tuesday morning prior to the Banking and Insurance Committee vote. Representatives from the major veterans groups joined MOAA for a show of force in the hearing room. Once the Senators entered the room and sat down, Senator Pat Vance turned to MOAA Rep Keith Beebe and American Legion Secretary Kit Watson and said "it's finished". The committee did not have enough yes votes to pass the study so it died in committee without coming to a vote. It was assumed then that the battle wasn't over but now the legislators behind the bills are in leadership positions to move the bills. The Governor elect is not in favor of pay day lending and would

hopefully veto any passed legislation. There are allot more pressing issues for the legislature to work on come January but there have been pressing issues before when they have introduced pay day lending bills. We will remain vigilant to stop any future attempts to legalize pay day lending.

Veteran's legislation that was not passed by the end of the legislative session in 2013 may be reintroduced in January. Some of those bills need to be revised and hopefully the War Veterans Council Legislative Committee will be able to make suggestions to improve them. MOAA is still a member of the War Veteran's Council Legislative Committee. The Committee is working to determine the real needs of the state's veterans and advising legislators on areas where legislation can help veterans. In some cases it may only require making policy changes in a department or an executive order by the governor to accomplish a goal. We are trying to educate legislators that legislation is a last resort to remedy a problem.

Federal Legislation

Active Duty Pay, Housing Allowance and Pharmacy Fees Still in Danger

The defense authorization bill could be finalized as early as next week and three key issues hanging in the balance: active duty pay, housing allowance, and pharmacy fees. The House blocked all three proposals that would erode pay and benefits and three senate champions have come forth to also block these provisions if and when the Senate bill comes to the floor.

Contact your legislators by email using a [MOAA-suggested message](#) (click highlighted text to go to MOAA message) asking our senator's to support blocking these provisions that would erode pay and benefits. You may also call the local office of Senator Toomey in Harrisburg (717) 782-3951 and Senator Casey's Harrisburg office (717) 231-7540. Tell them the House and Senate leaders are negotiating a compromise version of the FY 2015 defense authorization bill. I'm asking Senator Toomey / Casey to follow the lead of their colleagues in the House and reject administration proposals to cap military pay, increase TRICARE pharmacy fees, and cut the Basic Allowance for Housing. Prevent the erosion of pay and benefits for retirees and the currently serving.

New Opportunities for Auxiliary Members

By Kathy Prout, vice chair, MOAA Auxiliary Member Advisory Committee

MOAA's auxiliary members are the survivors of deceased MOAA members or the survivors of deceased individuals who, if living, would be eligible for MOAA membership. As of a vote by MOAA members in August 2012, auxiliary members now have voting rights.

This year, for the first time, an auxiliary member will hold an elected position on the MOAA board of directors for a six-year term of office. His or her job will be to act as a spokesperson for all auxiliary members and to represent the interests and issues of surviving spouses on the board.

Auxiliary members also are eligible for leadership roles in councils and chapters. Some chapters already have begun using the talents of their auxiliary members on their boards, not just as auxiliary liaisons but also as chapter presidents, vice presidents, secretaries, newsletter editors, and more.

Auxiliary members add value to chapters and councils. As military spouses, they have many experiences unique to the military lifestyle. They have left their hometowns and established new homes at every duty station, moved often and usually alone, and served the role of single parents during deployments before Skype and email existed. In addition, they have been chauffeurs, team parents, scout leaders, PTA officers and members, event planners, hosts, fundraisers for military officers' spouses' clubs and other organizations, and committee chairs — sometimes all while holding jobs of their own. Auxiliary members can be sources of untapped talent.

Auxiliary members should consider volunteering for leadership positions within local chapters, and chapter leaders should consider inviting their auxiliary members to participate in their chapters. Chapters with active auxiliary members tend to be more successful. Think about including your auxiliary members when considering new board positions. They will increase your official chapter membership while providing new ideas and leadership opportunities for your chapter or council.

- See more at:

http://www.moaa.org/main_article.aspx?id=14910#sthash.J9ByQ8NT.dpuf



KEYSTONE CAPITAL CHAPTER
Join Today! FREE for 2015 (New members only)

Regular officer dues \$18, Auxiliary \$12

Full Name: _____

Please print clearly May use for PAID 2015 Yearly Renewal **

Grade: _____

Service: _____

Check your status: ☐ **Retired Officer** ☐ **Regular Active Duty**
 ☐ **Former Officer** ☐ **Currently Serving National Guard**
 ☐ **Currently Serving Reserves**
 ☐ **Widow (er)* of an officer (Auxiliary Member)**

Mailing Address: _____

E-mail: _____

Phone: _____ **Birth date:** _____

Spouse's Name _____ **Spouse's Birth date:** _____

___ I am a member of MOAA National ___ I am not a member of MOAA National

MOAA# (if known): _____

Signature _____ **Date:** _____

***Fill in your own name, address, etc. and show deceased spouse's rank and service.**

Mail to: Fred Lovelace, 216 Maple Lane, Mechanicsburg, PA 17055

VA CHOICE CARD ROLLOUT CONTINUES

November 20, 2014 MOAA Legislative Update

The second stage of a planned three part rollout of the VA Choice Card began this week. The first round of cards was issued earlier this month to veterans who live more than 40 miles from a VA health facility.

