



KEYSTONER

Keystone Capitol Chapter "One Powerful Voice"

MAY 2013

The May meeting will be Wednesday, May 22nd, 2013 at the Naval Supply Activity, Mechanicsburg at the Flagship Catering Center, formerly the O Club. The social will start at 04:00 PM with a Picnic meal served on the deck at 04:30 PM. This is a social event and all members are encouraged to bring a prospective new member or a friend that supports our troops and veterans.

Drinks can be ordered at the full service cash bar. The cost of the picnic is \$13.00 per person. **Please RSVP by May 11th.** The Reservation form is the last page of this newsletter.

Picnic
on the
Deck



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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 sick chapter member please contact D'Arcy Wagonhurst at 717-766-7351. She will send a card from the Chapter.

BOARD MEETING

KEYSTONE CAPITOL CHAPTER

Meeting Location: Denny's Restaurant, Mechanicsburg, PA

April 9, 2013 at 11:30 AM

At this meeting the Board discussed the location of the May Picnic social being held at the Flagship Catering Center, formerly the O Club, on the Mechanicsburg Navy Base. A Board member will also be exploring the possibility of holding other meetings at the Club. The club is open every Wednesday and Friday evenings from 4:00 PM to 8:00 PM for happy hour and they do have a small bar menu of mainly sandwiches. The club has a new club manager, JD, who is willing to assist us plan any future event. Security requirements require a military ID and photo driver's license for escorted guests to access the installation. A list of attendees will be sent to the club manager and he will add it to his list for Happy Hour that he sends to Security for the gate guards. The personnel vacancy announcement is still open for additional Board members, contact Joe Gottwald or Bob Gray with any questions.

KEYSTONE CAPITOL CHAPTER **2013 Picnic Social**

**May 22, 2013 4PM - 8PM – Mechanicsburg Naval Supply Activity
Flagship Catering Center, formerly the O Club**

PAY DAY LENDING UPDATE

No pay day lending bill has been filed yet during this session of the legislature. I will let everyone know if a bill is introduced. You can take action now to help remind legislators they don't want to support any new bill for pay day lending, read on.

I was lobbying with the coalition at the capitol April 9th and we also met with the Attorney General's director of the Consumer Protection Bureau. She told us that Attorney General Kane is personally against pay day lending. The staff will review any related bill but usually do not comment on legislation unless it receives a request from another state agency. It does not accept requests for review from the legislature. We visited a few representatives and senator's staff members to see if they have heard anything more on a possible sponsorship letter from Senator Browne asking for sponsors for a new bill. So far nothing has emerged in the weeks since the information was heard.

The coalition asks all organizations to contact their representatives and senators during their upcoming break back in the districts. The coalition to Stop Predatory Pay Day Loans in PA has a web site www.stop paydayloanspa.com/ and Facebook page www.facebook.com/StopPayDayLoansPA. The web site provides an updated one page summary you can download to provide legislators and for information. The site also has a link to send a suggested email to your state legislator or add your own words. The link is at the bottom of the web page, TAKE ACTION NOW by clicking here. I have forwarded this web site to Keystone Capitol chapter members and ask that they use it to contact their legislators. It is easy and the message gets to the legislators to remind them to "Just Say No" if a bill is filed again.

I will be writing a brief summary of legislation that is being reviewed and endorsed by the PA War Veterans Council legislative committee. Some bills have passed the House/Senate and are in committee. One bill that passed is SB 302 regarding the duties of the county veteran's affairs officer. It is now in the House Veterans Affairs and Emergency Preparedness committee.

There is a new report, a white paper, out from the national Consumer Financial Protection Bureau on pay day lending by banks as well as traditional pay day lenders. The report is at this link: <http://www.consumerfinance.gov/reports/white-paper-on-payday-loans-and-deposit-advance-products/>

Bob Gray
Chair, PA COC Legislative Committee

Pennsylvania Veteran's Legislation Update

Below is legislation affecting veterans that has been or will be introduced in the House or Senate and is under review by the PA War Veterans Council legislative committee. Legislation that the legislative committee agrees to support is brought to the full council representing all veterans groups in the state with an explanation and recommendation to support. A vote of the full council is taken and if the vote is to support the legislation a letter of support on the War Council letterhead is sent to the chairman of the committee where the bill is assigned.

