



**KEYSTONER**  
**Keystone Capital Chapter**  
**“Never Stop Serving”**

**MAY 2025**



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

**Keystone Capital Chapter Dinner Meeting**

Chapter leaders are hosting a chapter dinner meeting **on Friday the 29<sup>th</sup>** 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 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 may 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, three 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 currently has thirty-two paid members, including six Surviving Spouses for 2026. The last member joining in January 2026 after retiring from the US Marine Corps. The Treasurer's report shows the checking balance is \$678.59 and the savings account is \$6,302.29. Additional income was received from the chapter application for a MOAA Chapter grant of \$300.00 and we received \$200.00 from MOAA Vacations for newsletter advertising in 2024 and 2025. Additional ad income was requested from our insurance carrier, AMBA. The chapter MOAA Foundation Community Grant requested \$3,200.00 to support the YWCA Veterans Stand Down in November 2026. Bob Gray received an email on Friday that the Chapter was awarded a \$2000.00 grant to support our project. MOAA will transfer it into the Chapter bank account. The Lower Dauphin high school invited the Chapter to provide the MOAA JROTC medal and certificate for leadership to junior CCPT Avery Troian from their battalion. The Lower Dauphin High School Army JROTC awards ceremony is Thursday May 21<sup>st</sup> at 5:30 pm in the school auditorium. Bob Gray will present the MOAA medal, certificate, and the James R Brokenshire Leadership Coin.

Chapter Board Members wanted for consultation and planning for upcoming events and recruiting efforts. Member involvement is needed to advance the chapter.

## 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](mailto: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 *Keystone* 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](mailto: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>

Keystone Capital Chapter President Bob Gray and Vice President Keith Beebe are members of the PA War Veterans Council Legislative Committee. The Committee scheduled a visit to speak with Senate Appropriations Chairman Scott Martin to present the PA War Veterans Council 's veterans' legislative priorities for inclusion in the 2027 state budget.

The three issues presented were:

Changing the State Veterans Service Officer Grant Program funding from fiscal to annual. Current finding process depends on timely passage of the state budget. Once passed the state approval process takes two months to release the funds to the organizations. Add a budget delay you have major problems as last year. The DAV did not have the money to pay their service officers, but a few continued to work. Two organizations borrow money until the grant

payment was received to pay the service officers.

By changing the grant cycle to annual the funding should be distributed to the VSO's prior to running out of grant money from the last year. This requires six months of gap funding to pay service officers, from the end of the fiscal year until the beginning of the annual grant in January. House Bill 2439 was introduced to change the VSO Grant program funding from fiscal to annual. The PA War Veterans Council wrote a letter of support and the bill passed out to the House Veterans Affairs Committee.

Increasing the Paralyzed Veterans and Blinded Veteran's pensions from \$150.00 a month to \$200.00 a month. No increase in either pension since 1998. The purchasing power of that amount has been halved by inflation.

Creating and funding a line item in the DMVA budget to fund the Temporary Assistance Program.

This program was created a few years ago to address the wider needs of veterans than the previous Temporary Assistance for Veterans Program that was funded by a line item in the DMVA budget. The guidelines on what the money could be used for was

very restrictive and few veterans applied for the program. It offers a one-time payment of up to \$900.00 once a year. The new Veterans Temporary Assistance grant provides temporary financial assistance of up to \$1,600 in a 12-month period to veterans and their beneficiaries who reside in Pennsylvania for the necessities of life (food, shelter, fuel, and clothing).

Senator Martin asked the Committee what is our number one priority? We told him the Veterans Service Officer Grant Program. Changing the grant cycle will provide financial stability for the program and provide employment security for retention of service officers and help recruit new service officers into the program.

## **Veterans Legislation is still pending in the state legislature.**

### **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. The House bill received support from the PA War Veterans Council for an increase to \$200.00. It sits in the Senate Appropriations Committee.

### **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 was reviewed by the PA War Veterans Council Legislative Committee prior to the War Council meeting on April 9<sup>th</sup>. It recommended at the meeting that the members reject the bill and request that it be pulled from consideration. A letter was sent to the Senate Veterans Affairs Committee advising we do not support the bill. Rep. Delozier introduced HB 1819 in October 2025 with same language as last session. No further movement to date. PA MOAA will collaborate 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. The PA War Veterans Council voted to send a letter of support for HB 1918 that blocks claims sharks from operating in the state. The bills are assigned to the Veterans Affairs Committees in both the House and Senate.

