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FROM THE EDITOR
By Kim DeCoste

TREA: Final Farewell from the Editorial Team

My friends at TREA:
Thank you for a wonderful 4 years supporting you through the Editorial & Design work we have done for TREA. In light of everything happening in the world today, change has to happen and the changes that are happening with the magazine are positive ones that will enable TREA the continued ability to share important information with you while maintaining financial responsibility to the organization. Reducing the size of the magazine is the right thing to do, but it also means that my assistance is no longer needed.

Working on articles and editing The VOICE has been a pleasure and I have learned a great deal. Most important, perhaps, was the time I spent at your National Meeting when I got to know many of you after years of trying to fit all the photos of you in the Chapter News!

In these challenging times, my love for this country and my deepest appreciation for all who have served her, and their families, has grown stronger. I will remain committed to help TREA in any way I can through advertising, promotion, donation, and in any other way that might arise.

I hope you all remain safe and healthy during this difficult period. Sincerely, I thank you this final time for your service and devotion to the United States. May God bless us all.

~Kim DeCoste
DeCoste & Associates, LLC
Breakthrough From #1 U.S. Hospital Clears up Sinus and Nasal Problems - Fast!

New discovery targets infected throat mucus - to stop post nasal drip, congestion, runny noses, coughing, sneezing, ringing ears, and sore throats

By Wayne B. Roberts
Associated Health Press

Doctors at a medical center based in Minnesota have discovered the real cause of nearly all sinus and nasal infections. They were shocked to find it is infectious fungi you inhale through your nose.

Now, a breakthrough 100% natural formula, Sinuprol, can help get rid of chronic sinus infection, called “sinusitis” – an insidious condition that can lead to blood clots and brain infection, causing abscesses, meningitis, and even death!

The sinus infection can also spread to your facial bones, triggering headaches, fever, and swelling in the eye socket – which in some cases can cause loss of vision.

How Sinuprol works

Sinuprol is the FIRST nasal treatment that can quickly flush infected mucus from your nose -- without surgery.

Antibiotics, antihistamines, and steroid-containing nasal sprays are no help in fighting sinus infection. In fact, over-the-counter decongestant sprays can actually harm the small hairs lining your nose, causing mucus to build up even more.

The result? Only Sinuprol can dry up runny noses, end constant coughing, and unclog your swollen nasal channels – safely, swiftly, and effectively.

“Up to now, the cause of chronic sinusitis has not been known,” says Dr. David Sherri, ENT. “In fact, fungus is likely the cause of nearly all these problems.”

Dr. Gary Bennett, MD says, “The root cause of fungal sinus infections is the exposure to fungus and mold spores in the air. Once inhaled, the fungi can become lodged in the mucosal lining of the sinuses.”

Fungi triggers 96% of sinus problems

Top doctors have found that chronic sinus infection is caused by inhaling 40 different types of infectious fungus in the air you breathe. The proof? In a study of 210 people with sinus infections, 96% of them had fungus in their mucus.

Did you know you take approximately 24,000 breaths daily, inhaling 90 percent of the infection-causing fungi in your body through your nose? Or that infection with poor ventilation, plus indoor mold and air pollutants, have triggered a plague of sinus and nasal problems affecting millions?

How? These harmful fungi hide in your throat, where they infect your mucus, causing your nasal passages to swell up.

Result: Congestion, dripping mucus, runny nose, constant sneezing, constant coughing, ringing in your ears, sore throat, and tenderness of the face. No wonder millions of sinus sufferers are now rejoicing about this new solution!

The natural alternative to nasal sprays

Sinuprol is a unique drug-free formulation made from all-natural ingredients. These include Urtica Dioica, Pinus Maritime, Petasites Hybridus, and other herbs clinically proven to fight fungal infection.

For instance, a clinical study published in the Journal Phytotherapy Research found that pinus maritima extract reduced nasal symptoms by 42% in just 8 weeks. In addition, Sinuprol also supports your upper respiratory system, so that you breathe more freely.

Dries up runny noses

A stuffed-up nose may be just a cold. Or, it may be something far worse: a sinus infection, otherwise known as “sinusitis.”

According to the Center for Disease Control (CDC), about 37 million Americans suffer from sinusitis. Sinus infections are responsible for 16 million doctor visits and $150 million annually spent on prescription medications.

Helps with allergies, too.

“Allergic rhinitis” is a chronic nose cold sparked by an allergy attack. Sinuprol can help end the sneezing, watery eyes, and congestion caused by allergic rhinitis. How? By blocking and clearing out dust, mold, pollen, fungus, and animal hair before they cause bigger problems.

In a study appearing in Advances in Therapy, 580 patients took 16 mg of butterbur leaf extract, an active ingredient in Sinuprol, daily for 2 weeks. The symptoms of allergic rhinitis, which included sneezing and congestion, improved in 90% of the participants.

Keeps your nose fungus-free

Having sinus infection is not the norm: The National Institutes of Health reports that “healthy sinuses contain no bacteria or other germs. Mucus is able to drain out and air is able to circulate.”

Whether your sinus discomfort is the result of an allergy, a fungus, virus, or from a bacterial infection, Sinuprol can help drain away infected mucus. The formula is manufactured in an FDA-registered facility. And no prescription is required.

50% OFF FOR THE NEXT 10 DAYS

This is the official release of Sinuprol for The Voice readers. Therefore, everyone who calls within the next 10 days will receive 50% OFF their first order. A toll-free hotline number has been set up for local readers to call for this 50% OFF savings. The number will be open starting at 7:00 am today and only for the next 10 days.

Sinuprol is GUARANTEED to work great for you – or you PAY NOTHING with a 90-day unconditional money-back guarantee. It is NOT sold in stores or online. No prescription or doctor visit is required.

If Sinuprol does not rapidly clear up your sinus and nasal symptoms … or you are dissatisfied for any other reason (or for no reason at all) … just returned the unused portion or even the empty bottles for a prompt product refund. That way, you risk nothing.

All you have to do is CALL TOLL-FREE 1-888-998-2798 and provide the operator with the special 50% OFF discount approval code: SNP142.

Important: Due to Sinuprol’s popularity and recent media exposure on ABC, CBS and FOX NEWS, phone lines are often busy. If you call and do not get through immediately, please be patient and call back. Those who miss the 10-day deadline for 50% OFF will have to pay more for Sinuprol.

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease. All doctors mentioned are remunerated for their services. All clinical studies on Sinuprol’s active ingredient were independently conducted and were not sponsored by the makers of Sinuprol. All product and company names are registered® trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.
LETTER FROM THE PRESIDENT
by Philip Hilinski, TREA National President

Fellow members, before I get to the official announcement, I want you to know that we will not be going to San Diego, CA for the Annual Membership Meeting this September. Instead we will do everything online, through THE VOICE and by other virtual methods. It was a difficult decision for the TREA Board to make but travel difficulties, our older population, and an increase in coronavirus cases in California made it impossible for us to continue with our plans. We cannot put our members at risk. I did not want to be the first National President to not hold an Annual meeting, but circumstances are beyond my control. Myself along with the Board Leadership you elected in 2018, had to make tough decisions between Annual Meetings and this was one of the most difficult. Keep checking our online media outlets as well as THE VOICE which will have important updates. Now for the official announcement.

