

THE VOICE

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Dean Sorell, 1921 – 2004

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THE VOICE is the flagship publication of TREA: The Enlisted Association, located at 12200 E. Briarwood Ave, Suite 250 Centennial, CO 80112

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Submissions

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For copy and photos (with captions, please) the deadline is the 15th day, two months prior to magazine release. Next deadline is December 15th, 2023.

Advertising

By their appearance, ads must not imply or infer any kind of TREA representation, warranty, or endorsement. For ad rates and a media kit, please email us at editor@trea.org or call 303-752-0660. Postmaster (address change) Please send address changes to The VOICE, 12200 E. Briarwood Ave, Suite 250 Centennial, CO 80112 or by email to treaHQ@trea.org. Periodicals postage paid at Englewood, CO and other mailing offices.

A MESSAGE FROM YOUR PRESIDENT

Deb Oelschig, National President



As I hit the halfway mark of my presidency, I want to reflect back on the past 12 months. TREA has accomplished a lot during a time that our country was facing a national financial crisis, record high inflation and worldwide conflict. There have been so many good things that have come from our legislative efforts and veterans support programs. They are all detailed in separate articles in this issue of The VOICE of the Enlisted and I hope that you take the time to read them.

As I look forward to the second half of my presidency, my goal is to continue to lead our strong, active legislative program while ensuring the future success of our new charitable arm: TREA GIVES, and its many supportive programs.

We just celebrated our 60th year anniversary at our Annual Membership Meeting in Las Vegas, and it was an honor to be at the helm during this momentous occasion. To spend time with the members who came out to join us and celebrate this event was truly an honor.

As long as we have members who believe in us, in our mission and in our programs, we will continue our fight to make a positive impact in the lives of those who served and their families.

We will continue to work with other VSOs to ensure our unified voice is heard loud and strong on Capitol Hill.

As always, if you have any questions about what we are doing to move TREA forward, do not hesitate to reach out to me at 'President@TREA.org'.

Deborah Oelschig
National President

UNITED WE STAND

BECOME A LEGACY DONOR



Our Legacy Donor Program enables you to leave a legacy for future military generations with planned charitable gifts through your will and estate planning. When you leave a bequest to TREA or TREA GIVES in your estate plan, your generosity secures the continued support to enlisted veterans and military members, and their families for years to come.

The military has always been a family and this is a great way to take care of your brothers/sisters-in-arms. Yesterday, Today and Tomorrow.

Donations to both TREA, and TREA GIVES are 100% tax-deductible. The following link has been created to make this process quick and easy.

<http://voice.trea.org/pdfFiles/Legacy-Donor-web-page.pdf>





CHAPLAIN'S CORNER

Garry Turks, National 3rd Vice & Chaplain

Proverbs 11:24-25 says: 'One gives freely yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessings will be enriched and one who waters will himself be watered'.

As we enter the Holiday Season, let us all keep God's desire for us to help those less fortunate at heart. It is His desire that we help those that we can, that we spread goodwill and cheer and that we live a life of charitable giving and love for each other.

There are so many ways for you to 'give' to others. It is not only through monetary transactions. A smile, a genuine 'hello', a conversation, opening a door... these are all actions that while insignificant to the giver, can make a real difference in the day, and possibly the life, of someone experiencing a bad/sad time.

Step it up a notch: Invite someone to dinner, take a meal to someone who is struggling, read a book or tell a story to a patient, buy a cup of coffee for a homeless person. YOUR actions matter.

Let us all take a moment to decide to make a positive difference to someone else this Holiday Season.

OUR HOLIDAY MESSAGE TO YOU

As the holiday season quickly approaches, TREA hopes that you enjoy the holidays in peace with family and friends and that you take a moment to remember those who are not able to do so.

TREA wishes you happiness and joy as we bring 2023 to an end and hope and encouragement as we welcome in 2024.





TREA GIVES

MAKING GOOD THINGS HAPPEN

TREA's charitable arm, TREA GIVES, has been hard at work making a difference in the lives of enlisted veterans/retirees/active duty/Guard & Reserve and their families.

As we prepare to finish out this year, we are proud to announce that by year-end, we will have contributed over \$40K to the support, service and well-being of veterans across the country.

This support includes our second service dog sponsorship. This time we have partnered with K9's for Warriors and are anxiously awaiting news on our new pup. During our Annual membership Meeting, we invited attendees to submit names for consideration for our new dog. Once we are assigned a dog, we will review all the submissions and make the final decision on the name. We will proudly share that with all of you in our Winter (February) Issue of The VOICE of the Enlisted magazine.

We are in 'full steam ahead' mode for our 8th annual Holiday Program. TREA GIVES takes this opportunity to thank enlisted veterans, and their families for their service and their sacrifice. We typically 'adopt' 50 – 75 families across the country and provide them with food for the holidays, gifts and holiday cheer. This year, TREA GIVES is collaborating on a special program that will recognize and honor veterans in Pittsburgh, PA. 'Operation Santa Claus', the brainchild of TREA member, Harry Blackwell, will provide gifts and tokens of appreciation to about 300 veterans who reside in two local Pittsburgh Veterans homes.

