



KEYSTONER
Keystone Capital Chapter
“Never Stop Serving”

MARCH 2025



CAPT Bob Heister, USN Ret. Photo by Bob Gray MOAA PA Council

The Keystone Capital Chapter Dinner Meeting

Chapter leaders are hosting a chapter dinner meeting **on Friday the 27th** at the Carpe Diem restaurant at 401 Market Street, New Cumberland, PA 17070.

Our speaker is CAPT Bob Heister, USN Retired, President of the MOAA Pennsylvania Council of Chapters and a member of the Pittsburgh chapter.

CAPT Bob Heister, USN (ret), was a post-command O-6 surface warfare officer who served ashore in various N-5/J-5 Plans shops at OPNAV, EUCOM, SACLANT, and afloat at COMSEVENTHFLT. He drafted, either himself or as a team member, various OPLANS, CONPLANS, NEOS, and HUMROS for war planning and civilian relief operations. He is a graduate of the Naval War College.

In retirement, CAPT Heister has maintained his keen interest in national security and foreign policy matters and regularly participates in seminars, webinars, and symposiums at the Naval War College and other institutions. Although he no longer holds a security clearance, he has been able to maintain relative currency in politico-military matters by judicious use of open-source intelligence sources (OSINT).

He will provide an update from the activities of the PA Council and MOAA National, then give a presentation on the Ten Hot Spots around the world that can come to a Boil in 2026.

Please respond to Keith Beebe or Bob Gray by email if you plan to attend. The dinner invitation and menu are attached to this email. \$30.00 per person, select your choice from menu. Payment can be made at the restaurant, payable to Keystone Capital Chapter, or use Chedderup link in the invitation for credit card.

The social hour will start at 5:00 PM with dinner at 6:00 PM. Crape Diem is a BYOB establishment, so bring what you like to drink. Parking is available on the street around the restaurant and down the street by the laundromat. Handicapped entrance ramp is on the side of the building. Our room is to the left after you enter the front door, 3 steps up and turn left. Formerly Pete's Bar & Grill.



Carpe Diem Restaurant, 401 Market Street, New Cumberland, PA 17070

Chapter Report

Keystone Capital Chapter has 32 paid members for 2026, the last member joining in January 2026. The Treasure's report shows the checking balance is \$640.54 and the savings account is \$5,904.78. A MOAA Foundation Community Grant request was submitted for \$3,200.00 to support the YWCA Veterans Stand Down in November 2026. Additional income is expected from MOAA Vacations for running ads in the newsletter. Additional ad income is being explored from our insurance carrier, AMBA.

Chapter Board Members are needed for consultation and planning for upcoming events and recruiting efforts. MOAA National changed their privacy policy and chapters can now approach national members to join the chapter. This effort needs planning as we only get one change. The list provided has over 600 names in our chapter area. Member involvement is needed to develop a plan.

Additional information

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 Jan Beebe at 717-761-5335. She will send a card from the Chapter.

To join the Keystone Capital Chapter, contact our Membership Chairman Keith Beebe at 717-761-5335. Email: keith.beebe@verizon.net. He would be glad to speak with you and answer any questions. A Membership application is the last page of the newsletter.

MOAA is a Nonpartisan Organization: The Military Officers Association of America (MOAA) is a nonpartisan military nonprofit organization that does not engage in partisan politics and works with all political leaders in moving military and veterans' legislation that will help the men and women who currently serve, the retired, their families and their survivors. The views presented in the *Keystoner* newsletter are those of the editor and do not represent the opinions of the Keystone Capital Chapter officers, PA Council members or represent the views of MOAA's national officers, staff, or Board of Directors. Bob Gray, Editor. Email: rl_gray@hotmail.com



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>

Veterans Legislation introduced in the 2025-26 General Assembly

Blind – Amputee/Paralyzed Veterans Pension Increase

There are two bills in the Senate; one passed by the House to raise the rate to \$200.00. The other is the Senate bill to raise the rate to \$180.00 that is still in the appropriations committee. The new budget did not increase the amount of funds to pay out a higher rate. Efforts to move at least one of the bills will continue this session.