Bills from the Pennsylvania General Assembly under review by the legislative committee as of April 2013:

DRAFT – Amending the state Paralyzed Veterans Pension legislation to clarify the definition of paralyzed veteran - Due to a court ruling that opened eligibility to any veteran with 10 percent disability or more being able to qualify for the pension, costs are continuing to increase. The original intent was that only veterans with 100 percent disability would qualify. The amendment would restore the 100 percent requirement, as described by the VA, for any future eligibility. The legislative committee will be recommending language changes to the bill before it will support it.

DRAFT – Amendment to State Civil Service Commission legislation - Bill to be introduced to give DMVA the authority to hire, maintaining veteran's preference, medical professionals for the state's veterans homes such as nurses, doctors and clinical professionals that must maintain a state certification or license to perform their duties, without going through civil service hiring procedures that has resulted in losing applicants to other employers due to the extended time to complete the hiring process. The legislative committee is recommending changes to improve the language in the bill to allow it to support it.

SB 302 – An amendment to the PA Consolidated Statutes describing the duties of the County Directors of Veterans Affairs. A most important requirement added is that to be eligible for appointment as a county director of veteran's affairs in any county, a person must maintain a VA accreditation and receive yearly training and recertification from DMVA. Appointees must complete accreditation within one year of being appointed.

HB 290/ SB 390 – Small Games of Chance – The legislative committee has been working with the larger veteran's organizations that have social clubs raising money for projects to correct portions of current legislation governing small games of chance. The current split of profits, 70 % to only 501c3 organizations and 30 % for expenses, is insufficient to pay current expenses. Language changes have been suggested and members of the larger organizations have attended hearings to educate legislators on the unique situation with their organizations. The organizations By Laws dictate the relationship between the Post and the Club, but they are the same organization. Tax requirements dictate that they are two separate entities and current law interpretation by the LCB considers the Club giving the Post profits money laundering. Also current law does not specifically state that a club/post can give money to an individual, such as a veteran that lost everything in a fire, while legislators feel it is permitted the language in the law

states that only 501c3 organizations can receive the money. Other bills have appeared to include fire departments and the hope is to educate legislators and include needed changes to raise the amount for expenses and not restrict donations so other organizations and veterans in the community can receive funds. The legislative committee continues to work with the veterans' organizations involved to make the needed changes in future bills.

HB 676 – Service disabled veteran owned business participation goals - A bill has passed the general assembly giving preference to disabled veteran contractors on bids for the Department of General Services. HB 676 puts into place a procedure to encourage disabled veteran contractors to bid on contracts established by the Department of General Services. State agencies would appoint a state service-owned business advocate performing overall management of the program in each agency. The Dept. of Military and Veterans Affairs, DMVA, would appoint a state coordinator that would work with the agency advocates to provide guidance and work to ensure program goals were met.

HB 398 – Disabled veteran resident license & fee exemptions – The bill would exempt resident disabled veterans, who have lost one or more limbs or the loss of the use of one or more limbs for whose physical disability is considered 40% or more, from paying for a black powder or archery license if they meet all other requirements. There is also a provision for senior citizens that purchase a senior resident hunting license or combination hunting and furtaking license would not pay a fee for a archery or muzzelloader license. The legislative committee is neutral on this bill as it is a Fish and Game Committee bill and has no negative affects on veterans.

US Congressional Letter – The PA War Veterans Council voted to sent the PA delegation in Washington, DC a letter requesting that they support HR 1284 authorizing Blinded Veterans Travel payments for veterans blinded after service. Veterans blinded after service are covered under VA medical regulations for treatment at one of 13 VA Blind Rehabilitation Centers but the payment of travel expenses to these regional centers is only authorized for service connected blindness. HR 1284 would amend the law to include travel payments to non service connected veterans. Many have limited income and can not pay to travel to the VA treatment centers even though the treatment is covered by VA. The Blinded Veterans Association funds many veterans but many others do not get treatment. Veteran's organizations and individuals are asked to contact your federal legislators to ask that they support HR 1284.

How do I get there from Here?

To look up state legislation, go to the web site for the Pennsylvania General Assembly: <http://www.legis.state.pa.us/> Look in the upper right corner for Find Legislation by Name or Number.

To look up federal legislation, go the Library of Congress web page: www.thomas.loc.gov/

In the center you see Legislation in the Current Congress. Enter bill number or phrase.