Our 'Halt the Hunger' program to combat food insecurity for the families of veterans/active duty/retirees/Guard & Reserve has gotten off to a robust and exciting start. We are excited about the future for this program as nutritious food becomes more and more expensive for our military families. TREA staff and TREA National board members have participated in several food distribution events already and are in negotiations with local authorities to establish a TREA food distribution site and possibly a local food pantry.

TREA GIVES has participated in multiple VA Homeless Veteran Stand Downs and even became a keynote speaker at a Veteran Education Seminar. We are determined to make a difference – so stay tuned for all the good things coming from this program.

You can help make these programs a success by sending in your tax-deductible donation today. There are so many ways that you can help us make a difference:

- Adopt a family, or contribute to the Holiday Program
- Support the 'Halt the Hunger' Program to ensure that those who served our country never go hungry
- Support our service dog sponsorship

Go to our website; www.trea.org, or call 303-752-0660 to make your donation.



WASHINGTON UPDATE

Deb Oelschig, TREA National President

Since the 118th Congress has returned from its August recess, lawmakers continue to negotiate FY24 appropriations bills and the end of year veterans' package. As we monitor legislative progress on Capitol Hill, our number one priority is to ensure your priorities are heard.

FY24 National Defense Authorization Act (NDAA)

[H.R.2670 / S. 2226](#), [The National Defense Authorization Act for Fiscal Year 2024](#) passed the along party lines in the House on July 14, 2023, and in the Senate by unanimous consent on July 27, 2023. The House bill asks for \$875 billion, while the Senate version asks for \$886 billion. Out of the many provisions, TREA is pleased to report that, after months of advocacy, military service-members will receive a 5.2% boost in pay! The raise will be the largest in 22 years, with junior enlisted troops receiving an additional \$1,500 annually and thousands more for higher ranks. The House version of the NDAA would also authorize over \$200 million more than requested by the Biden-Harris Administration to improve military housing and barracks, which has been desperately needed.

In addition, both versions will require a report on how the TRICARE pharmacy network cuts have impacted beneficiary access to prescription drugs, due to locations across the country being cut by nearly 25%. We are hopeful the FY24 NDAA will pass next month and will continue to monitor the effects of these changes and advocate for enhancements for servicemembers, veterans, and their families as the NDAA heads to conference.

Major Richard Star Act

Despite having 71 out of 100 cosponsors in the Senate, and 327 out of 435 cosponsors in the House, Congress failed to include [H.R. 1282 / S. 344](#), "[The Major Richard Star Act](#)" in the FY24 NDAA. This bipartisan legislation would finally provide combat-injured veterans that were forced to medically retire with less than 20 years of military service their full benefits, meaning they would receive both their earned DoD Retirement Pay, and their earned VA Disability Pay, with no offset.

The Star Act did pass out of the House Armed Services Committee, meaning it can proceed to the House floor. However, there is a significant problem. First, Members of Congress have to figure out how to pay for the bill by making cuts elsewhere in the government's mandatory spending. In the 118th Congress, this is known as the "CUTGO rule" which stems from the old "PAY-GO" rule in previous Congresses. This will be a significant challenge as the 118th Congress faces a possible government shutdown in October. As such, we need your help – we ask that you please contact your Representatives TODAY and urge them to pass the Major Richard Star Act before it's too late!

The Honoring our Promise to Address Compressive Toxics Act (PACT)

Thanks to the [PACT Act](#) many Veterans are now able to enroll directly in VA health care without first applying for VA benefits. However, the time to apply is running out. Veterans who deployed to a combat zone, never enrolled in VA health care, and left active duty after September 11, 2001, and before October 1, 2013, are eligible to enroll directly in VA health care without first applying for disability compensation benefits. Their deadline to apply was September 30, 2023. Veterans who deployed to a combat zone, never enrolled in VA health care, and left active duty on or after October 1, 2013, are eligible to enroll directly in VA health care without first applying for disability compensation benefits. Their deadline to apply is 10 years after they left active duty, meaning some Veterans' eligibility ended as early as October 1, 2023.

VA is currently conducting a full-scale nationwide outreach campaign to connect with these Veterans and encourage them to enroll in VA health care before these upcoming deadlines, including earned media, paid media, social media, events, letters, and emails. If you or a veteran you know have not applied yet, please consider visiting www.va.gov/Pact.

Veterans' Compensation Cost-of-Living Adjustment Act (COLA)

After months of advocacy, we are proud to report that President Joe Biden signed into law the TREA backed [Veterans' Compensation Cost-of-Living Adjustment \(COLA\) Act of 2023](#). The bipartisan legislation will increase compensation for veterans with service-connected disabilities and military survivors under the U.S. Department of Veterans Affairs (VA).

The COLA Act will also increase certain VA benefits including disability compensation, clothing allowances, and dependency and indemnity compensation for surviving spouses and children to reflect increases in the cost of living. The rates will be determined by the annual COLA adjustment to social security benefits, as determined by the Social Security Administration, and will go into effect December 1, 2023. The Social Security Administration bases their annual COLA adjustment on the Consumer Price Index, as determined each December by the Labor Department's Bureau of Labor Statistics.