### **Expanding the Disabled Veteran Real Estate Tax Exemption**

**House Bill 1257** was amended again in the House Veteran Affairs Committee. The bill is close to the original language that allows county and municipal boards and commissioners the option to offer disabled veteran real estate tax exemption to veterans with a VA Disability rating of less than 100 percent. The bill was voted out of the House Veterans Affairs Committee. The amended

version 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. The bill was passed by the House and sent to the Seante State Government Committee on March 20, 2026. No further movement currently.

<https://www.palegis.us/legislation/bills/text/PDF/2025/0/HBI257/PNI383>

### **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 twelve members. The Deputy Adjutant Geneal 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. The bill passed the Seante and has been reported out of the House Veterans Affairs Committee. The bill must come to the full House for a vote.

Once it passes, it must be reintroduced in 2027 and passed both houses again. Then it will go on the ballot for Pennsylvania voters to approve the change to the state constitution. No further movement to date.



Keep up with the latest on Advocacy in Action and other MOAA legislative priorities by registering at the [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. Remember to sign in and register your information and chapter, PA-02 Keystone Capital Chapter.**

## Federal Legislation

**Bob Gray – Legislative Chairman**

**MOAA PA Council of Chapters**

Legislative Information from the General Assembly

web site: <http://www.legis.state.pa.us>

## MOAA Advocacy in Action Supported by Keystone Capital Chapter Member

By Bob Gray, Keystoner editor



Keith Beebe, pictured above, at the entrance of the House Armed Services Committee hearing room in the Rayburn House office building in Washington, DC.

Photo by Blair Drake, MOAA Staff

Keith spent the day visiting members of the Pennsylvania House delegation as part of MOAA's annual Advocacy in Action event. As past President of the PA Council of Chapters Keith has participated in the event four times over the years. MOAA emphasized the flowing issues in 2026.

### Ending the 'Wounded Veteran Tax'

*(Support for the MAJ Richard Star Act)*

### Protect Pay of ALL Who Serve During Federal Shutdowns

### Protect Veterans From 'Claim Sharks'

### Improve Access to Care at Military Facilities

Thank you Kieth for all your efforts to support veterans in Pennsylvania and throughout country.



# MOAA to Congress: Include These 9 Provisions in the NDAA

*By MOAA Staff*

**MAY 11, 2026**



Legislators from both parties, military families, and advocates from MOAA and other organizations gathered Jan. 15 for a press conference on Capitol Hill to introduce the MOLD Act. MOAA has urged lawmakers to include the text of the act in the must-pass defense authorization bill. (Photo by Mike Morones/MOAA)

MOAA offered nine proposals in a May 8 letter to lawmakers that “address issues integral to readiness, retention, and quality of life” and should be included in the upcoming must-pass defense authorization bill.

**[[READ THE LETTER](#)]**

The issues cover the needs of active-duty families, Guard and Reserve members, as well as retirees. Many have been part of MOAA advocacy efforts dating to the beginning of this Congressional session (or before) and are reflected in bills making their way through the 119th Congress; the FY 2027 National Defense Authorization Act (NDAA) offers a legislative vehicle for passage of these improvements.

Learn more about each item below and click the links to send messages to your lawmakers about the individual bills via MOAA’s Legislative Action Center. Continued grassroots support of these pieces of legislation strengthens the argument for their NDAA inclusion.

**Duty Status Reform Act:** H.R. 6976 would cut the more than two dozen reserve duty statuses to four, better ensuring these members earn the same benefits and service credit as their active-duty counterparts when performing the same duties.

**MOLD Act:** H.R. 7188/S. 3654 would give families in military housing more resources to escape unhealthy living conditions, including required independent inspections to remediate toxic mold and the ability to withhold housing payments until treatment and repairs are complete.

**Military CARE Act:** H.R. 6796 would establish a digital reporting system to allow patients at military hospitals and clinics to report access to care issues. The system would connect beneficiaries with patient advocates while reporting data to the Defense Health Agency for use in identifying issues at individual facilities and systemwide trends.