July 10th, 2020 On behalf of the TREA National Board of Directors, the decision has been made to cancel the physical, in-person aspect of the 2020 Annual Membership Meeting scheduled for September 16th & 17th in San Diego, CA due to concerns related to coronavirus (COVID-19). This was not an easy decision for us. However, it is our obligation to do what is in the best interests of our members, vendors, and staff. The number of increasing cases throughout the country is concerning and the newly implemented quarantine measures put in place in some states made the continued in-person planning of our meeting unattainable. In addition, we have heard from many of our members stating personal health and well-being concern over the possibility of travel. We heard you and we listened. Your health and well-being is of the utmost importance to us. It was with that in mind that the Board made the difficult decision to cancel all physical, in-person meetings for the remainder of this year. This is an unprecedented situation for our organization, and we wanted to inform you as soon as a decision was made so that you could make any necessary cancellations. The good news is that the actual Membership Meeting will still be held – electronically. It will be held through the ZOOM video and teleconference platform. Please read the upcoming issue of The VOICE magazine for detailed information and for the login in information to access the meeting through ZOOM. You can also get up-to-date information on this subject and other issues by visiting the TREA website (www.trea.org). The voting process has been secured by a third party so this cancellation will not impact the ability of TREA members to vote for new board officers or for any proposed Bylaws & Standing Rules. Again, look for detailed and up-to-date information in the upcoming issue of The VOICE magazine.

If you already made travel arrangements with a commercial airline, please reach out to them immediately as most airlines are waiving change fees and allowing you to either rebook your ticket for a future flight or providing a voucher for the full amount of the ticket for a future booking. Here's
LETTER FROM THE PRESIDENT
by Philip Hilinski, TREA National President

a list of main airline numbers: American Airlines (800) 433.7300 Delta Airlines (800) 221.1212 Frontier Airlines (800) 432.1359 Southwest Airlines (800) 435-9792 United Airlines (800) 241-6422

We respect our relationship with each of you and ask that you continue to bless us with your cooperation and understanding as we go through this process. We promise to keep you updated and informed through our Magazine: The VOICE of the Enlisted, through our website: www.trea.org, through our Washington updates: which are e-mailed directly to those e-mails maintained in our system and through our 1-800 information line; 888-389-4211. We appreciate and value all communications with our members. If you have any questions or concerns over this decision, please do not hesitate to reach out to us at treahq@trea.org or by calling 303-752-0660. Thank you, Phil Hilinski TREA National President

A LESSON TO LEARN FROM FOUR PEOPLE.

One was named Everybody, one was named Somebody, one was named Anybody and the last one was named Nobody.

There was a very important job to be done and Everybody was asked to it. Anybody could have done it, but Nobody did it. Somebody got angry because it was Everybody’s job. Everybody thought that Anybody could do it, and Nobody realized the Everybody wouldn’t do it. Consequently, it wound up that Nobody told Anybody, so Everybody blamed Somebody. There are so many great ideas and suggestions floating around, but expecting ‘Everybody’ to act on them will result with ‘Nobody’ doing them. If we all work together great things can and will get done.

HAVE YOU MOVED? ARE YOU PLANNING ON MOVING SOON?
HAVE YOU CHANGED YOUR PHONE NUMBER OR E-MAIL ADDRESS?

TREA has been working hard in Washington and we want to make sure that you don’t miss any of our important updates and information.

Please take a minute to contact TREA Headquarters (treahq@trea.org, 303-752-0660) to let them know of any changes to your membership information.
The mission of TREA
The Enlisted Association is to enhance the quality of life for uniformed services enlisted personnel, their families and survivors - including veterans, active component, reserve components, and all retirees; to stop the erosion of earned benefits through our legislative efforts; to maintain our esprit de corps, dedication and patriotism; and to continue our devotion and allegiance to God and country.

WE EARNED OUR STRIPES
In Honor of Our Nation’s Heroes

“All Gave Some” Men’s Hoodie

Easy-care, Cotton Blend with Thermal Knit Lined Hood
Available in 5 Men’s Sizes M-XXXL

Show your respect for the American heroes who made the ultimate sacrifice to honor, defend and protect our country, every time you wear the “All Gave Some” Men’s Hoodie from The Bradford Exchange. Crafted in a charcoal gray easy-care cotton blend knit, the hoodie showcases a dramatic design on the back with the battlefield cross displayed before the American flag and the embroidered sentiment, “All Gave Some... Some Gave All.” Adding to the patriotic look is an embroidered American flag patch on the front that features a silhouette of a kneeling soldier. Custom details include a comfortable brushed fleece interior, a gray thermal knit lined hood, kangaroo front pockets, knit cuffs and hem, a full front zipper, and silver-toned metal tippets on the hood drawstrings. Imported.

An Exclusive Apparel Design from The Bradford Exchange

All Gave Some... Some Gave All
An Outstanding Value with Your Satisfaction Guaranteed

With its custom design and hand-crafted quality, the “All Gave Some” Men’s Hoodie is a remarkable value at $99.95*, payable in 3 easy installments of $33.32 and backed by our 30-day money-back guarantee. Sizes XXL-XXXL, add $10. To order, send no money now; just fill out and send in your Priority Reservation. This hoodie is not available in stores. So don’t miss out... order today!

bradfordexchange.com/allgavesome ©2020 The Bradford Exchange

*Plus a total of $11.99 shipping and service (see bradfordexchange.com). Please allow 2-4 weeks after initial payment for shipment. All sales are subject to product availability and order acceptance.

PRIORITY RESERVATION

YES. Please reserve the “All Gave Some” Men’s Hoodie for me as described in this announcement in the size indicated below. Please Respond Promptly

☐ Medium (38-40) 01-28712-011
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☐ XL (46-48) 01-28712-013
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☐ XXXL (54-56) 01-28712-015

Signature
Mrs. Mr. Ms.
Name (Please Print Clearly)
Address
City State Zip
E-mail

Send No Money Now
TREASURER’S NOTE
Deb Oelschig, Treasurer

First of all, I want to say thank you to all of you for your support, trust and encouragement in my position as TREA’s National Treasurer. I have worked hard and fought hard to ensure that TREA’s funds and assets were used in a manner that incorporated good stewardship, honest integrity and the betterment of the organization as a whole. After serving as your treasurer for the past 6 years, I have made the decision to run for the office of National 1st Vice and I am hoping that I can count on your continued support and encouragement, and in turn, I promise to continue to strive for what is best for TREA. No doubt there will be hard decisions to be made and I am ready to face those challenges. My record of tackling the hard decisions speaks for itself.

Let’s talk a minute about where we are. We all know that we are in a very difficult place – financially. This is not due to anything we, as an organization has done, or not done. Our current situation is completely controlled by external factors right now – mostly the COVID-19 pandemic. The entire world has been affected and to shut our eyes and ears to it is not going to help us get through it. We must acknowledge where we are and why. It is only then that we, together, can try to forge a path and a plan to help TREA come out stronger. The journey will be difficult, as it will be for thousands of other non-profits and VSO’s, but this is not our first battle and we are in fact soldiers – so let’s pull up our boot straps and prepare to fight and work hard for what is important – TREA!

I have always touted transparency, and I will not stop now. It’s hard to find that delicate balance between being labeled ‘negative’ and ensuring that I am being true to you – our members. You deserve the truth – the whole truth, not the candy-coated truth that makes others feel good. I never have, and I never will do that. It’s a fact that our membership numbers are declining. As a membership organization that derives 80% of our income from membership dues, this is concerning – but it should not mean that we throw our hands up in the air, sit back and watch it happen. This is our call to arms. This is the time that we need to team up with each other – whether you are a chapter member, a Member-at-Large (MAL) or an Auxiliary Member – we all support the mission, the principal and the TREA entity. We ALL can, and need to contribute to helping refocus and rebuild TREA – together. I hate to say that numbers don’t matter (what Treasurer would ever say that?) but taking something away from nature – sometimes it’s the bite of the smallest creature that causes the most pain. TREA may be small, but we are fierce. We are strong, we are a force to be reckoned with and most importantly, we are UNITED – and in this, great things can happen. It is our job and responsibility to make sure that they do. I am tasking each and every one of us to bring one new member into TREA before the end of the year. I know that this will not be as easy as it sounds – the world is a cautious and protected place right now, but we need to break down those barriers and bring our brothers and sisters into the fold. TREA provides support and protection and every veteran, active duty and retiree needs that right now. You have to believe in the mission and the fight of TREA. If you do – others will as well.