TREA personally thanked [Senator Jon Tester](#), [Senator Jerry Moran](#), [Congressman Chris Pappas](#), and [Congressman Morgan Luttrell](#) for their leadership on this important increase.

Social Media

TREA has several social media platforms we use in order to keep in touch with our members and highlight our legislative and programmatic efforts. If you are on Facebook, LinkedIn, or X (formerly know as Twitter), make sure you are following along.



2023 ANNUAL MEMBERSHIP MEETING & 60TH ANNIVERSARY CELEBRATION

**Debbie Osborne,
National Executive Director**

TREA members from across the country arrived at the Golden Nugget in Las Vegas on September 10th to attend TREA's 2023 Annual Membership Meeting and participate in the 60th Anniversary Celebration.

The event started off on Sunday night as TREA and TREA Auxiliary members gathered for a wonderful Welcome Reception. The food was outstanding, and the libations were abundant. Everyone visited with old friends and took the opportunity to make new ones.



Enjoying the Welcome Reception

Photo upper left (u-l): Auxiliary member, Betty Love, TREA Board members 3rd Vice Turks & 1st Vice Coley; photo center (c); Auxiliary Past President Coley, Auxiliary Vice President MacBride & Auxiliary Treasurer Carlson; photo, upper right (u-r); Auxiliary Director Ward (back facing), Auxiliary members Ruby Smoots-Harris & Annette Harris, Auxiliary Director Milon & Auxiliary President McCray; photo bottom right (b-r): TREA members: Chapter 20 - Anthony Lucero, & Chapter 119 members Terry Maki & Gerry Stark



Monday morning was the Joint Opening Ceremony, where TREA and the Auxiliary gathered for the presentation of the American flag by the Nellis AFB Color Guard.



NP Oelschig with Nellis AFB Color Guard



The National Board of Directors and Committee Chairs presented their reports to the membership and provided time for Questions & Answers.



National Awards were presented. Congratulations to Chapter 72 in Pittsburgh for their hard work and efforts. Several members of Chapter 72 received Certificates of Achievements, they were: Bonnie McCracken, Edward Stotts, Mark Mayo, Nyoka Mollohan & Robert Mollohan.

While not a big group, everyone was engaged and proud of the humble beginnings 60 years ago that gave rise to this wonderful organization that we have today. Attendees heard the plight of decreased memberships and understand that change is the only way to survive. They were told about the new programs that TREA, through TREA GIVES (our new charitable arm) has created. Everyone was excited about the future.

“Change is the law of life. Those who look only to the past or present are certain to miss the future.” John F. Kennedy

Monday evening everyone gathered for the 60th Anniversary Celebration. An outstanding dinner was only outdone by the POW/MIA presented by National Director Liebaert and narrated by NP Oelschig (photo below).



(l-r): TREA Members Lydia Williamson, Barbara Harmon, Anthony Lucero and Elpidio Lin-Justiniano

It was an honor and a privilege to be a part of this momentous occasion and I am humbled by this organization – its efforts and accomplishments these past 60 years and its tenacity and desire to move forward in spite of society's shift away from membership organizations (in general). The plans and goals that TREA, and TREA GIVES, have for moving forward are truly worthy and will be impactful. With the members that we have, led by the board that is in place, I have no doubt that these plans, plus many more will come to fruition and TREA will continue to be a solid, active legislative force for enlisted members who have, or are serving, as well as a great source for our enlisted members, and their families, in times of need.

VA FACT SHEET

Veteran Benefit and Backlog Update

(data analysis as of 9/24/2023)

As we approach the end of the fiscal year, the VA continues to deliver more benefits, more quickly, to more Veterans than ever before in our nation's history. Here is an update on the benefits numbers that matter most to Veterans, their families, caregiver, and survivors:

- **Veteran claims processed by the VA:** In fiscal year 2023, VA has processed 1.93 million total Veteran claims – on track to surpass last year's all-time record total by 16%. This marks the 3rd year in a row that VA has set a record for most claims processed in our nation's history.
- **Earned benefits delivered to Veterans:** In fiscal year 2023, VA has awarded more than \$151 billion in C&P benefits to Veterans, an increase of 16.5% over last year and more than any other year in Va History.
- **Claims filed by Veterans:** Veterans have filed more than 2.38 million total benefit claims in fiscal year 20 – 39.3% more year-to-date than last fiscal year, which was the previous all-time record. Veterans have also submitted more than 2.25 million 'intents to file' during this fiscal year – 59% more than all of last fiscal year and also an all-time record.
- **Claims inventory and backlog:** The claims inventory (the total number of claims that VA is processing right now) is 1,089,291 claims and the backlog (the number of claims pending for longer than 125 days) is 301,214. As a result of VA's efforts to process claims more quickly, just 27% of claims in house (inventory) are older than 125 days (backlog), compared to 70.2% in 2013. VA is now processing claims 217 days faster than in 2013 and 15 days faster than in 2022, meaning that Veterans are receiving their earned benefits more quickly than in the past.

