



THE EAGLE



THE MILITARY OFFICERS ASSOCIATION OF AMERICA
PENNSYLVANIA COUNCIL OF CHAPTERS

www.pa-coc.org

NEVER STOP SERVING

FEBRUARY 2026

MOAA's Pennsylvania Council of Chapters held February 7th Council meeting at Biddle Hall, Fort Indiantown Gap



Council President Bob Heister, left, and Willow Grove Chapter President Paul Karwaski prepare to start the quarterly Council meeting. Photos by Nancy Anderson, MOAA PA Council Secretary

Despite low temperatures and high winds, the Pennsylvania Council of Chapters met for their quarterly meeting at A. J. Drexel Biddle Hall on Fort Indiantown Gap, Annville, PA. The Council thanks the Pennsylvania National Guard Associations for offering their building to host our meetings at no charge. The building seemed warm after coming in from outside, but you quickly cooled down and put on your jacket. The heating system was set to the weekend

setting of 44 degrees. Council members adjusted and held the meeting with their coats on and hats for those that had them. Paul Karwaski from Willow Grove took top prize for best hat with his mink hat straight from Moscow, Russia. Council President Bob Heister suggested next February should be a virtual meeting.

PA COUNCIL 2026 MEETING DATES

The Council remaining meeting dates will be **May 30, 2026**, August 28, 2026, and December 5, 2026, at Biddle Hall, Fort Indiantown Gap. Directions will be sent out prior to the meeting with the agenda. A Zoom connection will be available for those who want to attend, as the meetings are open to all MOAA members to attend in person or online. If you have a question, contact Bob Gray at rl_gray@hotmail.com or (717) 623-8715 or Secretary Nancy Anderson at leadhers@aol.com.

Find a Chapter: www.pa-coc.org or through the national MOAA web site, www.moaa.org.

Non-Partisan Statement: The Military Officers Association of America is a nonpartisan military nonprofit organization that does not engage in partisan politics and works with all political leaders in moving military and veteran's legislation that will help the men and women who currently serve in the active, Guard and Reserve, those who previously served and the retired, their families and survivors. Pennsylvania Council of Chapters is a nonpartisan military organization that does not engage in partisan politics. The views presented in the Eagle newsletter are those of the editor, not those of the Council officers and Council's Chapters or represent the views of MOAA's national officers, staff, or Board of Directors.

PENNSYLVANIA LEGISLATURE

Bob Gray – Legislative Chairman
MOAA PA Council of Chapters
Legislative Information from the General Assembly web
site: <http://www.legis.state.pa.us>

The PA War Veterans Council, which MOAA is a member, had the Legislative Committee draft letters to the House and Senate Appropriations Committee Majority and Minority chairs requesting program funding increases for the next state budget. Those mirror the House Veterans Affairs Committee priorities letter sent to the

House Appropriations Committee. The PWVC letters did not include funding amounts but emphasized the need to increase funding.

The body of the letter is below:

As the General Assembly approaches the FY 2026-2027 budget, The Pennsylvania War Veterans Council respectfully submits the following veteran-related funding priorities for consideration and requests an in-person meeting to further discuss the importance of these issues to Pennsylvania's veterans:

I. The **Act 66 of 2007 Veterans Service Officer Program** supports provides funding to accredited organizations (Americal Legion, VFW, DAV, VVA, and AMVETS) to dramatically expand claims and other benefits services to veterans in Pennsylvania – the VA and DMVA systems are complex. However, the annual grant award cycle established by DMVA has perennially put these organizations in debt without relief, especially when the passage of the state’s annual budget appropriation is delayed. The system has not allowed for a budgetary reserve to bridge the gap during such times to allow for budget impasses delays and subsequent slow administrative approvals.

Consequently, these organizations must borrow money to pay service officers and otherwise sustain their continuously needed services. A one-time statutory shift in the VSO grant program award cycle would solve this problem, but this requires bridge funding into the middle of the next budget year.

The **Veterans Temporary Assistance Program** provides emergency financial support to veterans facing short-term hardships. It is a primary tool for providing assistance to needy veterans at a county level (through county directors of veteran’s affairs). The program last had a separate line-item appropriation in 2013-2014. For whatever reason, the Administration decided to entirely fund this statutorily required program by overburdening the Veterans Trust Fund, which was never meant to be the sole

source of funding. A side effect is the projected collapse of this trust fund so important to community partnerships in support of our veterans.