The FY 2019 audit follows this report. This report is a consolidated report, containing not only TREA’s financial information, but also that of The Senior Citizens League (TSCL) and The Memorial Foundation. Although Memorial Foundation ceased operations in May, it had activity in 2019 that needed to be reported.

TREA’s financial standing is looking pretty solid. 2019 was a great year for our investment, we saw a $494,930 gain in our investment portfolio. With hard work and dedication, we have decreased our overall expenses from $1,291,591 in 2015 to $927,460 for 2019. That is a $364,131 over four years savings over four years, and that is pretty impressive. This was possible because we have an amazing team of hard working, loyal and dedicated staff members. They put TREA first in all that they do and are always looking for ways to cut costs and save TREA money. We are now accomplishing the complete operations and legislation of the entire organization with only 5 employees. This used to be done with 11 employees. This attests to their level of commitment to the organization. They are the best and we are blessed to have them on our side.
Good News for Americans, Bad News for Pain Drugs.

Millions are expected to benefit from a new technology that’s proven to relieve severe joint discomfort in a matter of days.

US: Several drug companies are expected to lose millions in sales as consumers have a new alternative to popular joint health products.

The alternative, a pill, was developed earlier this year by a private company in Seattle.

Using a new 8-million dollar technology, studies show it can relieve severe joint discomfort in just days.

And when compared to a leading prescription, this relief was stronger and longer lasting at the 30 day mark.

So what’s the secret behind this new pill called VeraFlex? It’s called immune modulation and it may be the biggest breakthrough we’ve had in years.

The Science Behind Relief

Research shows that the joint stiffness, soreness and discomfort associated with arthritis is caused by inflammation which attacks healthy cartilage and protective tissue.

And according to top medical professionals, this inflammation is caused by two inflammatory enzymes released by the body’s immune system.

The active ingredients in VeraFlex help to block the production of these enzymes, resulting in a dramatic decreasing in swelling, inflammation, and discomfort.

Right now, the leading over-the-counter pills are only able to block one of these enzymes!

“VeraFlex users can generally expect more flexibility in three days...their joint pain alleviated in five days...and in just seven days, a tremendous improvement in overall joint function that may help them move like they did years prior” explains Dr. Liza Leal, developer and spokesperson for VeraFlex.

Piling on the Clinical Research

Remarkably, the key ingredient in VeraFlex is protected by 8 patents and is backed by over 8-million dollar in research. It’s also been studied in two clinical trials.

In the first, 60 participants with rheumatoid arthritis and/or osteoarthritis were randomly placed into four groups.

Two groups were given the patented ingredient in VeraFlex, one was given the drug Celecoxib, and the last group a placebo. The results were monitored at 30, 60, and 90 days.

The data collected by researchers was stunning.

The groups taking the VeraFlex ingredient saw staggering improvements in arthritis symptoms such as flexibility, discomfort and function.

And even more astonishing they experienced a dramatic reduction in pain by the 30-day mark that was even better than Celecoxib, a powerful drug!

A second study was conducted to ensure the data was accurate and again the results participants experienced taking the VeraFlex compound blew away researchers.

This time it beat out the drug Naproxen. Shockingly, both men and women experienced a reduction in joint stiffness two days faster than when using Naproxen.

“I have to admit I was surprised when I read the initial findings” explains Leal. “But when you look at the science it just makes sense. It’s going to change everything.”

Faster Delivery, Maximum Absorption

VeraFlex is comprised of two patented ingredients: Univestin, a powerful immune modulator which blocks the enzymes which cause your joints to hurt and an absorption enhancer (accelerator) that ensures maximum potency.

Research shows that severe joint discomfort arises when the immune system goes haywire and releases COX and LOX into your blood stream, two enzymes that causes tremendous swelling and inflammation around cartilage and protective tissue.

Over time, this inflammation overwhelms the joint and it begins to deteriorate resulting in a daily battle with chronic pain.

Unfortunately, modern day pain pills are only able block only one of these enzymes, resulting in marginal relief and continued suffering.

The Univestin in VeraFlex is one of the only known substances which has been proven successful in blocking both enzymes, resulting in phenomenal relief from the worst kinds of discomfort.

The accelerator, a unique extract of aloe vera, maximizes the delivery of the plant based Univestin extract to every joint in the body because it is proven to improve nutrient absorption for maximum results.

Aloe Vera also is proven to support the body’s immune system which manages inflammation, further supporting relief.

How to Claim a Free 3-Month Supply Of VeraFlex

Due to the enormous interest consumers have shown in VeraFlex, the company has decided to extend their nationwide savings event for a little while longer. Here’s how it works...

Call the VeraFlex number and speak to a live person in the U.S. Callers will be greeted by a knowledgeable and friendly person approved to offer up to 3 FREE bottles of VeraFlex with your order. VeraFlex’s Toll-Free number is 1-800-583-5670. Only a limited discounted supply of Veraflex is currently available.

Consumers who miss out on the current product inventory will have to wait until more becomes available and that could take weeks. They will also not be guaranteed any additional savings. The company advises not to wait. Call 1-800-583-5670 today.

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease. Results may vary.
TREASURER’S NOTE (CONT.)
Deb Oelschig, Treasurer

Our total revenue is remaining steady. Over the past 5 years, our total revenue has fluctuated only slightly with us ending up in 2019 slightly higher than our total income was for 2015. As many VSO’s and other non-profits are seeing a decrease in revenue, the fact that we are staying steady is something to be proud of. It shows that the hard work and dedication from your board and staff is paying off. Now is not the time to rest on our laurels though --- we can’t look at this and say ‘we did our job – we are done. We have to look at this as a movement – something that needs to continue, to grow, to be more.

The proposed 2021 budget follows the audit report. The Finance Committee and the TREA BOD put a lot of time and effort into this proposal. We are cautiously anticipating a net gain of over $176K if all goes as planned – but COVID-19 still lingers and nobody knows the full impact that it will have on our organization. I do want to assure you that I, my Finance Committee and every member of the National Board is aware of and tuned into the effects that COVID-19 is having on TREA. We are being proactive in our operations but we are all aware that 2019 will be met with an extreme financial deficit. Our investment funds will need to be used to cover the projected shortfall. Thank goodness we have them.

As my last communications to you as the National Treasurer, I want to leave you with my belief that TREA is worth fighting for and I hope that you join me in that fight.

I’ll see you all again, hopefully as the National 1st Vice.

UNITED WE STAND!

HELP US HELP THEM!

Our country is in turmoil right now. COVID-19 has, and continues to wreak havoc on cities, states, communities and families. These are uncertain times and we want you to know that TREA stands firm in our commitment and promise to fight for the benefits that you earned as a United States enlisted soldier. We fight for those who have served, are currently serving and we fight to ensure that those who will serve in the future are taken care of and have the same protection against legislative and bureaucratic budget cuts.

Like non-profits across the globe, the current health pandemic has had a devastating impact on our fundraising programs. These funds are vital to our continued efforts of fighting for and protecting your military benefits, but they also allow us the ability to take care of many of our country’s military families at a time when they feel the most isolated and alone. Families across the country have been impacted by this health pandemic, but we cannot turn our backs on the ones who put their hearts, souls and lives on the line for our freedom and our defense. The military family. We have all come from those three words, whether you were raised in a military home or you made your own home into one, the one thing that you know to be true – the military strives to take care of their own. TREA is an extension of your military family and we know that it is our responsibility to take care of those who are struggling.