Because of these efforts, the average claim is processed by the VA in 130 days. Even though claims are surging due to the PACT Act and VA's aggressive outreach campaign, the VA is working through those claims at record rates.

Over the past two years, VA has hired and trained 11,480 new claims processors, growing their claims processing workforce by approximately 58% since FY 2021. They plan to bring on thousands of additional claims raters in the coming year.

AUXILIARY



A MESSAGE FROM THE NATIONAL

AUXILIARY PRESIDENT

Greetings members, in the name of His Lord and Savior. Has anyone noticed that time is flying by us? The Auxiliary Conference was held September 11th, 2023 in Las Vegas, Nevada and what an auspicious conference. Members from all over graciously attended the conference and we had an amazing time. The following information was discussed and voted upon.

	AGREE	DISAGREE	UNDECIDED
Preamble	222	11	
Article I - Names and Location	225	8	
Article III - Membership	220	12	1
Article VIII - Membership mtg.	225	7	
Article XI - Publications	221	11	1
Article XIV - Colors, Seal, Logo	220	13	
Article XV - Dissolution	223	8	2

A total of 12 scholarship packets were received by the due date of June 1st, 2023. Thanks to glory we were able to award 10 out of 12 scholarships. The scholars were challenged to recount a time when they faced a challenge, setback, or failure. Their essay encouraged them to express how this challenge affected them, and what did they learn from the experience.

Ania J. Calbough won 1st place in the amount of \$3,000 she will attend the University of Central Florida

Samantha Price won 2nd place in the amount of \$1500 she will attend University of North Dakota.

Andrew Ward won 3rd place in the amount of \$1,000 he will attend Utah State University. Jordan Knight has been selected to attend Barrett, The Honors College at Arizona State University was awarded \$1,000.

Jenna A. Ward was selected to attend Utah State University in Seattle, WA and was awarded \$1,000.

Trevor Dean McGill was selected to attend University of Iowa in Iowa City and was awarded \$500.

Anthony Calbough has selected to attend University of Florida and was awarded \$500

Evan Hudson, Arden McCoy, and Alissa Fuelling were all awarded scholarships.

Thank you for your continued support of TREA Auxiliary. Reach out at any time if you need my ear at 303-921-2548 or email mccray@aol.com

Respectfully,
Audrey H. McCray
National Auxiliary President

United We Stand



AUXILIARY



AUXILIARY CHAPLAIN

Barbara Coley

I am a Licensed Chaplain and I love what I do. I am in a unique position to listen to people's concerns, discern where God is at work within their lives, and to be an ambassador of the Kingdom of God. There are many benefits that come with being a Chaplain, including the ability to improve someone's life. As a Chaplain, I can empathize, understand and seek to be available to those in need and by providing comfort and support during difficult times and being able to offer spiritual guidance. The more people who know what Chap-

lains are and what we do, the better we can be the spirituality that empowers us to be. As the TREA National Auxiliary Chaplain, you can reach out to me of any illnesses, bereavement or other related needs from your local Chapters or from all MAL's. Please inform me of their names and addresses. I will be sure to make a call or send a card. Sometimes cards can be an uplifting experience for the member. Notices can be sent to me at P.O. Box 5852, Goodyear, AZ, 85338. Looking forward to hearing from you. Be blessed and stay safe.

Barbara Coley

TREA National Auxiliary Chaplain & Past National President



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The Senior Citizens League (TSCL) is an affiliate of TREA: The Enlisted Association (TREA), governed by TREA members and consists of hundreds of thousands of active senior citizens concerned about the protection of their Social Security and Medicare benefits.

Ed Cates,
TSCL Chairperson

83% Think Income Thresholds That Subject Social Security Benefits to Taxation Should Be Adjusted for Inflation.

By Daisy Brown, TSCL Legislative Liaison

When incomes grow like they did this year with an 8.7% COLA, more older taxpayers pay tax on a bigger portion of their Social Security benefits. It is little wonder that 83% of those participating in our new poll think the income thresholds that subject Social Security benefits to taxation need adjustment for inflation.

Up to 85% of Security benefits can become taxable when your income exceeds certain thresholds. Social Security benefits first became taxable in 1984, and at the time, the public was told the tax would affect “high-income” seniors — less than 10% of older taxpayers.

Today, roughly 50% of all older households pay federal income taxes on a portion of their Social Security benefits, and that number is growing. Unlike income tax brackets adjusted annually for inflation, income thresholds subjecting Social Security benefits to taxation haven’t been adjusted for inflation in 40 years. Consequently, a growing number of even modest-income seniors pay tax on a portion of their Social Security benefits over time.

Here are those income thresholds that are fixed under current law and what those thresholds might be if adjusted to today’s dollars:

- file a federal tax return as an “individual,” and your *combined income** is:
 - between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$34,000, up to 85 percent of your benefits may be taxable.

If the “individual” income thresholds are adjusted for inflation from 1984 to today’s dollars, then the individual filing status of \$25,000 would be — \$74,614, and \$34,000 would be \$101,475.