The Council requests reestablishment of the line item and funding it to a level that relieves the overwhelming burden on the Veterans Trust Fund.

2. The **Blind Veterans Pension and the Amputee/Paralyzed Veterans Pension** provide essential financial support to veterans with extreme service-connected disabilities, but the monthly payment has not been increased since 1999. The pension increase is long overdue, especially considering the recent extreme rise in the cost of living in Pennsylvania.

3.
We believe such a meeting, meaningfully done, may significantly contribute to better understanding of why these issues are so important to our veterans and their families – and to the commonwealth’s welfare also.

The PWVC Legislative Committee plans to schedule an office visit with both the House and Senate Budget Committee chairmen to discuss funding these goals.

Veterans Justice: The announcement of a state Supreme Court Judiciary Procedural Rule change for Pennsylvania’s common pleas courts will require the court to ask defendants convicted of a felony if they are veterans.

Title 234—RULES OF CRIMINAL PROCEDURE [234 PA. CODE CH. 7]
Proposed Amendment of Pa.R.Crim.P. 702, (B)] (b) [PSYCHIATRIC OR PSYCHOLOGICAL EXAMINATION]
Psychiatric or Psychological Examination.

After a finding of guilt and before the imposition of sentence, after notice to counsel for both parties, the sentencing judge may, as provided by law, order the defendant to undergo a psychiatric or psychological examination. For this purpose the defendant may be remanded to any available clinic, hospital, institution, or state correctional diagnostic and classification center for a period not exceeding 60 days.

(c) Veterans. (1) As used in this subdivision, the term “veteran” shall mean a person who served in the active military, naval, air, or space service, and who was discharged or released therefrom under conditions other than dishonorable. (2) Upon conviction of a felony, the judge shall determine if the defendant is a veteran by questioning the defendant or the defendant’s counsel. (3) If a veteran is convicted of a felony, in addition to any sentencing aids described in subdivisions (a) and (b), the court may also order a neuropsychological examination by a licensed neuropsychologist to determine if the defendant suffers from a traumatic brain injury, unless: (i) the defendant will not be incarcerated pursuant to a plea agreement; (ii) the defendant provides the court with a copy of existing and reasonably current mental health or medical records that would otherwise satisfy the purpose of the examination; or (iii) the defendant objects to undergoing the examination

PWVC commented that the procedural rule should be expanded.
SUGGESTIONS We also ask that proposed Section 702(c)(2) be changed as follows: Upon conviction of a felony, the judge shall determine by questioning the defendant or the defendant’s counsel: (i) if the defendant

is a veteran, and (ii) if the defendant is a veteran whether the defendant has ever been examined for PTSD or TBI, and if so, what were the results of such examinations. And that Section 702(c)(3), as proposed, be modified to read: If a veteran is convicted of a felony, in addition to any sentencing aids described in subdivisions (a) and (b), the court may also order a neuropsychological examination by a licensed neuropsychologist or neuropsychiatrist to determine if the defendant suffers from post-traumatic stress disorder or a traumatic brain injury, unless:

Representative Soloman is continuing to pursue a veteran criminal justice system legislative issue as reported. Looking at what Nebraska has done to bring unity and uniformity into the system.

Claims Shark issue. The Veterans Guardians, a national company that assists veterans file their VA paperwork for a fee, has lobbied successfully to prevent a full ban on claims services for a fee, as the VFW and others have wanted. One bill was reintroduced in January by Rep. Delozier to prohibit charging veterans, HB 1918. The Legislative Committee will contact the Rep. to discuss wording in the bill.



PAY DAY LENDING TRYING TO

RETURN TO PA: Philadelphia legal aid attorneys have heard that a financial company called EarnIn has been looking for legislators to introduce a bill that will bring back pay day lending in a new form, it is an app on your phone. You provide your personal information, bank account number, automatic withdrawal form and make small dollar loans from your wireless phone. No need to go to a fixed location. An automatic withdrawal repays the loan on payday. The Center for Responsible Lending has provided a history on this company and the effects of loans on low-income families. Research has shown that people have had three loans open at the same time. This creates the cycle to at feeds pay day lender's bottom line. A Philadelphia legal aid attorney is contacting organizations to ask if they will join a statewide coalition to as done in prior years to fight against pay day lending. **The PWVC Legislative Committee is restoring a prior goal to its list of goals for 2026: No change to Pennsylvania's small dollar lending law.** More information on the company's operations will be provided.