It is our goal to raise $50K for enlisted service members; retired, active duty, veterans and guard & reserve. This will prove to be a very daunting endeavor in the presence of coronavirus, but we are confident that we will reach that goal - we know that you will not let us down.

Every little bit helps. Don’t be afraid of giving too little, each dollar, combined with the next one dollar will eventually add up. You can send your tax-deductible donation to TREA-Donation, 12200 E. Briarwood Ave #250 – Centennial CO 80112, or you can call the office at 303-752-0660 and donate with your credit card.
## THE RETIRED ENLISTED ASSOCIATION, INC.
### SUPPLEMENTAL CONSOLIDATED SCHEDULE OF FINANCIAL ACTIVITIES
#### FOR FISCAL YEAR, ENDING DECEMBER 31st, 2019

<table>
<thead>
<tr>
<th>Revenue and Other Support</th>
<th>TREA</th>
<th>TSCL</th>
<th>MEMORIAL FOUNDATION</th>
<th>ELIMINATIONS</th>
<th>CONSOLIDATED TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>331,006</td>
<td>3,689,353</td>
<td>4,332</td>
<td>(96,434)</td>
<td>3,928,257</td>
</tr>
<tr>
<td>Investment Gains</td>
<td>494,930</td>
<td>179,861</td>
<td>11,985</td>
<td></td>
<td>686,776</td>
</tr>
<tr>
<td>Membership Dues</td>
<td>189,432</td>
<td></td>
<td></td>
<td></td>
<td>189,432</td>
</tr>
<tr>
<td>Mailing List Income</td>
<td></td>
<td>53,715</td>
<td></td>
<td></td>
<td>53,715</td>
</tr>
<tr>
<td>Royalty Income</td>
<td>78,062</td>
<td></td>
<td></td>
<td></td>
<td>78,062</td>
</tr>
<tr>
<td>Life Insurance Settlements</td>
<td>32,751</td>
<td></td>
<td></td>
<td></td>
<td>32,751</td>
</tr>
<tr>
<td>Convention</td>
<td>23,332</td>
<td></td>
<td></td>
<td></td>
<td>23,332</td>
</tr>
<tr>
<td>Change in allowance for bad debts</td>
<td>20,931</td>
<td></td>
<td></td>
<td></td>
<td>20,931</td>
</tr>
<tr>
<td>Store Sales</td>
<td>13,307</td>
<td></td>
<td></td>
<td></td>
<td>13,307</td>
</tr>
<tr>
<td>Advertising Revenue</td>
<td>13,085</td>
<td></td>
<td></td>
<td></td>
<td>13,085</td>
</tr>
<tr>
<td>Trademark</td>
<td>76,706</td>
<td></td>
<td>(76,706)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other - incl In-Kind Donations</td>
<td>2,108</td>
<td></td>
<td>88</td>
<td></td>
<td>2,196</td>
</tr>
<tr>
<td><strong>Total Revenue and Other Support</strong></td>
<td><strong>1,275,650</strong></td>
<td><strong>3,922,929</strong></td>
<td><strong>16,405</strong></td>
<td><strong>(173,140)</strong></td>
<td><strong>5,041,844</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Public Education</th>
<th>55,037</th>
<th>1,745,099</th>
<th>(27,614)</th>
<th>1,772,522</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Affairs</td>
<td>150,771</td>
<td>1,088,032</td>
<td>(47,802)</td>
<td>1,191,001</td>
<td></td>
</tr>
<tr>
<td>Scholarships and Grants</td>
<td></td>
<td>426,526</td>
<td>(96,434)</td>
<td>330,092</td>
<td></td>
</tr>
<tr>
<td>Membership Services &amp; Retention</td>
<td>159,664</td>
<td></td>
<td></td>
<td></td>
<td>159,664</td>
</tr>
<tr>
<td>Convention</td>
<td>53,525</td>
<td></td>
<td></td>
<td></td>
<td>53,525</td>
</tr>
<tr>
<td>VOICE Magazine</td>
<td>112,875</td>
<td></td>
<td></td>
<td></td>
<td>112,875</td>
</tr>
<tr>
<td>Membership Education and Training</td>
<td>52,334</td>
<td></td>
<td></td>
<td></td>
<td>52,334</td>
</tr>
<tr>
<td>Outreach and Education</td>
<td></td>
<td>3,245</td>
<td></td>
<td></td>
<td>3,245</td>
</tr>
<tr>
<td><strong>Total Program Services</strong></td>
<td><strong>584,206</strong></td>
<td><strong>2,833,131</strong></td>
<td><strong>429,771</strong></td>
<td><strong>(171,850)</strong></td>
<td><strong>3,675,258</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supporting Services</th>
<th>Management and General</th>
<th>188,480</th>
<th>183,338</th>
<th>59,027</th>
<th>430,845</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Recruitment</td>
<td>19,468</td>
<td></td>
<td></td>
<td>19,468</td>
<td></td>
</tr>
<tr>
<td>Fundraising</td>
<td>135,306</td>
<td>926,246</td>
<td>2,500</td>
<td>(1,290)</td>
<td>1,062,762</td>
</tr>
<tr>
<td><strong>Total Supporting Services</strong></td>
<td><strong>343,254</strong></td>
<td><strong>1,109,584</strong></td>
<td><strong>61,527</strong></td>
<td><strong>(1,290)</strong></td>
<td><strong>1,513,075</strong></td>
</tr>
</tbody>
</table>

| Total Expenses             | 927,460              | **3,942,715** | **491,298** | **(173,140)** | **5,188,333** |

| Net Profit / (Loss)        | 348,190              | (19,786) | (474,896) | **(146,492)** |

| Net Assets, beginning of year | 3,040,153 | 455,208 | 483,048 | 3,978,409 |
| Net Assets, end of year      | 3,388,343 | 435,422 | 8,155  | 3,831,920 |

## PROPOSED FY 2021 BUDGET

### Revenue Summary
- Voice Advertising: 3,200
- Store, incl JROTC: 20,800
- Royalties: 77,000
- Fundraising: 197,000
- Interest/Gain on Investments: 250,000
- Annual membership Meeting: 30,000
- TSCL Trademark: 75,000
- Membership (incl Renewals): 250,000
- Life Insurance Settlements: 122,500
- Acquisitions: 21,000

### Total Revenue
- **1,046,500**

### Expense Summary
- Five-year Plan Committee: 25
- Ad Hoc Committee: 1,100
- Bylaws & Standing Rules Committee: 50
- Annual Membership Meeting: 30,000
- Annual Membership Meeting Committee: 800
- Finance Committee: 100
- Information Technology Committee: 1,200
- Legislative Affairs Committee: 1,200
- Membership Committee: 10,000
- Parliamentarian: 200
- Past National President Council/Awards: 2,000
- President: 5,000
- Public Relations: 3,600
- Scholarship: 18,000
- The VOICE Magazine (decreased size): 57,595
- Washington Office: 191,029
- Company Expenses (insurance, State Reg fees): 70,250
- Death Ceretificate Requests: 12,275
- Membership Database: 17,500
- Headquarters: 275,955
- Board of Directors: 434
- Life Insurance Premiums: 10,000
- Renewals: 10,000
- Fundraising: 107,000
- Acquisitions: 15,000

### Total Expenses
- **840,313**

### Net Profit / (Loss)
- **206,187**
PREVENTS
The President’s Roadmap to Empower Veterans and End a National Tragedy of Suicide

On June 17th, TREA was proud to join the President and Vice President as they launched a road map for the “President’s Roadmap to Empower Veterans and End a National Tragedy of Suicide” (PREVENTS), a Task Force to combat suicide among veterans that TREA has been working closely with since the Executive Order was signed last year. TREA believes veterans must be encouraged to be open about their struggles, share their stories, and regain their sense of purpose. TREA is looking forward to a long and successful partnership with the White House, the Department of Veterans Affairs, and the PREVENTS Task Force to combat this.

www.va.gov/PREVENTS
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YOUR ORGANIZATION, YOUR BOARD, YOUR CHOICE

Something new this year - At the last membership meeting, the membership voted to open up voting to all members equally. In the past, voting was done by ‘delegates’ and delegates were based on the size of a chapter – of course Members-at-Large (MAL's) always had the ability to vote for themselves. The other big change; that is sure to make a big impact, is that voting is now allowed by mail-in and/or online ballot. No more requirement of attending the physical Membership Meeting to cast your vote. This was time and cost prohibitive for many of our members. The change to online and mail-in voting will surely make it easier for all TREA members to let their voice be heard in regards to the direction of the organization.