- file a joint return, and you and your spouse have a *combined income** that is:
 - between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$44,000, up to 85 percent of your benefits may be taxable.

If the joint filing status is adjusted for inflation from 1984 to today’s dollars, \$32,000 would be \$95,506, and \$44,000 would be \$131,320.

Due to the high level of support to adjust income thresholds, TSCL is working with Members of Congress on legislative solutions. However, changing the taxation of Social Security benefits is a complex task. The revenues raised from this tax form an important source of funding for the Social Security and Medicare trust funds.

Revenues from the 50% level of taxation go to the Social Security Trust fund, estimated to receive \$840 billion in revenues from the tax on benefits from 2023 - 2032. The Social Security Trustees estimate that the Trust Funds will receive \$51.50 billion in 2023, which will grow to \$119.6 billion

by 2032. That's about 3.8% of the funds required to pay benefits (including yours in 2023) and about 5.4% required to pay benefits in 2032.

Revenues from the 85% level go to the Medicare Trust Fund. Between 2023 and 2032, the Medicare Hospital Insurance Trust Fund will receive about \$599 billion from the taxation of Social Security benefits. The Trustees estimate \$35.6 billion in 2023, which represents about 8.9% of the funds needed to pay benefits, which are estimated to rise to \$87.4 billion in 2032, representing 11.9% of the funds required to pay benefits.

Over the years, TSCL has worked with as many members of Congress willing to make the taxation of benefits more equitable. We've reviewed proposals that would abolish the tax on benefits altogether — but often, those proposals don't replace the revenues lost to such a tax cut, and that could wind up short-changing today's Social Security and Medicare beneficiaries. To be responsible, the revenues need to be replaced with a new source of revenue.

TSCL's surveys have found that to provide extra revenues, 79% of those who participate in our surveys support lifting the payroll taxable maximum wage base and applying the 12.4% tax to all earnings rather than capping the amount of wages taxed (\$160,200) in 2023.

To help you better understand the taxation of benefits, here's a great [background brief](https://crsreports.congress.gov/product/pdf/IF/IF11397) by the Congressional Research Service: <https://crsreports.congress.gov/product/pdf/IF/IF11397>.

PACT ACT UPDATE

Since the PACT ACT was signed, Veterans and their survivors have filed more than 2,017,092 total claims – an increase of more than 31.5% over the same period last year. And to date, VA has already received more than 722,654 PACT ACT-related claims since August 10. This increase in receipts has resulting in a net increase of over 259,450 rating claims in the Veterans Benefit Administration's (VBA) total inventory during that same time period.

Since January 1, 2023, VA has completed 336,020 claims for all Veteran/Survivors, to include terminally ill Veterans, 267,222 of which were granted.

Texas leads with the highest number of claims since August 10, 2022 at 80,078, followed by Florida with 62,751, then California with 51,675. Next is Georgia with 33,403 and North Carolina with 32,637. Vermont has the least number of claims submitted at only 975, followed by Rhode Island with 1,643, then North Dakota with 1,849 and New Hampshire with 2,455. Maine comes in next with 3,139 claims filed.



SPECIAL REPORTS

Walt Coley, National 1st Vice President, Bylaws & Standing Rules Committee Chair & Nominations & Credentialing Committee Chair

Bylaws & Standing Rule Committee

Hello TREA! Your Bylaws and Standing Rules are about to change to align with the Board of Directors' focus on TREA GIVES and our Legislative Advocacy for the Enlisted and their families. To do this we must make some hard choices about how we operate and are governed.

One thing we shared with all attending the Annual Membership Meeting was the importance of moving forward with TREA GIVES and Benevolent Focus. It required creation of the TREA GIVES non-profit and a board of directors focused on that mission. Our membership has been decreasing for years and although the rate has slowed, it will not stop given the Armed Forces of the United States and retirees make up about 1% of the population. TREA isn't the only Military Fraternal Organization seeing this trend or trying to respond to it. For us, the Vision we need going forward is to focus on benevolence and advocacy – our first priority will be benevolence, but we will never step away from advocacy. Our Bylaws and Standing Rules must evolve to support this direction.

These changes will affect individuals and chapters. It will reflect the reality we find ourselves in and provide a way forward for our organization. I'm building a team to work through this. If you'd like to be a part, contact me at 1stvice@trea.org.

Call for Nominations for the National Board of Directors

We have now entered the election year for a new Board of Directors, and it's time to consider if you are interested in running for a position. If you are not currently serving on the National Board, you are eligible to run for all positions except President. All resumes will be submitted on [TREA Form 100-3](#). All letters of recommendation will be in letter format.

The Credentialing committee will review all candidates using Article IX, sections 1 and 2 of our Bylaws. If you have any questions, please contact me at 1stvice@trea.org.



BYLAWS & STANDING RULES CHANGES

The following proposed changes were reviewed by the Bylaws & Standing Rules Committee, the National Board of Directors and provided to the membership for final vote.

An independent, third-party company (Election America) managed the voting process. Their results, which were reviewed and approved by the Credentials Committee, were presented at the Annual Membership Meeting in Las Vegas on September 11, 2023.