**[REGISTER NOW: [MOAA's Legislative Action Center](#)]**

**Major Richard Star Act:** H.R. 2102/S. 1032, already cosponsored by more than four hundred House and Senate members, would end an unjust pay offset faced by combat-injured retirees, who lose a dollar of military retirement pay for every dollar of VA disability compensation. MOAA is a founding member of the [Star Act Alliance](#), which has worked to increase [momentum behind the legislation](#) in recent weeks.

**TRICARE For Life and GLP-Is:** MOAA has been outspoken regarding the need to reverse last year's decision to end coverage of these drugs for certain TRICARE For Life users, creating a two-tier coverage system that sets a dangerous precedent and weakens the service-earned health benefit.

**Health Care Fairness for Military Families Act:** H.R. 4768/S. 2448 would allow dependents to remain on TRICARE coverage until age 26, bringing parity with commercial health plans. Eligibility currently ends at 21 (or twenty-three for full-time students), meaning military families must decide between costly TRICARE Young Adult premiums or the end of health care coverage.

**[RELATED: [More Advocacy News From MOAA](#)]**

**Basic Allowance for Housing (BAH) Restoration:** BAH has not covered full housing costs since 2015 and now sits at 95% of expected rent and utility bills. This means most of the force, to include junior members in high cost-of-living areas, are forced to

cover at least 5% of these bills out of pocket. Bringing BAH back to 100% not only restores a service-earned benefit, but it will also help address other financial concerns faced throughout the all-volunteer force.

**Prenatal Care for Military Families Act:** H.R. 4381 would create a pilot program to establish pregnancy as a TRICARE qualifying life event (QLE), allowing expectant moms to change plans and secure access to vital prenatal care where it is available. The current system leaves many such patients trapped in a plan that may not allow them to access critical, timely maternity resources.

**Child Care Improvements:** By expanding the Child Care In Your Home pilot program as well as increasing access to au pairs among military families, the NDAA could help address the more than 8,000 military children now on child care waitlists.

Register at [MOAA's Legislative Action Center](#) to keep up with the latest on these MOAA advocacy priorities and others.



# New COLA Projections

## Reflect Major Inflation

### Increase

By: Kevin Lilley, MOAA Staff  
MAY 20, 2026

Projections for the 2027 cost-of-living adjustment (COLA) made to uniformed services retirement checks, Social Security and VA benefits, and other federal payments rose after the May 12 announcement of April's inflation figures.

Here is a bit more about the projections, plus a look at MOAA's role in protecting the value of service-earned retirement pay and VA compensation.

[SEE THE CHART: [MOAA's COLA Watch](#)]

### The New Numbers

One group's estimate put the COLA at 3.9%, while an independent analyst predicted a 4.2% hike, [according to a CNBC report](#).

Both are up at least a percentage point from the previous month's projections, and either would be the largest increase since the 8.2% added to checks in 2023.

The increase has only topped 4% three other times since 2000: A 5.9% hike in 2022, a 5.8% increase in 2009, and a 4.1% boost in 2005.

### Making Sense of Math

The updated projections factor in the May 12 inflation report, which included April's Cost of Living Index for Urban Wage Earners and Clerical Workers (CPI-W), the metric used to calculate the annual COLA. That April figure was 2.9% above the fiscal year baseline, up from 2% in March and the highest April percentage since 2022 (6%).

March's 2% increase was the first time this year's COLA track outpaced last year. The 2.2 percentage-point increase over the past two months is the largest two-month jump since a three percentage-point increase from April to June 2022 (6% to 9%).

[RELATED: [What Should I Do with My I Bonds?](#)]

The monthly CPI-W figures track inflation trends, but they will not be used to calculate the adjustment until the end of the fiscal year, when the average of the July, August, and September figures is compared against the baseline to set the COLA. MOAA's COLA Watch page [breaks down the math](#).

### Two Reasons to Track

COLA information can help military retirees, Social Security recipients, and others set their budgets for the new fiscal year, with COLA-adjusted payments serving as a hedge of sorts against inflation. While MOAA provides these figures for those purposes, its interest in COLA goes beyond financial planning: Lawmakers have attempted to reduce COLA in previous years, weakening a service-earned benefit.