Every TREA member has the ability to have their vote counted in deciding the new Board as well as approving/disapproving proposed changes to the National Bylaws and Standing Rules. Unfortunately, this voting process does not pertain to the Ladies Auxiliary. (Not this year). Please refer to the Auxiliary section in this magazine for information on your specific voting process.

New does not mean complicated or time-consuming. We have worked diligently to make it as simple and quick as possible. We are proud of what we have been able to accomplish and we think you will be pleased with the results.

For this year’s voting, we have all 7 positions of the board up for election. Only one position is running with opposition and that is the position of President. We have two very qualified candidates running for this position: Greg Barnett and Justin Jump. It is your responsibility to decide for yourself which candidate you think would make the best choice as National President. You can do this by going to our website (www.trea.org) and clicking on ‘2020 Candidates for Board positions’ and reading through the detailed information (resumes, speeches, letters of recommendation). Once you have made your decision, it’s time to actually vote – keep in mind that even though the other 5 positions have candidates that are running unopposed,
you can still show your support and encouragement by voting ‘YES’ on their name. We do have one position that is left open – with no candidate. This Director position is not listed on the ballots and will be filled by the incoming board in accordance with Bylaw, Article V, Section 5.

Bylaws and Standing Rule proposed changes – there are 6 Bylaw changes and 2 Standing Rule changes. You can view the detailed information on our website (www.trea.org) and clicking on ‘Proposed Bylaw & Standing Rule Changes for 2020’. If you have any questions or would like further information on any of the proposed changes, please contact us at treahq@trea.org or by calling us at 303-752-0660. We will get you in touch with the Bylaw & Standing Rule Committee Chair who will be able to address your concerns.

Important information that pertains to both mail-in votes and online votes – your vote is recorded and registered using the 7 digit/letter that is shown on your address label. Your name cannot be used to cast your vote. All votes are confidential and the individual results will not be shared. You must be a member in good standing, which means that your membership needs to be paid up through September 16th, 2020. If your membership expires before September 16th, you will need to renew your membership in order to vote. In these cases, we will provide you with your unique 7 digit/letter code that will enable you to vote.

For Mail-In voting: Use the ballot form on page 18 of this magazine. You must use the actual printed ballot that is on page 18 – (scans, copies and other reproductions will not be accepted). Answer each question, enter your 7 digit/letter code in the boxes, tear/cut the sheet out of the magazine, fold in up and put it in the pre-addressed envelope that is included in this issue of The VOICE, stick a stamp on it and throw it in the mail. The only thing that you need to be aware of is that you must mail your response in time for it to be received in Mineola, NY by September 14th. Since USPS can sometimes be a little slow, we are recommending that you mail early. It’s OK for your ballot to be received early, it’s not OK for it to be received late.

For On-line voting: Go to your favorite web browser. It doesn’t matter which one; they all work the same. Enter this link: https://vote.yeselections.com/TREA. This will take you directly to a TREA log in page. You will need to enter the 7 digit/letter Unique Identifier code that is on your mailing label and your zip code (this ensures voting integrity and prohibits multiple votes). Once you enter your code and your zip code, click ‘continue’, this will take you to the actual ballot page. You can click on an individual candidate’s name to read their full resume, speech and seconds. The same thing is true for the Bylaws and Standing Rules. Clicking on an individual name or Bylaw does not count as a vote – this simply takes you to detailed information. You have to actually click on the YES to vote for a Board of Director candidate and you must select ‘Approved’ or ‘Disapproved’ for each Bylaw and Standing Rule. Once you complete your vote, click ‘SUB-MIT’. You will be given the opportunity to review and verify your vote. You can click ‘RETURN’ to change a vote or to fill in a missed vote, or you can continue to submit your vote by clicking ‘VOTE’. If you return to make changes, you will once again be given the opportunity to review your decision before making it final by clicking on the ‘VOTE’ button. Once you click the ‘VOTE’ button, your vote is final and changes cannot be made. You will receive a confirmation of your vote with the date and time that your vote was submitted. That’s it – it truly is that simple – and quick!

As always, we encourage every member to visit our national website often as updates and changes are posted regularly (www.trea.org).

If you want to participate in the online voting process, but are unsure of the process, or just want someone close by ‘just in case’ – give us a call. (303-752-0660). Each Headquarter staff member has been thoroughly trained in the process and can easily walk you through each step. If you are local, stop by the Headquarter office on August 11th, 18th or 25th anytime from 8AM – 6PM and we will assist you in casting your online vote.
To read the full resume for each candidate and a description of each proposed change, please visit our website – [www.trea.org](http://www.trea.org). For instructions, please see pages 16 & 18.

<table>
<thead>
<tr>
<th>Office</th>
<th>Vote for one (1)</th>
<th>3rd Vice President</th>
<th>Vote for one (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Vote for one (1)</td>
<td>Barnett, Greg</td>
<td>Jump, Justin</td>
</tr>
<tr>
<td>1st Vice President</td>
<td>Vote for one (1)</td>
<td>Deborah Oelschig</td>
<td></td>
</tr>
<tr>
<td>2nd Vice President</td>
<td>Vote for one (1)</td>
<td>Walt Coley</td>
<td></td>
</tr>
<tr>
<td>Treasurer</td>
<td>Vote for one (1)</td>
<td></td>
<td>Kyle Carpenter</td>
</tr>
<tr>
<td>Director</td>
<td>Vote for one (1)</td>
<td></td>
<td>Garry Turks</td>
</tr>
</tbody>
</table>

**Article VII, Section 3B** – Meeting of the National Board of Directors
This change simply allows for videoconferencing as an official format for meetings.
- **Approved**
- **Disapproved**

**Article IX, Section I** – Nominee Candidates
This change allows for the information for all nominees for office to be posted on the website, versus printed in The VOICE magazine. This is a cost-saving measure and is expected to save upwards of $10K.
- **Approved**
- **Disapproved**

**Article IX, Section 5** – Tellers
This change simply notes the changes made when the membership voted for online and mail in votes.
- **Approved**
- **Disapproved**

**Article X, Section 7** – Annual Membership Meeting Site
This change takes away the requirement of Denver being every other year and opens it up to other locations.
- **Approved**
- **Disapproved**

**Article IV, Section 1** – Dues
This change discontinues the selling of Life Memberships. All current Life members would be grandfathered in.
- **Approved**
- **Disapproved**

**Article XII, Section 1** – Standing Committees
This adds the “Financial Assistance’ committee as a standing committee allowing TREA to bring back benevolence.
- **Approved**
- **Disapproved**

**Standing Rule 12, Paragraph - all of them** - Annual National Convention
This change is rewritten to reflect the changes of on-line and mail-in voting.
- **Approved**
- **Disapproved**

**Standing Rule 15, Paragraph 2d** – Publications
This change determines the requirements for photos placed in the magazine.
- **Approved**
- **Disapproved**

Please print your Election Code found on your mailing label on the front of this magazine.