ALL PROPOSED CHANGES WERE APPROVED BY MAJORITY VOTE.

Article III, Section 1 – Membership, Regular - This change prevents spouse members from running for National Board positions.

Article IV, Section 5 – Audit - This change allows for a financial review from a Certified Public Accountant (CPA) in years where a net loss of \$100K or more is realized. A full audit by a CPA is required at least once every 3 years.

Article VII, Section 3 – Meetings of the National Board of Directors - This change allows the sitting president to create the meeting schedule, provided at least 4 meetings are held in a calendar year.

Article IX, Section 2 – Candidate Eligibility - This change supports Article III, Section 1 above – National Board members must be prior military; spouse members are not eligible to run for National Board positions.

Article IX, Section 5 – Tellers - This change updates the Bylaws to reflect the change from delegate voting and teller participation to that of online and mail in voting.

Article X, Section 7 – Annual Membership Meeting Site - This change allows for the current finances of the organization, and the membership participation level to be factors in the consideration of whether to plan an in-person meeting.

Standing Rule 5, Paragraph 3K – Benevolent Committee - This change removes the Benevolent Committee from a standing TREA (C)(19) committee. It has been moved over to the TREA GIVES (C)(3) program.

Standing Rule 8, Appendix 1, Paragraph 1 – TREA Awards - This change allows for the financial position of the organization to be taken into consideration when purchasing awards. Certificates will be substituted in years where funds are not available to purchase the stated award.

Standing Rule 9, Paragraph 2 – Tax Exempt Status - This change adds the requirement for Chapters to obtain a nonprofit Employer Identification Number (EIN) versus that of a for profit.

Standing Rule 9, Paragraph 5 – Financial Conflict (new) - This addition ensures that no chapter creates a 501(C)(3) entity that would be in direct competition with the national TREA GIVES program.

If you have any questions or would like more detailed information on any of these changes, please reach out to the Bylaws & Standing Rules Chairman, Walt Coley at: 1stvice@trea.org.

SERVICEMEMBERS AND FINANCIAL FRAUD

Debbie Osborne, National Executive Director



The Consumer Financial Protection Bureau's (CFPB) Office of Servicemembers Affairs (OSA) was created by the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) to analyze the complaints submitted by servicemembers, veterans and their families. In 2022 alone, over 66,400 servicemember complaints were submitted, a 55% compared to 2021, and a 62% increase compared to 2020. Active duty servicemembers reported almost 38,000 of these cases.

The report finds that servicemember complaints about payment apps (PayPal, Zelle, Venmo, CashApp) grew from roughly 600 in 2020 to approximately 800 in 2021 and continued to rise to over 1,100 complaints in 2022. Most of them related to fraud and scams.

Being scammed online using payment apps can result in serious issues – jeopardizing housing, lost life savings, cascading financial distress, emotional distress, and embarrassment, leading to the possible inability to carry out their respective military duties.

The reports went on to suggest that the companies and financial institutions that provide payment apps often fail to provide timely and substantive resolutions to servicemembers.

Credit reporting remains the top concern among servicemembers, followed by debt collection and credit cards. The percentage filed by servicemembers exceeded those reported by all consumers for debt collection, credit cards, checking /savings accounts, mortgages, money transfer services, virtual currency and vehicle loans and leases.

The highest rate of servicemember complaints came from Texas, Florida, Georgia, California, North Carolina, Virginia, South Carolina, and New York. The states with the lowest complaint reporting were Vermont, Wyoming, North & South Dakota, Montana, Rhode Island, Idaho & Maine. 145 complaints were filed from Puerto Rico and more than 300 were filed from abroad.

A 2022 Federal Deposit Insurance Corporation (FDIC) survey found that almost half of all households (46.4%) used a non-bank payment app in 2021. According to data collected in the 2019 and 2020 Federal Reserve payment study, in early 2020, the number of accounts with first-time payment app activity surged by almost 18% from the first quarter to the second quarter of 2020; growth in the number of accounts with activity similarly rose at a high rate of 12.4% over the same period. The Federal Reserve's 2021 annual Diary of Consumer Payment Choice found that 66.4% of all consumers had adopted one or more payment apps.

The FTC reported that complaints about fraudulent payment apps increased by more than 460% (from 12,476 to 70,175) and associated financial losses increased by more the 360% from \$28.4 million to \$130.9 million. Additional research using internal banking data has shown that fraud is a growing problem in this market and one that often leaves the consumer with little or no recourse.

Servicemembers face unique risks with payment apps. Payment apps certainly offer a convenient way to transfer funds, particularly for servicemembers who are asked to move frequently and need the ability to send and receive money easily and safely online. Necessary financial transactions like making a deposit on an apartment rental at their next duty station, securing a temporary vehicle for the family during a move, or selling large personal belongings that they cannot take with them to a deployed location. These transactions often involve sending money to and receiving money from people across the country, which may be driving the increase in reported scams and fraud.