While there are no pieces of legislation under consideration that would modify COLA, the issue will be raised later this year, as the Congressional Budget Office report offering deficit-reduction options to members of each new legislative session regularly includes COLA-related content.

[The 2024 report](#) includes a proposal that would change how the COLA is calculated, resulting in more than \$278 billion in deficit reduction through 2034 ... with some of those savings on the backs of military retirees.

Lawmakers have threatened service-earned retirement COLA over the years, including a plan in 2013 that would have reduced the military retirement COLA by 1%. The move would've cost an O-5 retiring after 20 years of service, \$124,000 before age 62. MOAA joined with fellow members of [The Military Coalition](#) (TMC) in successful opposition to the change; the TMC formed in response to 1985 legislation that [suspended military retirement COLA increases](#) entirely.

A higher COLA presents a more tempting target for lawmakers looking for ways to reduce the deficit. MOAA stands ready to stall any such attempts before they start – preserving this adjustment, and the purchasing power of these benefits, remains a core tenant to our advocacy work.

## Commissaries                      Reverse

### Course, Stop Charging for

### Single-Use Bags

By: Kevin Lilley, MOAA Staff

**MAY 06, 2026**

The Defense Commissary Agency (DeCA) has stopped charging single-use bags, reversing a month-old policy that [took effect April 6](#).

Shoppers were paying five cents per plastic bag and 10 cents per paper bag under the systemwide policy. Some commissaries may continue to charge fees for single-use bags as required by state or local laws, according to [the agency's website](#), and some locations (those in Hawaii, for example), [do not offer](#) single-use bags.

DeCA did not offer a reason for the reversal [in its announcement](#). Providing single-use bags costs the agency \$17 million a year, [Military Times reported](#).

Reusable bags will remain available for purchase throughout the commissary system.

### Sidewalk Sale Update

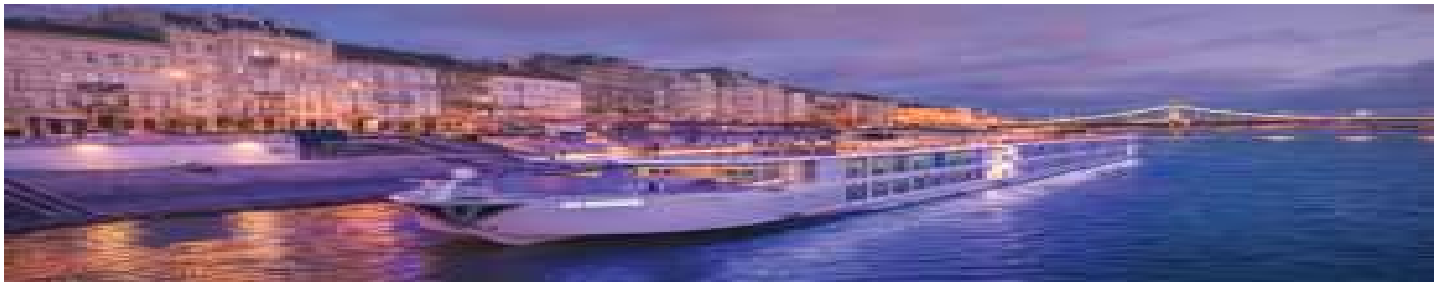
Commissaries have traditionally put on weekend sidewalk sales in May, but the agency had not announced any plans for such sales this year as of May 6. A request for information from MOAA was not returned.

All 177 U.S.-based stores held the sales last year. The May sales have taken place every year since 2020, when they were called off [because of COVID-19 concerns](#).

A "Spring Savings Event" is set for May 14-17 at stateside locations. Find deals by clicking the "On Sale" filter on DeCA's [online shopping site](#), or find your store's homepage [through the Store Locator](#) for local offerings.



2026



### Highlights of Eastern Europe River Cruise

Budapest to Bucharest, 9 nights

July 12-21, 2026 From \$3,999

[Book your trip!](#)

[moaa-vacations-eastern-europe.png](#)



Do not 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](http://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](http://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](mailto:keith.beebe@verizon.net)