*Your Election Code must be on the ballot in order for your vote to be counted*
JOIN US FOR THE 2020 VIRTUAL ANNUAL MEMBERSHIP MEETING –

Due to coronavirus, we had to cancel our physical, on-site meeting, but we are moving forward with the 2020 Annual Membership Meeting through modern virtual meeting technology. Yes, TREA has moved into the Age of Technology and we invite you to join us.

Don’t have a computer? Don’t want to be on video? You can join us by phone simply by calling the number below and use the meeting ID#. Of course by attending via phone, you will not be able to see the other participants, but you will be able to listen and engage in conversation with the board and with other attendees.

To join the videoconference, simply enter the link – it will automatically take you to the specific meeting that is already set up. If this is your first time using ZOOM, the program should automatically download the ZOOM program for you. It’s really quite simple.

I have scheduled a test meeting for anyone who wants to ‘test’ the process before the official meeting.

**Test Meeting**
August 27th, 2020, beginning at 1:00 PM (MST)
Join the test by videoconference: [https://us02web.zoom.us/j/88083558244](https://us02web.zoom.us/j/88083558244)
Join by phone: 669-900-6833 or 253-215-8782, Meeting ID: 880 8355 8244

**2020 Pre-Con Meeting of the Board of Directors**
Tuesday, September 15th, 2020, beginning at 8:00 AM (MST)
Join the video conference: [https://us02web.zoom.us/j/86190776771](https://us02web.zoom.us/j/86190776771)
Join by phone: 346-248-7799 or 669-900-6833, Meeting ID: 861 9077 6771
This meeting will be limited to the first 10 members that join the meeting.

**2020 1st Business Day of the Annual Membership Meeting – Morning Session**
Wednesday, September 16th, 2020, beginning at 8:00 AM (MST)
Join the video conference: [https://us02web.zoom.us/j/86324217349](https://us02web.zoom.us/j/86324217349)
Join by phone: 669-0900-6833 or 253-215-8782, Meeting ID: 863 2421 7349
Unlimited number of participants

**2020 1st Business Day of the Annual Membership Meeting – Afternoon Session**
Tuesday, September 15th, 2020, beginning at 1:30 PM (MST)
Join the video conference: [https://us02web.zoom.us/j/82062305988](https://us02web.zoom.us/j/82062305988)
Join by phone: 253-215-8782 or 346-248-7799, Meeting ID: 820 6230 5988
Unlimited number of participants

**2020 2nd Business Day of the Annual Membership Meeting – Morning Session**
Thursday, September 17th, 2020, beginning at 8:00 AM (MST)
Join the video conference: [https://us02web.zoom.us/j/89281903418](https://us02web.zoom.us/j/89281903418)
Join by phone: 346-248-7799 or 669900-6833, Meeting ID: 892 8190 3418
Unlimited number of participants --- this meeting has been scheduled on an ‘as-needed’ basis and may be cancelled.

Don’t forget to cast your votes for the new Board of Directors and the proposed Bylaws & Standing Rules – see page 18th for details on how to do that. You have the option of voting by mail-in ballot or by on-line ballot.

The results of the voting will be announced at the beginning of the afternoon session on Wednesday, September 16th.
The Washington Office is your connection to Congress and the White House as well as the Departments of Defense and Veterans Affairs. TREA promotes and advocates legislative and policy improvements to support programs and services for TREA members, to be sure that services earned are maintained and that user fees and copays are not increased. Members, we need to hear your comments and concerns. Please write to us at legislativeinfo@trea.org.

**Staying current with TREA with Weekly Updates and on Facebook and Twitter**

Despite the impact of the Coronavirus (COVID-19), TREA continues to work on legislation and policy with Congress, VA and DOD as circumstances change and evolve. The best way to stay current on TREA activities is for Members to follow the TREA Facebook account at @TheEnlistedAssn and Twitter account at @TREA_DC for events as they take place. The TREA Home Page www.trea.org and Legislative tab (weekly updates) also provide valuable content on TREA efforts to keep veterans and active duty members and families informed.

As the VOICE heads to printing **three major issues** remain at the center of Congressional and Executive Branch attention. They are: the continuing response and potential funding for COVID-19; Appropriations for the Department of Defense and Department of Veterans Affairs and the National Defense Authorization Act for 2021.

**More COVID-19 Funding Expected**

While the House of Representatives passed another COVID-19 bill, the Senate stated they would take no action on that version of the bill. With the recent surge in the number of COVID-19 cases, the Senate and the White House now seem more willing to consider a targeted package in the future. Limited details are currently available as to what provisions the Senate and White House may or may not accept. As TREA obtains specifics, watch for posts in weekly updates and on Facebook and Twitter.

**Appropriations for the Department of Defense and Department of Veterans Affairs**

The House Appropriations Subcommittee on Defense on July 8, approved the fiscal year 2021 bill, with funding to support DOD initiatives including those most important to TREA members. A summary can be found at https://appropriations.house.gov/news/press-releases/appropriations-subcommittee-approves-fiscal-year-2021-defense-funding-bill.

The House Appropriations Committee approved the fiscal year 2021 Military Construction, Veterans Affairs, and Related Agencies bill on July 9. The legislation supports our military personnel, bolsters resources for military families, and provides robust funding for veterans’ benefits, healthcare, and other programs. A summary can be found at https://appropriations.house.gov/news/press-releases/appropriations-committee-approves-fiscal-year-2021-military-construction-and

TREA continues to track these appropriations bills in the House and will report actions in weekly updates. The full House is expected to vote on both bills before the end of July. The Senate Committee on Appropriations continues to work on their respective versions of each FY 2021 appropriations bill; however, no specific details are available at this time. Any action by the Senate will be reconciled with the House -- both bills are expected to be enacted before the end of the fiscal year on September 30.

The House Armed Services Committee (HASC) and the Senate Armed Services Committee (SASC) are in various stages of working through many amendments and bringing their respective NDAA bills to the House and Senate floor for final consideration. Each NDAA bill contains important provisions to service members, retirees, and veterans as well as Guard and Reserve components.

A SASC summary of S. 4049 can be found at: https://www.armedservices.senate.gov/imo/media/doc/FY%2021%20NDAA%20Summary.pdf

A HASC summary of H.R. 6395 can be found at: https://armedservices.house.gov/2020/6/chairman-smith-releases-h-r-6395-the-national-defense-authorization-act-for-fiscal-year-2021

This year’s NDAA is at the center of “politics” as the President has threatened a veto if the legislation contains language to change the names of military facilities named after Confederate officials. Both versions contain such language. TREA will continue to add to its weekly updates and on Facebook and Twitter. Some specific highlights are:

The 2021 NDAA is focused on a theme of modernization, and includes the new Space Force service component and other readiness enhancements, moving the DOD away from existing legacy systems to more advanced technology platforms for conducting operations.

TREA Priority -- Congress can add 3 Agent Orange presumptive diseases and provide disability benefits for the serious illnesses of bladder cancer, hypothyroidism, and Parkinsonism to Vietnam Veterans. House Amendment 264 in H.R. 6395 and Senate Amendment 1972 in S. 4049 are identical.

Tens of thousands of veterans are still suffering from the consequences of Agent Orange use in Vietnam. By including these amendments in the NDAA, Congress will care and provide benefits as each of the 3 diseases meet the scientific threshold of the National Academies of Sciences, Engineering, and Medicine to be credibly linked to Agent Orange. Congress can act now to add these conditions to the list of Agent Orange presumptive diseases.