The second phase will provide Choice Cards and eligibility requirements to veterans waiting more than 30 days for an appointment at a VA health care facility.

Eligible veterans will have the choice to wait for an appointment at a VA facility or request a referral to a civilian provider through the Choice program.

The VA and their contractors are still working out all of the details of this new program, but some key things to remember are:

- Receiving a Choice Card does not automatically indicate eligibility. Veterans must call the toll free number provided or go on the VA's website to determine eligibility.
- Veterans receiving care through a civilian provider may have a co pay if they have another form of insurance. Those with other health insurance (OHI), that insurer will be the first payer. The veteran would then be responsible for any copays and deductibles required by the OHI.
- TRICARE is considered OHI, but Medicare and Medicaid are not. In addition to the Choice Card rollout, the VA is prioritizing efforts to eliminate appointment wait lists. It's doing this by extending clinic hours and work days, deploying mobile medical units, and sharing best practices from VA's high-performing facilities throughout the organization. To date, these efforts have paid off in a number of areas:
 - Over 1.2 million more VA appointments in the past four months than in the same period last year.
 - New primary care patients have experienced an 18 percent decrease in wait times.
 - Almost 98 percent of appointments are completed within 30 days of requested date.
 - Referrals to non-VA providers are up 47 percent over the same period last year, a total of 1.1 million authorizations.

The VA's response to its health care crisis is encouraging so far, but much more work is required to ensure all veterans receive the timely access to quality health care they've earned.

- See more at:

http://www.moaa.org/main_article.aspx?id=15362#sthash.ppq0VEx7.dpuf

VOICES FOR AMERICA'S TROOPS

Voices for America's Troops (Voices) is a 501(c)(4) nonprofit, nonpartisan advocacy organization whose purpose is to support a strong national defense and sustain a top-quality all-volunteer force by ensuring fair treatment of all who serve in uniform – past, present and future – and their families and survivors.

Voices is a subsidiary of the Military Officers Association of America (MOAA) — the largest military officers organization and the fourth-largest veterans association. MOAA has been recognized by *The Hill* (the largest-circulation newspaper on Capitol Hill) for six years in a row as the “Top Lobbyist” on behalf of the military and veterans’ communities.

The primary purpose of *Voices* is to educate the public on legislative and policy challenges affecting the military and veterans community and to seek the broadest possible base of grass-roots advocacy to support the needs of those who serve and sacrifice – or have served and sacrificed – in hot and cold wars around the globe.

America's Troops are the only military weapons system that has never let our country down. *Voices* is dedicated to ensuring America continues to provide them the same level of reciprocal support and commitment that they have consistently demonstrated for America. Lend your support to *Voices*, today.

Membership in *Voices* is open to members of the public, age 18 or older, who share our interest in maintaining a strong national defense and sustaining essential support systems for our military members, families and survivors.

Membership in *Voices* costs \$14 a year. Or, join *Voices* as a Premium Member and get 3 years of membership for \$30 — that's just \$10 a year. *Voices* is an electronic membership with access to the Officer magazine and offers benefits.

Stay up to date on [current events](#) affecting legislation. [Write your Congressional representatives](#) and ask them to protect our military. Legislative advocacy plays a key role in addressing the vital needs of the military community. Check out the VOICES web site to learn more and tell your friends. *Voices* members can be invited to chapter functions as guests.

Check out the web site: <http://www.voicesfortroops.org>



MOAA KEYSTONE CAPITAL CHAPTER

THURSDAY DECEMBER 11th Christmas Social

**Park Inn Hotel – Patio Ballroom, main floor
Carlisle Pike, Mechanicsburg**

SOCIAL – 6 PM (Legends Bar) DINNER – 7 PM

**Entertainment – pianist / vocalist Billy Wray
Music after dinner for listening and dancing**

**Menu: Garden salad, Roast Turkey with mashed potatoes and pan gravy,
vegetable and dessert. \$33.00**

Includes coffee, ice tea and water (you may end up taking some home)

- - CASH BAR - -

Event Invitation

December 11th Park Inn Hotel 06 PM Social Dinner 7 PM

Enter number & total price: #: __ \$_____

Make check out to: Keystone Capital Chapter

**Names of Members and Guests attending:
(Friends and neighbors that support our Troops are Welcome.)**

****Please Reply NLT Monday, December 8 th to Host:**

**Jan Beebe
108 April Drive
Camp Hill, PA 17011**

Call if you have questions: 717-761-5335