The Global War on Terrorism Bonus seems to be off the table this session due to funding but we are not giving up on keeping it on our list.

SB 1146 Sen. Baker, Revising the operation of the **Veterans Trust Fund**. The bill is going through a final review before passing out of the House committee. It passed in the Senate in the fall.

Federal Legislation

MOAA's Legislative Action Center – Do you Use it?

Start Now!

MOAA National has released a quarterly report listing by State and by Chapter how many members are registered on MOAA's Legislative Action Center. It also provides the number of actions taken on issues contacting members of congress.

While anyone can go on the MOAA website and use the MOAA Legislative Action Center, **MOAA Chapter members need to register and list what chapter they belong to for tracking.** Once you register it is to remember you when you come back.

Beginning in 2026, MOAA National will give 10 bonus points on the Levels of Excellence awards for a 10 percent growth in members using the Legislative Action Center.

Once on the Legislative Action Center home page, look up in the upper right corner, click on SIGN UP. Take action today by visiting [MOAA's Legislative Action Center](#).

VA Rescission of Final Medication Rule

VA Press Release February 24, 2026

DEPARTMENT OF VETERANS AFFAIRS
BILLING CODE 8320-01 [Docket No. VA-2026-VBA-0067] 38 CFR Part 4 RIN 2900-AS49 Rescission of Interim Final Rule, Evaluative Rating: Impact of Medication AGENCY: Department of Veterans Affairs (VA). **ACTION: Final rule; rescission of interim final rule. SUMMARY: VA is rescinding the interim final rule, Evaluative Rating: Impact of Medication, published on February 17, 2026, and restoring the prior regulatory text. This rescission is effective immediately upon publication.** DATES: This final rule rescinding the interim final rule, published at 91 FR 7118 on February 17, 2026, is effective [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER]. FOR FURTHER INFORMATION CONTACT: Ethan Kalett, Executive Director, Office of Regulatory Oversight and Management, (202) 461-9700. SUPPLEMENTARY INFORMATION: VA announces an immediate rescission of the interim final rule, Evaluative Rating: Impact of Medication, published in the Federal Register on February 17, 2026. 91 FR 7118. VA issued the rule to clarify existing policy and protect veterans' benefits in the wake of an ongoing court action. VA always takes veterans' concerns seriously and recognizes that many commenters construed the interim final rule as something that could result in adverse consequences. VA remains committed to its mission of ensuring that

every claimant applying for benefit, especially veterans who have earned disability compensation through their honorable service to the Nation—receives all benefits to which they are entitled under the law as expeditiously as possible. To ensure that VA can fulfill this mission This document is scheduled to be published in the Federal Register on 02/27/2026 and available online at <https://federalregister.gov/d/2026-03940>, and on <https://govinfo.gov> while maintaining the trust and confidence of our Nation's veterans, as well as their families, caregivers, and survivors, the Department hereby advises that the interim final rule is rescinded effective immediately. Good Cause Justification: Under 5 U.S.C. 553(b)(B) and (d)(3), VA finds that prior notice and comment for this rescission is impracticable and contrary to the public interest. Some stakeholders have expressed uncertainty about the interim final rule's effect on claims, and leaving the rule in place during a lengthy rulemaking process could undermine confidence in the benefits system. Immediate rescission ensures continuity in adjudication and preserves the status quo. This action does not resolve the legal questions now before the courts; it simply restores prior regulatory text to maintain stability. List of Subjects in 38 CFR Part 4 Disability benefits, Veterans. SIGNING AUTHORITY Douglas A. Collins, Secretary of Veterans Affairs, approved this document on February 24, 2026, and authorized the undersigned to sign and submit the document to the Office of the Federal Register for publication electronically as an official document of the Department of Veterans Affairs. Jennifer Williams, Alternate Federal Register Liaison Officer, Department of Veterans Affairs.