State Legislative Priorities

State legislation affects the quality-of-life of servicemembers and their families. That's why many councils and chapters coordinate their lobbying efforts through the DoD State Liaison Office, which educates state policymakers, businesses, and organizations about the needs of military families.

[USA4MilitaryFamilies](#) lists 10 state-level legislative issues that need support. Many councils and chapters began working these issues early in the 2013 legislative season.

Topping the list for 2013 are allowing servicemembers to receive licensure and academic credit for their military training and experience and expediting the transfer of professional licenses when servicemembers and their spouses relocate to another state. Other priorities include supporting the development of veterans' treatment courts, waiving the residency time requirement for separating servicemembers so they can obtain in-state tuition rates, and promoting consumer protections and enforcement of predatory lending regulations.

Visit the [USA4MilitaryFamilies](#) website for more information and to review the complete list of legislative priorities.

Council and chapter leaders may contact Karen Golden, MOAA's deputy director of military families issues, at (800) 234-MOAA (6622), ext. 141 or via email at kareng@moaa.org if their council or chapter is advocating on any of these issues.

Better Choice Loans

The Better Alternative to Pay Day Loans

If you have a payday or cash advance loan, you're probably paying extremely high interest rates and fees. And if you have to roll over your loan and pay even higher fees for that privilege, you may be caught in a never-ending cycle that's digging you deeper into debt. Developed by the [Pennsylvania Credit Union Association](#) and the Pennsylvania Treasury, the Credit Union Better Choice Loan is a smart alternative to payday lending that helps you save more of your hard-earned money—and even start saving for your future.

Since the Better Choice program's inception, Pennsylvania consumers have taken out 43,000 loans totaling \$20.5 million – and have saved nearly \$15 million in interest and fees typically associated with payday lending products.

An affordable, short-term loan

Unlike payday or cash advance loans, a Credit Union Better Choice Loan offers a longer, 90-day repayment term with lower fees and interest rates. In fact, you'll never pay more than \$20 for your application fee. And, you'll pay only 18% APR—that's considerably less than the 500% effective interest rates you may be paying on a payday loan. Plus, you'll have the flexibility of making monthly, bi-weekly, or weekly loan payments. [Learn more...](#)

Better Choice loans differ from predatory payday loans in a number of important ways:

A Better Choice loan must be paid in full before a borrower can take out another loan. This prevents a borrower from getting caught in a never-ending cycle of rolling over a loan on its due date and paying exorbitant fees for the privilege.

Better Choice customers will be loaned an additional 10 percent that will be deposited in an interest-bearing savings account in the borrower's name.

Credit unions will offer financial counseling to Better Choice customers to help them make smart long-term financial decisions.

The Better Choice loan application fee will not exceed \$20, regardless of loan size. Payday lenders commonly charge as much as \$25 per \$100 borrowed.

The interest rate charged on Better Choice loans will not exceed 18 percent. Payday lending debt traps can lead to effective interest rates in excess of 500 percent.

No credit check is required for a Better Choice loan.

No collateral is required. A Better Choice borrower does not have to provide a post-dated check as security for the loan's eventual repayment.

The 90-day loan repayment term is considerably longer than most payday loans, which require payment in full by the next paycheck.

Loan payments can be made in weekly, bi-weekly, or monthly installments.

<http://www.patreasury.gov/betterChoice.html>

<http://www.pacreditunions.com/betterchoice.html>



SERVING THOSE WHO SERVE OUR COUNTRY

The Military Officers Association of America (MOAA) is a nonprofit, nonpartisan organization that works to support military officers and their families at every stage of life. MOAA plays an active role with Congress on behalf of the military community on issues that affect the career force, the retired community, and veterans of the uniformed services. We also offer a range of personal and financial services exclusive to MOAA membership.

As America's largest and most influential association of military officers, MOAA is the leading voice on Capitol Hill on compensation and benefits matters for all members of the military community.

We provide expert advice and guidance to our members through a wide array of informational tools, both online and off.

With more than 380,000 members from every branch of service — including active duty, National Guard, Reserve, retired, and former officers and their families — we are a powerful force speaking for a strong national defense and representing the interests of military officers at every stage of their careers.