Servicemembers face higher risks of identity theft. The FTC reported that servicemembers are three times more likely to report that someone used a debit card or some other electronic means to take money directly from their bank account. In 2022, a 5-year review reported that servicemembers are 76% more likely to report instances of identity theft where the perpetrator misused an existing bank or credit card account, over the general population.

Adding to the stress of possible identity theft and financial fraud, is the fact that many servicemembers face challenges in acquiring free credit report monitoring that they are entitled to under the law. This is particularly true when that are deployed to areas with limited or no cellular reception or in locations where personal cellular devices are not authorized, making it difficult for them to monitor any changes in their credit report or their payment app accounts. Even with protections in place, servicemembers are still struggling to get relief. Even though consumer liability protections clearly cover certain transactions, complaints indicate that servicemembers and veterans who lost money due to unauthorized transfers are still struggling to get their money back during the dispute resolution process. During the investigation process, the service-member/veteran can sometimes miss payments or incur late fees, leading to additional financial hardship, and in some cases, can jeopardize their ability to continue service or maintain a security clearance.

Complaints by Year and Military Service

Year	Active-Duty (Including Family)	National Guard & Reserve	Veteran & Retired (Including Family)	Total
2022	6,109	2,624	38,611	66,398
2021	6,230	1,709	25,356	42,747
2020	3,353	1,512	3,806	40,826
2019	3,790	1,529	20,552	35,964
2018	3,035	1,565	20,314	35,033

1 – Payment app complaints are defined as checking or savings, prepaid card, credit card or money transfer or service virtual currency complaints mentioning ‘PayPal’ OR ‘Zelle’ OR ‘Venmo’ OR ‘CashApp’ OR ‘Cash App’

Information provided in this article was taken directly from the Consumer Financial Protection Bureau’s Office of Servicemember Affairs Annual Report, distributed June 2023



ARMY & AIR FORCE EXCHANGE OFFERS TAX-FREE SHOPPING TO MILLIONS OF VETERANS

EXCHANGE
ARMY & AIR FORCE EXCHANGE SERVICE

All 18.5 million Honorably discharged Veterans can shop at ‘[ShopMyExchange.com](https://www.shopmyexchange.com)’, and Veterans with service-connected disabilities, all 4.1 million of them, can shop at PX’s and BX’s too. Learn more: <https://wp.me/p9Q7PG-2vc>

By shopping in-store or online, Veterans give back to current Soldiers, Airmen, Guardian and their families as 100% of the Exchange’s earnings support military communities. In the last 10 years, the Exchange benefit has provided \$3.5 billion in earnings for critical military Quality-of Life programs. “Shopping with the Exchange is a virtuous circle,” Exchange Director/CEO Tom Shull said. “Team Exchange wants Veterans to know: You are always welcome here.”



NATIONAL CEMETERY SYSTEM

Pre-Need Eligibility in the 21st Century

Our Sacred Trust

Fifty-years ago, on September 1, VA became steward of the 112-year-old National Cemetery System, the forerunner of the National Cemetery Administration. The 1973 act created an organization of 103 national cemeteries and transferred responsibility to VA for issuing government headstones and markers to eligible Veterans and family members. Today, NCA manages 155 national cemeteries in the United States, Puerto Rico, and Guam and provides grant-funding and administrative oversight to 122 state, territory and tribal Veterans cemeteries. Nearly 5 million Veterans of every conflict—from the Revolutionary War to the wars in Iraq and Afghanistan—are honored by burial in these cemeteries.

Pre-Need Eligibility Assessment

Over the past five decades, NCA has assisted millions of veterans and their families in scheduling and arranging for burial at national and private cemeteries at their time of need. In 2019, NCA developed a Pre-Need Eligibility Assessment application to assist families with the widely accepted practice of burial planning. No longer do veterans need to wait until the time of death to find out if they are eligible for burial in a national cemetery or for memorial benefits such as a headstone, flat marker, or bronze medallion for use in private cemeteries.

“Pre-Need eligibility is a very popular program,” said Artis Parker, Executive Director of NCA Field Programs. “Since its inception, NCA has approved over 300,000 applications. Pre-Need can help ease the burial planning process in advance for loved ones.”

In FY 2022, 47,123 Pre-Need applications were approved. There were 149,919 interments in national cemeteries and 362,634 headstones and markers provided for burial in private cemeteries. Pre-Need applications require the veteran’s social security number, date and place of birth, military status and service history such as service dates, discharge character, and rank—information commonly found on the DD214 or other separation documents. If you do not have discharge documents or other military paperwork, NCA staff will help obtain the information needed to determine eligibility. Applicants can download the form at <https://www.va.gov/find-forms/about-form-40-10007/>.

Questions about future burial needs for yourself or a living dependent of a Veteran, or you need assistance with the submission of a pre-need application, please call 800-535-1117 and press 4. NCA’s National Cemetery Scheduling Office in St. Louis open Monday through Friday 8:00am to 7:30pm Eastern Time and Saturday 9:00am to 5:30pm Eastern Time except Thanksgiving, Christmas, and New Year’s Day. Telecommunications Relay Services or TTY available at 711.