For the reasons stated in the preamble, VA amends 38 CFR part 4 as set forth below:
PART 4—SCHEDULE FOR RATING DISABILITIES I. The authority citation for part 4 continues to read as follows:
Authority: 38 U.S.C. 1155, unless otherwise noted. Subpart A—General Policy in Rating 2. Revise and republish § 4.10 to read as follows: § 4.10 Functional impairment. The basis of disability evaluations is the ability of the body as a whole, or of the psyche, or of a system or organ of the body to function under the ordinary conditions of daily life including employment. Whether the upper or lower extremities, the back or abdominal wall, the eyes or ears, or the cardiovascular, digestive, or other system, or psyche are affected, evaluations are based upon lack of usefulness, of these parts or systems, especially in self-support. This imposes upon the medical examiner the responsibility of furnishing, in addition to the etiological, anatomical, pathological, laboratory and prognostic data required for ordinary medical classification, full description of the effects of disability upon the person's ordinary activity. In this connection, it will be remembered that a person may be too disabled to engage in employment although he or she is up and about and fairly comfortable at home or upon limited activity. [FR Doc. 2026-03940 Filed: 2/26/2026 8:45 am; Publication Date: 2/27/2026]



Stop VA Claim Sharks: Why MOAA Backs the GUARD VA Benefits Act

By: Jen Goodale, MOAA staff

FEBRUARY 10, 2026

Veterans and survivors face a growing threat from predatory companies that siphon earned disability benefits under the guise of “help.”

At the center of MOAA’s work to combat this threat is the Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act ([H.R. 1732](#)), a bipartisan bill which would restore long-overdue accountability to the VA disability claims process.

[TAKE ACTION: [Urge Congress to Stop Predatory VA Claims Agents and Protect Veterans’ Earned Benefits](#)]

A System Built on Trust ... and a Dangerous Gap

[Federal law](#) is clear: Only VA-accredited attorneys, claims agents, and veterans service organizations (VSOs) may assist veterans with disability claims in exchange for compensation, and no veteran can be charged when filing an initial claim, even by an accredited agent. The law clearly states that accreditation requires training, ethical compliance, continuing education, and fee oversight.

9But in 2006, Congress repealed criminal penalties for unaccredited individuals who illegally charge veterans for claims assistance. That decision created a regulatory gap, one that predatory companies have spent nearly two decades exploiting.

VA's only enforcement tool against these actors is a [cease-and-desist letter](#), a measure that has proven to be largely ineffective. Over the past decade, the VA has issued more than 40 such letters, yet most of the companies that received warnings continue operating, advertising, and charging veterans thousands of dollars in unauthorized fees.

A Perfect Storm for Exploitation

VA disability claims are complex and slow, leaving frustrated veterans searching for help. The passage of the MOAA-supported Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act, a critical expansion of benefits for toxic-exposed veterans, dramatically increased the number of new and reopened claims, creating a larger pool of newly eligible veterans vulnerable to exploitation.

[RELATED: [The Push for a More Perfect PACT Act](#)]

More than 40 unaccredited companies now actively market themselves as “consultants” or “coaches,” claiming they can maximize ratings or speed decisions. Some charge contingency-style fees totaling tens of thousands of dollars. A veteran awarded a 100% rating can be

charged **nearly \$20,000** for assistance that is legally available for free through accredited VSOs. Other companies charge flat fees for consultations with medical examiners, nexus letters, and other supporting documentation.

These companies are not subject to VA oversight, ethical standards, or fee limits. Veterans report aggressive data-targeted marketing, misleading contracts, and long-term payment obligations tied to future benefit increases ... even when the company does no additional work.

One retired Navy petty officer and longtime volunteer advocate described veterans being contacted almost immediately after filing claims by companies falsely implying VA affiliation and armed with detailed, sensitive claim information. This erosion of trust underscores the urgent need for accountability.

[RELATED: [Breaking Down the Disability Compensation Process](#)]

Enforcement Works — When It Exists

States have begun stepping in where federal enforcement is lacking. Most recently, the Texas Attorney General [successfully prosecuted](#) Vet Claims Insiders, affirming that these practices harm veterans and violate consumer protection laws. But veterans should not have to rely on a patchwork of state actions to protect their federal benefits.

Congress created this enforcement gap, and Congress must work to close it.

What the **GUARD VA Benefits Act** Does

The GUARD VA Benefits Act restores the enforcement authority Congress originally intended by reinstating criminal penalties for unaccredited individuals who charge unauthorized fees. The bill does not limit veterans' choices or access to help. Instead, it ensures assistance comes from qualified, accountable, and regulated professionals.