Pay Raise. Both versions support a 3.0% pay raise tied to the Employment Cost Index.

Halting Cuts to the Military Health System. Two significant provisions are in the HASC version that would temporarily halt medical billet cuts and military treatment facility (MTF) restructuring with new reporting requirements. They are:

- A review of medical manpower requirements related to homeland defense missions and pandemic response. The bill also would prohibit any realignment or reduction of military medical end strength for one year after the date of enactment of the FY 2021 NDAA.

- A requirement to address concerns raised by the Government Accountability Office (GAO) on the quality and availability of civilian providers. The bill also would prevent DoD from implementing the planned MTF restructuring for one year following a new report.

National Guard and Reserve Component. The HASC included the following language on the reserve component:

- A pilot program for states to expand job placement programs for unemployed Guardsmen or Reservists.

- A talent optimization marketplace to improve assignments for Reserve and Guard service members.

SASC provisions on the topic include:

- A Space Force reserve component.
• Reserve retirement relief for service members affected by the COVID-19 stop-movement order.
• Mental health and suicide prevention, including a GAO study on the delivery of federal, state, and private mental health services to reserve service members.

What Is Missing in This NDAA? Provisions to address concurrent receipt of retirement pay and disability pay. TREA continues to advocate for fixing this problem, and champions in the House and Senate plan to propose an amendment to the NDAA to address concurrent receipt at first opportunity.

TREA strongly supports Washington Post Live Event with Toxic Exposure in the American Military (TEAM) Coalition and comedian Jon Stewart

TREA is a proud founding and participating member of the TEAM Coalition and participated in a virtual discussion with celebrity Jon Stewart, Senator Thom Tillis, and Congressman Raul Ruiz on Washington Post Live. Follow this link to watch the event:

https://www.washingtonpost.com/video/washington-post-live/veterans-frontline-concerns---jon-stewart-and-derek-fronabarger/2020/06/16/55ecc636-01dd-4a01-bb35-b74cd7832742_video.html?itid=sf_ Want to learn more: Write TREA at legislativeinfo@trea.org

TREA needs important information from you
We are looking to move to a more interactive exchange of information from you our Members. We want to hear your views on issues of importance, especially how your use of DOD, VA, TRICARE and family benefits and services are impacted. If so, please contact us at legislativeinfo@trea.org.

We are asking you to respond to these questions.

DOD users: Do you (the veteran, retiree or family member) use DOD provided services for health care and if so, do you use military treatment facilities or are provided care in the local community by a private provider? https://health.mil/About-MHS/OASDHA/Defense-Health-Agency

Do you use TRICARE as your primary health insurance coverage and for pharmacy benefits? https://www.tricareonline.com/

Are you interested in burial or inurnment in Arlington National Cemetery in Virginia, if you meet eligibility requirements at time of need? (Department of Army operates).

VA users: Do you use Veterans Health Administration provided direct services for health care https://www.va.gov/health/ or are you provided services and care under the MISSION Act in the local community by a private provider. https://missionact.va.gov/

Are you a current or past recipient of VA services from the Veterans Benefits Administration (including compensation, pension, education (GI Bill), home loans, life insurance and appeals). https://benefits.va.gov/benefits/ Please identify your current and past use.

Have you used or do you plan to use National Cemetery Administration memorial or cemetery benefits? https://www.cem.va.gov/burial_benefits/

Email responses are strongly preferred. Please send them to legislativeinfo@trea.org and treaHQ@trea.org. You can also mail your responses to TREA HQs at 12200 E. Briarwood Ave. #250 Centennial, CO. 80112.

This survey is also available on-line: https://www.surveymonkey.com/r/TREA-Health

TREA appreciates and respects the confidentiality and the sensitivity of your replies. No specific information will be shared.
Once again Greetings to All:

Serving on the Board of Directors and as National President has been one of my most valuable experiences. Thank you again for all your support. This is my final article for The VOICE as National Auxiliary President.

Over the last several months, we’ve learned how to be more giving, loving and kind to one another. We have seen ourselves relying on others as well as having our needs met, often times by people we don’t even know. A new way of living and thinking has come upon us. TREA and the Auxiliary has always been a resource of lending a helping hand. I am proud to say how the Auxiliary have strived to our commitment to support our families and communities. Our Scholarship Program reaches out to offer monetary assistance to students of family members that are members of the Auxiliary. The Widow(er) Endowment Funds/Benevolent (WEF) is still offering services to widows or widowers who are members of TREA Auxiliary. As stated in the Auxiliary Membership brochure, the WEF program provides help to members in need who are without the financial assistance of a living spouse. It helps military widows and survivors in need to obtain the quality of life necessities, such as medical equipment and supplies, dental, hearing and vision care. Right now at this time, I am certain that someone is standing in the need for some type of assistance. If you or know of anyone that we can offer support to please call we are more than willing to help.

Both of these programs are very important to the Auxiliary. We want to continue to reach out to our families and see them receiving these benefits in the years to come. But we cannot reach this goal if we aren’t reaching our communities. That is why it is so important to maintain Auxiliary Chapters and communication with our MAL’s. Please consider joining a local chapter or if there is not one in your area, look into forming a chapter. It only takes ten people to develop a chapter. In the past, I have asked, that you take advantage of becoming a member of the Auxiliary National Board or as a committee member. We have a lot of work to do and can make a strong impact on our nation. It is time for us to take a stand by taking on new responsibilities that can help our organization live on. Without you; we will no longer be able to maintain such an important mission of serving those that have served us.

It has been a hard winter and spring for all of us. The pandemic of the COVID-19 has placed many limitations and hardships on us. One of the major upsets for the Auxiliary is making a decision not to go to the Annual Meeting (Convention) in San Diego, CA. As I stated before, we are concerned with the impact that the virus could have on us by traveling. Our decision is not due to location but with the impact of the pandemic. We are still looking at means on how to move forward with our Annual Meeting in September for the Auxiliary. Currently, we are considering two scenarios (1) a meeting in Denver, Co, (a large majority of members live in Colorado and are willing to drive to Denver) on September 14 and 15, 2020 and/or (2) a Zoom webinar meeting. We want everyone to have the opportunity to vote and be a part of the decisions that are being purposed. This is an election year and those running for office deserve that chance to fulfill their desires of serving on the National Board and being elected through an election process.

The Board of Directors is currently working on details that would be sufficient to meet the needs and guidelines for hosting a meeting. As we develop more information we will pass that on to you. It is important to pay attention to updates on the TREA.org website for updated information. Letters and Emails will be sent to each Chapter President and we are asking that the Presidents share all information and instructions with their members.

As I make my exit as the president of The National Auxiliary and Board of Directors, I have found the past several years a time for growth and development. My two years serving as National President has been nothing short of fulfillment. When I became a member of the Board of Directors I had no idea of the impact this experience would have on me. I knew that I wanted to make a difference and to offer as much support and energy to the efforts that TREA and
the Auxiliary offered to our Veterans and families that we serve. My intentions were not only to make a difference but to also become a better Auxiliary member and leader by giving as much as I could while overseeing events and concern of the Auxiliary. Working together for the betterment of our organization has been well-worth the time spent working with each of you. I truly appreciate the support of our Chapters, MAL’s, PNP’s, John May and Staff at AMS, and an absolutely outstanding Board of Directors who support our mission.

Once again it has been a joy and pleasure to have represented you as your National President of the Auxiliary. Good Luck and may God continue to bless each of you each and every day.