TWO MEMBERSHIP LEVELS TO MEET YOUR NEEDS

BASIC The MOAA **BASIC Membership** gives busy officers the opportunity to experience what we have to offer before making a full commitment. BASIC Members get electronic access to several of MOAA's legislative advocacy publications and news updates and are able to participate in our grassroots activism efforts. As a BASIC Member, you can get digital access to *Military Officer* magazine and timely legislative news. You'll also have the opportunity to attend our career fairs, networking events, and classes and to take advantage of valuable discounts on products and services.

PREMIUM You can get full access to everything MOAA has to offer with our **PREMIUM Membership**. This includes access to the full spectrum of our career resources, countless discounts on products and travel, and access to all MOAA exclusive publications and news updates. As a PREMIUM Member, you'll be able to tap into MOAA's financial assistance programs, college scholarships and funding, investment and estate planning, and much more. That's on top of all the benefits you receive at the BASIC Membership level.

Local Networking Opportunities

Expert Financial Advice

Legislative Alerts

Advocacy At Your Local Level

There's only one thing missing from this fight. Your voice.

Career Transition Consulting

Community Service

Member Discounts

One Powerful Voice.®

MOAA needs your support in order to continue our vital work advocating for the rights of our members. It's only with a strong, united voice that we are able to fight for the needs of military members and their families. And with all the benefits you'll receive as a MOAA member, you'll start seeing your involvement pay off right away.

In addition to representing your interests before Congress, MOAA offers a wide range of member services, from financial planning tools and college funding resources, to insurance and risk management, and much more. MOAA also can help you navigate your TRICARE benefits and provide you with affordable insurance products.

In this economic climate, our career consulting services are invaluable to our members. MOAA members have access to exclusive networking events, résumé critiquing, an expansive jobs board, and career transition assistance. Everything you need to advance your career is at your fingertips with MOAA.

Complete the enrollment form in this brochure or call (800) 234-MOAA (6622) to start your membership today. Or to learn more about MOAA and our membership options, visit www.moaa.org/join.

Add your own voice to the fight.

FREE

BASIC MEMBERSHIP ENROLLMENT (You must have an email address)

YES! Sign me up as a FREE BASIC MOAA Member

Name _____

Branch of Service _____ Rank _____

☐ Retired ☐ Active ☐ Former

☐ Reserve ☐ National Guard ☐ Auxiliary*

☐ Graduation Year (Cadet/Midshipmen) _____

Email Address** _____

Address _____

City _____ State _____ Zip _____

Phone Number _____

To ensure deliverability of MOAA communications, please provide a personal email without a ".mil" domain if available.

We value your privacy. MOAA does not rent or sell its members' emails to third parties. If you include your email address, you will receive e-communications from MOAA as a member benefit. Visit www.moaa.org/email for details.

Date of Birth _____

Spouse Name _____

Your spouse has access to all of your MOAA member benefits.

*Surviving spouse of eligible officer

**Email address required for BASIC Membership

Chapter Name: **Keystone Capitol Chapter**

Send to:

MOAA, PO Box 1488

Merrifield, VA 22116-9820

For faster service, call (800) 234-MOAA (6622)

or visit www.moaa.org/join.

Don't be a Lapsed MOAA Member

Your Voice is Important

in Washington and Harrisburg



KEYSTONE CAPITOL CHAPTER

Join Today! FREE for 2013

Regular officer dues \$18, Auxiliary \$12

Full Name: _____

Please print clearly May use for Renewal Notice

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: Mrs. Darcy Wagonhurst, 10 Red Bud Drive, Mechanicsburg, PA 17050



KEYSTONE CAPITAL CHAPTER

WEDNESDAY MAY 22nd

**Flagship Catering Center
(Former Officers Club)**

Naval Supply Activity, Carlisle Pike, Mechanicsburg

PICNIC SOCIAL - 4:00 PM START TIME

Plus 50/50 drawing

**Menu: Hamburgers, Hot Dogs, Baked Beans, Potato Salad, Potato
Chips and desert with Iced Tea - - CASH BAR - -**

COME ONE, COME ALL!!!!

Reply by May 11th

Annual Picnic Social Event

May 22 nd Picnic Social Gathering

Price per person: \$13.00 4PM- 8 PM

Bring your spouse and perspective members

Names of Members and Guests attending: _____

Please Reply to Host: KEITH BEEBE

108 April Drive

****Military ID required and Camp Hill, PA 17011**

***Drivers License for guests 717- 761-5335**