MOAA urges lawmakers to advance this legislation to protect service-earned benefits for veterans and survivors, and to restore integrity to the VA claims system.

Pennsylvania VSO's are acting to support a **state** bill to ban businesses from charging veterans for service they can get for free at county Veterans Affairs offices and from national veteran's service officers at the American Legion, AMVETS, DAV and VVA.

Surviving Spouse Corner: Getting to Know TAPS

By: Cheryl Toland

FEBRUARY 03, 2026



Tragedy Assistance Program for Survivors (TAPS) founder Bonnie Carroll accepts MOAA's Distinguished Service Award on behalf of her organization during a 2023 ceremony in Washington, D.C. (Photo by Sean Shanahan/for MOAA)

The [Tragedy Assistance Program for Survivors \(TAPS\)](#) directly supports all grieving the death of an active duty servicemember or veteran, regardless of the survivor's phase in their grief journey.

TAPS' team of experts, staff, compassionate volunteers, and peer-support network stand ready 24/7 to embrace bereaved families, friends, and battle buddies and connect them with immediate and lifelong tangible resources and emotional care. This includes casework and education assistance, community-based connections, in-person events, a thriving online community, and the [National Military Survivor Helpline](#), (800) 959-TAPS (8277), which is answered by a knowledgeable, caring survivor care team member anytime, day or night.

[MORE MOAA RESOURCES: [Surviving Spouses](#)]

TAPS was founded in the wake of a military tragedy following a 1992 C-12 crash in Alaska that took the lives of eight soldiers. Among the grieving family members was Bonnie Carroll, the widow of Brig. Gen. Tom Carroll, USA. After realizing that no support network was in place for the families of the fallen, Bonnie spent two years researching best practices while navigating her own grief alongside fellow survivors.

In 1994, TAPS officially opened its doors to military and veteran survivors. Today, Bonnie and the TAPS team have supported over 100,000 military and veteran survivors as they grieve, heal, and honor the life of their loved one.

Each day, an average of 26 new survivors connect with TAPS in search of support, resources, and community, such as:

- **Programs.** TAPS offers a wide variety of programming, seminars, online groups, and workshops. Learn more at [TAPS.org/programs](https://www.taps.org/programs).
- **Advocacy.** Efforts are dedicated to empowering survivors to use their voices to spark change while working closely with government leaders and lawmakers to advance policy and legislation that impacts life after unspeakable tragedy. Visit [TAPS.org/advocacy](https://www.taps.org/advocacy).
- **TAPS Magazine:** This quarterly publication, mailed to members/survivors, is a comprehensive resources for grieving families. Visit [TAPS.org/magazine](https://www.taps.org/magazine).
- **Facebook group.** In this group, a survivor can share and receive support from other survivors, staff, and professionals. Learn more at [Facebook.com/tapsorg](https://www.facebook.com/tapsorg).

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PODS discount to rent a PODS container to store furniture during floor refinishing. There are many benefits waiting to be discovered such as MOAA Perks, like discounts on GE appliances and much more. Go to the MOAA website, www.moaa.org, and click on Benefits.



**PA COUNCIL OFFICERS
2026-2027 Term**

President – Bob Heister
hevsailor53@mac.com
(412) 953-9576

Immediate Past President
Nicolas Taylor
Tayl7900@yahoo.com
(610) 331-6383

First Vice President - Vacant

Second Vice President – Vacant

Secretary - Nancy Anderson
LeadHers@aol.com
(724) 289-0928

Treasurer – Dennis Benchoff
dlbenchoff2@comcast.net
(717) 560-1260

Legislative Chairman – Bob Gray
rl_gray@hotmail.com
(717) 623-8715

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GLORIOUS INSULTS

“He can compress the most words into the smallest idea of any man I know.” – Abraham Lincoln

PA MOAA chapters have 1,400 members and another 31,100 MOAA national members live in PA and are not in chapters. That means our total PA membership is 32,500 and climbing. Thank you for staying involved!

To find a Chapter or view Council newsletters go to our website:

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Never Stop Serving

The Eagle is published quarterly by the Pennsylvania Council of Chapters, Military Officers Association of America. Its content does not reflect the official position of the DoD, any branch of the US Armed Forces, NOAA, USPHS, nor MOAA National. Please send chapter articles and audio-visual submissions to the Editor, Bob Gray, at rl_gray@hotmail.com or pacocnewsletter@gmail.com.