Claims Sharks Bill

Sen. Pennycuik – along with Sen. Mastriano and Sen. Robinson - issued a cosponsor memo addressing claim sharks bill but have introduced a different type of bill, SB 1206 that addresses eligibility for persons to assist veterans veterans for a fee. This bill is being reviewed by the PA War Veterans Council Legislative Committee prior to the next War Council meeting April 9th to understand it better. Rep. Delozier introduced HB 1819 in October 2025 with same language as last session. No further movement to date. PA MOAA will work with PA War Veterans Council to

move legislation to protect veterans from for profit groups and individuals charging veterans to file VA claims. Veterans Service Organizations provide the service for fee.

Expanding the Disabled Veteran Real Estate Tax Exemption

House Bill 1257 has been amended in the House Veteran Affairs Committee and waiting to be brought to the House floor for a vote. The amended version changes the eligibility for tax exemption from 100 percent disabled to 50 percent through 100 percent disabled. Veterans would receive a tax exemption equal to their disability percentage. Changes include removing the War Clause, including spouses of eligible veterans, including those military members killed in action, taken prisoner, or went missing in action. Voted out of committee and waiting for a House floor vote before the end of the session. No movement currently.

<https://www.palegis.us/legislation/bills/text/PDF/2025/0/HB1257/PN1383>

There is another bill in the Senate SB189 with a House companion bill introduced in the House keeping the tax exemption at 100 percent while making the changes to remove the war clause and adding eligibility for surviving spouses, including those who were killed in action, taken prisoner, or went missing in action. The House Veterans Affairs Committee has requested comments from veterans' organizations in late November. Hopefully, they can get support to either pass the amended bill or move to pass the original bill in discussion on the House floor. No movement yet.

Other legislation:

SB 146 Enhanced Review of Veterans Trust Fund Grants

The Veterans Trust Fund Board is established as an advisory board within the Department of Veterans Affairs. The purpose of the Board is to increase donations to ensure effective management and impactful distribution of money in the Veterans Trust Fund. The Board will have 12 members. The Deputy Adjutant General VA,

and two representatives from the Commission appointed by the Chairman, representation from one member in the five Vet Connect regions of the state, and one member each from Philadelphia and Pittsburgh. The Board will review the yearly grants with the emphasis on getting the most bang for the buck and spreading the grants around the state, raising public awareness for the Veterans Fund and recommend legislative or policy changes to enhance the Veterans Trust Fund.

Federal Legislation

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.

But 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.

AI, the VA, and Fraud: What

You Need to Know

MARCH 17, 2026



VA photo

By MOAA Staff; updated March 18

The VA [recently announced plans](#) to review more than 1 million disability benefits questionnaires (DBQs) as part of efforts to identify signs of fraud in future claims. Initial reports on the plan raised concerns over whether automated processes, or those

relying on artificial intelligence, could reduce veterans' benefits or make them more difficult to obtain.

The DBQ review would “flag claims with potential problems dating back to 2010,” according to an initial Stars and Stripes report, with a process designed to “use artificial intelligence to look for signs that medical evidence was exaggerated or invented.”

But VA officials instead plan to use a “data collection tool” on the DBQs that would help flag false or exaggerated claims in future filings, a spokesman said March 16. [A follow-up article](#) noted the tool would be powered by a program with AI features, but it would not use those features as part of the review, per the VA.

The initial report triggered negative responses from veterans and [concerns from veterans groups](#), some of whom said the process could be used to reduce disability ratings and payments. The VA issued more details in follow-up press statements and communications with MOAA and fellow veterans groups, saying no plans called for using the tool in a way that could result in a reduction or denial of benefits.

How MOAA Works to GUARD Your Benefits

MOAA appreciates the assurances from the VA regarding the preservation of VA-approved disability compensation. We will remain watchful as the new data-collection process unfolds to ensure all who have earned these benefits receive them in a timely manner.