Sincerely,
Patricia Winds
Auxiliary National President

Greetings TREA members, I hope all is well. I know we all have been faced with a world crisis of COVID 19, and I hope everyone is practicing a safe environment by social distancing, wearing a mask, and staying home, only going out for essential items. I pray for the families who have lost loved ones to this disease and for God to comfort them all. I also pray for all those marching for justice and a change in our culture. The Lord has put on my heart the word, prayer. I believe more and more the world would be a much better place if we took prayer more seriously and took the time to pray. Prayer is not just a spiritual practice; it is how God changes our lives and changes the world. Prayer is not just helpful; it is so important. Prayer is a responsibility that each of us must bring more of Heaven into this often-broken world. As a Chaplain, I believe God does not just hear our prayers, but that He answers them too. I believe God is not just aware of us, but He is deeply concerned for us. I believe that He intervenes in miraculous ways more often than we think, and that coincidence is often God’s way of remaining anonymous. God is not only real and alive, He’s also at work in our lives, He is a friend that sticks closer than a brother, He is an ever present help in our time of need and with Him, all things are possible. I genuinely believe He can heal diseases and save you from the brink of death, for He is there in the moment of crisis in times of what is facing our world. I have never been more convinced of God’s power than when He answers prayers. I think of prayer in one of two ways, as a steering wheel that guides our life or as a spare tire that we go running to when we need it. God is willing to be our spare tire. He will never leave us or forsake us, and even if we only come knocking when we need something, we find His hands open and full of love and grace. Thankfully for me, I just go ahead and give God the steering wheel.

I begin each day by thanking God for life, and I end my day by doing the same. I also pray in between for the busyness of life always threatens to crowd out God. It has taught me that the voice of the Lord will always be there if we just take the time to listen. We make time for everything else in our lives. We will not miss a meeting or a meal, we schedule time for the gym and coffee with friends, we are committed to what is most important to us. I am wondering if we can make more time to pray?

None of us know what our lives might have been had we prayed more. I give God the glory for having people that prayed and stood in the gap for me. The truth is that God’s probably waiting to answer a prayer—or two—for you too. Again, I say If He is done it for me, He will certainly do it for you. Signing off for the last time as your National Auxiliary Chaplain. Blessings out there to everyone. God loves you and so do I.

TREA National Auxiliary Chaplain
Barbara Coley
The Senior Citizens League – Did You Know?

By: Richard Delaney, Chairman

Every year for the last 10 years The Senior Citizens League (TSCL) has conducted a “Loss of Buying Power” study.*

Social Security benefits have lost 30 percent of buying power since 2000, according to the latest study results. This year’s study found a 3 percentage point gain in the buying power of Social Security benefits over 2019. This should indicate that most retirees may have seen at least some prices come down on certain items — such as lower electric bills, as well as lower prices on eggs, fresh fruits, and vegetables.

On the other hand, when there are lower prices — this is a signal of deflation — which means a lower cost-of-living adjustment (COLA) could be on its way. This year’s 1.6 percent COLA was already low to begin with. The recent unprecedented plunge and oil prices have all but wiped out the prospect of a Social Security cost-of-living adjustment (COLA) for next year.

The study, which examined price changes from January of 2019 to January of this year, found that, since 2000, the buying power of Social Security benefits improved 3 percentage points in 2020 — from a loss of 33 percent as of 2019 to 30 percent in 2020. Between January of 2000 and January of 2020, Social Security COLAs increased Social Security benefits by 53 percent, but the costs of goods and services purchased by typical retirees rose almost twice as much — 99.3 percent. Medicare premiums and out-of-pocket costs, housing, and homeowner’s insurance — were among the most rapidly rising costs over the past year.

Based on consumer price index (CPI) data through April of this year, TSCL estimates that the COLA for 2020 will be zero. That estimate might change, since there are still five months of consumer price index data to be collected before the Social Security Administration announces the COLA in October.

Participants in The Senior Citizens League’s surveys indicate that household medical expenses consume a significant portion of their monthly income. More than 39 percent of respondents to a recent survey say that they spend more than $750 per month on all Medicare and other healthcare costs. In 2020, the average Social Security benefit is $1,460. The 1.6 percent COLA raised the average Social Security benefit by only $23.40 per month this year. The following chart illustrates ten of the fastest growing retiree costs since 2000.
A person who retired in 2000 with an average Social Security benefit of $816 per month — would have $1,246.20 per month by 2020. However, because retiree costs are rising at a substantially faster pace than the COLA, that individual would require a Social Security benefit of $380.00 more per month, or a total of $1,626.20 in 2020, just to maintain his or her 2000 level of buying power.

The study examined the increase in costs of 40 key items between 2000 and January 2020. The items were chosen because they are typical of the costs of most Social Security recipients, and include expenditures like the Medicare Part B premium, that are not measured by the index currently used to calculate the COLA. Of the 40 items analyzed, 26 exceeded the COLA over the same period while 14 were lower than the COLA. The study illustrates why legislation is needed to provide a more fair and adequate COLA. To put it in perspective, for every $100 worth of groceries a retiree could afford in 2000, they can only buy $70 worth today.

To help protect the buying power of benefits, TSCL supports and lobbies on legislation that would provide a modest boost in benefits and base COLAs on the Consumer Price Index for the Elderly (CPI-E) or guarantee a COLA no lower than 3 percent. To learn more, visit “http://www.SeniorsLeague.org”.

With hundreds of thousands of supporters, The Senior Citizens League is one of the nation’s largest non-partisan seniors groups. Its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of TREA: The Enlisted Association.

*Study conducted by Mary Johnson, TSCL Policy Analyst and editor of TSCL’s flagship publication, The Social Security and Medicare Advisor.*
MEMBERSHIP APPLICATION

- **Regular Membership:** Any honorably discharged enlisted person – retired, active duty, National Guard or Reserve, or the spouse of an honorably discharged enlisted person - retired, active duty, National Guard or Reserve shall be eligible for regular membership. Regular membership entitles the member to all privileges of membership including attending the Annual Membership Meeting, making motions and holding office.

- New Member ☐ renewal ☐ Membership Number: # ______________

Name: ___________________________ Birthdate: ___________________________

Address: __________________________ City: __________________________ State: __________ Zip Code: __________

Phone Number: __________________________ E-Mail: __________________________

Spouse: __________________________ Your Grade/Rank: __________ Years Served: from _____ to _____

Recruiter Information: Name: _______________ Member Number _______________

Service: ☐ Air Force ☐ Army ☐ Navy ☐ Marines ☐ Coast Guard ☐ Guard/Reserve

I am: ☐ Retired ☐ Veteran ☐ Active Duty ☐ Spouse of a veteran

I acknowledge that I am an Enlisted U.S. Armed Forces Veteran and as such qualify to be a member of TREA: The Enlisted Association (if joining as a veteran spouse, your signature acknowledges the veteran status of your veteran spouse)

(Acclicant, please sign here)

Membership Fees (Does not include Chapter dues, if applicable)

☐ One Year - $30
☐ Two Years - $55
☐ Three Years - $75
☐ Life Membership (under 70) - $400 ☐ paid in 10, $42 quarterly payments: $420 total
☐ Life Membership (over 70) - $350 ☐ paid in 10, $37 quarterly payments: $370 total

Payment:

- Visa
- Master Card
- Discover
- American Express
- Check (Make checks payable to: TREA)

Please return your completed application to:

TREA: The Enlisted Association - 12200 E. Briarwood Ave, Suite 250 - Centennial, CO 80112
303-752-0660 800-338-9337
www.trea.org
TREA CELEBRATES ALL OF THE BRAVE MEN & WOMEN
WE EARNED OUR STRIPES
WHO SERVED THE UNITED STATES