NCA 50th anniversary VANGUARD special edition magazine published - As noted above, on September 1, marks 50 years of VA’s stewardship of national cemeteries, the shrines honoring the final resting places of almost five million men and women who protected and served our country. The forerunner to today’s Administration was the National Cemetery System. 50 years ago it took on the sacred obligation of incorporating 82 Department of Defense cemeteries and 21 burial grounds to form 103 national cemeteries.

Since then, NCA opened more than 50 national cemeteries. They’ve also expanded access by with the Veterans Cemetery Grant Program, supporting state, territory and tribal cemeteries. Today, 94% of Veterans are within 75 miles of a national, state or tribal Veterans Cemetery. We’re honoring five decades of

service with a commemorative edition of our VA employee magazine, VANGUARD. In it you'll find photographs depicting the last 50 years and articles highlighting NCA employees' innovation and service to Veterans.

In honor of this golden jubilee, NCA recently published an NCA 50th anniversary special edition magazine which can be found here: <https://www.cem.va.gov/NCA-50-years/>

To our veterans and their families from a grateful nation...caring for you and your loved ones in perpetuity is our sacred trust to you.

DEFENSE DEPARTMENT ADJUSTS CHILD CARE FEES

On September 13, 2023, The Defense Department announced that is adjusting how much Service members pay in childcare fees for the 2023 – 2024 school year in order to reduce the burden on lower income families and meet the intent of Executive Order 14095, "Increasing Access to High-Quality Care and Supporting Caregivers," which directs DoD to improve the affordability of childcare on military installations.

Adjustments include a reduction in the number of fee categories from fourteen to eleven, modification of the Total Family Income categories and an increase in the highest TFI category to \$161,001 and above. These adjustments provide a more equitable division of fees based on total family income. The adjustment also includes an increase in the fee assistance provider rate cap for both community-based and military-certified family childcare providers to \$1,800 per child, per month, up from \$1,700.

A DoD news release with more details is found at this link:

<https://www.defense.gov/News/Releases/Release/Article/3524808/defense/departments/adjusts/child/care/fees/expands/flex/spending/to/increase/mi/>



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TRICARE TIPS

I have TRICARE and Medicare. Can I see a doctor or supplier who doesn't provide services through Medicare?

Yes, but you'll pay more. If you sign a private contract with an opt-out doctor or supplier:

- Medicare won't pay for services you get from this doctor or supplier, even if Medicare covers the service;
- TRICARE processes the claim and only pays the amount it would have paid if Medicare processed the claim (20% of the TRICARE-allowable charge The maximum amount TRICARE pays for each procedure or service. This is tied by law to Medicare's allowable charges.); and
- You're responsible for the rest of the TRICARE-allowable charge.
- To learn more, visit [Does your provider accept Medicare as full payment page](#). To find a doctor or supplier who accepts Medicare, visit [Medicare's Find a doctor/supplier page](#).

Note: In areas where there is limited access to medical care, TRICARE may waive the second-payer status and process the claim as the primary payer.

Does TRICARE cover hearing exams?

Yes but coverage depends on your beneficiary status, your TRICARE plan, age and the provider you use. You may also qualify for a hearing exam if you have certain medical conditions. To learn more, visit the [Hearing Exams page](#).

If you have TRICARE For Life coverage and live in the U.S. or a U.S. Territory, you must follow Medicare's rules.

Does TRICARE cover cataract surgery?

Yes. TRICARE covers:

- Facility services, doctor services, and supplies needed to insert a standard monofocal intraocular lense (IOL);
- Insertion of a standard monofocal IOL; and
- One pair of eyeglasses or contact lenses after the surgery.

If you would like anything other than the standard mono-focal IOL, you'll be responsible for the difference in the charges. TRICARE won't pay for services that are specific to treatments, insertion, or adjustments related to the presbyopia or astigmatism-correcting functionality of the IOL.

Note: If you have TRICARE For Life coverage and live in the U.S. or a U.S. Territory, you must follow Medicare's rules.



MEMBERSHIP APPLICATION

- **Membership:** Any honorably discharged enlisted person – retired, active duty, National Guard or Reserve, or the spouse/widow/widower of an honorably discharged enlisted person - retired, active duty, National Guard or Reserve shall be eligible for membership. Membership entitles the person to all privileges of membership including attending business meetings, 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: _____ Membership Number: _____

Chapter Affiliation: I wish to be assigned to Chapter # _____, I wish to be a Member-at Large (MAL)

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

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

By submitting payment, 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/widow/widower, your payment acknowledges the veteran status of your spouse).

Proof of eligibility falls on the applicant and not TREA

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

- ☐ One Year - \$30
☐ Two Years - \$55
☐ Three Years - \$75

Payment:

Visa
 Master Card
 Discover
 American Express

Credit Card Number: _____

Expiration Date: _____ CCV: _____

Make checks payable to: TREA)

Please return your completed application to:

TREA: The Enlisted Association - 12200 E. Briarwood Ave, Suite 250 - Centennial, CO 80112

E-mail: treaHQ@trea.org

303-752-0660 www.trea.org



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