We also want to ensure all legal avenues are available to combat fraud in the VA system, including criminal proceedings for bad actors who siphon benefits from veterans under the guise of “helping” with a VA claim. The Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act, a key part of MOAA’s [Advocacy in Action](#) campaign, restores such criminal penalties, protecting veterans from paying for services that are available for free from accredited agencies.

[TAKE ACTION: [Ask Your Lawmakers to Stop Predatory Claims Agents](#)]

Beyond AI

Fraud takes place in any large system, including VA disability compensation. MOAA applauds efforts to find out these bad actors, including the use of new technology as part of the department’s [wider AI strategy](#).

But finding these actors is only part of the solution. In fact, dozens of companies providing unaccredited services to veterans as part of the VA claims process have been found already and have received cease-and-desist letters ... only to continue advertising their programs. The GUARD VA Benefits Act moves from detection to protection – allowing enforcement beyond a simple letter, and allowing veterans to keep the benefits they’ve earned through service.

Keep up with the latest on Advocacy in Action and other MOAA legislative

priorities by registering at our [Legislative Action Center](#).

Take Action With MOAA

MOAA is taking a stand in Washington on behalf of our active duty servicemembers and veterans. These issues may impact those you know or who are under your command.

ADVOCACY IN

ACTION LEGISLATIVE ACTION

CENTER

Remember to sign in and register on

the Legislative Action Center. Look

in upper right corner of the page for

Sign in, click and enter your

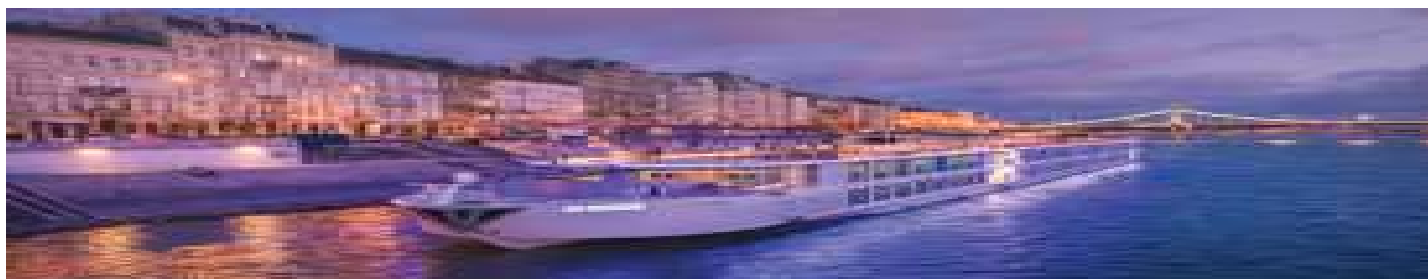
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2026



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Don't forget the Member Benefits you have with MOAA membership! Travel worldwide through MOAA Vacations, Insurance and Financial help through MOAA Insurance Plans and USAA, discounted rental on PODS moving and storage containers. A chapter member used the 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.



Keystone Capital Chapter Member Application

Name: _____
Rank: _____ Branch of Service: _____
_ Active _ Retired _ Former _ Reserve _ National Guard _ Surviving Spouse
Spouse Name: _____
Address _____
City _____ State _____ ZIP _____
Date of Birth _____ Telephone Number _____
Email _____

(To ensure deliverability of MOAA communications, please provide a personal email address)

Are you a MOAA Member? _ YES _ NO

MOAA Number is known _____

Not a national MOAA member yet? Check here to receive a BASIC Membership at no cost to you. **__ BAISC**

For \$5.00 a month you can upgrade to PREMIUM membership, giving you immediate access to a full spectrum of career and financial resources, exclusive publications, college scholarships for dependents, and countless discounts on products and travel. Visit www.moaa.org/join to learn more.

How did you hear about chapter involvement? _____

Are you a member of MOAA Chapter (s)? _ YES _ NO

If yes, which ones? _____

To complete enrollment:

Fill in this form and mail it to **Keith Beebe, 108 April Drive, Camp Hill, PA 17011** Keith can also be reached by phone at 717-761-5335 or keith.beebe@verizon.net